

# The Oregon Statesman

"No Favor Stays Us; No Fear Shall Awe"  
From First Statesman, March 23, 1851

THE STATESMAN PUBLISHING CO.  
CHARLES A. SPRAGUE, Editor and Publisher

Member of The Associated Press

The Associated Press is exclusively entitled to the use for publication of all news dispatches credited to it or not otherwise credited in this newspaper.

## Senate Farm Bloc Considers Bankhead Bill



(From left to right, Sen. Charles McNary of Oregon, Sen. John H. Bankhead of Alabama, author of the bill, and Sen. "Cotton Ed" Smith of South Carolina, chairman of the senate agricultural committee.)

### Insurance, Con and Pro

A few weeks ago The Statesman had an editorial dealing with mutual life insurance, investments, reserves, etc. in which some incidental criticism was voiced regarding the accumulation of contingency reserves in addition to the reserves required by law to meet the liability of the insurance policies that have been written. The editorial drew some correspondence. One local resident thought the criticism did not go far enough, and said:

"Insurance men themselves, who know and are willing to discuss the question frankly will all admit the following propositions to be true and they excuse on some such a theory, as the ends justifying the means, or that it is to the best interest of the policy-holder.

"1. The higher that the accumulated legal reserve becomes the less real insurance remains to be paid by the company. The company obligation is a diminishing one.

"2. Dividends on insurance are premium overcharges in the first instance and are used primarily as a sales bait.

"3. The loan value on a policy constitutes, in honesty and fair dealing, the personal funds of the insured which should not draw interest when borrowed by the owner.

"4. The American Tables of Mortality are not merely inaccurate, but they are false and their use is a dishonest business practice which works to the disadvantage of the insured."

On the other hand an insurance executive in the state wrote to defend the practices of insurance companies. The excess reserves are necessary, he wrote, to absorb investment losses which cannot be avoided in operations over a long term:

"Surplus, you see, is as necessary to the solvency of a life insurance company under all conditions and at all times as savings are to prevent disaster overtaking the individual in an emergency. In other words, the gilt-edged investment of today may be the defaulted security of tomorrow, and the more than adequate mortality estimate of today may be wholly inadequate for a short period of time at some later date."

With reference to mortality tables, he writes: "Most progressive insurance companies have adopted a more modern mortality table and more of them are doing so each year. . . . We do examine our own general policies and practices periodically to make sure that they are providing protection at the lowest possible cost consistent with safety."

So there you have diverse opinions: the con and the pro.

The practices of life insurance companies was under review by the Temporary National Economic committee, a government agency, some four years ago. Its report was published in Monograph 28 and the rejoinder of a committee of life insurance company representatives was given in Monograph 28A. These monographs and other literature are available in libraries for those who wish to study the subject more thoroughly.

We have great respect for the record of service performed by life insurance companies. Their officers are usually men with high standards of business ethics who devote their lives to keeping their companies solvent so they can meet all claims under the policies they issue. And their record, even in depression times, ranges higher than other types of savings organizations.

Yet we believe there is room for improvement in the direction of providing protection at the lowest practical cost. There are three cushions to protect companies: participating dividends which fluctuate; surplus beyond legal reserves to absorb investment losses; mortality tables whose death rates run much higher than company experience. Theoretically in mutual companies, the savings accrue to the insured; but under ultra conservative policies these accruals are apt to pile up in "contingency reserves", and not be shared by the generation of policyholders holding them up.

### If Salem Were Tunis

When you go south of town a short ways you may hear on occasion the "boom, boom" of cannonading. It comes from the artillery range at Camp Adair, some 25 miles away. Suppose, instead of target practice, the noise meant real war, with a battle raging within 30 miles of the capital. With what anxiety would civilians strain their ears to determine whether the "boom-boom" was growing louder (indicating enemy advance) or diminishing (indicating enemy retreat). If you recall Tennyson's "Eve before Waterloo" it was the noise of the cannons which brought to "Brussels," and especially to "her beauty and her chivalry" gathered at a ball, the first news of the battle of Waterloo.

We can get a more vivid impression of battles if we project them on a local map. Thus, if Salem were Tunis, the attackers would be in the vicinity of Monmouth, and the British Eighth Army down about Harrisburg. And if Salem were Bizerte, the French would be approaching from a point west of Dallas. Under any such eventuality, if it developed suddenly, panic would seize the city. With Tunis and Bizerte, whose fall seems inevitable, and for whose inhabitants the chance of escape is almost nil, the panic feeling must give way to resignation. To the natives it means a welcome change of masters; to the French colonials, mixed feelings; to the axis soldiers the sting of defeat, but an end of the long ordeal of fighting.

And for a further graphic view of the North African situation reflect that the British Eighth Army has chased the Afrika Korps of Rommel a distance of some 1500 miles, a little farther than from the Mexican border to Salem.

Relating these facts to our own geography makes the war more realistic than merely reading the account in the papers or studying the map of the battle area itself.

### No 'King's Ex' Now

If we could call "king's ex" on the war we could take time out to settle some domestic difficulties, like the pending coal miners' strike.

Because the war is on we cannot do so. The war will not wait.

And because it will not wait it is inconceivable that we should have a shutdown of coal production now. Without coal most trains would stop, nearly all steel mills, most of the electric power plants, many industries. Without coal, homes, schools, hospitals would be without heat. There simply dare not be a coal strike of any duration in wartime.

President Roosevelt has met the issue this time without hedging. He has made a direct appeal to coal miners to go on working. He speaks, not as a person, but as the voice of the United States. It would be a sad occasion, and one fraught with grave danger, if that voice is not heeded. The unfortunate clash of personalities between John L. Lewis and the president must not cloud the main issue, which is to keep the mines operating; nor should it work to the injury of the miners whose claims are entitled to a fair and thorough hearing.

It is easy to indulge in personal abuse and re-primand; but the situation is too important and too critical. It must be "handled" lest without any "king's ex" we be forced to divide our efforts and energies in settling by resort to force the internal dispute which now looms.

## News Behind The News

By PAUL MALLON

(Distribution in whole or in part strictly prohibited.)  
(Distribution by King Features Syndicate, Inc. Reprints by permission.)

WASHINGTON, April 28—This is one world all right—but take another look at it behind the news of the day.

This war started when Germany attacked Poland, September 1, 1939, and 15 days later, Russian troops crossed Poland's border canceling Soviet-Polish treaties. Indignation in this country ran high against both Germany and Russia.

Three months later, on November 23, the Soviet government renounced its non-aggression pact (1932) with Finland, and, two days later, invaded that country. Popular opinion against Russia hit such heights that we collected millions of dollars of our good money to aid the Finns against the Russians. Anyone in the country who did not contribute was an enemy of democracy.

These almost unanimous public beliefs of ours prevailed for nearly two years when Hitler suddenly (June 21, 1941) turned on Russia. All our thinking switched diametrically.

Little Finland began to fight back against Russia, but we no longer considered her as a valiant democratic nation fighting against aggression. Her fight was the same, but, this time, we looked on her as a tool of the nazis.

Indeed, events drew us the whole way around and soon we found ourselves also fighting on the side of Russia, contributing billions to her cause.

Only last week, we withdrew most of our embassy from Finland, presumably because she would not make peace with Russia. We could not afford to be siding an enemy of our new ally.

All the while, we harbored the exiled Polish government which had been crushed by the nazis and invaded by the soviets. But this week when that Polish government demanded a Red Cross investigation of Polish murders, our Soviet ally practically declared itself about these people in our midst by withdrawing diplomatic recognition. The Kremlin acted quickly, without consultation.

This act seemed a shock to us, but in view of the above history, it was logical and natural. The only reason it appeared to us as a shock was because we had naively deluded ourselves into false assumptions.

Everyone with an eye clearly focused could see from the start that Russia was in this war because the double-dealing Hitler had invaded her homeland, and that this homeland was what she was fighting for—not primarily to defend democracy or a new world democracy federation, or a quart of milk a day, not for the four freedoms, certainly not our conception of them as far as Finland and Poland are concerned.

Our swiftly changing publicity promoters, however, have tried to make some propaganda mesh out of the necessities which brought us and Britain into the war on the same side and to dovetail our ideals and our purposes. They did it so enthusiastically that they got us to believing that everyone on our side looked at this war as the average American man in the street.

Perhaps they even convinced themselves—until Moscow put them right. Indeed, Moscow dispatches say she might have acted earlier against the Poles in connection with other matters. Molotov's note says straight-out that Russia wants Polish territory.

And is Molotov wrong in thus preparing to demand Polish territory? Poland was Russian, Austrian and Prussian before the last World War. The treaty of Versailles restored her ancient individuality, but thereafter she always had trouble with Russia.

Stalin no doubt will contend eventually her eastern provinces are rightly his. It all depends on how far you go back into history which answers you get. Both sides get the one they want.

Anyone who can settle the boundaries satisfactorily to Russia and Poland has sufficient astuteness to be the leader of the world, but no one will ever fulfill that mission.

Now the Russians say the Poles are making nazi capital by bringing up the atrocity matter. That may or may not be.

The far more important thing to us is that these facts regarding Poland and Finland show how mercenary has been our public opinion and how—whether high or low—it has seldom looked at the other fellow's side of the matter, or understood his position. We too make up our opinions on a basis of our own self-interest. Every nation has, always will.

Certainly here is the profound eternal truth of international relationships. Here is the basis upon which the post-war world must be built. It is a basis of conflicting interests, ancient territorial arguments, racial and religious competitions.

The solution of our hopes to live in peace hereafter must be founded upon these human equations, these realities. It cannot be found in the stars of idealism or in the "kies of self-deceptive hopes, or by throwing away of money and food to get temporary conformance.

It is one world, but it is an earthy world.

## Today's Radio Programs

- Next day's programs appear on coming page.
- 8:30—Music Without Words.
  - 9:00—News.
  - 9:15—Speaking of Sports.
  - 9:30—General Barrows.
  - 9:45—Louis Bromfield.
  - 10:00—Soldiers of the Press.
  - 10:30—News.
  - 11:00—President's Press Conference.
  - 11:30—Under the Stars.
- Next day's programs appear on coming page.
- 8:30—Music Without Words.
  - 9:00—News.
  - 9:15—Speaking of Sports.
  - 9:30—General Barrows.
  - 9:45—Louis Bromfield.
  - 10:00—Soldiers of the Press.
  - 10:30—News.
  - 11:00—President's Press Conference.
  - 11:30—Under the Stars.
- Next day's programs appear on coming page.
- 8:30—Music Without Words.
  - 9:00—News.
  - 9:15—Speaking of Sports.
  - 9:30—General Barrows.
  - 9:45—Louis Bromfield.
  - 10:00—Soldiers of the Press.
  - 10:30—News.
  - 11:00—President's Press Conference.
  - 11:30—Under the Stars.

## Interpreting The War News

By GLENN BABB  
AP War Analyst for The Statesman

The presence of Generals Stilwell and Chennault in Washington means nothing good for Japan. It may mean the early implementation of President Roosevelt's promise after his return from Casablanca, that "important actions will be taken in the skies over China—and over Japan itself."

Whatever the specific reasons for this journey halfway around the globe, there is no doubt that it will intensify Japan's fears of new blows against Tokyo. This probably will mean feverish attempts by the Japanese command to anticipate or prevent such assaults. These may take the form of new offensives in east-central China such as that of last summer.

Generalissimo Chiang's announcement that the Japanese "slaughtered every man, woman and child" in areas in which some of the fliers who bombed Tokyo in 1942 landed, supplies the missing pieces in the jigsaw puzzle of the 100-day campaign the Japanese waged in Chekiang and Kiangsi provinces. This was part of the savage reaction which led to the execution of some of the American fliers who fell in Japanese hands.

The purpose of that campaign was something of a mystery at the time. There was some Japanese talk of cutting a swathe through southeast China which would permit establishment of an all-rail route from Shanghai to Singapore. The enemy captured the first link in this projected route and then, somewhat

inexplicably, withdrew virtually to his original positions. The campaign cost some 50,000 Japanese casualties.

Subsequent events, however, have indicated strongly that the entire operation was motivated by a desire to get revenge for the Tokyo raid and prevent a repetition. The latter purpose fits with a fundamental principle of Japanese strategy in this war: to keep the big American bombers as far as possible from the land of the rising sun. It was pursued in two ways, by attempting to seize and destroy all bases from which American planes might operate and by using frightfulness against the happiness of the Chinese population, hoping this would terrorize them out of any further inclination to aid the Americans.

We can only guess at the mission of Generals Stilwell and Chennault, but it is reasonable to assume that they are reporting to the president and the high command on the opportunities and perils of the China situation as they see them. The opportunities, of course, are those which would be opened up by concentration of enough American aircraft to clear the Chinese skies of the enemy and reach out against the concentrated and vulnerable war industry areas of southwestern Japan, if not the capital. General Chennault doubtless will make out a strong case for this.

Chief of the dangers is that of leaving China too long to stand alone against the formidable continental armies of Japan.

## They Sell Sailors Elephants

New Novel by Frederick Hazlitt Brennan

Chapter 23 (continued)  
"I an' you deserve this, Tim. We went lusting after strange gods, strange gods. The Lawd don't love sailors only if their hearts is pure. If we ever get back in 'at navy and a guy says 'Money' to me, I'll turn you loose on him with both fists!"

"Yerse, Benny! But how we gonna get back to the navy? You got any ideas, pal?"

"Take it easy, Tim. We got all night an' all day tomorrow until time for the Handicap." The Shamrock started nibbling at a bath sponge. Fireman Dunnevan put his head between his hands and moaned. . . .

At the first pink flush of dawn, Mr. Bert Sedgwick, having spent a mad night of chasing about with policemen and detectives, stamped disconsolately into his beachhouse.

Miss Elнора Templeton jumped up from the living room divan.

"H-hello, Bert!"  
"You!"  
"Yes."  
"And what, may I ask, are you doing in the home of a race track tramp? At this witching hour?"

"Did you find your horse?"  
"No."  
"Goody, goody!"  
"Thanks."  
"Where are you going?"  
"To bed."  
His former fiancée smiled brightly.

"Well, you can't use the bathroom," she said. "Because I'm going to be using it all morning."  
"Oh . . . uh . . . help yourself," said Bert.

"Thank you!"  
Nodding, Elнора disappeared toward the rear wing. Bert stared after her. He was just about to move toward the left wing, when he heard a horse whinny. Or something that sounded like a horse. The whinny came from the rear of the house.

"A mental aberration," Bert told himself, "and no wonder!"  
But just as he crossed the rear hallway, he heard something that sounded like a horse's snort. It appeared to emanate from behind the door of the master's bathroom. Then there was a whinny and heavy thuds, as if a horse were stamping its foot.

Bitterness overwhelmed Bert Sedgwick.  
"Def't, light-hearted humor, Elнора!" he said, loudly. "You stay me! You really do!"  
There was a subdued mutter of voices and a distinct: "Whoo, boy!"

Half doubting, half believing, Bert tiptoed to the bathroom door. He stopped and listened. "Elнора!"  
"Yes, Bert?"  
"Have you got my horse in there?"  
"Come in and see for yourself, dear!"

The door opened suddenly. A brawny arm reached out and yanked Bert into the bathroom. Elнора slipped into the hall. "Keep him safe, Tim!"  
"Yerse, Miss Elнора!"  
"I'll go fix you all some breakfast."

Bert blinked as the door was slammed shut and locked. His vision cleared. Before him he saw Fireman Dunnevan, Seaman

Linn, Jelliffe and The Shamrock.  
Let this be said for Bert Sedgwick. He took it like an officer and a gentleman.  
"Who shaves first, gentlemen?" he inquired.

Chapter 24  
That afternoon as the beauty and chivalry of Southern California gathered for the running of the Dal Mar Handicap, quite a few persons faced disaster if The Shamrock entered and won the big race.

Millicent and Georgine, assured by Voice Garvey of the genuineness of The Shamrock's disappearance, had bet their all on Gallahadion, the ruling favorite. Loyal to Tim and Benny—at least to the extent of not wanting them to get in bad with their shipmates—they had passed the word to Chief Mulcahy that money bet on The Shamrock would be money wasted.

Chief Mulcahy, arriving with a contingent of sailors, had let it be known that he was playing Gallahadion.

But The Shamrock had not been scratched.  
Discussing the matter by the grandstand fence, Millicent and Georgine stood pat.

"Even if they have found Shamrock," Georgine said, "He'll be so tucked out and nervous, he's a cinch to lose."  
Yeoman Webster was holding forth on the same theory among the USS Trimble gang.

"The horse is no bet today, boys. I have it straight from Tim and Benny's jock that nobody can find Shamrock or Tim and Benny, either. They suspect foul play by Chicago gangsters." Chief Mulcahy took a grim chew of tobacco.

"Agh . . . there'd better be no more shenanigans from Linn an' Dunnevan!" he said.  
Then came the astounding announcement over the park's loud-speaker system.

"Attention, please . . . Mr. Sedgwick's horse, The Shamrock, has been recovered in perfect condition and returned to his stall! The stewards have examined the horse and will allow him to enter the Handicap!"

The race track crowd reacted true to form. A great hubbub of boos and catcalls and Bronx cheers went up. It had all been a publicity stunt—that robbery thing. The Shamrock had been in his stall all the time.

But among one group of turf followers, this announcement repeated over a portable radio in Bert Sedgwick's bathroom created real consternation.

Miss Elнора Templeton gave a bitter outcry.  
"You beastly cheats!" she said. "This isn't The Shamrock! You've lied to me again!"  
Fireman Dunnevan gulped. Seaman Linn looked at the end of his cigarette. Jelliffe goggled. Bert Sedgwick jumped to his feet.

"Elнора! Are you crazy—"  
(To be continued)

## Editorial Comment

From Other Papers—  
AGE-OLD BATTLEGROUND  
The terrain into which the British, the Americans and the French have now crowded Rommel and Von Arnim is not unacquainted with battle. There may hardly be a stone in this part of Tunisia that has not been bathed in blood.

Its recorded history of war begins with the foundation of Carthage, only a few miles from the modern Tunis, in 850 BC. Then follows a catalog of 700 years of fighting, largely civil war, but sometimes with the Greeks and Romans until the Romans finally destroyed Carthage in 146 BC. Rebuilt by the Romans in 123 BC Carthage became the second city of the empire and enjoyed the parv romana until the Vandals arrived in 439 AD.

Then began another long register of wars in Tunisia. Belisarius threw out the Vandals in 534. The Arabs threw out the Byzantines in 697. Then, following their custom, the Arabs fought each other over Tunisia fairly continuously.

In 1148 the Normans under Roger I of Sicily took the Tunisian coast and held it for 13 years. St. Louis of France, invading Tunisia in 1270, lost his life there. English troops under the Duke of Bourbon were in Tunisia for the first time in 1390 in an unsuccessful invasion.

Thereafter the Arabs resumed fighting each other over the rich province until 1525 when the Turks took it away from them. Charles V of Spain, Holy Roman Emperor, invaded the country in 1535; the Turkish Sultan drove the Spaniards out in 1571. Tunisia then became a pirate state, doing its fighting on the sea, and settled down at home until later the French took it bloodlessly.

Now, after long quiet, the land, which gave its original Berber name Iffrika to the entire continent, echoes again to the tramp of legions mightier than those of Hannibal, or Scipio, or Belisarius or Sultan Selim.—San Francisco Chronicle.



4-22-44/1/3  
Drawn for Office of War Information