



**Cellarmaster**—Retired Air Force General H. H. (Hap) Arnold receives apron and keys as honorary cellarmaster of the Valley of the Moon Vintage festival from Frank Schoonmaker (right), authority on wines and vintages. The festival will be held in Sonoma, Calif., Sept. 24-25. (Acme Telephoto)

**DIVIDENDS NOT SUBJECT TO TAX**

**Top GI Life Insurance Check to Be for \$528**

Washington, Sept. 17 (AP)—The top dividend checks to be sent to World War II veterans on their national service life insurance will be for \$528. Dividends will start going out in January.

**GI's Must List College Course**

Certificates of eligibility issued to World War II veterans planning to train under the GI Bill from now on will include (1) the name of the course a veteran wants to take and (2) the name of the approved school at which he wishes to pursue the course.

The new type certificate will be good for only the listed course in the specific school named.

In the past, veterans were not asked to list the course or school on applications for GI Bill training. Certificates of Eligibility, therefore, could be used for nearly any course in any institution that had appropriate GI Bill approval.

Public Law 266, passed August 24 of this year, prohibits veterans from taking GI Bill courses for avocational or recreational purposes, or courses in institutions not in existence for at least one year. The new type certificate—with course and school listed—has become necessary in order to screen applications and to prevent veterans from taking courses at government expense which have been prohibited by law.

Veterans who have original certificates issued prior to September 1, 1948, should have them exchanged for new ones before starting course of training. Otherwise certificates of eligibility presently in the possession of veterans are valid for entering training in approved on-the-job establishments, and schools other than those where justification is required.

Supplemental certificates of eligibility—issued before September 12, 1949, to veterans desiring to change courses or schools—may be used for enrollment in current fall terms only until November 1.

After November 1, and until March 1, 1950, the supplemental certificates no longer will be valid—with a single exception. That exception is a supplemental certificate obtained by a veteran for the purpose of changing his school, but not his course, without loss of credit.

After March 1, 1950, all outstanding supplemental Certificates of Eligibility issued prior to September 12, 1949—regardless of the purpose for which they were issued—will be void.

**William R. Hearst Decorated by Pope**

Castle Gandolfo, Italy, Sept. 17 (AP)—Pope Pius XII today granted a papal decoration to William Randolph Hearst, U. S. newspaper publisher.

The kind of decoration was not disclosed. The decoration was granted upon the request of Bishop A. J. Willinger of Monterey-Fresno, Cal., in recognition of Mr. Hearst's contribution to the restoration of the old mission churches of California, along the Pacific coast.

The formula, Gray said, is calculated on the basis of a dividend of 35 cents for each \$1,000 of insurance, for each month the policy was in force before its anniversary date in 1948, for all policyholders who were aged 40 or younger at the time the policy was issued.

For older veterans, the dividend declines gradually until it is 20 cents a month, for each \$1,000 of insurance, for veterans 55 and over when the policy was issued.

The scale: age 41 at issue, 52 cents; 42, 49 cents; 43, 46 cents; 44, 43 cents; 45, 40 cents; 46, 37 cents; 47, 34 cents; 48, 31 cents; 49, 28 cents; 50, 25 cents; 51, 24 cents; 52, 23 cents; 53, 22 cents; 54, 21 cents.

For ordinary commercial life insurance, the typical monthly premium for \$1,000 of term insurance at age 21 is \$1.25, the veterans administration said.

For national service life insurance it is 65 cents. And the man who took it out at 21 will now get a 55-cent dividend.

Gray said the maximum payment of \$528 is based on a \$10,000 policy in force for 96 months, on a veteran 40 or less when the policy was taken out.

Since the mortality rate for persons 40 and under did not vary greatly, a single dividend rate will apply to that entire age group, he said.

The dividend will be paid at the same rate on both term and converted policies. No payments will be made for periods of lapse.

The scale does not apply to insurance on a permanent plan which has been surrendered for a reduced paid-up amount," Gray said.

"These cases will be handled separately."

Letterman General hospital, San Francisco, Calif., recently completed 50 years of service to army and air force personnel.



**Making Medicine**, Charles Eagle Plume, member of the Blackfoot Indian tribe, who will provide entertainment for Salem Knife and Forkers at the Marion the night of Sept. 22.

**Indian Lore to Be Unfolded**

An evening of unusual entertainment is in store for members of the Salem Knife and Fork club when the group of 200 and guests meet for the first time this season the night of Sept. 22.

Charles Eagle Plume, interpreter of Indian lore, will give his unique lecture-dance exhibition in authentic and colorful costume following the dinner at the Marion hotel. Dr. Daniel Schulz, newly elected president of the club, will preside.

Eagle Plume, son of a French-Indian mother and a German father, was reared in Montana and graduated from the University of Colorado. As an army scout he served three years in the Southwest Pacific.

**Swiss Clothing Prices Are High**

Dallas—Switzerland has a prosperous air with plenty of food and clothing for its citizens. Mrs. G. Brandli of Dallas said after returning from a two-months visit there. She was accompanied by her daughter, Marian.

The trip took them to Berne, capital city, where shops were filled with goods, to Zermatt, where they saw the formidable Matterhorn, to Lugano in southern Switzerland with its warm and sunny climate. They visited Mrs. Brandli's mother and other relatives.

Price of clothing in the country is higher than in the United States, although the stores offer a good selection. Transportation, by rail, cable car and buses operated by the Swiss postal department was very good and cheap, Mrs. Brandli states.

The journey both ways to Switzerland was made by airplane, the return trip from Geneva by way of Paris, Shannon, Ireland, and across the Atlantic to Newfoundland. They had some time to spend sightseeing in New York and Mrs. Brandli was impressed with changes in the metropolis since she came to this country from Switzerland by way of New York in 1929. At that time the Woolworth building was the tallest in the city.

A surprising thing on the vis-



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**BUSINESS MIRROR**

**Distinction Between Big Business and Abuse of Size**

New York, Sept. 17 (AP)—Mass production is called the secret of American industrial success. It often leads to bigness in business. And there have been times in our history when bigness led to abuse.

But many business leaders insist that bigness of business must not be confused with the abuse of size, and they cite a supreme court opinion making that distinction, which the court calls the "rule of reason" in applying the anti-trust laws.

That seems to be an issue in the latest anti-trust suit, filed against the A & P food store chain. The company says it is being accused of bigness and efficiency in its "low-cost, low-profit mass distribution". The justice department charges abuse of that bigness—or monopolizing "a substantial part of trade and commerce X X X at all levels of the food industry from farm to table."

The government proposes to split A & P two ways: First, divorcing production, distribution and retailing; second, dividing what's left into geographical units. In both actions size is a factor.

The issues are for the court to decide. But let's look at the general question of bigness in business. Are you harmed by it? Are you benefitted by it?

The danger to the public is when bigness leads to monopoly, when bigness is used to wipe out small competitors or to keep new ones from starting. The American public has always chafed under the rule of monopoly.

The benefits of size which observers cite are both general and particular. They say that in general, bigness, properly used, makes possible our mass production, our low-cost industries, our steadily improving living standards and our growing stature as an industrial and military power.

In particular, they say that in most cases big and little businesses go hand in hand. Large factories depend on little firms for raw materials and parts. In turn, little firms use products of the big companies. Defenders of bigness contend that if one goes down, so may the other.

They further say that only the larger companies can afford to do the research, the long-term financing, and the patient and often profitless developing of new products. There have been instances—look at plastics and synthetics—when these painfully nurtured new products have given rise to small businesses which use the novelties as raw materials for a multitude of consumer goods.

Defenders of big business contend that not only are the larger companies able through size to effect cuts in production costs leading to lower consumer prices, but also frequently can and do pay higher wages than the smaller firms. Thereby, they say, the public gains both in lower prices on mass-produced goods and in greater purchasing power from higher paid working forces.

Opponents of bigness note that big corporations often turn in profit statements with an impressive array of figures. But others doubt whether big business necessarily makes better comparative profits than the small manufacturing firms. The little fellow may do better percentage-wise, if his profits are measured against the size of the investment.

Those who fear bigness in business feel that size offers temptation to abuse. Others say that bigness is a good thing for the country because it is efficient.

They contend that if abuse ever develops, it can be curbed under existing laws.

**More Economy For Military**

Washington, Sept. 17 (AP)—Gen Joseph T. McNarney, defense "unity expediter," said today the army, navy and air force will have to get along with fewer planes and automobiles—even for official riding.

The cutback in transportation costs is part of the economy drive to slash military spending by upwards of \$1,000,000,000 a year.

The planes to be taken out of operation are used mainly for administrative flights (including junkets by congressmen and high government officials), and for proficiency flying by "armchair" pilots to qualify for flight pay.

McNarney also has warned the navy and air force that they are going to have to cut down on the number of hours the "desk" pilots fly. This will save on gasoline and permit fewer planes to take care of proficiency flying.

McNarney, it was learned, has ordered the army, navy and air force to make a \$7,500,000 retrenchment in recruiting costs. The three services now are spending at the rate of \$48,500,000 a year for recruiting, exclusive of advertising.

McNarney ordered the army and air force to reduce recruiting personnel by 1,046; the navy by 142 and the marine corps by 72.

Brooke Army Medical center, Fort Sam Houston, Texas, is known as the largest military medical installation in the world.

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**"Holly" Says:**

Now that school has started and living seems to be getting down to normal I am reminded that Christmas is only 83 days away and that few days my friends will pass only too quickly. I would suggest you come in the store and select the more important of your Christmas gifts, pay a deposit and let us put them away until Christmas eve. If you desire you may pay a little every once in a while and you will have your Christmas bill all paid besides having chosen some real worthwhile gifts that will live in the minds of the recipients long after you have forgotten the cost. It always pays to give worthwhile gifts and by that I do not mean expensive gifts, I have just honest-to-goodness quality jewelry and I sell it at just ordinary normal prices. That's the way I built this business and people seem to approve of my policy... "Excellent merchandise—exceedingly small profit."

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Just Around the Corner from Sally's

it to the native country was the number of California cars in evidence there. None were seen from Oregon but several from California were observed touring the country.

Brandli and two sons visited in Switzerland two years ago.

**Linn County Music Firms Face Court**

Albany—Appointment of a receiver for Dudley's Music & Appliance Center, 404 W. First ave., Albany, and of the Harmony Music store, Sweet Home, is asked by Gaylord Engeman in a petition filed in circuit court here.

The petition is accompanied by a complaint in which Engeman asks a judgment for \$22,000.

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