

THRIFT WEEK TALES

Place of Life Insurance Is Told By R. A. Mottley

How is life insurance related to thrift? A life insurance policy is undoubtedly a strong incentive to thrift, and in the words of President Coolidge, "every policy is a declaration of independence, a charter for economic freedom. He who holds one has overcome adversity." Lord Nelson in his will left his wife and daughter "to the tender care of the British Nation, to which I have given my life." His wife and daughter gravitated to the poor house.

"Some wise sage has said, 'you can gauge to what degree of civilization a man has attained by the amount of life insurance he has for his dependents, and a wife can measure her husband's love by the amount of insurance he carries for her.' And why not? Isn't the institution of life insurance purely the result of civilization? There has been found no evidence of any scheme of life insurance practiced by the heathen tribes.

In the United States the per capita life insurance carried is higher than any other country in the world. It is because the amount we carry as a nation is in direct proportion to the degree of civilization we have attained. Yet a recent government survey disclosed that less than ten percent of the economic value of human life in the United States is covered by insurance, which naturally would imply that ninety percent of our population is either physically or morally unable to get insurance or to imprudently to avail themselves of the benefit of it.

The institution of life insurance is one of the finest things in the world when viewed in its proper sense, but unfortunately, far too many fail to realize that they have a wonderful heritage. The institution is comparatively young. When our forefathers assumed family obligations they had no way by which they could create an estate quickly to maintain their families in event of premature death, but today the young man assuming family obligations

has a snap. He isn't compelled to gamble with fate. He can call in his favorite insurance counselor who can fix up an estate quickly if he is in good physical state.

In the United States approximately 11,000,000 people die every year. The number dying in a single day is about thirty percent greater than the population of Salem.

If there is no more than the material facts of man, a woman and offspring, but if one sees in the group, the spiritual miracle of the Father, the Mother, with Children to grow up and succeed to the beliefs and aspiration of the parents—their life insurance has a service to render second in importance only to life itself.

The life insurance salesman's position is unique. To be successful he must be a combination of a salesman and a minister, because in the final analysis a man is not life insurance, rather he is converted to it. Yes, with the prudent, life insurance is paramount in the order of thrift.

PARK BOARD WILL ANSWER COUNCIL

Cut in Salary of Caretaker Demands 'Explanation' Believe Aldermen

The secretary of the park board is to appear before the city council at its next regular meeting and explain why T. L. Hargrave, caretaker of Marion and Wilson parks was ousted and his salary reduced \$50 without proper notification according to action taken last night.

In a well-voiced letter, T. L. Hargrave outlined his past record with the Salem parks. During the time since he was employed on the parks he has been a careful worker and during the past few years has cared for more than 12 acres of lawns of the city parks. This has taken much time and labor, for the past season has been a dry one. Nevertheless, the beautiful flowers in Wilson and Marion park have called forth the praises of the tourists who have visited the city.

During the past few months Mr. Hargrave was given a \$50 decrease in his wages and he thought it was not fair that he should be treated in such a manner. He stated that he was willing to go ahead with his work, if it was agreeable to the officials.

Following an address by Councilman Dancy, who stated that a man who had given faithful service to the city should not be dismissed from the payroll, unless some provision had been made for him. As the city has no pension of any sort, it is not possible to make any recommendations in that manner.

It may yet be necessary for someone to invent a cross-word puzzle. —Louisville Courier-Journal.

FREAK LAWS HELD BANE OF OREGON

Burdick, Speaker of House, Declares State on Road to Proper Legislation

"When anyone wants to start an 'ism' they usually pick on Oregon," declared Denton C. Burdick of Klamath Falls, speaker of the house of representatives, in an address before the Chamber of Commerce yesterday.

"Taxpayer and industry have paid the penalty and will continue to do so until the freak legislation is done away with and the confidence of the business world restored," he said. "Oregon is coming into her own at the present time and an era of wonderful development is being ushered in. The competition with older and more highly developed states is coming to an end."

"The freak laws of Oregon have the result of further retarding the development of the state, rather than attracting more capital and developing the communities toward an equal footing with other states."

There will be an attempt made during the present legislature to prevent the passage of additional freak legislation and efforts will be made to restore the lost confidence of the people of other states, Mr. Burdick said.

The speaker cited Florida as a state that had passed legislation, which made it impossible for an income or an inheritance tax being imposed in that state for the next 25 years. As a direct result money began to pour into that state and conditions were changed within a few months. It proved to be a bigger thing than the oil rushes of some of the middle west states. The speaker advocated such a plan for Oregon and stated that the same results would be felt here.

"The state must do something to get settlers here, efforts must be made to have the situations attractive here or else the settlers will not come. Protection will be offered the businesses and monies that come into the community," was the closing remark of the speaker.

A. S. Dudley, manager of the Oregon State Chamber of Commerce added remarks that supported the statements made by the main speaker.

The influx of tourists that is to be with Oregon next summer must be cared for and a definite program established, he said.

J. S. Tate, head of the Oregon Retail Merchants association was another speaker and he stated that a few freakish laws would undo much good that had been accomplished in the past.

Tom Kay, state treasurer, stated that he was not in favor of the income tax that Oregon has just repealed, but that he was wholly



in favor of an inheritance tax, providing a national tax was imposed by all states of the union.

BUS MEASURE TO DEVELOP INTO ROW

for distance over unpaved roads. Combination carriers would be governed by a combination of the rates for each of the classes.

After necessary charges have been met, 90 percent of the balance is to be distributed as follows: three-fourths to the state highway fund and one-fourth to be paid by the secretary of state to the county treasurers in proportion to the amount of license fees received from each county.

Rev. Harry Johnson, pastor of the Central Christian church, opened the session with prayer.

Other bills introduced into the house yesterday were as follows: HB 47, by Mr. Halley—Amending section 4694 Oregon laws relating to agreements between county courts and cities for road work.

HB 48, by Mr. Buchanan—To amend section 11, chapter 412 Oregon laws 1921, relating to time limit for refund of tax on motor vehicle fuels.

HB 49, by Mr. Buchanan—To amend section 290 Oregon laws, relating to attachable property.

HB 50, by Mr. Buchanan—To amend section 2975 Oregon laws, relating to elective officers.

HB 51, by Mr. North—Bill to re-enact sections 2224-46 Oregon laws relating to disposition and disbursement of moneys collected under prohibition laws of Oregon.

HB 52, by Mr. Haslett—To make it unlawful for stock to run at large in portions of Hood River county.

HB 53, by Mr. Fisher—A bill to amend chapter 16 Oregon laws of 1919, pertaining to livestock running at large in Douglas county.

HB 54, by Mr. Shrock—To amend section 3, subdivision 5, chapter 371 Oregon laws 1921, standardizing and regulating use of spotlights, headlights and front lamps of motor vehicles.

HB 55, by Mr. Shrock—To amend section 5259 Oregon laws, providing for inspection of parochial and private schools.

HB 56, by Mr. Fuller—To

COUNCIL GRANTS PERMIT TO BUILD

Mass of Detail Considered By City Fathers at Their Regular Meeting

A mass of detail was ground out by the council at its meeting last night. Two petitions were granted to erect filling stations at 2025 Fairgrounds road and at Mission and South Liberty. Petitions for the installation of a sewer on the street leading to the properties of the new flax mill to be erected soon was considered. It is necessary that the land be drained before the erection of the building and the installation of the machinery can take place.

South Salem residents desire a regular patrolman for their part of the city, according to a petition read before the meeting. Others ask for the placing of a sewer in the Idewies district and a pavement on University.

A total of 39 applications for licenses to conduct hotels, rooming and apartment houses for 1925 have been made. Permits to sell soft drinks were granted to R. M. Saar, 181 South Liberty; D. O. Lear, 720 D; Butler & Albright and R. Hous. A permit to operate a poolroom was granted to Butler & Albright.

After its second appearance before the city council the franchise to the Capital Ice & Cold Storage company to place a spur track on Trade street was granted. At the last meeting the same franchise was acted upon, but was vetoed by Mayor Giesy, because of a lack of description of the property.

Permission was granted the Salem street railways to route the new buses over a temporary route while the pavement was repaired on D street. Since the cold weather the street has been badly damaged by some of the heavy traffic that has passed over it. The railway company claims that they cannot operate their buses over such a roadway, because of the wear on the buses. The new routings add about one-half mile additional travel to each bus, and accommodates a few additional patrons of the line. The buses will not travel on D between Sixteenth and Capitol.

Damon Fleener was sworn in as councilman last night and his first official act was to vote on the franchise to the Capital Ice & Cold Storage plant.

Carl Bahlberg seeks to purchase lots from the city of Salem in Oaks addition. A deed was authorized from the city to H. H. Wommlich for property in Oaks addition.

The opening up of a new city territory, made possible by action of the city council, was one bit of business. The vacating of Leslie street between Commercial and the slough is desired.

WOMEN IN LONDON WIN RECOGNITION AS POLICE OFFICERS

LONDON, Jan. 17.—London's 75 policewomen have been so busy during the last year that they are going to have another group of 50 sisters to help them against

the increasing indiscretions against the law. The police board has decided that there are certain beats and certain jobs that only sturdy women can handle properly, and that henceforth a good sized corps of policewomen will be maintained by the department.

The police department first put women on the force during the war, and they proved their value. They are particularly useful today in controlling the venturesome of the male sex who jeopardize pedestrians of the other sex. It is no unfamiliar sight in London to see some man being gently escorted to headquarters on the arm of a policewoman, and the women arrest on an average as many law violators as a corresponding number of men.

Women members of the London force are expected to obey the ordinary regulations of the department with the exception that they do not do all-night work nor follow the stringent rules concerning trim haircuts. They do, however, have to report at certain times for drill and inspection, and their buttons and shoes are expected to be just as glossy as those of their blue-coated brothers.

The women wear uniforms designed, except for the skirt, like those of the men but their helmets are just a little more feminine and individualistic, with a lower crown and wider brim. There are no regulations prohibiting the women from marrying, but according to the records, only 11 of the present force are married and only six are widows.

The new members to be added to the force have been chosen from among the women who, in many cases, sacrificed home ties to perform police duty in London during the war.

MAGWOOD MADE HAPPY MAN

Few men get the surprise in life that was the lot of Alfred J. Magwood, Indian War veteran with 10 years active service, when he received his official notification a few days ago that he had been placed on the pension roll. Shortly after New Year's Mr. Magwood noted his good luck in a news dispatch, but when he opened the letter he found a check for \$1816, covering the time since the pension act first took effect in 1917. Mr. Magwood applied about six months ago, and expected if granted the pension would apply from that date. It is no exaggeration to say that he is the happiest man in Polk county, and for good reason. He will receive \$20 a month from now on.—Polk County Observer.

Vancouver Sun—We should at least have a universal language in which to say, "Gotta match?"



WHOOPIING COUGH
Hard on child—hard on parents. Control dreadful whooping and coughing, help to quiet sleep with CHAMBERLAIN'S COUGH REMEDY. Every user is a friend.

BIRMINGHAM A THRIFTY CITY
BIRMINGHAM, Feb. 17.—Mainly through the activities of the Municipal Bank, this city is rapidly qualifying for the reputation of being the thriftiest in the country. Since its inception in 1919, the bank has handled \$70,000,000, and the number of transactions total 3,000,000. Depositors numbering 170,000 have \$25,000,000 to their credit, and new accounts are being opened at the rate of 500 weekly.

PNEUMONIA USUALLY STARTS FROM COLDS

Physicians warn against neglecting coughs and colds and tell of the serious lung complications that may result. Leading physicians now prescribe BALSAMEA for all bronchial affections. BALSAMEA is a natural vegetable product, made from a newly discovered plant. Dr. Ben F. Crabtree, Anderson, Mo., writes: "I have used BALSAMEA in my family... It is quick, sure and safe in its action like nothing else."

BALSAMEA has now been standardized and gives uniformly miraculous results in four ways: 1. It soothes the inflamed membranes and relieves irritation. 2. It increases secretion of mucus and permits easy expectoration. 3. It stimulates pores of the skin in throwing off body poisons and 4. It strikes at the cause, the germ action immediately to take and absolutely safe to give to children. Be sure you get BALSAMEA with the picture of the Indian on the package. Guaranteed to relieve any cough, to soothe throat, to loosen phlegm, to soothe from what cause, or your money back. All druggists sell BALSAMEA. In Salem buy it from J. C. Perry, the druggist. Adv.



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C. O. D. Orders Given Prompt Attention

People of Salem and Vicinity have in the past few weeks, taken advantage of our closing out specials which have meant a great saving to the economical grocery purchaser, this stock of quality merchandise has formerly been marked down below wholesale cost, and so in order to dispose of a few over stocked lots we are offering a special lower reduction on these listed items for four days only — READ!

Wednesday, Thursday, Friday and Saturday

<h3>FLOUR</h3> <p>Flour will be higher next week. Flour is advancing right along. Lay in your supply right now.</p> <p>Snowdrift, 49 pound sack \$2.34 24 pound sack \$1.15 10 pound sack 58c</p> <p>Olympic, 49 pound sack \$2.39 24 pound sack \$2.20 10 pound sack 64c</p> <p>Del Monte, 49 pound sack \$2.35</p>	<h3>Lard</h3> <p>This price on Lard is cheaper than you can buy it wholesale today.</p> <p>No. 5 pail 84c No. 10 pail \$1.05</p> <p>Pure Lard in bulk, lb. 10c Bring your container</p>	<h3>Soap</h3> <p>White Wonder, 3 bars 10c Easy Day, 3 bars 10c Sveba Rose, reg. 10c bar 5c</p>	<h3>Catsup</h3> <p>Ringer Brand, per bottle 15c Del Monte, per bottle 20c Preferred stock 19c Royal Club 19c</p>	<h3>COFFEE</h3> <p>Royal Club, 1 pound tin 49c Royal Club, 3 pound tin \$1.45 M. J. B., 1 pound tin 57c M. J. B., 3 pound tin \$1.68 Peaberry Coffee in bulk 3 pound \$1.15</p> <p>All Coffees have advanced 3c lb. Our price is right.</p>
<h3>Crisco</h3> <p>1 1/2 lb. can 40c 3 lb. can 75c 6 lb. can \$1.45</p>	<h3>B. Powder</h3> <p>Royal— 12 oz. can 39c 2 1/2 lb. can \$1.29 3 lb. can \$2.39</p>	<h3>Teas</h3> <p>Lipton's— 1 lb. tin 70c 1/2 lb. tin 40c Royal Club, Japan— 1 lb. pkg. 69c 1/2 lb. pkg. 35c Royal Club, English Breakfast— 1 lb. pkg. 69c 1/2 lb. pkg. 35c</p>	<h3>Wash Boards</h3> <p>Brass 49c Glass 69c</p>	<h3>Macaroni</h3> <p>Elbow Macaroni, 4 lbs. 25c</p>

Brooms

This good quality stiff bristle broom, now selling regularly for \$1.00, while they last

69c

Pure Cane Sugar
Limit 10 pounds to a customer or sack lots.

7c lb.

Bulk Cocoa
4 Pounds

25c

Canned Vegetables

Puree Tomatoes, No. 2 1/2 can 12c
Empress sugar corn, No. 2 tin 12c
Standard Peas, No. 2 tin 12c
Libby's Pork and Beans, medium, 11 cans 98c
Lima Beans, No. 2 tin 9c

Full Cream Cheese

1 Pound 23c
2 Pounds 45c