

# THE SPRINGFIELD NEWS

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## LITTLE TURNS COUNT

If you can spare a little time some day from your duties at the curbstone club, from trying over and over again to prove to each other the impossibility of keeping a family on the wages you were getting the last time you did any work—you might take a few hours off and look over the premises at home, and see what you can find there that you can put in better shape.

You might drive down the nails in the sidewalk in front of your house. Even if the property belongs to somebody else, and you have to furnish two or three new nails, isn't it your home? Do you have to wait for the owner or the marshal to come and drive down the nails for you? Then you might straighten up the front gate, tighten the hoops on the rain barrel, and set a new strong oak post for your wife's clothes line.

There is nothing grand about all that, but it will help some. You can depend upon it that the other fellows will keep the country on the skids while you are absent; and you can have the satisfaction of knowing that you have been doing more for the general prosperity than all of them put together. Then

when the whistle blows, you can take up your march with a light heart and a heavy dinner pail.

In the days that are coming to Springfield, it is going to need another Levi Revere, with better equipment—a man prepared to move any kind of a building that's movable. Springfield is a good place in which to ply that trade, on account of the generally level character of the town site and the country roundabout.

Of course the people of Springfield are interested in the doings of Congress. The leaders of the two houses have been trying for a good while to come to an agreement on a tax schedule for the coming year. It is reported that they are likely to agree to increase the estate taxes on estates of \$100,000,000 or more from 25 per cent to 40 or 50 per cent. It is comforting to know that if such a change is made it will add to the national revenue and will not affect any estate in Springfield. That may be a selfish view of the matter, but it is rather a popular one.

## THINKING PROSPERITY

We read this maxima, among

## FOR SALE OR TRADE

MILK—Plenty of fresh Jersey milk for sale, delivered evenings. Phone Springfield 34F3.

FOR SALE—Fordson tractor with plows. As good as new. Price \$350. Call at N. A. Rowe, real estate, Springfield, Main street and 5th.

## WANTED

WANTED—Lady wants work by the hour, or washings at home. Thirty cents an hour. Phone 56 between 9 and 10 Friday and Saturday morning. Mrs. Lynch, Mill and K.

a collection of maxims, with the authors' name attached to them, in a plain common weekly paper, published in a small town, a few days ago. The way to get prosperity is to think prosperity. Let us carry that idea a little farther. If a man thinks prosperity, he is likely to talk prosperity. If he forms the habit of thinking and talking prosperity, he will soon get the habit of planning prosperity. From that he naturally slides into the doing of things that bring prosperity. And the next thing you know, it's here.

## THEY MISSED SOME

A miserly old farmer near Sioux City, Iowa had hidden his money in various places about his premises. One night last summer, three men of whom had worked for the farmer, broke into his house, beat up the old man and tortured his wife until she told them where \$15,000 was hidden in the cellar. They took it, and went away satisfied, probably congratulating themselves on the great haul they had made. But the old woman did not tell them of \$7,000 that was hidden in the hen house. Since that, searching parties have located \$15,000 in other places and had it put in the bank. The robbers are in jail now. They have probably heard of these finds, and have been kicking themselves or each other, over their greediness at the burglar business.

## PROTECTION, NOT A GAMBLE

John B. Morton, president of the National Board of Fire Underwriters has issued some very interesting sketches covering various phases of the fire insurance industry, which make clear to the reader, subjects which heretofore were clouded by a haze of misunderstanding.

Discussing the question of "Co-insurance," which is vital to business today, but the principle of which is too little understood, Mr. Morton said:

"Rate making in fire insurance is based on the expectation, first, that most fires will be extinguished near the point of origin, thus producing what we term partial losses, or losses less than the insurance, and second that all property will be insured for a fair proportion of its value.

Eighty per cent insurance to value, for instance, fairly meets everyday conditions. Furthermore, on an 80 per cent basis the owner has a personal interest of 20 per cent in his property's safety. This does not mean that he must carry 20 per cent of his own liability, for we will give him a still lower premium rate if he fills up the gap between 80 per cent and 100 per cent, but in consideration of a premium rate based on 80 per cent insurance, we do insist upon his contracting to take out policies for that agreed percentage of his value—or stand in the place of the insurance he does not provide. This is usually called "co-insurance," because if an owner carries less fire insurance than the average necessary to prevent rate discrimination between insureds, he must share in his own loss so as not to unbalance the experience (resulting in his class).

Without an understanding of fire underwriting fundamentals, a man may reason this way: I have a well built property worth about \$100,000 in a good neighborhood, under good fire protection and not likely to burn, so I will insure for \$5000 which will cover my probable loss.

With only \$5000 fire insurance (without the co-insurance agreement) a \$5000 fire would mean to him a property loss of only 5 per cent but to the company an insurance loss of 100 per cent.

On the basis of the premium rate produced by schedule, he should have carried \$80,000 insurance and paid the requisite premium therefor. Then a \$5000 fire loss would turn that "total" insurance loss into a "partial" loss. We rated that man's property on a basis as 100 is to 80 (5 to 4) and he wants us to assume a liability—at the same rate of premium—as 100 is to 5 (20 to 1). That would be a gamble pure and simple, and fire underwriting is not a gamble but a calculation based on the law of averages when spread over many thousands of separated properties and a period of years. Above all, co-insurance prevents rate

## In Society

Mrs. Fred Bressler entertained the Kensington club at their first meeting after vacation of the summer months. The rooms were daintily decorated with dahlias. A delicious luncheon was served by the hostess.

Members present were: Mesdames C. A. Swarts, J. W. Moore, R. Dippel, H. W. Whitney, L. May, C. E. Wheaton, A. Knox and Miss Edna Swarts. Mrs. Zimmerman was a special guest.

The next meeting will be with Mrs. L. May October 21.

discrimination—a cardinal principle, etc.

Stock fire insurance companies stand behind the business credit of the nation. Of all the insurance carriers their standard of solvency is the highest; their supervision the most rigid; their taxes paid to the state the largest, and their contracts the safest and best.

## ITEMS OF INTEREST FROM UNIVERSITY OF OREGON

Kieth Higgins, a former University of Oregon student, is working as the Red Cross representative on the Oregon and Washington "cleanup squad" of the newly formed Veterans Bureau which is endeavoring to clear up all claims of ex-servicemen. The claims vary from those for physical disability to adjustments of transportation.

Higgins graduated from the University of Oregon ordinance school in 1917 and during the war was in the largest ordinance depot in France. He held the rank of first lieutenant at the time of his discharge.

In accordance of the new policy of the war department to keep army officers almost of the times by sending them to institutions of higher learning, Lieutenant William Tow has been assigned to the university and is now taking a course in the social sciences. Lieutenant Tow was formerly commanding officer of the old 32nd Infantry, which has now become a part of the 59th Infantry, stationed at Vancouver, Washington. He has degrees from both the University of Kansas and Montana Wesleyan.

Enrollment on the Eugene campus of the university will reach 2,000 this fall for the first time in history. At present there is a registration of 1975 on the campus, an increase of 17 per cent over that of last year. Including the medical school students in Portland, who are regular resident student, the total enrollment is 2127.

Visitors from nearly every state in the Union, Canada, England, Alaska, Honolulu and Africa visited the alumni hall of the Woman's building at the university during the summer months. More than 1200 names were signed in the visitor's book during that time.

More than 500 men are enrolled in the R. O. T. C. unit of the university this year. Completion of a four-year course in the military department makes a student eligible for a reserve commission.

Mr. Ruch is now doing advanced work at Stanford University and his article is the result of much original research designed to find

## LISTENING IN ON THE WORLD!

Next to the automobile, the most amazing thing of this century, perhaps, is the way the wireless has spread among amateurs in America. The U. S. Navy asserts that 500,000 boys, girls and young men have such radiophone plants, most of them costing from \$10 to \$25. This is an average of 10,000 to each state—but of course some states have several times 10,000.

Every night news in Morse code or lectures or concerts are sent out from central stations in cities for the benefit of these amateurs.

The United States Navy exercises a certain control over these amateurs through what is known as the "Navy Radio Amateur Bureau." This bureau sends the amateur copies of secret codes, arranges concerts and lectures for them and otherwise interests them. An amateur writing to Popular Science Monthly says the bureau even sent him a personal message soon after he joined.

The same writer says that when he first got his apparatus together, he took it out on the porch. The wire touched a standpipe on the porch, and instantly he heard music. Wireless sounds come through the air like ripples on a pond, and washed against the receiving wire. In this case they washed against the metal standpipe, and the minute the wire touched it, the concert that was in the air at the moment began to reproduce on the apparatus in his house.

If any of our community boys are interested in becoming amateur radiograph operators, they should write "United States Navy Radio Amateur Bureau, New York City."

## Why Not?

If you want to serve the purest and best foods in your home; if you want to economize; if you want to get food of superior quality; why not use—

## NORTHWEST FLOUR

A home product with a kick to it—it pays to use HOME PRODUCTS.

At you Dealer

## SPRINGFIELD MILL AND GRAIN COMPANY

the correlation of the estimated will power of a person with the amount shown by actual scientific test.

A bulletin on will power, written by G. M. Ruch, a graduate of the university of Oregon, has been received by the school of education of the uni-

More than 700 students have joined the university cooperative association under whose management a store carrying textbooks, stationery and other student supplies is run. At the end of the year members of the association receive dividends on all their purchases. In two days last week more business was done than during the whole year 1916-17, according to M. F. McClain, manager.

The first issue of Lenton Punct, campus humorous magazine of the university, will appear at the time of Homecoming week-end, November 18-19. This publication, which was organized last year, has already won national recognition and both Life and Judge have used original material first published in it. Six numbers will

be published during the coming year.

## How Better Than Pills?

The question has been asked—In what way are Chamberlain's Tablets superior to the ordinary cathartic and liver pills? Our answer is, they are easier and more pleasant to take and their effect is so gentle that one hardly realizes that it is produced by a medicine. They not only move the bowels but improve the appetite and strengthen the digestion.

## NOTICE FOR PUBLICATION

U. S. Land office at Roseburg, Oregon, September 26, 1921.

Notice is hereby given that Dec Edwards, of Springfield, Oregon, who, on May 10, 1921, made Homestead entry, serial No. 012580, for Lots 1, 2, and 3 1/4 NW 1/4, Section 15, Township 47S, Range 2W, Willamette Meridian, has filed notice of intention to make final three year proof, to establish claim to the land above described, before E. O. Immel, U. S. Commissioner at his office, at Eugene, Oregon, on the 6th day of November, 1921.

Claimant names as witnesses: Ray Stafford, of Springfield, Oregon; Glen Stafford, of Springfield, Oregon; Frank Stafford, of Springfield, Oregon; Claude Hummel, of Springfield, Oregon.

W. H. CANNON, Register.

## NOTICE OF FINAL SETTLEMENT

Notice is hereby given that Anna Glendenning, administratrix of the estate of D. J. Glendenning, deceased, has filed her final account in said estate and that the court has set the 2nd day of November, 1921, at 10 a. m. as the time and the County Court rooms in the court house as the place of the hearing of said final accounts and any persons having objections to said final account are required to present the same at said time and place above stated.

Dated at Eugene, Oregon this 24th day of September, 1921.

ANNA GLENDENNING, Administratrix of the estate of D. J. Glendenning, deceased.

POTTER, FOSTER & IMMEL, Attorneys for estate.

Date of first publication Sept. 29, 1921  
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## NOTICE FOR PUBLICATION

U. S. Land office at Roseburg, Oregon, September 20, 1921.

Notice is hereby given that Carl A. Lothgren, of Marcola, Oregon, who, on June 19, 1920, made Homestead Entry Serial No. 012933, for NE 1/4 SW 1/4, of Section 21, and on February 11, 1921, made additional Homestead Entry No. 013679 for N 1/2 NW 1/4, SE 1/4 NW 1/4, of said Section 21, all in Township 16S, Range 1W, Willamette Meridian, has filed notice of intention to make final three-year Proof, to establish claim to the land above described, before U. S. Commissioner E. O. Immel, at his office, at Eugene, Oregon on the 4th day of November 1921.

Claimant names as witnesses: Arnold D. Collier, of Wendling, Oregon; Dillave V. Holmer, of Wendling, Oregon; George Clearwater, of Eugene, Oregon; Harry Schamp, of Eugene, Oregon.

W. H. CANNON, Register.

## FARMERS EXCHANGE

this week

## Friday and Saturday special Sale will be the talk of the town.

New people with new ideas, quick turn, small profit. We are here to stay, and we want your patronage.

Any goods purchased, if it isn't right—

## Bring it back

And your money will cheerfully be refunded.

U. S. Rubber hip boot	\$5.95
U. S. rubber knee boot	4.25
U. S. heavy wool sock	.50
U. S. light wool sock	.35c
U. S. khaki lace pants	2.25
U. S. army shoes	4.50
Reclaimed army wool shirt, slightly used	1.95
Reclaimed khaki lace pants	1.25
\$40 and \$45 men's suits	24.85
\$15 and \$18 boy's suits	\$5.85 to \$6.85
\$3.50 khaki coveralls	2.50
3 lbs. of cotton	.95
Slickers, best brands, in all lengths	2.75

We save you money on shoes, we carry full line for Men, ladies and children.

Pure cane sugar, sack 100 lbs.	\$6.65
Brown beans, 18 lbs. for	1.00
2 pkgs. Argo corn starch	.25
Gold Dust	.22
Sunny Monday soap, 24 bars for	1.00
Cane and Maple syrup, pint bottles	.25
Choice apples, per box	.75
Macaroni, 7-oz. pkg., 3 pkgs. for	.25
White Karo, 10 lbs.	.74
White Karo, 5 lbs.	.37
White Wedding Breakfast, 10 lbs.	.74
White Wedding Breakfast, 5 lbs.	.37
M. J. B. coffee, 1 lb.	.42
Clams, 12 cans for	1.85
Mission peas, 12 cans for	1.80
Tomatoes with puree, 9 cans	1.69

We carry a full line of Dry Goods. You'll find our stock very tasty and reasonably priced. We invite your inspection. Many opportunities to save on notions, umbrellas, and newly arrived rubbers.

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# Farmers Exchange

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**TOWERS FISH BRAND**  
**REFLEX SLICKER**  
knocks rainy day gloom  
— into a cocked hat  
A. J. TOWER CO.  
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