

MAY INSURE ARMY AT ACTUAL COST

Companies to Offer \$1,000 Policy For \$100 War Premium.

THEN DISTRIBUTE PROFITS

Insurance Men Will Put the Proposition Up to Government Officials—Rates Have Been Reached After Careful Consideration of Experience of English Companies.

The big insurance companies are ready to undertake the task of insuring the lives of all American soldiers for the war premium charged to the individual entering the army or navy, \$100 on each \$1,000 of insurance, according to E. E. Rittenhouse, commissioner of conservation for a large life insurance society. Mr. Rittenhouse said that the companies could give the soldiers insurance at cost and that the government could do no better than that.

Insurance men in New York were deeply interested in a dispatch from Washington telling that the government was considering insuring the life of each soldier and sailor sent abroad. The plan of the government was said to be to call heads of insurance companies into consultation to find what plan they could offer to be considered with a proposal for the government to carry the insurance itself. The insurance men were deeply interested because of the controversy now over the question of war premiums. In April a conference of insurance commissioners and insurance men suggested that \$37.50 be fixed as the war premium on each \$1,000 of insurance, but most of the New York companies, including three of the largest in the business, have fixed on an annual premium of \$100 on each \$1,000 of insurance to be paid in addition to the regular premiums by every man insuring and subsequently going abroad to fight. Of course old policies without a war clause stand if the insured is drafted or volunteers.

To Distribute All Surplus. Mr. Rittenhouse said that it was arranged to put the \$100 war premiums into a separate fund and after the war to distribute among the insured what was left, if any, after the losses were paid. He pointed out that if the government wished to insure its soldiers it could pay to the companies \$100 for each \$1,000 for each man in addition to the regular premiums, which for men between twenty and thirty years would run from \$25 to \$30 a thousand and that if the companies had any of the money left the government would get it back. He said that the plan of the companies meant that the war insurance was to be carried at cost and that he believed the companies were ready to do the same for the government. For the government to insure an army of 1,000,000 men for \$1,000 each it would deposit with the insurance companies \$100,000,000 for the first year, plus about \$30,000,000 for the regular premiums on a million \$1,000 policies. "This would mean," said Mr. Rittenhouse, "that the insurance would be given at cost, just as in the case of all persons insured in mutual companies. The government could not insure the men any cheaper unless it simply dug down in the federal treasury for the money."

The rates of the companies for the war risks have been reached after careful study of the experience of the English companies. They have charged in some cases as high as \$210 per \$1,000 for the war rate premium, and some of the Canadian companies have charged as high as \$150 for each \$1,000. We have decided that \$100 is a fair premium, and there is no chance for profit by the companies because what is left after paying the policies of those killed will be returned. I should think that if the government insured its soldiers that money, if any, would go back to the soldiers. But, of course, I do not know what the government is planning to do.

There would be one important item to be considered, and that is that if the government went ahead and entered the insurance business the bureau doing the work would probably not have to maintain the reserves that the insurance companies are forced by law to carry, and this might mean a slightly better rate. It would also mean that the taxpayers of the country would be subject to the risk of paying the losses which insurance companies have to pay out of their reserves.

Mr. Rittenhouse also pointed out that under the plan the mutual companies pay dividends or premium repayments on policies, so the government would be in line to get back most of any profit that would accrue from the payment of the regular premiums on policies taken out for soldiers or sailors.

Power of Suggestion Triumphs. Municipal Judge N. J. Monahan of Green Bay, Wis., who has been in the habit of retiring at 11 each night, tried with no success to get to bed and to sleep by 10 until the other day, when the clocks of Green Bay were set ahead an hour for daylight saving. The judge did not remember that his clock had also been advanced, and when he saw that it was near 11 he decided that he could stay up no longer, so went to bed. Then he realized that power of suggestion had triumphed where will-power had failed.

GET BACK TO NATURE.

Live the Simple Life and Win Health and Happiness.

The movement to return to nature and simple life is the solution offered to the high cost of living problem, but health experts and enthusiasts have found it to be the only way of right living or healthful living known today. They have adopted it as a safe road to health. They say that a return to nature means good digestion, sound sleep, a clear head, a placid mind, contentment and joy to be alive.

But first, they say, it means getting close to nature—living out of doors as much as possible by working, playing and resting in the open air and, above all, by sleeping in the open air. "Outdoor sleeping is the best life preserver known." It means also going to the garden and orchard for your bill of fare—tomatoes, lettuce, celery, spinach, turnips, beans, corn, peas, melons, berries, apples, peaches, plums and all other fruits and green stuffs untouched by fire.

The real value of adopting the simple life, according to the health experts, lies in the pleasure we find in living it. To do it grudgingly or without knowing and appreciating its benefits we botch it and fail, but to love health more than appetite and seek it to have health, comfort, efficiency and a long life. "Start the simple life—begin it today," is the motto of this health movement.—North Carolina State Board of Health Bulletin.

COLORS IN SURNAMES.

Why the English Word "Red" is Not to Be Found Among Them.

Black, White and Brown are common surnames in English, but there is no English family called Red. The former names were given originally because of the complexion of the persons who received them. It seems strange that in a people among whom red heads were common none should have acquired the name "Red," especially as this is frequently bestowed as a nickname. A dictionary explains this as follows:

"Red, like lead (red), with which it is phonetically parallel, had in Middle English a long vowel, which has become shortened. The long vowel remains, however, in the surnames Read, Reade, Reed, Reid, which represent old forms of the adjective and the existence of which as surnames explains the almost total absence of the expected surname Red, parallel to Black, Brown, White, etc."

The equivalent of "red" in foreign languages is just as common a surname as are the equivalents of "black," "white" and "brown," for the reason that in them there has been no modification of the original word.—New York World.

Old Time London Ruffians.

At the beginning of the eighteenth century a number of ruffianly young men of the higher classes—called by Swift "a race of rakes that play the devil about the town every night"—known as "Mohocks," infested London, sallying out drunk into the streets, carrying short clubs loaded with lead at both ends and perpetrating shameful cruelties upon peaceable passersby, wantonly wounding and disfiguring the men and subjecting all alike to atrocious insults. Lecky says that millions inclosed in barrels were rolled down the steep and stony Snow hill. Watchmen were unmercifully beaten, and their noses were slit. Coaches and chairs were overturned on rubbish heaps, and country gentlemen visiting the theaters had to be accompanied by their armed retainers as if in time of war.—Pearson's Weekly.

Milk, Sweet and Sour.

Every ounce of skim milk or whole milk contains valuable nourishment. Use every drop of milk to drink or to add nourishment to cereals, soups, sauces and other foods. Remember, too, that sour milk, buttermilk and sour cream are valuable in cooking, so do not waste any. Sour milk and buttermilk can be used with soda in making hot breads, or sour milk can be turned easily into cottage cheese, cream cheese or clabber. Sour cream is a good shortening in making cakes and cookies and useful for salad dressings and gravies for meat.

Antiquity of Tennis.

Tennis is as old as the hills, basically speaking, though it has undergone many changes for the better. It was played by the Greeks and Romans under the names of "sphairistikos" and "pila." As "pauze" it is mentioned in the Arthurian romances and in the earlier records of the dark ages. In the fifteenth century it enjoyed great favor in France and in England from the sixteenth century to the present time.

He Was Desperate.

Mrs. Hubb—Oh, John, you say that if you lost me you would take to drinking, neglect your personal appearance and go to the bad in every way. Hubb (firmly)—Yes, my dear; you can bet I'd fix it so I'd never be an inducement to a woman again.—New Haven Register.

Little Russia.

The people of Little Russia occupy that part of the vast country which constitutes the steppes of its southern portion, the southwestern slopes of its central plateau and those of the Carpathian and Lublin mountains and the Carpathian plateau.

Japanned Ware.

Japanned tea trays should not be washed in hot water. If greasy, a little flour rubbed on them will give them a new look. If they are scratched rub with a little olive oil.

ACTIVITIES OF OTHER COMMUNITIES TOLD BY CORRESPONDENTS

COBURG.

Coburg, July 10.—Clarence Anderson motored to Eugene on business Tuesday.

Miss Helen Wolf of Woodburn, Oregon is visiting at the home of Miss Stella Fair this week.

Mr. and Mrs. J. N. Nelson Jr. motored to Eugene Tuesday.

George Coleman made a business trip to Marcola Monday.

Miss Marjory Duffingerr of Eugene spent Sunday visiting her parents here.

Mr. and Mrs. H. Bishop and family of Wendling spent Saturday and Sunday visiting friends and relatives of this city.

Mr. and Mrs. L. W. Clark were business callers in Eugene Saturday.

N. J. Nelson Jr. will give a dance here Saturday evening.

Ray Pirtle motored to Eugene Saturday on business.

William Smith was a business caller in Eugene Saturday.

John Hurd was in Coburg Saturday on business.

Lincoln Yarnell was a visitor at the home of O. B. Allingham Sunday.

Misses Catherine Stewart and Opal Jarvis and Alberta Lenard were very ill last week, supposedly from eating canned pineapple. They are all recovering nicely now.

CAMP CREEK

July 11.—J. J. Chase and David Stephens hauled their new silos out from Eugene this week.

J. A. Crabtree and Bert Libby returned to the lumber camp at Wendling Sunday after a week's vacation.

Mrs. Kenneday and daughter, Hattie from Donna are here visiting with Mrs. Kenneday's daughter Mrs. R. L. Stephens.

Harold Hartley purchased a motor cycle.

Mrs. Cummings from Michigan is here visiting her son Jim Cummings. The people of this place held a picnic in the Brattain grove here on the Fourth. The day was spent with games, music and races.

Fred Crabtree, Oren Masterson, Elvin and Guy Stephens spent the Fourth in Eugene.

A large crowd was in Eugene Saturday from here. They were: Mr. and Mrs. J. J. Chase; Mr. and Mrs. Marion Chase; Mr. and Mrs. Myron Craig and family; Leonard Stephens; Mr. and Mrs. E. Masterson and family Fred and Frank Crabtree.

Mary and Ova Chase from Springfield spent Saturday and Sunday with relatives here.

Mrs. Jim Cummings gave a lawn party Thursday. The evening was spent with games, ice cream and cake were served at a late hour. Those present were: Mr. and Mrs. Jim Cummings and family; Mr. and Mrs. Charles Jack and family; Mr. and Mrs. G. F. Hartley and family; Mr. and Mrs. Masterson; Mr. and Mrs. Mackeson; Mr. and Mrs. David Stephens; Mr. and Mrs. Walter Stephens; Mr. and Mrs. R. L. Stephens; Mrs. Gossler. The Misses Chlora Masterson, Grace Stephens, Esther and Hazel Brattain, Harriet Gossler, Ruby Inza, Lola Crabtree and Frances Brown, Messers Fred and Lawrence Crabtree, Oren Masterson, Guy Elvin, Charlie Tobz, Chester Stephens, Bert Libby, Elie Dennison and Harold Hartley.

WEST SPRINGFIELD

July 11.—Mrs. H. M. Hansen of Ashland, Oregon who has been the guest of Reverend and Mrs. M. F. Childs for the past two weeks, left Monday for Irving, Oregon, where she will spend a few days with her Nephew, Austin Jones.

Mr. and Mrs. William Vincent came in yesterday to meet their son Roy Vincent who enlisted about four weeks ago, and will pass through Eugene on the midnight train, enroute South.

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Mr. and Mrs. George Crawford returned Saturday from Portland where they spent Mr. Crawford's vacation in visiting Mrs. Crawford's parents, Reverend and Mrs. Harrington, also visiting Mr. Crawford's brother, Frank, at Vancouver, who enlisted about four weeks ago.

SOCIAL EVENTS

PEOPLE ENJOY WEINIE ROAST AND MARSHMALLOW TOAST

Wednesday evening a number of people gathered in the grove near the C. L. Gorrie ranch in Douglas Gardens for a weinie roast and marshmallow toast. Those present were: Mr. and Mrs. James Gay, Mr. and Mrs. Carlisle Triplett, Mr. and Mrs. Clarence Parker, Alice McBea, Louis Triplett, Maud Gorrie, Margaret Gorrie, Ethel Ralston, Edna Fischer, Sadie Allen, Miss Oldham, Marian Clearwater, Mattie Sargeant, Audrey Perkins, Grace Emery, Louis Triplett, Claudia Triplett, Faye Anderson, Norman Anderson, Ted Harper, Vernon Harper, Lewis McBea, Clyde Keever, Wayne McBea, Loris McBea, Jack Gorrie, Charles Triplett, Chris Boeson, Glen Le Vee, James Gorrie, Love Conrad, Jay Oldham.

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The Springfield News

Makes Clubbing Arrangement With The Oregon Farmer

Offers Unusual Opportunity to Its Readers

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We have, therefore, made a special clubbing arrangement with THE OREGON FARMER whereby any farmer or fruitgrower, who is one of our regular subscribers and who is not now a subscriber to THE OREGON FARMER, will be entitled to receive THE OREGON FARMER in combination with this paper at the same rate as for this paper alone.

This offer applies to all those who renew or extend their subscriptions as well as to all new subscribers. If you are interested directly or indirectly in Oregon agriculture, do not miss this unusual opportunity, but send your order in now.

THE OREGON FARMER is the one farm paper which is devoting itself exclusively to the farming activities and interests of Oregon. It has a big organization gathering the news of importance to farmers, dairymen, fruitgrowers, stockraisers and poultrymen; and it has the backbone to attack wrongful methods and combinations and bad legislation, and support honest leaders and beneficial measures. We are confident that our readers will congratulate us on our being able to make this splendid and attractive clubbing offer.

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