

MILL CITY LODGES INSTALL OFFICERS

MILL CITY, Jan. 12.—Officers for Mill City lodge No. 144, I. O. O. F., and Santiam Rebekah lodge No. 166, were installed at a joint meeting of the two organizations Wednesday evening, preceded by a banquet at 7 o'clock.

Officers of the Odd Fellows installed and who will have charge of the work for the coming months were: N. G. W. O. Yanaker, V. G. LeRoy E. Dike; secretary, M. J. Knerr; treasurer, R. A. Mason; warden, George S. Berry; conductor, W. E. LaVine; I. G., Charles Wilson; O. G., Frank A. Taylor; R. S. N. G., Frank Blake; L. S. N. G., Frank Thomas; R. S. V. G., Walter Letz; L. S. V. G., W. E. Hayes; S. S., J. J. Simmonds; L. S. S., Sam Jorgensen; chaplain, W. W. Mason.

Officers for 1935, for the Women's Benefit association were installed Wednesday evening by Lillie Schaefer and are all ready for the year's work. Maude Flatman will head the order as president and Ella Mae Flatman as vice president. The other officers are: Acting past president, Sara Flook; recording secretary and treasurer, Jennie Davis; chaplain, Mary Carter; lady of ceremonies, Anna Marie Hull; member auditing committee, Nelle Wächter; finance secretary, Lois Lovett; junior supervisor, Lillie Schaefer; sergeant, Nelle Wächter; inner hostess, Virginia Cagel; outer hostess, Lola Crenshaw; press correspondent, Lola Crenshaw; captain of guard, Letticia Swan; musical director, Ethel Kirby.

Three visitors, Mrs. Lee Berry, Ethel and Mabel Hammond of Salem were present. Mrs. Lee is a member of the Mill City lodge but the Hammond sisters belong to the Salem W. E. A.

During the social hour following the installation ceremony a supper was served and several hours were spent visiting.

Bits for Breakfast

(Continued from page 4) many sterling traits of character. He had a heart crystal clear in its sympathy for his fellows in every station of life. He loved the true, the good and the beautiful, and had a helping hand for every person and cause he considered deserving. Unpretentious, claiming no privileges he would not wish for the humblest of his fellows, he went his way and won such respect as makes his untimely taking off a matter of sincere grief in the hearts of all who knew him well.

Unemployment Insurance

Article II; Arguments for Insurance Second of Four Articles by John D. Minto

EVERY important question develops a school of thought on both sides of the issue which brings forth the highlights and principal features of the proposal. In this unemployment insurance is no exception. The suggestion that we should insure employment has brought out many arguments both for and against the scheme, some of which are well worth considering.

The first claim that the pro-insurance people make for their case is the fact that there will be an increased feeling of security on the part of the working man and that such a feeling will undoubtedly tend to show itself by the production of better work on the part of the workmen. There is no doubt but that the feeling of fear has in many cases caused over anxiety and loss of efficiency. As a psychological factor this phase should not be overlooked.

One problem which has faced the supporters of unemployment insurance is the factor of actuarial soundness of the proposition. Mr. Abraham Epstein, executive secretary of the American Association for Old Age Security spoke as follows on the question before a U. S. Senate special committee:

"The superiority of unemployment insurance lies in the fact that it makes use of one of the greatest social methods ever devised—the principle of insurance. It is the same principle which underlies fire insurance or life insurance. Few people can withstand the loss caused by extensive fire, but by the payment of a small annual sum they can protect themselves against such a loss. Not many people can feel assured that through their own savings their wives and children will be adequately protected after death; but by the payment of a small sum annually, which they can afford, they can secure this protection. These great benefits are made possible through the distribution of the risk upon as wide a group as possible. That is all, really that the whole thing is. The larger the group, and the more varied the risks, the greater are the advantages of the insurance principle. Compulsory insurance against unemployment on a national scale would make use of the widest possible range, and would thus achieve the cheapest possible form of insurance. By including all industries and most occupations, the burden of unemployment would be distributed so that it would not fall heavily upon any single industry."

... the prosperous industries and employed workers would help to bear the load of the weaker members. If this was the burden would not prove hard, and at the same time there would be the feeling of security on the part of all insured that should misfortune befall them, they would be protected. Whatever arguments are now used against unemployment insurance apply equally well against fire insurance, life insurance and accident insurance." Unemployment Average 8% It is stated by the backers of the insurance scheme that a study of unemployment over the period extending from 1899 to 1928 the average unemployment amounted to 10% of the working class. This figure including those absent due to illness and out on strike. Excluding these they estimate the average at 8.5% and calculate that at three to four per cent of the payroll would be adequate to meet the benefits to be paid. As was pointed out in the outline of the American plans given

of the American Federation of Labor in October 1930 stated the case as follows: "The wage-earner has the same right to security of employment that the stockholder has to security of dividend payments. Both make investments in the industry. Just as reserves are accumulated to secure the stockholders they should be accumulated to secure the wage-earner employment. Dividends are not necessarily paid from the income of the current year and workers shall be relieved of this unfair practice."

Reserves for Labor Substantiating this argument Professor Sumner W. Slichter of Harvard, asserted in the New Republic December 31, 1930: "Industry pays dividends on idle capital... In 1921 corporations engaged in manufacturing... experienced net losses of approximately \$11,000,000. Nevertheless, in this year they paid dividends on their common stock of over a billion dollars... Why should not the policy of building up reserves to continue payments during periods of depression be applied to labor as well as to capital?"

This argument tends to bring to the fore the question of human values as against property values, but the proponents go on to add that capital should be glad to support the unemployed in order to keep an easy flow of money which is so essential to the success of any business. Some of the backers of the unemployment insurance plan have openly stated that the idea is only a step in the direction of a complete social insurance program. This program in the main is composed of the following: security against the risks of unemployment, industrial accidents, industrial diseases, non-industrial accidents, ill-health, disability, maternity, old age, and death.

Quoting Mr. Epstein again, he says: "We must have a complete system of social insurance—not only old age pensions—to meet our social problems. Unemployment, old age and sickness insurance will, to a great extent, meet the necessities of the case. Old age insurance should be used only as a stepping stone to a complete system of social insurance."

Any such program as this, they maintain, should be in the hands of the state for administration; claiming that private enterprise will never voluntarily develop it. This is in refutation of the charge that to place unemployment insurance under state control would be making a political football of an economic problem. The supporters point again to the administration of the Workmen's Compensation law as their justification for the trust will not be abused.

Delay May Mean Inaction One charge that is being made against the plan is that even admitting its possibilities that now is not the time to adopt it when industry is already struggling to keep on its feet. Dr. Paul H. Douglas writing in the Christian Century of December 5, 1934 says in answer:

"If we wait until prosperity returns, so short is the memory of the human race that the inertia of law will in all probability be seized upon by the reactionary forces to defeat such a proposal on the ground that it isn't needed. The next depression will then sweep down upon us without our being any better prepared against it. The time to act is now while the suffering caused by this depression has for once opened the minds and stirred the consciences of millions of ordinary lethargic citizens of what John Morley once termed 'the great army of the indolent good.' Finally, if such an act is passed by congress and the state leg-

islatures this year, the collection of premiums can hardly begin before the middle of next year, while the payment of benefits will probably not start until the middle of 1936. If industry is not getting on its feet by that time, after almost seven years of depression, then something far more radical may be needed, but certainly unemployment insurance would help."

Human values, social conscience and the workability of the unemployment insurance plan all enter into the case for the scheme. Next we shall discuss the arguments and objections raised by the opposition.

Bank at Monmouth Reelects Officers

MONMOUTH, July 12.—Officers reelected at the annual meeting of stockholders and directors of the First National bank of Monmouth are: I. C. Powell, president; G. A. Peterson, vice-president; F. E. Chambers, cashier; C. C. Powell, assistant cashier. New directors named are: W. R. Graham, Jack Stump, F. J. Hill. Holdovers are: I. C. Powell, G. A. Peterson, J. F. Wilentz, Ed Riddell and James Riddell.

DOERFLER DUROS WIN SEVEN AWARDS

WALDO HILLS, Jan. 12.—The seven head of Duros sent by A. N. Doerfler of Ioka farm to the 16th exposition at Ogden, Utah, have been awarded seven ribbons. Mr. Doerfler's entry brought one champion, three firsts, two seconds and one third. The herdsman who accompanied the animals reports it the best exposition held. He will return January 14.

Work is to be begun at once on the small house on the Ole Orerlund place and when completed will be occupied by Mr. Overlund and youngest son, Harold, a high school student. Mr. Overlund has sold the 52-acre farm to his oldest son, John, now employed at the Silver Falls mill. Mr. and Mrs. John Overlund and small son, Philip will move as soon as the big house has been renovated. Twelve acres of the farm is in hops.

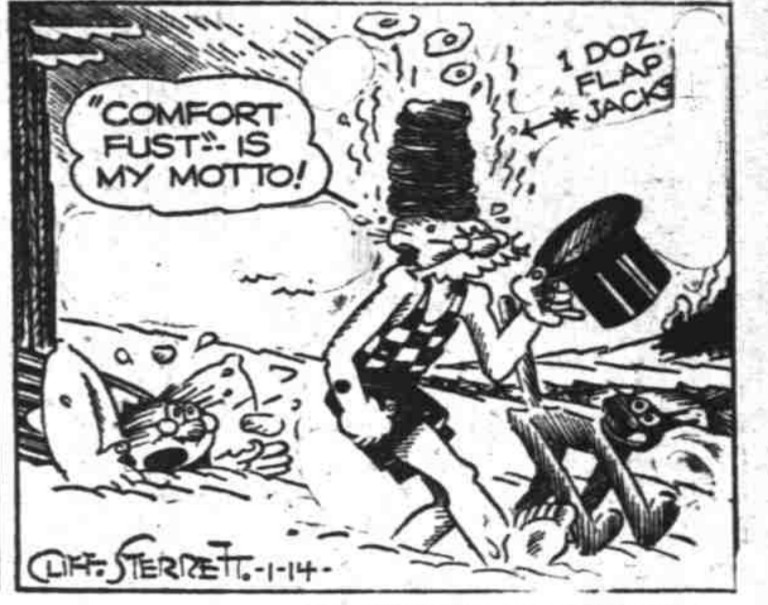
New Associations Makes Many Loans

STAYTON, Jan. 12.—New officers for the Stayton National Farm Loan association were elected by the stock holding members at their first meeting of the year. These officers are A. D. Gardner, president; C. J. Rutgers, vice president; George Bell, secretary-treasurer; Roy Porter, Charles Hottinger and Carl Titus, directors.

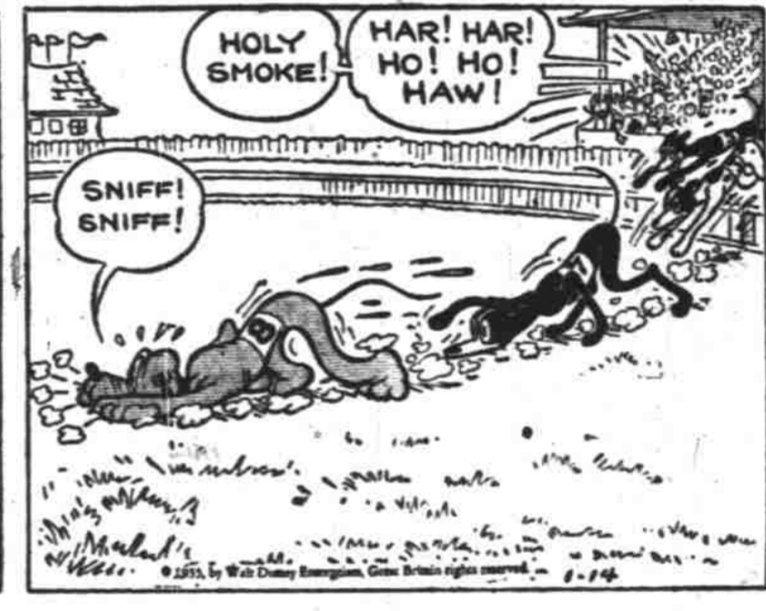
The association was organized here last year and since that time has handled approximately \$150,000 in loans for members in this section. It is the local co-operative unit through which farmers may receive federal land bank loans, each land bank borrower purchasing stock in the local association at the rate of \$5 for each \$100 borrowed, as additional collateral to his loan. In turn the association purchases stock in the Federal Land bank of Spokane for equal amount. A further co-operative feature is the involving of mutual responsibility, whereby the association indorses and becomes liable for each of its loans.

Wrigley's Spearmint advertisement with image of a dog and text: YEAR AFTER YEAR QUALITY WRIGLEY'S SPEARMINT 1935 1934 '33 '32 '31

POLLY AND HER PALS



MICKY MOUSE



THIMBLE THEATRE—Starring Popeye



Now Showing—"His Bag of Tricks"



By SEGAR



LITTLE ANNIE ROONEY



Her Male Escort



By DARREL McCLURE



TOOTS AND CASPER



Drifting Apart

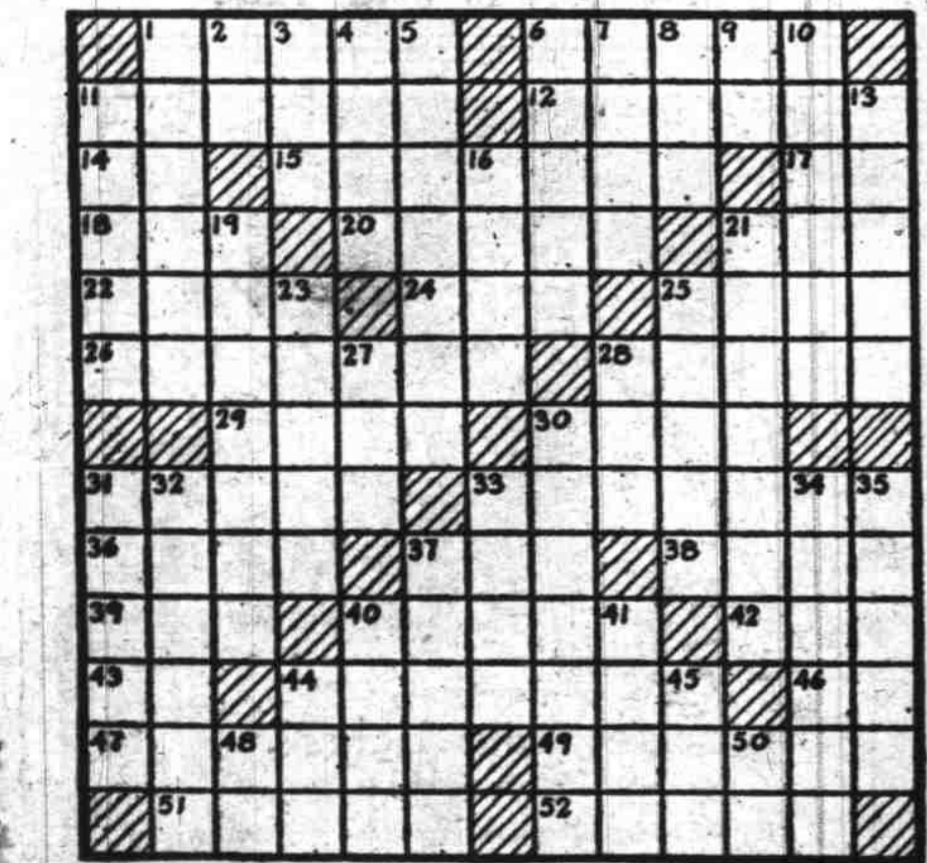


By JIMMY MURPHY



Cross-Word Puzzle

By EUGENE SHEFFER



HORIZONTAL 42—posed for portrait bodies 43—printer's measure ceases from labor 44—transgress apart 45—decays 46—prefix, apart 47—a descent in a river 48—large object runs on slides 49—cripples 50—large sea-duck 51—sea with the solution to Saturday's puzzle. VERTICAL 1—rainfall 2—symbol for tantalum 3—paid advertisements 4—decays 5—bird noted for its nest of flight 6—stiff 7—paradise 8—title respect 9—toward 10—marketable 11—abroad 12—war-horse 13—profit-tissments 14—rotor 15—ventilating passages of a mine 16—demonstrate 17—mournful 18—silkworm 19—make ready 20—allude 21—beast 22—respond 23—one who annoys 24—compound 25—dozen 26—suffix meaning killer 27—care for carrying small articles 28—terminate 29—parent 30—north east