

Polk County Observer

Published Each Tuesday and Friday.
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Telephone.....Main 19

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Subscription Rates.

One Year.....\$1.50
Six Months......75
Three Months......40

No subscription taken unless paid for in advance. This is imperative.

Entered as second-class matter in the Postoffice at Dallas, Oregon.

LIFE INSURANCE.

The wonderful extent to which the life insurance business is being carried on in this country and Canada is shown by a statement in The Insurance Press, which puts the total distribution for the past year, including payment of death claims, payment of annuities for policies surrendered for cash, and payment of dividends to policy holders, at the surprisingly large figure of \$484,700,000. This sum establishes a new record for the distribution of life insurance benefits, exceeding the record of the preceding year by about \$10,000,000. The unfavorable features of the business for the year was the large increase in the amount paid on policies surrendered for cash and a notable increase in the policy loan account. Both these tendencies are explained by the slackness in general business and lack of employment, forcing many policy holders to realize on their policies, either through a surrender for a cash consideration or by using them as the basis of a loan from the companies.

The development of the business of life insurance in the last generation has been truly wonderful. The mere fact that the new business written and the old business revived during 1914—a slow year—was \$3,359,000,000 indicates the popularity of life insurance in the United States and Canada. It is no longer necessary for the seller of life insurance to persuade his client that life insurance is a good thing. This everybody understands these days. Life insurance has become a prime necessity of modern business. The task of the insurance solicitor today is merely to prove the excellence of his contract, to explain the options under the various policies and to convince his client of the soundness and fair dealing of the company he represents, and to overcome the human failing of inertia—the practice of putting off until tomorrow what does not have to be done today.

With all the progress that has been made in the life insurance business, however, the authorities connected with this line of business contend that the field has only been scratched as yet. In other words, only a comparatively small proportion of the people actually carry life insurance, and although this proportion is gradually being increased it will be years before the limitations of the business will be reached. Some of the optimistic insurance men look forward to the time when a large majority of the people will carry protection of this kind and the steady growth of the business seems to indicate that this prediction may yet be fulfilled.

SUMMER STORMS.

When we are reminded that the summer storm season in the Middle West is creating dire havoc in many sections, we all feel more like raising our tinny voice in loud acclaim for unrivaled Oregon. A serious tornado has just swept portions of Wisconsin, Iowa and Minnesota. The reports indicate that about a dozen persons were killed, four or five times as many injured, and property worth half a million dollars destroyed. The storm center appears to have been a regular tornado, exhibiting all the characteristic violence of a so-called "twister." Trees, buildings, and crops in its path were shattered and leveled, and the only thing that prevented more serious consequences was the fact that the storm did not happen to strike a city or thickly populated section.

Storms of this character will doubtless occur in the "east" with more or less frequency during the remainder of the hot-weather season, for this is one of the antics of nature entirely beyond the control of human ingenuity. No section there is entirely immune, and timid people will have their worries so long as the summer storm season lasts. The frequency and extent of these destructive storms are, of course, determined entirely by meteorological conditions, and the general hope among the Oregon friends of these less fortunate people will be that the present season will not prove unfavorable in this respect—in other words, that storms, like the one just recorded, will be few and far between.

CANAL BUSINESS.

The amount of ocean traffic which is being sent through the Panama canal is regarded as highly satisfactory, all things considered. Preliminary reports indicate that the tolls received from vessels passing through the canal for the fiscal year that will end on June 30 will be sufficient to meet all running expenses and lay the foundation for a surplus.

Business through the canal has been increasing steadily in the last few months. Under ordinary circumstances the canal would have been a profit earner from the first, but the world's commerce was disorganized by the European war. The success of the canal in the first year of its operation is a complete vindication

of the action of congress in repealing the tolls exemption clause of the Panama canal act. Had coastwise shipping been permitted to use the canal tonnage charge there would have been a large deficit instead of a modest surplus at the close of the first year's operations. As it is, the canal promises to be a successful commercial venture and a benefit to trade.

NOT SO BAD AFTER ALL.

Among the numerous hot shots President Wilson hurled at the republican party not long ago was his remark that one of the principal faults of that party was that it "follows the advice of men old enough to be grandfathers." Although he is himself grandfather to two children he probably does not feel so old, and sometimes forgets his accumulation of years and new relationships. Most of the young men of the republican party have been glad to take counsel of their elders, whether grandfathers or not. Youth for action, age for advice.

But recent events have doubly demonstrated the inappropriateness of the president's criticism. W. J. Bryan, who was chosen as the president's chief counselor, although old enough to be a grandfather, is younger by several years than Elihu Root, who occupied the same position in a republican administration. Certainly President Wilson's experience has not confirmed his prejudice against the counsel of old men and quite likely further reflection will cause him to change his mind as to the incapacity of grandfathers.

A BUSINESS FORCE.

Every business man of Dallas should be glad to be able to say, "We have a good chautauqua," because the word chautauqua is recognized as a symbol of culture, high ideals and broad thinking. These are things for any community to be proud of. But few people appreciate the chautauqua as a business force, as most of them have never thought of it as such. Formerly it was thought that for one to gain an education it was necessary for him to drop his every-day work and go away to some great institution of learning. No one thought of having culture and training brought to the community, and while of course, we fully appreciate the fact that for one to receive a broad technical or professional education he must still go to the institutions of learning offering special courses of study along the lines that he wishes to follow, it is at the same time true that the people of hundreds of communities throughout this country have been educated to a considerable degree and lifted to a higher place of thinking and living through the influence of this great educational movement.

Go into any community where a force of this kind has been at work for a number of years and you will find that the whole appearance of the community has been changed. But the point we wish to make should be of direct and special interest to every retail merchant, men whose business success depends largely upon their community development. There is a tendency throughout the country to consider the subject of business and commerce from the chautauqua platform. It is fitting to have business men's programs because business is, after all, the chief aim of a majority of the people. We mean business in the larger sense and not in the narrow sense of barter and trade, as the term is often misunderstood.

Just now the question, "How can we keep the young man at home?" is a question receiving not only the attention of parents but of educators and business men everywhere. But we want to say to our readers that in our opinion nothing can be done that will have a greater tendency toward causing more young men to stay at home in the smaller town and rural communities, where they should be, than to give them the right kind of business teaching, just such teaching as they have a right to expect from this great forum, the chautauqua; just such teaching as they have a right to expect in this community. This great movement, the chautauqua, is demonstrating every day the fact that the community can be bettered by giving the people thoughts and ideas that uplift and broaden them. Then if it is true that this thing is having a tendency to benefit the communities in a business way it is only good business on the part of business men of any community to co-operate in the matter of giving the people business training and instruction from this source.

AN INTERESTING PROPOSAL.

An interesting proposal was made the other day by Senor Triana, Colombian delegate to the recent pan-American financial conference, a proposal that is not likely to be forgotten and which may yet end in the accomplishment of the thing suggested. Briefly stated, it was proposed by this shrewd and intelligent South American representative that the Monroe doctrine should be expanded and carried to the extreme length of its logical development, by becoming a covenant among all the nations of the western hemisphere. Probably nothing of the sort was ever dreamed of by the author of the doctrine, but there seems no good reason why so sound a principle should not be ratified by all the nations concerned. It was the idea of Senor Triana that while the Monroe doctrine has closed effectively this continent to European conquest, it has not prevented the exercise of conquest in both sections of the continent.

"I am formulating no indictment," said the distinguished visitor, "and my contention is purely analytical. It

should be enacted and convalidated among all the nations of the continent that the territory of the American nations is no longer a subject for conquest, either from within or without the hemisphere." There was nothing to indicate that this sentiment was the outgrowth of studied purpose, or that it has the endorsement of any considerable number of the other visitors from Central and South America, but it is nevertheless one of the most wholesome expressions that has ever come from a Latin statesman. It is a recognition of the debt which the Latin peoples owe to the United States, and it is an indication of awakening trust and confidence in this country. There is behind the words a suggestion of a change of attitude toward the United States that may go far to help solve the problems of commercial and political relations among all the nations of the western hemisphere.

The plan and policy thus outlined are attractive, and the suggestion should interest the people of this nation no less than our South American neighbors. Why should not the Monroe doctrine form the basis of an international understanding that would bind all the republics of the western hemisphere close together? Surely here is a fortuitous situation fraught with great promise. For more than half a century the United States has upheld the inviolability of the Monroe doctrine, not for any advantage that might accrue to us as a nation, but in a lofty and generous desire to help the smaller republics in their fight for non-interference from abroad. The Monroe doctrine represents the American spirit in its very noblest aspirations. Since the United States has in support of that doctrine, freed Cuba and taken advanced steps in restoring order in Mexico, all the while keeping European powers from grasping the weaker nations in their greedy hands, the Central and South American republics have seen the evidences of our generous and unselfish purposes. They have learned that the United States means what it says when it declares that neither we or any other nation shall exercise territorial conquests upon this hemisphere.

UNKEPT PROMISES.

It must be humiliating for the Wilson administration to be compelled, after long delay, to publish statistics of its own gathering showing that retail prices for 1914 averaged two per cent higher than in 1913. This is the record which follows the platform promise of reduced cost of living. By throwing American labor into competition with European and Asiatic labor, the democratic party deprived millions of men and women in the United States of profitable employment. At the same time that incomes went down or were entirely cut off, the cost of living went up. And yet republicans are asked not to talk about the full dinner pail.

Judging from Mr. Bryan's latest epistolary bomb, it is conjectured that he is ready to take the leadership of the German-American provided he can convince them that the sale of arms to England is essential to our neutrality, and that the prohibition of the liquor traffic is essential to the salvation of the country.

It is certain that fitjneys will not long be permitted anywhere to operate at their own sweet will. Their rise has been so sudden and spectacular that the public in many localities has been dazed and has not had time to consider what its rights in the premises are. But in time the public will get around to putting the fitjney in its right place, as has Portland.

OTHERS' OPINIONS

American Horses in Demand.

Twenty years ago, when times in the United States were so bad that prices for farm products got down to the vanishing point, a sheep could be bought for 25 cents, but this was not the worst. In some of the northwestern states horses could not be given away, and many were turned loose to pick up subsistence for themselves on the vacant plains and mountain sides. Automobiles were just beginning to attract general notice. A text enlarged on in various publications was "the coming horseless era." That period has not arrived yet. In spite of the fact that St. Louis alone now has ten times as many automobiles as were then used in the entire country.

No one in the United States need fear to go ahead with all possible energy in breeding horses and mules. All find a ready market at good prices. The European demand for war purposes is heavy, and when peace comes draft animals will be wanted industrially. Shall we have a surplus? During the thirty years preceding 1900 our horse enumeration showed a large increase. Between 1900 and 1910 the increase was 157,000 a year, and between 1910 and 1914, 232,000 a year. This spring's addition of colts is estimated at 300,000. Our breeders say they can spare 250,000 horses a year for the next five years, and the foreign requirements, to say nothing of the home demand, will easily absorb this number.

Americans who raise horses and mules feel sure that they can go ahead actively to the limit. They are experts in the business and lose no opportunity for its improvement. In spite of the great boom in automobiles the horseless era is indefinitely postponed.—Globe-Democrat.

No More Humbuggery.

The dollars and cents value of truth in advertising was hammered home to a state university audience by Marshall N. Dana, of the staff of



the Oregon Journal, in a lecture on "Advertising Ethics," that closed the advertising course at the university for this college year.

"The ideal of today refutes the saying of Barnum that the American public wants to be deceived," said Mr. Dana. "The alert American mind seeks that which stirs the imagination and attracts the fancy, but it wants value received."

Mr. Dana, in addition to believing in rigid accuracy in advertising, is an ardent apostle of the value of advertising for all commodities and services. He thinks even the ethical physician should be not above advertising.

"The time will come when the higher standard of truth in advertising will destroy the so-called ethical position of physicians in respect to publicity," he said. "For generations the language of medicine has been unintelligible to the lay intelligence. Aboofness from explanation of sanitary and curative methods has been a cloak to prudery and has fostered the quack, who talked the language of the deceived, yet used words to deceive. The value of the physician to the world has thereby been decreased."

"Fortunately, just as some advertisers and some publications have been brave enough to stand for cleanliness in advertising, so some physicians have been courageous enough to have the displeasure of more conservative brethren and step down and mingle with the public."

We Ought to Wake Up.

Eugene Register: "The development of the great industries of the Willamette valley is a subject that intimately and closely concerns every resident of this region, for it has to do with the prosperity of both the present and the future. We cannot exist on climate and scenery alone. We must develop our material resources in order to take the place in the world of industry to which we are entitled. And in order to develop these resources we must widen the market for the things we produce, for it is a market that we lack. Production is not even a problem at the present time. We can increase the production of our various staples enormously if we can only find an outlet for them at a good price."

Yet, in spite of the importance of the subject, the apathy we display in regard to it is little less than amazing. Lumbering is our greatest manufacturing industry, but out cities pass ordinances barring the use of lumber in sidewalk and other construction and our counties build steel bridges instead of wooden ones. We refuse to give woodblock paving a trial, and many of our agricultural papers advise the use of concrete instead of wood in many lines of farm construction, such as water tanks, silos and barn floors. The use of substitutes is the greatest menace to the lumber business, yet here in Oregon, a lumber state, the use of substitutes for lumber goes merrily on.

"Nor is the lumber business the only one that is suffering because of apathy on the part of the public. The future of the loganberry industry means much to the Willamette valley, for a large acreage is set out to these berries and unless a market is found for the crop the growers will lose. Loganberries are grown successfully only in the Willamette valley and if a world-wide market can be built up for them, the Willamette valley will benefit enormously."

"Loganberry juice, to compete with grape juice as a drink, is one of the promising methods of marketing the crop, and if a nation-wide taste for loganberry juice can be built up the future of the industry will be assured. Yet, in spite of this fact, very little loganberry juice is used locally. Our soda fountains and our stores display grape juice advertising prominently, but have nothing to say of our own product. The thrifty man calls for grape juice, forgetting utterly that a better drink is manufactured at home. Here in the heart of the loganberry country we hardly know the taste of the appetizing drink that is made from the berry. It is all wrong. If we do not use our own products ourselves we will have a hard time in convincing the rest of the world that they are good. We ought to wake up."

Installing Filtering Tank.

In order to supply Independence with absolutely pure water for domestic purposes, the Oregon Power company is erecting a huge filtering tank at that place, and as soon as the improvement is completed the water from the wells will be filtered into this pressure tank.

Professional Cards

DR. A. M. M'NICOL
Osteopathic Physician
Obstetrician
Only licensed non-drug physician in Dallas.

DENTIST
M. HAYTER
Dallas National Bank Building
Dallas Oregon

S. B. TAYLOR
Civil Engineer and Surveyor
Room 10, National Bank Building
Phone 453, Dallas, Oregon.

BROWN-SIBLEY ABSTRACT CO.
610 Mill street, Dallas.
Only up-to-date set of abstracts of Polk county. Posted every morning from county records.

Olive Smith-Bicknell
Teacher of
PIANO and ORGAN
Studio 401 Court St.
DALLAS — — — — OREGON

ATTORNEY AT LAW
OSCAR HAYTER
Dallas City Bank Building.
Dallas Oregon

DENTIST
B. F. BUTLER
Office over Fuller Pharmacy.
Office hours from 9 to 12 a. m.; 1 to 5 p. m.
Dallas Oregon

SIBLEY & EAKIN
Attorneys and Abstractors.
The only reliable set of Abstracts in Polk County. Office on Court street.
Dallas, Oregon

ATTORNEY AT LAW
WALTER L. TOOZE, JR.
Dallas National Bank Building
Dallas Oregon

You Can't Be Too Careful If Sick

WHEN YOU GET SICK ENOUGH TO GO TO BED IT MEANS THAT THE DOCTOR IS GOING TO PRESCRIBE FOR YOU. PLEASE BEAR IN MIND THAT WE FILL PRESCRIPTIONS FAITHFULLY AND EXACTLY, JUST AS ORDERED, WITH ONLY THE PUREST OF DRUGS. YOUR MEDICINE MUST BE RIGHT.

THE FULLER PHARMACY
Main street, corner Mill.

West Side Marble Works
G. L. HAWKINS, Proprietor.

MONUMENTS, HEADSTONES AND CURBING.

The Observer, a Twice-a-Week paper, costs no more than a weekly.

OUR CANDY WON'T HARM YOU

IT IS MADE OF THE PUREST MATERIALS AMIDST SANITARY SURROUNDINGS

Pure candy, such we carry, is doubly enjoyable because while you enjoy its taste, you can also feel assured that it is not harmful. It is made right here where it is sold and if you are a "doubter" we will gladly show you through the factory. A skilled manufacturer is in charge of the work, and no city sweat shop methods are employed.

Particularly if you are buying candy for the children be sure that you get it here. The assortment is the largest in the city.

Remember that our labors are not confined to candy making, but we can, upon an hour's notice, deliver to your home in the city the choicest

ICE CREAM

of any flavor, put up in bricks of any design or tint. This is city service.

F. E. KERSEY
MAIN STREET, DALLAS.

2 World-Famous Brands

Each the best of its class. 2 splendid grades at 2 different prices.

Old Master and San Marto Coffee
"The Kind With the Flavor"

SOLD BY

DALLAS MEAT COMPANY.

BLACK'S GROCERY

We can please you if you want the best

WINDOW AND DOOR SPECIALS

WHILE THEY LAST.

Front Doors—2x10x10—1 1/4".....\$3.50
Front Doors—2x8x6x8.....\$3.00
Windows 2x30.....\$1.50
Odd Windows at a Special Price.

Remember that these prices are special to clean up the stock on hand. When the lines are sold the old prices will prevail. Better telephone your order now to 1243.

Dallas Planing Mill



When We Hand You Our Estimates

of the cost of the lumber you require you can depend upon it that the figures will be as low as first-class, well seasoned lumber can be sold for honestly. If you pay more you pay too much. If you pay less you get less either in quality or quantity.

Willamette Valley Lumber Co.