

Polk County Observer

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SENSIBLE INSURANCE.

It would take a large book to contain the insurance laws of all the states, for legislation of this character has been varied and prolific. The courts are constantly used in the settlement of fire losses, and the adjusters wax fat on both the companies and the insured. H. W. Windsor, writing for Popular Mechanics, says it has apparently remained for the state of Florida to enact a fire-insurance law that is based on sound principles and at one stroke cuts out litigation and leaves no room for dispute; and as for adjusters, professional or otherwise, why, there is little they can do. All this sounds too good to be true, but it is, and the scheme is so simple the wonder is that every state does not have one just like it.

The Florida fire-insurance law reads that when a policyholder has a fire loss, the company must pay. If, for instance, you own a building worth only \$5,000 and you can get an agent to issue a policy for \$10,000, and the building burns, you recover your \$10,000, providing, of course, the company cannot prove you are guilty of arson. The total destruction of an insured property must be paid for at whatever amount your policy calls for. And there is probably less arson in Florida than in any other state.

The whole procedure is logical. The companies cannot take chances in appointing careless, dishonest, or irresponsible agents. The agent, in order to hold his agency, does not sell policies as a dealer hands out cigars over a counter. He exercises a lot of caution. He will not issue a policy unless he knows something of the party insured, and he personally examines the building or goods and satisfies himself the property is worth the amount the insured desires. Thus, policies for fictitious amounts are not written, for what is written must be paid. On the other hand, the insured is not allowed or induced to pay premiums on amounts which could not be recovered in other states.

This maximum liability tends to decrease fires, for the agent must keep his record up to a certain standard or the company gets another in his place. The local agent becomes a sort of inspector. He has to be constantly watchful; and when he discovers a client is becoming careless and taking chances which might lead to a fire, the agent cautions such a party and threatens to cancel his policy. This eternal vigilance at both ends of the insurance policy is automatically maintained, for both the company and its agents are anxious to stay in the business. And as for the honest policyholder, he knows at all times exactly what his protection is, and should he burn, just what he will receive.

STARTING SOMETHING.

Yucatan is the name of one of the extreme southern states of Mexico, and it has "started something" that promises to bring it into a good deal of prominence. It is possible, in fact, that Yucatan may yet become famous as the proposer of a scheme that eventually may bring about the restoration of peace and order in Mexico, to take the place of the chaotic and anarchistic conditions that now prevail in that land. To explain it briefly Yucatan announces that she has established an independent government of her own, that she is satisfied with it and believes it can and will be maintained on a stable and permanent basis, that she doesn't care a rap about territorial expansion or the carryings on of the rest of Mexico, and that all she wants is the privilege of going about her business in her own way, peacefully and without interference. And she asks this government to morally recognize her as an independent state, which practically will amount to a card of credentials and afford a precedent for other nations to follow.

This looks like a rather large proposition at first blush, but after all why not? Throughout this Mexican struggle we have seen one state and another under the control of individual leaders or organized factions. In order to keep their control, these leaders or factions have given the people of the individual states privileges heretofore unknown in Mexico. In one state the privileges have had to

do with land holdings; in another with mining operations, and in others with political or similar rights. And wherever such control has been established and such privileges granted, there has been peace until the arrival of some invading force that was seeking to unify the whole country under an unwelcome central government.

Under such conditions there seems to be much of reason in the idea that not only Yucatan but other states might be given recognition, as fast as they can organize themselves, leaving the warring elements to fight it out in the outlying territory or to seize and hold whatever divisions they can, but with the clear understanding that any effort to conquer states already organized would meet with serious opposition in those states themselves.

Developing such a plan as that, Mexico would eventually be split up into a greater or less number of independent states, just as other similar areas have been in the past. And it would be only a matter of development and time before these separate states, each with a clearer comprehension of the powers and privileges of government than it has ever had before, would voluntarily unite under one central federated authority.

Of course there will be objection to the effect that business interests of one kind or another would suffer. But would they suffer any more than they do under present conditions? The interests that have been trying to force American intervention in Mexico ought to know by now that they cannot accomplish that. Would they not, then, be glad to have separate state governments formed, with which they could deal in the operation of their mines or other interests? It seems as if they should much prefer that to a continuation of anarchy in that country.

CARRANZA YIELDS.

The threat made by this government to use force, if necessary, in order to put a stop to the embargo on commerce at the Mexican port of Progreso has had the desired effect. The Mexican gunboat Zaragosa, which was assigned by Carranza to enforce his orders for a blockade at Progreso, has returned to Vera Cruz and shipping at Progreso has been resumed without restrictions. For the benefit of the Mexicans, apparently, Carranza has explained that "bad weather" caused the return of the zaragosa from Progreso, but Americans have cause to believe there was another and stronger reason. The United States cruiser Des Moines, it is stated, was ready to enforce the demand of this government that the blockade of Progreso be raised, and Carranza saw the point and yielded.

To this nation the removal of restrictions against commerce at Progreso is of considerable importance, explained by the fact that a large proportion of the sisal used in this country for the manufacture of binding twine and other purposes comes through the port of Progreso. To permit the shipment of these supplies to be stopped for any length of time would mean a scarcity of binding twine in this country when another harvest season was at hand, and the consequence would have been injurious to the farmers and also injurious to the nation as a whole. It therefore was regarded as imperative that shipping from Progreso be restored without delay, and the government made its demand on Carranza in a way that the latter could neither shrink or dodge. And apparently he concluded that prudence would be the better part of valor in a case of this kind, and by yielding to the American demand he probably has saved both himself and this government considerable trouble.

It is much to be hoped that other disagreements and difficulties growing out of the so-called Mexican problem will be solved and settled as easily and as satisfactorily. This government wants and asks nothing that is not founded on justice and right, and for the best interests of Mexico no less than for the welfare of this land. If the Mexicans can see this and will be fairly reasonable it will save much trouble and friction, and their own nation will profit in the end.

ROAD EMPLOYMENT.

A correspondent complains to The Observer that "home people" should be employed on road contracts in Polk county next season instead of outsiders, as is said to have been the case last year in at least one instance, and there is no question concerning his attitude in the premises, provided all things in connection therewith are equal. While our correspondent does not cite the instance where outside workmen were employed, The Observer takes it to mean the contract awarded to Sam McVey of Newberg, who crushed a considerable quantity of rock at Falls City and elsewhere. Mr. McVey brought hither from his home town a number of men whom he had employed for several years.

Under existing financial conditions employment is none too plentiful in

the Willamette valley, and there are many tax-paying citizens of Polk county who would doubtless be glad of the opportunity to work on these contracts, but whether the county court would have the right to dictate who a contractor should employ is a question. Yet there is almost concerted action in various lines of endeavor toward this end throughout the state, and were the matter submitted to the court it would doubtless consider it thoughtfully. The county court, and not the newspapers, is the proper tribunal before which our correspondent should make complaint.

SELECT GOOD MEN.

It is a matter of vital importance to have capable members elected to the council, and the voters should take pains to thoroughly inform themselves regarding the merits of candidates, for these positions, both the mayorality and councilmen, in order that the most desirable and trustworthy candidates may be elected to office. There appears to be a somewhat natural tendency among voters to give little attention to the spring election, especially with regard to aldermanic positions. This is a mistake, and shortsighted policy on the part of the voters, for their interests are directly and vitally affected by persons who are chosen to represent them in conducting the affairs of the municipality. The official work of the council has a direct bearing on the welfare and progress of the city, which makes it important that capable men be chosen to constitute that board, at the head of which is the mayor.

Politics do not enter into these selections, and therefore it is not so easy to interest the average voter in the approaching election, but the duty of the voter is none the less plain. There should be a good turnout at the election on April 5. The voter will be protecting their interests just as carefully and conscientiously, and possibly more so, than were the election of state or nation scope. The Observer has no complaint to enter about the various nominees in the field. Some may, however, be better qualified to intelligently serve the people than others, and these are matters that should be investigated by those who enjoy the right of franchise that the affairs of Dallas may be progressively, yet conservatively, administered during the tenor of office of the men whom we are to elect.

THIS EXPLAINS IT.

A logical explanation for the obtaining business depression has long been sought by financiers of diverse calibre, all arriving at the general conclusion that there is no good and sufficient reason for the unnatural condition, there being more money in circulation than for many decades past. But it remains with our esteemed contemporary, the Woodburn Independent, to decipher the problem and to present its findings to an anxious and troubled constituency. Its conclusions are worthy of reproduction:

"The 'hard times' that have been experienced can easily be explained. A man with a few thousand dollars desired to enter into business or invest his money in land. He sought advice and was told to 'wait' and not risk. He took the advice, which was based on radical legislation, a democratic administration, and later was advised to wait until after the European war. The next advice may be Mexico disturbances, then the presidential campaign, and after that there will be some other excuse just as good as the former ones and as allopathic in character. Apropos, we note that the Portland papers blow about deposits in the banking institutions of that city increasing \$1,131,000 and heavy reserves being carried, the combined resources being \$84,660,217. The grain money is being deposited, not invested. Some of the people coming into the state for buy farms are depositing their money, waiting upon advice of those 'who ought to know.' This explains it."

"SWAT THE FLY."

Now is the time to wage a relentless war on the deadly house fly. The most effective way of exterminating the fly is to eradicate his breeding places. The breeding season of the fly begins early in March and continues throughout the spring and summer months. All dirt should be removed from the premises, stables cleaned and decaying vegetables destroyed. The fly has rightly been called the undertaker's traveling salesman, and in addition to his regular line of "typhoid bugs," he carries a side line of tuberculosis, cholera and other disease germs. Now is the time to "swat the fly" by a general cleaning up of every filthy place in Dallas. Procrastination means greater effort and less effectiveness.

Having been named a member of the rural credits commission, which is instructed to make a thorough investigation and report its findings to the next congress, Congressman Hayley has an opportunity to further dis-

tinguish himself. The agricultural communities demand such a measure, and there is widespread interest in the matter aside from these interests.

ROOT FOR PRESIDENT.

Friends of ex-Senator Elihu Root, of New York, have commenced to "boom" his name for the Republican nomination for president in 1916. This movement apparently started among the influential leaders of Senator Root's home state. "Boss" Barnes, for instance, is quoted as saying: "Elihu Root will be nominated and elected president of the United States in 1916. He may protest ill health and age, but he will be the Republican nominee and will win over Wilson or any other possible rival."

Senator Root is a good man in many respects, and is fairly entitled to consideration by the republicans of the country when it comes to picking their next presidential nominee. It is a question, however, whether his candidacy—if he becomes a candidate—will be helped by the too ardent backing and support of such men as Barnes and others of that class. What Barnes says may "go" in New York, while in some of the other states there are bosses who are supposed to have a strangle-hold on the machinery of the republican party and are thus able to swing things to suit themselves. Among republicans generally, however, there is a disposition to repudiate and resist such leadership, and to encourage the voters to think and act for themselves. Just so certain as a suspicion is aroused that steamroller methods are to be used for the nomination of any man for president, the candidacy of such man will have a handicap that will prove fatal to his success. Senator Root doubtless will be regarded by many as a desirable candidate, but he will have to carefully steer clear of entangling alliances.

As children and adults, we look forward to the coming of spring with renewed hope. Even though the autumn means the gathering of harvests, the fulfillment of hopes, a something accomplished, it does not afford that renewed action and awakening to effort that the softening breezes, gentle showers and mild skies of spring call to life.

A contemporary declares that there is no hope of reforming a man who has smothered his conscience. Probably not, but if he really succeeded in disposing of that troublesome thing permanently, he could make a fortune telling how it was done.

That the Civic Improvement club of Independence has accomplished something is evidenced by the appearance of the residence section of that town. Surely Dallas will have to move up a notch or two to keep pace with its neighbor.

Clean up and paint up. That's a civic prescription that is worth while. We have had our go-to-church, day, our salmon day, our apple day, and our what-you-call-it day, now let's have a clean-up day.

Nor should it be forgotten that it was only a few years back that it was the people, instead of the railroads, who were pleading for a "square deal."

Glad to know Secretary McAdoo will print a half billion in federal reserve notes, even if we never get any of them.

OTHERS' OPINIONS

From the evidence at hand it would appear that the Tillamook county court is not as anxious to construct the proposed new highway to the coast as has been represented. The Headlight of last Friday has the following to say on the subject:

"While this county has been postponed or dodging, whichever it may be, the important problem of the state highway, Polk has been busy. J. A. Tate informs us that things there progressed so far that the county has ordered a survey of a permanent road and the setting of grade stakes to begin immediately. This is taken to mean that they will go ahead with the co-operation of Tillamook and the state highway commission, regardless of what this county does. Why this county should remain inactive in a problem of the most vital nature, despite the earnest entreaty of a large part of her people, is a question that has not yet been answered. Can it be that they are waiting for some one else to build the road and then intend to come in for the 'unearned increment' in the way of benefit? or is it merely chronic with them to put off action? We propose to put it up to them, and we hope the people will insist on an answer in no uncertain tones."

Mrs. A. J. Goodman of Portland was visiting at the home of Mr. and Mrs. J. Riley Craven last week.

EASTER NEXT TO CHRISTMAS

Easter, next to Christmas, is the holiday when most greeting cards are sent. It is the season when we offer expressions of affection and good-will to relatives and friends.

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Spring Time Is Cleaning Time

This, of course, is not news to the housewife, who enters upon her annual duties in this direction with the advent of these beautiful sunny days.

BUT

in order to make this housecleaning period one of absolute success there must be disinfectants, deodorants, germicides, etc., freely used, and this is the burden of our song.

WE

can meet any of your requirements in this line, having given special attention to preparedness for the campaign in which all are vitally interested.

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and talk it over with us, and be assured that if you cannot get it at our store there'll be no need of seeking further.

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Take a very small chew—less than one-quarter the old size. It will be more satisfying than a mouthful of ordinary tobacco. Just nibble on it until you find the strength chew that suits you. Tuck it away. Then let it rest. See how easily and evenly the real tobacco taste comes, how it satisfies without grinding, how much less you have to spit, how few chews you take to be tobacco satisfied. That's why it is *The Real Tobacco Chew*. That's why it costs less in the end.

It is a ready chew, cut fine and short so that you won't have to grind on it with your teeth. Grinding on ordinary tobacco makes you spit too much. The taste of pure, rich tobacco does not need to be covered up with molasses and licorice. Notice how the salt brings out the rich tobacco taste in "Right-Cut."

One small chew takes the place of two big chews of the old kind.

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