54 will be dependent upon re-

States. Our own community

chased for business reasons,

Few Carry Insurance

the employees and they are im-

Fire insurance is carried to

extent of 5 to 10 per cent.

expense of his family.

Americans Spendthrifts

production.

Delegates from All Over \$15,000. County Make Merry With Salem

One of the largest crowds that has ever attended a Marion Coun-incorporators, R. H. Moore, Kathentside visitors at the Chamber tionery. of Commerce last night. Everybody was well repaid for the go-ing, for the program and the good Taylor, C. W. Mertz, A. N. Tayfellowship was 100 per cent good lor, W. B. Taylor; capitalization, cern employing him. and the luncheon was even bet- \$20,000.

and Salem Heights. The new furniture. men were not all present and so burn, vice president; and A. N. medicine and surgery. Fulkerson of Salem Heights, sec- The following have dissolved: retary. The new president will L. E. Throop & Co., Dayville; appoint his committees for the Western Products corporation, year and make them known by Portland.

No meeting place was selected for the next monthly meeting. 000 to \$15,000; Williams Loan This will be decided by the of- & Investment company, Portland, ficers and announced in the var- from \$25,000 to \$5000. ious communities.

An especially effective program was presented, most of it coming from Eastern Oregon. One of the speakers was "Bill" Handley of Burns, president of the Oregon merce, a fund approximating contained. \$300,000 to be used in making Oregon farmers and producers more prosperous through cooperation. Mr. Handley is a clever speaker and got a great hand for his address.

Another easterner was James Kyle of Stanfield, president of the Idaho Irrigation congress. He said that he "just came along with the other fellers from his part of the state," but as a big rrigationer he happens in to the lature to see what might pen to their water laws. He gave a good address on irrigation

Walter Meacham, president of W. C. Dyer.) o Old Oregon Trail association, It enables the individual acterized as one of the only two really great trails in history, the Santa Fe trail being the other. He pointed out that the Oregon highway-was laid out and travelmen who came to stay; the other in real property. was the trail of adventure, of the Argonauts and the seekers after excitement. His address, punctuated with beautiful bits of verse from Joaquin Miller, Col. John Cridlebaugh and others who derful romance of the northwest, was a classic, and was listened to with the closest attention.

Week End

Cream Walnut Fudge

25c Per Pound

Assorted Chocolates 40c Per Pound





WE SUGGEST: 25c box Peppermint Drops 25c Chocolate Drops. 25c box Chocolate Covered

10c box Chocolate Covered 10c box Opera Sticks.



NEW CORPORATIONS

filed articles of incorporation everage taken all over the United here:

would no doubt be more favor-Franks Dry Cleaning company, Portland; incorporators, William able. E. Zimmerman, Harry S. Franks, Henry E. Collier; capitalization, G. B. Harrington company, of his death will be cash and can

Portland; incorporators, G. B. be used to pay such taxes with-Harrington, Ralph A. Blanchard, out sacrificing any of the other W. J. Frost; capitalization, \$5000, assets of his estate. bonds and brokerage. R. H. Moore & Co., Marshfield;

ty Federation meeting in Salem erina Meyer, George S. W. Meyer; turned out last night to greet the capitalization, \$18,000; confec-Thermost Building corporation,

Forest Grove; incorporators, John

Van Wyngarden company, Port-Officers were elected for the land; incorporators, G. H. Van year 1923 by delegates present Wyngarden, J. E. Van Wyngarfrom Liberty, Sunnyside, Jeffer- den, F. H. Van Wyngarden; capi-Silverton, Salem, Woodburn, talization, \$15,000; hardware and

Diemer & Butler, regon City; were not installed. They are: incorporators, Frederick E. Die-Joseph Keber of Mt. Angel, pres- mer, Frank E. Butler, Agnes J. ident; Blaine McCord of Wood- Butler; capitalization, \$20,000;

letter to the appointees, so that Notice of decrease in capital they can get to their work with- stock has been filed by the following:

Foss & Co., Moro, from \$25,

Truth-in-Fabric Measure Submitted by Zimmerman

Senator Zimmerman yesterday State Chamber of Commerce and introduced a joint memorial to director of the Oregon Develop- congress urging the passage of ment League. He told of the a "truth-in-fabric" bill whereby program being proposed through goods would be labeled to show the ortland Chamber of Com- the amount of pure virgin wool

EDITORIALS OF THE PEOPLE

THE VALUE OF LIFE INSUR-ANOE.

(Written for "Insurance Day" in the National Thrift week, by

gave a fine picture of the hard- immediately establish a cash the Oregon trail, which he charThe so-called premium or debway was laid out and travel- by a life insurance company is

It may also be a provision for the education of the children of the insured in event of his death. In the book "Who's Who's there are 10,000 prominent men mentioned, 6,000 of them are college men. Fitty-five per cent of our presidents

Many Dependent nized as a systematic plan of and every year you will be con- is too dear for us to buy." saving which might be termed a compulsory bank account. Such a plan prevents dependency in old age. Figures compiled by the American Bankers association illustrate the experience of 100 men who at the age of 25 are able to pass a good examination. Forty years later these men will have reached the age of 65; 1 will have accumulated \$25,000 or more; four will have accumulated \$10,000 or more; five will be self sustaining by the daily efforts, making a total of 10 that are independent;

When you are suffering with theumatism so you can hardly get around just try Red Pepper rub and you will have the quickest relief known.

Nothing has such concentrated, penetrating heat as red peppers. Instant relief. Just as soon as you apply Red Pepper Rub you feel the tingling heat. In three minutes it warms the sore spot through and through. Frees the blood dirculation, breaks up the congestion and the old rheuma-

tham torture is gone. Rowles Red Pepper Rub, made from red peppers, costs little at any drug store. Get a jar at once. Use it for lumbago, neuritis, backsche, stiff neck, sore muscles, colds in chest. Almost instant relief awaits you. Be sure to get the genuine, with the name Rowles on each package.-Adv.

The Story of Edwin and Leonora latives or charity and the re-maining 36 will be dead. These The following concerns have figures no doubt represent an Thrift Week Stories, with Edwin as the Hero and Leonora

as the Star

Stabilizes Business ment Plan.

J. P. Morgan recently took \$2,-500,000 life insurance which at How proud they were of the must not be interfered with; it week! was alternately the support of their old age, the nucleus of a Life insurance has done much home, a college education for to stabilize business as it is now the children to be, the capital all large corporations. Where and many more purposes, but althe success of any business deways their pride, their little ewe, tions 6 and 8, chapter 153, laws pends on the continued existence lamb,

of its manager large amounts of insurance have been placed on his life payable to the con-Business insurance of today is termed corporation insurance, partnership insurance, etc. However these policies are similar to the regular insurance policies except that they have been purbalance for this purpose? One of the modern and pro-

Finally Gives In gressive steps in the life insurance business is what is known as group insurance. It is issued not of his own making, Edwin on the lives of employees of large industries with the insurance payable to their families. employer and the amount of in- consented as he intended doing The premiums are paid by the surance regulated by the length from the first. There was just in counties of less than 5000 popof time of employment. In order \$5 left on deposit at the end of ulation. that all employees may receive the next day. But they were policies no examination is re- free! They made this solemn vow! quired where the number of em-

No more installment plan, nσ S. B. 43, Farrell-To apportion ates a splendid feeling among more bills. Only millionaires school fund for crippled children ployees exceeds 100. This crecan afford the installment plan and providing for its disburseand bills. Edwin says that when- ment. employer is interested in them ever you feel tempted to run a S. B. 44, Clark (by request) pressed with the fact that their bill you should think of the To amend section 8343, Oregon beyond the extent of their daily "Old Man of the Sea." Leonora laws, providing that state board must not confuse Sinbad and St. of architects examiners may reexceed 60 per cent of the value Christopher." Find out who of real property while the value they both were, she may ask fees for any year as is not neof human life in the United you some day.

States is only covered to the Learns Many Things The people of the United haps not, but think of the ex-States are a spending nation. Their income is about 50 billion has learned that however lovely dollars and they spend 48 bii- a girl may be, there are some lion of it and only save the homely everyday qualities that commission to pay a claim of the Twenty-three billion dollars ried life. They may be sumed \$4778. was spent by the American peo- up in the one word, THRIFT. ple in 1920 for luxuries and Hair the color of fresh honey, to the marking of certain recepthis amount, alone would pay all cherry lips, cheeks like peaches tacles of certain petroleum proour war debt. Three billion of and cream a dimpled chin that ducts. this amount was spent for gum, looks good enough to eat, may H. B. 101, Goin and McMahan candy, cigarettes and cigars. The stimulate hunger by their very of Linn-Providing for the forman who usually says I can not names, but they can never satis- mation of wood control districts. afford to take any life insur- fy it, for the wear and tear of H. B. 102, Wheeler-To amend ance is kidding himself at the life there is nothing like a bal-section 5142, Oregon laws, relatanced ration and a wife who ing to the county treasurer being During 1920 the saving ac- knows how to cook.

counts in the United States in- Also that tears 'make poor district funds, while the increase in life insur- Also, that fathers and mothers vision of Laws-Permitting suits ance amounted to over 10 bil-should begin training their against the state of Oregon to de-

That the angel you thought ed solely by homemakers; the always paid in cash which is often ows working in the United States you married was only a girl.

women and the babies and the worth more than a similar value and seven million in all, work-There are three million widand seven million in all, work- Leonora has learned that May Educate Children

Life insurance may be taken with the idea of satisfying a mortgage in event of the death

Life insurance may be taken babies are born into poverty should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; the should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should begin much earlier than her's began; that no one should be allowed to marry until she last 12 years. ing. Two and one-half million girl's training in home-making mortgage in event of the death of the last 12 years 26 per has first learned these lessons the insured thereby leaving the property clear of encumbrance for the baneficiary.

In the last 12 years 26 per has first learned these lessons that the property clear of encumbrance for the baneficiary.

And, that married happiness 40,000 employers have returned rests largely upon the masculine public highways.

Candy Sale five per cent of our presidents which a person can increase nothing like a bank balance, it Friday, Saturday, Sunday idents have been college men, and when you realize that the the whole physical and mental thus emphasizing the importance of a college education.

and when you realize that the the whole physical and mental organism. They have tried it organism. They have tried it organism. Bennett—Defining incomes paying to beneficiaries and hold- and they know. Edwin lifts his and providing for an income tax. ers of matured policies over hat more gracefully now, and Life insurance is also recog- 2 1-2 million of dollars each Leonora can afford to say, "that

permanent place in American P. S. They are building the providing penalties for violation.

(By Prof. Alice Dodd, Willamette University)

Getting the Better of the Install- the house-warming, which is also to be the christening. March 21st, 1923. Adieu Edwin and Leonora!

of 1921, removing hunting re-

S. B. 38, Hall - To regulate

S. B. 39, Hall-Providing for

enues, levying of assessments,

for trespass on timber lands.

S. B. 41, Smith-To amend sec-

providing for registration districts

S. B. 42, Brown and Johnson-

mit such portion of architects'

cessary to carry out provisions of

HOUSE BILLS

H. B. 99, Hammond-To auth-

orize the state industrial accident

H. B. 100, Keeney-Pertaining

constituted custodian of school

termine the title to real proper-

H. B. 104, Committee on Re-

vision of Laws-To provide for

the maturity of school bonds

hereafter issued and to provide

lating to the rules of the road in

the operation of vehicles in the

H. B. 91, by Mr. Kay-To dis-

continue payment from the gen-

eral fund of salaries and expenses

of the fish and game commissions

and requiring such payments

from hatchery and game protec-

H. B. 92, by Mr. Wheeler -To provide punishment for per-

mitting livestock to run at large.

H. B. 95, by Mr. Cramer-To

regulate the payment of wages for

labor in private employment, es-

tablishing regular paydays and

Guy C. Donn,

Representative

tion funds.

H. B. 103, Committee on Re-

organization of municipal

bank account as it increased! It May we meet again next Thrift and providing penalties for viola-SENATE BILLS The following senate bills were a banking requirement of nearly for the future business, all these introduced yesterday: S. B. 37, Hall-To amend sec-

> But Leonora went to the city strictions on blue herons and blue one day in a most mysterious cranes. fashion, and when she returned in the evening Edwin saw that fishing in Coquille, New, Floras, she was almost bursting with Sixes and Elk rivers, some important secret, and at last she told him that her visit had been to the furniture house, provement districts for the conwhich had agreed to a handsome struction, equipment, maintenreduction for cash. Did he not ance or disposal of transportation think it well to use their bank systems and the collection of rev-

Manlike, in the face of a plan loyally interposed various objections just to prove man's superiority, as Alice Robertson of Oklahoma would say, and then relating to registration districts,

Does the reader think they lived happily ever after? Perperience they have had. Edwin are absolutely necessary in mar-city of Canby in the sum of

vinced that life insurance has a Try it yourselves.

new house, you are invited to H. B. 96, by Mr. Meindl-To

THIS IS THRIFT WEEK — TODAY IS INSURANCE DAY

amend section 6145, Oregon Laws, relating to filing of bonds by warehousemen.

> H. B. 97, by Mr. Meindl-Requiring registration of brands for milk bottles and other containers, for distribution of milk, cream, ets., and prohibiting the use of such by persons other than the owners thereof; prohibiting 1efilling for sale of such containers except by the registered owner,

tions. H. B. 98, by Mr. Fletcher (by request—To amend sections 4080-82-83-84-86-87, Oregon Laws, relating to methods of voting by absent voters.

The following bills will be

house of representatives today: No. 19, Hesse (by request)-Repealing those sections of the Oregon laws relating to dog licen-

No. 23, Hammond-To provide

for the filing of notices of fed-

eral liens in offices of county clerks and recorders. No. 40, Buchanan-Relating to payment of tax on portion of property assessed as a whole.

No. 61, Wheeler-To provide for changes by additions or withdrawals of districts or portions of To amend section 347, Oregon districts from union high school laws, providing double damages districts.

No. 63, Reynolds-To compel proper branding as to locality of tions 8487 and 8488, Oregon laws, growth of walnuts offered for sale within Oregon.

Strayer's Memorial is Making it unlawful to kill beaver Unanimously Adopted in Marion and Benton counties.

The senate yesterday unaniing tonight. mously passed Senator Strayer's joint memorial to the director of **Teaching Statistics** the United States reclamation service urging completion of the Boker project in Baker county.

The Ritner-Dennis-Corbett senover in positions of high school ate joint memorial to congress, teachers and principals of grade urging that a constitutional ambuildings has just been completed endment be submitted to the states prohibiting the further is- by Superintendent of Public Instruction J. A. Churchill, and suance of tax exempt securities, shows that of the 1702 teachers was adopted. in the state so employed, 706

were serving their first year in A wise husband never comthe position; 370 their second bats his wife and never speaks year; 237 their third; 95 their in praiseworthy terms of a wo- fourth, and 59 their fifth. man other than his wife. This is the wisdom of ages as to the had taught ten years in the same marriage relation and has never school; nine for 15 years, and been known to fail.

lem, tonight at 7:30.

canner committeemen from the

national canners' congress at At-

lanta, Ga., following their return

a committee meeting is to be

held and the growers may hope

to have something definite laid

out for their consideration, in

the matter of price agreements

Oregon loganberry products

load of the logans was to be dis-

Are Given in Report

A tabulation giving the turn-

Of the 1702 teachers but 17

for the coming year.

better-price movement.

There is no high school teach er in Baker or Crook who he served in the same period long than four years. Harney, Hood erty district, Salem Heights, Rosedale, Sunnyside and all the contiguous districts are urged to at the Liberty hall, south of Sa-

River, Polk and Sherman com ties have no teachers who have taught in one district for mor attend a meeting of the growers than three years, while Curry and Wheeler counties have no teac er who has taught in the sar This meeting is to talk over district for a period longer that the matters that will come up in two years. the big logan organization that is pending for the whole valley. brought up for final action in the The big organization is waiting Cannery May be Built for the return of several of the

terms of service in the sar

schools, there being three to

years, respectively.

ers who have the record of have

ing taught there 29, 30 and 3

chool were found in the Portlan

SILVERTON, ORE. Jan. 18 .-(Special to The Statesman) .group of farmers and others i terested in a co-operative canne met Wednesday afternoon at th Silverton Community club roc and discussed the possibility building a co-operative canne at Silverton. About 65 men we

were to have a great tryout at the Atlanta convention. A car-Mr. Kerr of the Mt. Angel co nery and Mr. Newhall of the Or tributed, and a full 1000 jobbers Growers' Association n and wholesalers were to see the with the men and talked to the stuff Oregon has sent there for about the advantages of such the demonstration. If the trade organization and discussed t takes kindly to the showing and possibilities for it at Silverto the fruit, the Oregon fortune The matter was left in the han might be made right from that of a committee which will mal one demonstration, according to a survey of the small fruit ar the statement of those most deepberry situation in and around i ly interested in the success of the

If there is enough fruit to wa All growers, from anywhere, rant the building of another ca are welcome at the Liberty meetnery at Silverton the matter such will then be taken up age and an organization fromed

> Colds Broken Quick CASCARA QUININ

a At All Druggists-30 Centa

only one 20 years. The longest | Read the Classified

HEREIIT

A Real Sale

Our Largest Selling Event of the Year. Headquarters has instructed us to reduce our stock. Sell Goods and Sell Them Quick. Disregard costs.

Below are a few of the hundreds of articles offered

ARMY WOOL SOX 3 pairs 50c

of Army Issue

BLANKETS \$2.45

ARMY WOOL

Heavy Unbleached Bed Sheets, 72x90 \$1.19 Pillow Cases, 36x42 29c

ARMY ALL WOOL OVERCOATS \$2.25 and \$3.25 THE WARMEST COAT MADE (While They Last)

Army Gas Mask Cloth **RAIN COATS** \$4.35

Absolutely Rain Proof Good Style

PEA COATS Made of

Navy Broadcloth

\$7.80 \$11.50 Value

WORK SHOES One lot, No. 3492

One lot No. 172, \$3.30 One lot No. 230, \$3.65 All Dress Shoes Reduced

2 lb. can Roast Beef

1 lb. can Roast Reef 1 lb. can Corn Beef 22c UNION SUITS 95c

Wool Mixed \$1.49

ARMY RAINCOATS Reclaimed

While They Last

Every Article in the Store is reduced. Many Wonderful Bargains Offered

United Army Stores

230 South Commercial St.

MEATS

Corn Beef Hash.... 10c

\$1.00 Each

Warren G. Harding and Calvin Coolidge on Life Insurance.

"I shall best express my opinion of the value of life insurance when I say that I took out my first policy as a youth of 19, and have been writing new policies ever since that time. I have found them a pretty heavy burden upon my resources at times, particularly in my earlier years, but I have always found them to be very comforting possessions, and if I had my life to live over again I would seek to take more rather than less."-Warren G. Harding. "There are certain obligations which every man owes to his family, his business

upon charity. He owes it to his business associates not to allow the business to collapse by the loss of his personal attention. He owes it to his country that the government shall not be deprived of its supporting taxes through shrinkage of his There is one way in which all men can fulfill each of these duties. That is by insurance. In this day and generation it would seem there is no greater blessing to prepare us against the future than life insurance. I believe in it sincerely and

and his country. He owes it to his family that they shall not be left dependent

feel that no man can afford to fail to take advantage of its time-proven benefits."-

"Insure for maximum death benefit, i.e., ordinary whole life."-Roger W. Guarantee Fund Life policy holders pay for just what they get, and are sure of getting just what they pay for, pure, unadulterated protection, without expensive

It is a time-tested plan, based upon common sense and sound principles.

The "SURE" in insurance, takes the "if" out of life. SAFE - STRONG -SURE

> L. W. Brooks, Representative

R. A. Mohney

District Manager 401 Masonic Building

GUARANTEE FUND LIFE, of Omaha, Neb.