The Oregon Statesman

"No Favor Sways Us; No Fear Shall Awe" From First Statesman, March 28, 1851

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

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Arctic Seaway

The Berlin dispatch relayed from Stockholm that this summer the Russians would receive quantities of war materiel shipped by boat through the Arctic ocean from western Amer-Ica may be a correct prediction. Late in 1941 the soviet ice-breaker "Krassin" arrived in Seattle harbor, having sailed from the White sea over that route which lies north of the Eurasian continent. Depending on the season, boats can sail through those waters for from three to four months each year. With ice-breakers (Russia has 40 of them) the season may be lengthened.

Before the war Russia was working diligently to open up the northern seaway. From Kara sea, an arm of the Arctic lying at the end of the Ural mountain chain, to Bering strait weather stations were set up to observe and report the weather, with particular reference to the movement of the ice-pack. Radio connects these stations with Moscow; and airlines serve the whole northern country.

The fact is, that behind the screen of isolation, vast development has taken place all through Soviet Asia. It is reported in part in a recent book under that title, written by Raymond Arthur Davies and Andrew J. Steiger. Highways are being completed, railroad lines are under construction. Mineral and agricultural wealth is being developed. Once the prison house for convicts and revolutionaries, Siberia is being colonised with the migration of thousands, some still under order of exile, others as volunteers, from districts of western Russia. For instance the great German population of the Volga, who had been located there since the days of Catherine the Great, were transplanted as a measure of safety when the German armies invaded Russia.

Great rivers, flowing north into the Arctic, are the natural avenues of travel: the Ob. Yenisei, Katanga, Lena, Kolyma; and the Amur flowing north into the Sea of Okhotsk, an arm of the Pacific ocean. Use of the northern Arctic route makes the connection between Atlantic ports of Murmansk and Archangel with ports at the mouths of these rivers. Thus, in the book mentioned the writers report seeing ships in Igarka, at the mouth of the Yenisel river, one week out of Murmansk and eleven days from London. They also reported this observation at Igarka:

"In the distance we could see Oregon timber carriers chugging up wooden roadways to lumber yards and rolling down again with load after load of the finest Siberian larch and pine to fill the waiting ships."

The use of this Arctice route will necessarily be limited in wartime: there simply are not enough ships to spare many for this service, where they may be caught in ice and held until the following summer; and the route to Vladivostok is still open. But the opening of the resources of Soviet Asia offers opportunities for post-war commerce which we on the Pacific coast cannot ignore. With anything like decent relations with Soviet Russia there should be a marked expansion in trade between Soviet Asia and western United States.

Unbalanced Teaching

In the day's news is the report of the winning of a prize in an essay contest by a girl in a valley high school. The contest was sponsored by a patriotic organization, as part of a hational contest.

Considered of themselves these contests are fruitful of good to all who take part in them. Usually the subjects are important and the study required is profitable. But too much intrusion cripples the school program.

A common practice when many good organizations want to "educate" youth is to bring pressures on the school authorities to have special courses provided in the subject, or to sponsor special contests. The danger is that the school program may become unbalanced by such outside meddling, until the course becomes a hodge-podge, a mixture interrupted with special events and competitions. Then the people stand off and criticise the schools for not doing a thorough job of teaching history or mathematics or English. How can they if the courses laid out by the teachers are interfered with from the outside.

This is not to condemn essay contests or oratorical contests or special prizes. A certain number of these events are stimulative. But we mean to say that the teaching staff should control and be free to reject proposals from the outside if they unbalance the curriculum or give a warped emphasis or consume too much of student time and energy.

We can't hold teachers accountable if the general public keeps butting in with suggestions of what to teach and how to teach it.

"Our joint ask will be hard. But, for our part, we are proud of the company with which we march. No one flag, no one government, no one language unite the peoples of our great alliance. We have one passport, freedom; one objective, victory, total and unmistakable; and one purpose, a just and lasting peace."-Anthony Eden.

That other labor leaders do not agree with John L. Lewis in his claim that the war labor board breached the "no strike" agreement is proven by the declaration of Philip Murray, ead of CIO, in San Francisco, who said amid cheers of CIO representatives: "I'm not going to break my no-strike pact with the president of the United States of America."

Meat rationing has done one thing, at least: it has put meat back on the butcher's trays. For weeks there were periodic shortages of meats. Some markets closed for two or three days at a time. Now all shops stay open and appear to have a fair variety and adequate quantity of meats. Handling the point-coupons is a nuisance, but customers are able to get meat now.

Dog-Fights, et al.

Salem has been spared the battle that had been raging in several other Oregon towns between the dog-owners and the victory-gardeners, with city councils the unwilling arbiters. The dog may be man's best friend, but he surely has a lot of enemies of his own. When neighborly wrath and patriotism combine the poor pooch is certainly in the doghouse. But when he looks about him, the dog-lovers are sure to speak up in his behalf, notwithstanding the evidence of ravaged radish beds and scratched out beans. Maybe our Salem dogs are just better behaved; or is it that our victory gardeners are more tolerant?

But there has been some local protest against China pheasants, who are more purposeful in their destruction than dogs. A dog doesn't care to bite an onion; but a China bird does love neas, and knows just how to dig them up. So far the fight against Chinas is confined to trickery: perhaps like the Chinese people these birds fear there is some devil behind fluttering papers and colored rags.

Lacking dog fights, and with China pheasant marauders protected by state law, Salem is resorting to its own brand of trouble; a return engagement of the perennial nuisance battle over pinball machines.

News Behind The News

By PAUL MALLON

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(Distribution by King Features Syndicate, inc.

WASHINGTON, May 3-Only a paltry paragraph or two heralded the news that business has changed its policy and now favors the Hull reciprocal trade

At least, that portion of business as represented by the national association of manufacturers and



the United States chamber of commerce, made such an announcement through representatives appearing before the house ways and means committee. The public appearance of the NAM was made after its board privately agreed to reverse its policy of three years ago with very little dissent of members The business experts did not

say so, but apparently they figured world trade must be different after the war. Our manufacturing production capacity has been greatly expanded by the armaments program.

The machines now used for weapons can be changed back to peace-time products much easier than they were changed to war. Replacement of one or two parts and tools are all that will be necessary in many instances, they say, and a better machine tool industry exists to do the job."

This extra production will have to be sold either in a greatly expanded American market (more people able to have radios, bathtubs, refrigerators, etc.) or in a larger foreign market. The world will have little gold or goods with which to buy our surplus manufacturing production.

It would be very foolish of us to "sell" these extensively on credit through any of the old or newly suggested devices. Actually, all we would be doing under such arrangements is to give our products away at expense of our people as a whole.

As long as we export more than we import, we will naturally accumulate world debts which cannot be paid, or gold which is of doubtful value. We already have too much of both.

If we establish the Keynes or White systems of international payment, we will merely accumulate all the new international currency, "unitas" or "bancor," which, apparently, is to have only the value which our government underwrites for it. In times of international bankruptcy-and postwar conditions will approximate that- the only way for us to get paid for our products is by importation of goods.

This line of reasoning has brought the business people here around to the idea that 50 per cent reductions of our tariffs, as provided in the Hull program, may help our selling. The old fear of cheap foreign labor and foreign under-selling appears to

And, inasmuch as labor has joined in approval through A. F. of L.'s Bill Green, it looks like Mr. Hull has gathered unexpected support.

Nebraska's new republican Senator Wherry was just about right when he said at Pittsburgh that Mr. Roosevelt is already nominated for the fourth term. He is nominated as far as common interpretation in Washington is concerned.

The generally accepted belief in all political camps here is that the war probably will be on at that time and renomination will be arranged as a matter of course.

Just now, the government officials like OWI's Elmer Davis are saying that the fourth term talk is "hot air" while the party wheel-horses, like Senator Guffey and Governor Neeley are out making speeches presenting the fourth term notion as "natural and inevitable."

The pattern of the fourth term campaign is, therefore, little different than the third, except in one particular. The exigencies of war seem to have led Mr. Roosevelt's personal officials (Ickes, et al) to refrain from participating openly in what the wheel-horses (Walker, et al) are openly promoting.

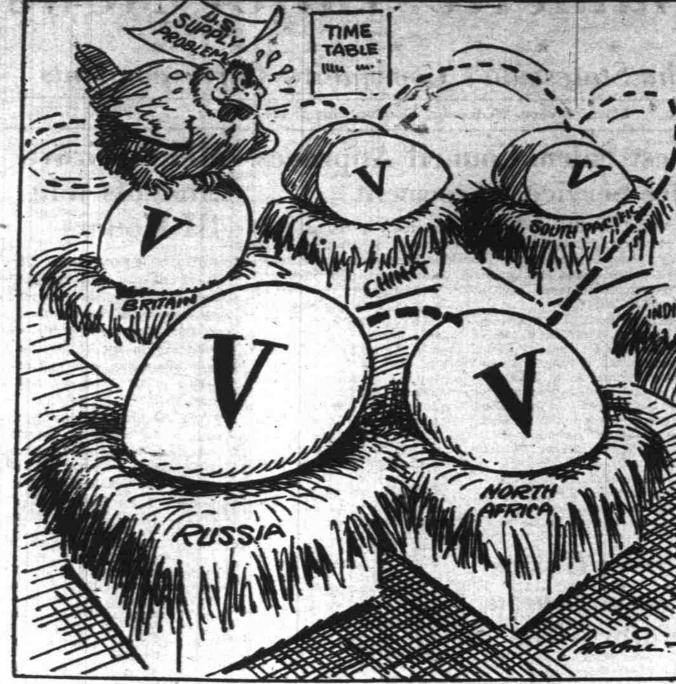
Interior Secretary Ickes has decided not to make too much of a monument out of the Jackson Hole country, even with his presidential decree. He has announced grazing can be continued and those who have homes in the region may keep them for lifeunder the benevolent philanthropy of the new federal landlord.

But this does not settle all the basic principles or difficulties of the federal seizure by presidential

The county government will lose close to \$20,000 a year in taxes as a result of the president's action. Approximately 200 men have come from that region to fight the war for their homes, only to find now that these homes are to be available only for life, by executive decree.

It now develops further that two congress committees refused to let the government seize the area before Mr. Roosevelt chose to do it by fiat. As

"Jackson Hole may be a monument to Mr. Ickes, but it's only a tombstone to me"—and to everyone else who lives there.



The Mother Instinct

Today's Radio Programs

comics page.

7:00—John B. Hughes 7:15—Music for Moderns 7:30—Lone Ranger 8:00—Take A Card. 8:30—Under the Stars.

:00-News :15-Today's Top Tunes

9.45—Fulton Lewis. 10:15—Treasury Star Parade 10:30—News

10:45-Music. 11:00-Shady Valley Folks.

KEX-BN-WEDNESDAY-1190 Ke.

6:00—We're Up Too. 6:15—National Farm and Home 6:45—Western Agriculture 7:00—Smilin Ed McConnell

7:05—Home Demonstration 7:15—News.

7:30—News.
7:30—News.
7:45—Music of Vienna.
8:00—Breakfast Club
9:00—Meet Your Neighbor.
9:15—Music,
9:30—Breakfast at Sardi's
10:00—Baukhage Talking

Next day's programs appear on

KSLM-WEDNESDAY-1390 Ks. K \$2.85 - WEBNESBAY - 2396
7:30 - News in Brief
7:35 - Rise 'n' Shine
7:35 - News
7:35 - News
8:30 - Stan Kentom's Orchestra
8:35 - Tango Time
9:30 - Pastor's Call
9:15 - Uncle Sam.
9:30 - Popular Music
9:45 - Round-up. 9:45—Round-up.
10:39—World in Review
10:05—A Song and a Dance
10:30—Music
11:15—Gospel,
11:30—Willamette U Chapel
12:30—Organalities
12:15—News
12:35—Matinee,
12:35—Matinee,
12:00—Weet the Grande 12:35—Matinee.

1:00—Meet the Grange.

1:15—Mal Hallet's Orchestra

1:36—Milady's Melodies.

1:45—Spotlight on Rhythm.

2:00—Isle of Paradise

2:45—Broadway Band Wagon.

3:00—KSLM Concert Hour

4:00—The Aristocrats

4:15—News

4:30—Teatime Tunes

5:00—Felipe Gil & Jose Navarre

5:15—Let's Reminisce

30—Melodies. 00—Tonight's Headlines 15—War News Commentary 20—Evening Serenade 45—Popular Music -News -Jay Burnette. -Keystone Karavan. -War Fronts in Review -Interlude
-Hollywood Round-up.
-Treasury Star Parade
-Three Sleepy Heads.

9:15—American Legion Auxiliary. 9:30—South American Salute.

-Let's Dance

KALE-MBS-WEDNESDAY-1330 K. 6:45—Uncle Sam. 7:00—Around the Clock. 7:15—Texas Rangers. 7:30—Memory Timekeeper 8::0—Cheer Up Gang, 8:30—News 8:45—What's New 8:45—What's New
9:00—Boake Carter
9:15—The Woman's Side of the News
9:30—Navy School of Music.
0:00—News
0:15—Curtain Calls
0:30—This and That
1:90—Cedric Foster
1:15—Bill Hay Reads the Bible
1:30—Concert Gems
2:00—Concert Gems
2:00—Music.
2:00—Sheelah Carter
2:15—Texas Rangers 2:00—Sheelah Carter
2:15—Texas Rangers
—All Star Dance Parade.
2:45—Pat Neai & the News
3:00—Phillip Keyne-Gordon
3:15—Wartime Women
3:20—Hello Again
3:45—Stars of Today
4:00—Fulton Lewis,
4:15—Masters Entertain, 4:15—Masters Entertain 4:30—Johnson Family. 4:45-News. 4:45—News.
5:15—Superman
5:30—Hi-way Patrol.
5:45—Norman Nesbitt.
6:00—Gabriel Heatter
6:15—Movie Parade
6:30—Soldiers With Wings.

10:00—Baukhage Talking
10:15—The Gospel Singer.
10:30—Andy and Virginia.
10:45—Funny Money Man.
11:00—Woman's World.
11:15—Science Byways
11:30—Lawson's Knights. 11:45—Your Hollywood News 12:15—News. 12:30—Livestock Reporter. 2:00—What's Doing, Ladies. 2:30—Uncle Sam. 2:55—Labor News 3:00—Music. 3:15—Kneass With the News 3:30—Club Matinee. 4:00—My True Story. 4:30—News. 4:45—The Sea Hound. 4:30—The Sea Hound.
5:30—Terry and the Pirates
5:15—Dick Tracy.
5:30—Jack Armstrong
5:45—Captain Midnight
6:00—Hop Harrigan
6:15—News
6:25—Victor Borge.
6:30—Spotlight Bands
6:55—Little Known Facts
7:00—Raymond Gram Swing
7:15—Gracie Fields 35-Wings Over the World 1:00—News 1:15—Lum and Abner -Manhattan at Midnight -00-John Freedom 9:30—John Freedom 9:30—News 9:45—Down Memory Lane 10:30—Broadway Bandwagos 10:45—Music. 11:30—This Moving World 11:15—Organ Concert 11:30—War News

KOIN-CBS-WEDNESDAY-970 Ke. 6:00—Northwest Farm Reporter 6:15—Breakfast Bulletin 6:20—Texas Rangers 6:45—KOIN Klock 7:15—News 7:15—News 8:00—Consumer News 8:15—Valiant Lady 8:30—Stories America Loves 8:45—Aunt Jenny 9:00—Kate Smith Speaks 9:15—Big Sister 9:30—Romance of Heien Trent

Sunday's "heavy losses" for the

units over Darwin, giving no rea-

son, raised fears that the Japan-

ese might have evolved some new

wrinkle that could change the as-

pect of the war in that theatre-

a new type of fighter, new tac-

tics or the return of what Gen-

eral Kenney called their "first

first team is not back and there

is no reason to believe that the

Japanese will be able to replace

the few thousand picked, exper-

ienced and determined pilots who

gave them command of the Pa-

cific skies in the first few months

of the war and most of whom are

The battle over Darwin is

up against a tough and resource-

ful enemy who will not be de-

terred by heavy losses from com-

Although his strategy may be fundamentally defensive, in the sense that his primary purpose

is to hold the rich empire he al-

ready has seized rather than add

new territories, he can be expec-

ing again and again to attack.

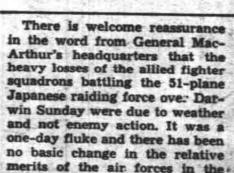
now believed to be dead.

But it appears now that the

string team."

Interpreting The War News

By GLENN BABB AP War Analyist for The Statesmen



southwest Pacific. This is important because the qualitative superiority of the American, British and Australian squadrons has been the main reason for confidence that the Japanese will not overrun Australia in the months or years that remain before the Pacific war becomes the united nations' main

It justifies this confidence in pite of the enemy's concentraions of nearly a quarter million. men, strong warship flotillas and hundreds of thousands of tons of shipping in his island bases above

In their raids on Oro bay, Milne bay and Darwin last month the Japanese, using about 200 planes, had just about 40 per cent of these knocked out of action,

8:15—Vic and Sade 3:30—Snow Village 3:45—Judy and Jane 4:00—Dr. Kate.

y Amby. 10:00—News Flashes.
10:15—Let's Be Frank.
10:30—Gardening for Food
10:35—Uncle Sam KOAC-WEDNESDAY-850 British and Australian Spitfire

1:00—Artists in Recital.
1:15—Today's War Commentary
1:20—Variety Time
2:00—Red Cross.
2:20—Memory Book of Music
3:05—News
3:15—Concert Hall.
4:00—Book of the Week.
4:15—Plantation Revival
4:30—Stories for Boys and Girls
5:00—Swing
8:15—On the Campuses
5:26—Evening Vespers
5:45—It's Oregon War
8:15—News
6:30—Evening Farm Hour
1:30—School of Music,
8:00—Business Hour.

Today's Garden minder, however, that we are By LILLIE L. MADSEN

M. E. reports that she has been sent some seeds which are to be "frozen before planting. As all heavy frosts are now over, am at a loss as to how this should be

If the seeds are in a pa ted to throw heavy forces into an almost prohibitive rate, especially since allied losses were lines or knock out bases from put into the freezing compartlight.

The first announcement of come.

attacks intended to cut supply little water, fold over tightly and the summer season.

This will keep the bush shapely. companies.

Your put into the freezing compartreceive plenty of water during the summer season.

Seth

9:45—Our Gal Sunday 10:00—Life Can Be Beautifu 10:00—Life Can Be Beautiful
10:15—Ma Perkins
10:30—Vic and Sade
10:45—The Goldbergs
11:00—Young Dr. Malone
11:15—Joyce Jordan
11:30—We Love and Learn
11:45—News
12:36—William Winter, News
12:36—Bachelor's Children
1:15—Green Valley.
1:30—Songs.

2:00—Newspaper of the Air 2:30—This Life Is Mine, 3:36-Keep Working, Keep Singing 3:45-News 4:00-Raffles

6:00—Mayor of the Town 6:30—Milton Berle. 7:00—Great Moments to 22 7:30—Heath foments in Music an Concert. :00-I Love a

8:15—Harry James Orchestra 8:30—Dr Christian 8:55—News 9:00—Sammy Kaye Orchestra 9:30—Northwest Neighbors 0:00—Five Star Final 0:15—Wartims Women 10:15—Wartime Women 10:20—The World Today. 10:30—Air-Flo of the Air.

11:00—Benny Carter Orchestra. 11:30—Manny Strand Orchestra 11:55—News to 6 a.m.-Music and News

EGW-NBC-WEDNESDAY-620 Ec. ## Accordance | Accordance |

Accorda 0:30—Homekeeper's Calendar 0:45—Art Baker. 10:45—Art Baker.
11:00—Light of the World
11:15—Lonely Women
11:30—The Guiding Light
11:45—Hymns of All Churches
12:00—Story of Mary Marlin
12:15—Ma Perkins
12:30—Pepper Young's Family
12:45—Right to Happiness
1:00—Backstage Wife
1:15—Stella Dallas
1:30—Lorenzo Jones
1:45—Young Widder Brown
2:00—When a Girl Marries
2:15—Portia Faces Life
2:30—Just Plain Bill
2:45—Front Page Farrell
3:00—Boad of Life
3:15—Vic and Sade 4:15—News of the World 1:30—Frank Hemingway. 1:45—The Personality Hour. 1:15—H. V. Kaltenborn :15—H. V. Kaltenborn
:30—Allan Sheppard.
:45—By the Way
:30—Eddie Cantor
:30—Mr. District Attorney
:30—Kay Kyser's Kollege
:30—Fred Waring in Pleasure' 1
:15—Fleetwood Lawton
:30—Tommy Dorsey Orchestra
:30—Point Sublime
:30—Scramby Amby.

1:00—School of the Air 1:20—Music of the Masters 1:20—News 2:15—Noon Farm Hour 1:00—Artists in Recital. Business Hour.

Higher Education in Wartime.

Independent Colleges.

Answer: Use the refrigerator. tear off one corner and rdd a

now. Besides, Father meant you to have Broadfields as a kind of "Mom'll take care of you until the anchorage, and this impulse to be free of it and take a job in New storm lets up." He vanished be-York is just a whim." She rose restlessly, and went How untrue that was, but how utile to argue the point with felen. Helen couldn't realize nothing except a steady hissing roar as sleet drove against the that sometimes you relinquished a thing because you loved it, not because you didn't love it. Ann had been little more than with the pan of potatoes. "Better you stay here tonight," she sugbaby when her father had "Impossible," Ann was about was ahead of her. "Maybe it's

"That's quite out of the ques-

tion." Helen's attitude became

that of dealing with a 12-year-

younger sister, hot-headed and

irresponsible. "You must real-

ize," she had explained patient-

ly, "that Arthur and I have es-

tablished our summers at Bar

Harbor for far too many years to change the pattern of our lives

'American Bred'

By FRANK MELONEY

in her hand; some tourist stop-

ping for the night must have left

them. But no. They had too re-

cently been near perfume, too

recently worn. As she slipped them on, she tried to fit this

touch of incongruous femininity

the sturdy, old-fashione

"I have to go back upstairs,"

to the window, peering out into the darkness. She could see noth-

ing but a steel gray blur, hear

Mrs. Fruend moved to the sink

to reply, "I have to get on to

New York," But Mrs. Fruend

important for you to be some-

where? Maybe somebody wer-

ries about you?" she anticipated

her? There was Tom, of course.

But Tom wouldn't worry about

her. He'd call her apartment,

and if she weren't there, he'd call

the next day, or rather he'd have

his secretary remind him to call.

There must be something won-

derful about modern business,

Ann reflected; it taught men how

to put everything into compart-ments. That was it. She didn't

pelong in Tom's life, she belong-

ed in one of his compartments,

the one he labeled love. He did-

n't look into it very often, satis-

fied that she was there, and that, presumably, he held the key to

It was a little the same with

Helen, who had for years con-

sidered Ann in the light of o

duty, rather than a younger sis-

ter. About once a week, she ex-

pected Ann to report her where-

abouts, and her prevailing state

of being; but inasmuch as they

had parted only this morning.

after one of those family argu-

ments in which both sides get

stiff-lipped and voices grow pre-

cise, it was fair to suppose that

Helen wouldn't worry if she did-

n's hear from Ann for a good bit

The argument had verged per-

ilously close to open bickering.

It had had to do not only with

whom Helen most whole-heart-

edly approved), but Helen had

also taken exception to Ann's de-

cision to rid herself of Broad-

fields to the first feasible buyer.

"It passes my comprehension,"

Helen had said, "how you can

bring yourself to sell the farm.

It's sacrilege to let it go out of

the family. It was our home."

She had stressed the "our", and

her upper lip had grown

straighter, thinner, longer-mak-

ing her look like the dining room

"What you're trying to say," Ann had countred tersely, "is

that you wish I'd keep the place

because of the sentiment that

you have for it. In that case,

why don't you and Arthur buy

portrait of Aunt Laura.

over the allotted lapse of time.

Somebody worrying about

Paul broke in on her the

fore she could protest.

windownanes.

Chapter two (continued) Ann held one of the slip

> bought the farm and moved his amily there. His friends had called him a fool to give up his law practice. He had called them fools to keep theirs. In the years that followed, when he had lei-sure from the labors of raising sheep and breeding horses and growing crops, he wrote articles, elaborating his theories of Constitutional law, and in the pine-panelled study that was lirary and farm office combined he had written his biographical studies on the supreme court,with his desk piled high with a jumble of legal volumes, breed-ing records and soil samples. And in that same pine-panelled study, Ann and Helen and two aunts had collected after his death to

To Helen he left her mother's jewels and the house in Bar Harbor; a few odds and ends of family furniture to the auntsto Ann the farm and a block of ncome-invested stocks. He left her a letter, also, a very intimate letter, in which he told her of his love of the land, his faith in it, and his hope that Broadfields would always insure for her contentment, keen pleasure, and se-

For a while, his hope had come true. And then things began to tumble. The stocks which had brought in an income of over two hundred a month dwindled in dividents to fifty; and, along with the debacle, the market for her father's Morgan horses and purebred sheep abruptly vanished. Now it was a struggle to feed livestock when there was scarcely enough money to meet her It was heartache, too, to see fields growing back into brush, planting programs neglected. breeding plans interrupted. But Helen, who was not of the land, could not know an obligation to the land. She could only cling stubbornly to a tradition.

"Come. You must eat something. It is dinner time." Ann stirred, and brought her thoughts back into the warm

kitchen. "I really am hungry," she aknowledged. "Can't I help The old lady shook her head

and moved effortlessly from stove to table. "I see better than most people," she said.

(To be continued)

The Safety Valve

Letters from Statesman Readers

COMMISSIONER REPLIES TO INSURANCE CRITICISM To the Editor:

The lead editorial in the April 30th edition of The Statesman deals with communications received by the editor from readers and gives prominence to a quotation from one correspondent who states that insurance men admit the truth of four propositions he states.

The first proposition begins with a plain statement of fact that the accumulated legal reserve in a life insurance policy increasingly reduces the amount at risk, but follows with the statement that "the company's obligation is a diminishing one." The fact is that the company's obligation is not a diminishing one. The company's liability under the policy is constant, only the amount at risk under a policy with increasing legal reserves is a diminishing factor.

The second proposition also begins with a simple statement of fact that dividends on life insurance are premium over-charges, but continues with a false statement that these over-chares "are used primarily as a sales bait." The premium over-charges are used primarily to comply with the minimum provisions required in the premium to provide for the factors involved in the liability assumed under the contract. Inherent in the explanation of this provision is a sales argument which is secondary.

The third proposition states that the loan value on the policy

shallow box of damp soil and placed in the compartment. Leave the seeds in the refrigerator for about eight days.

Mrs. N. C. wants to know

when to prune her forsythia. Answer: Prune now that the flowering season is over. Cut out old growth at base and shorten back some of the newer growth. should not draw interest when borrowed by the owner. Certainly the original over-charge in the premium would have to be materially increased if the owner of the policy were permitted to compel the company to withdraw its otherwise invested funds which are earning interest and place them at his disposal without interest, since the interest calculation reduces the original premium charge to approximately thirty to forty per cent on the average for long term contracts. The fourth proposition states

that the American Tables of Mortality are false and their use is a dishonest business practice which works to the disadvantage of the insured, First of all, the use of the American Experience Table of Mortality is prescribed by law as a minimum measure of a life insurance company in the several states and, therefore, its use could not be attributed to dishonesty unless it is intended to charge the dishonesty to the several legislatures of the fortyeight states. In the second place, the use of the Table does not work to the disadvantage of the insured. There are modern mortality tables which more nearly reflect the current experience of the companies with respect to the incidence of death at various ages. However, these modern mortality tables still reflect the fact that ultimately all the lives terminate. This obvious fact accounts for the little realized fact that the premium derived from the modern mortality tables does not vary substantially from the premium derived from the American Experience Table of Mor-

The prominence which your oditorial of April 30th gives to the letter of your corres pts these comments since it s evident that the com tion from the correspondent challenges the functioning

> Yours sincerely, Seth B. Thompson Insurance Commissioner