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All Work Guaranteed

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After the 20th of September will handle Gasoline, Coal Oil and Lubricating Oil

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One Dollar

The Auto Repair Shop wishes to announce that our work on big cars will be **ONE DOLLAR** per hour instead of \$1.50 per hour, as you formerly paid for your car repairing.

CONTRACT PRICES ON FORD WORK

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Fell Bros.

One Block East of Hotel

MA GETS KAISER'S GRANDSON



To add to all his troubles the Kaiser's children are fighting among themselves like a family of cats. Above is the wife of Prince Eitel Frederick, who has compelled him to give up their son, Prince Joachim, who is shown in the picture.

Community Service

INSURANCE HIGHEST FORM OF CONTRACT

Once Subject of Bitter Attacks Has Gained Position of Trust, Says Head.

Over 9,000,000 Policyholders in Legal Reserve Companies Carry \$27,000,000,000.

By THOMAS W. BLACKBURN, Secretary and Counsel, American Life Convention, Omaha, Neb.

EDITOR'S NOTE.—The average man's knowledge of insurance is hedged with the single fact that for the payment of a stipulated monthly or yearly sum his cash benefits at his death. What the basis of insurance is, what its fundamental principles are, are matters beyond the average citizen, even if he is a policyholder. Thomas W. Blackburn, secretary and counsel of the American Life Convention, gives herewith some facts that every man, policyholder or not, should know.

A fiduciary financial institution, which, for three-quarters of a century in America, has withstood every assault, weathered every panic, outlived every epidemic and survived wars, experiments, pestilence, litigation and legislation, has earned, deserves and should enjoy and maintain the respect and confidence of every right-thinking American.

There are individual banks, firms and families whose record is phenomenal in the length of service they have given the people of America, but there are no commercial undertakings in this young land which can

parallel the marvelous record of Legal Reserve Life Insurance.

It is the one co-operative corporate entity, which stands upon so firm a foundation that it could, and did, face every form of disaster without impairment, reorganization or revolution. No other form of commercial endeavor has so entrenched itself in principle, practice and accomplishment. There have been a very few mismanaged and unsuccessful legal reserve life insurance companies. There will be others. But the only possible excuse for failure, whether large or small, is weakness of management or corrupt manipulation. The probability of both is reduced to the minimum by supervision and publicity.

SAFE AS GOVERNMENT.

Based upon an immutable law of life, as it has been mathematically determined, Life Insurance on the legal reserve plan is safe as an established government. From the serene heights of a monument built upon faithful application of the principles of average and co-operation, Legal Reserve Life Insurance shines forth in all its beauty and beneficence.

Widows and orphans praise it. Capital and labor alike are its beneficiaries. Embarrassed business men and hard-pressed debtors find it the friend indeed in time of need. Estates built and conserved, proclaim its value. Children educated and youths started in professions or business, mark its onward course. Wherever it is called upon for service, whether in financing the farmer, building and acquiring the home, protecting a business, tiding over a debtor, or saving an estate from the sheriff, providing for old age or covering loss of employment, without discount, debate or delay, life insurance performs its great duties.

The life insurance contract is the highest form of agreement thus far

devised by man. It is the only gainful undertaking which is not based upon the relation of gain and loss. Every other character of commercial advantage contemplates loss on one side if there be gain on the other, in every step of every transaction. Legal Reserve Life Insurance is a recurring succession of gains.

Actuarially, Legal Reserve Life Insurance is a system of equations. Theoretically, every persistent policyholder in a Legal Reserve Life Insurance Company lives out his expectancy. The premiums he pays on his policy, increased by compound interest, are the mathematical equivalent of the sum payable at the maturity of the contract plus expenses and, in case of mutual companies, the refunds, misnamed dividends or dividend additions.

OUT NO MONEY.

When a policy matures by its terms, the net premium payments and accretions are returned to the contributing policyholder or his beneficiary. Mathematically considered, the company is out no money, the policyholder has had protection throughout the term of the contract equivalent in money to his payments year by year, and the beneficiary is enriched by the amount paid by the company in settlement of the policy obligation. The community where the beneficiary resides has the amount received by the beneficiary added to its aggregate wealth. There is no loss anywhere along the line, for each party to the contract from the agent who solicits and the medical examiner who examines, to the community of which the beneficiary is a part has been compensated.

It will be urged by actuaries that there is a loss of the producing power of a life, where the policy matures by death, but this is an inaccuracy. When a man dies another takes his place. In the economy of human life, death is merely the fruition of life. Death is not a property loss. In both these instances, there is only a partial or complete

Uncle John's Joke

THE WOUNDS OF SELF-LOVE BLEED WORST OF ENNY.



recoupment to the individual policyholder. The loss of time and the destruction of physical property are losses to the community which it is impossible to restore and for which compensation to such community, is impossible.

AN INDIVIDUAL WORTH.

The distinctive characteristic of the life insurance contract is its power to extend his estate beyond the life of the policyholder, and maintain its integrity, in spite of the certainty of death. It differs from every other form of indemnity, because it is assurance against the happening of a contingency certain to occur. A fire or accident policy may mature as a claim or may not. These forms of indemnity are based upon the probabilities of accidents, and the premiums are calculated from the averages of experience. The life contract is a continuing assurance of indemnity against an event certain, and under the law of averages, inevitable, at a fixed date, though not determinable in advance as to individual maturity.

In 1905, during the New York investigations, and for several years following, the citadel of Life Insurance, then represented by the largest aggregate of fiduciary capital which enterprise and genius had ever accumulated, in a single line of under-

Poem by Uncle John

A JOB AND A JAB.

I long have blowed my nose, an' sobbed—about our jobless brothers. It's sad, to think how they've been robbed by me and countless others. If anything can fetch the tears, an' cause my heart to throb, it's when the headline bold appears "Thousands without a job!"

So long I've tugged, an' sweat, an' bled—and give out in my knees—an' figgered, when I laid in bed, on how to live at ease. I ain't what's called a lazy man—nor ornery, so to speak—I try to save the most I can from seven bones a week. And, while a spell of peaceful rest is what I've had

in view, I know a man ain't at his best, without a thing to do.

Last week, I went to Bony Stout, a chronic jobless brother. His chiefest do, is "do without" from one week end to t'other. I hired him on a modest job—the best I could afford. He soaked me ten cold bucks a day—besides his bed and board! A feller's disillusionment is the hardest part to tell, but Bony said I'd pay that much, or the job could go to hell!

From Uncle John.

CAN YOU DO THIS?



Here's one of the sights the Prince of Wales is viewing in India—a fakir who has to do this daily for two hours. He crosses his legs in front of him so that he stands on his knees, a great balancing stunt for two hours!

taking, was attacked by legislation, by demagogues, by self-seeking and self serving interests of great wealth and by singular and ingenious malvolence. The newspapers of this great country, the muckrakers in nearly all the magazines, the statesmen big and little in states and nation, and the President of the United States, united in a sentiment of antagonism. Many persons were frightened away from the beneficent and misused institution. Attempts were made in courts, in legislatures, in Congress, in combinations of wealth, and by the most mendacious propaganda, to undermine and overthrow this tremendous fortress of protection.

WITHSTOOD WAR.

It survived and stood forth after a ten-year war of utmost violence unscathed and supremely solvent. No Bank of England, or Federal Reserve System, would have maintained its financial integrity against the attacks made upon the institution of Life Insurance. Not one policy contract was repudiated, scaled or postponed by reason of this unparalleled situation.

This magnificent demonstration of the soundness of the principles, the safety of the trust funds, the perpetuity of the organized beneficence which American genius and human prescience devised and constructed, is the most phenomenal commercial fact in all history.

When the United States became involved in the World War, the integrity of the life insurance contract was again assailed. Contracts based upon peace conditions without anticipation of war losses, were confronted with dire possibilities, before the Armistice brought about a cessation of the slaughter of policyholders, a world wide epidemic of influenza was experienced and the normal mortality of the companies was doubled and in many cases redoubled. Again the institution demonstrated its marvelous perfection as a business enterprise and not a single contract was repudiated or a loss scaled.

The United States assumed an ultimate possible liability of more than \$40,000,000,000 upon the lives of its soldiers and sailors, charging the legal reserve net premium, only, for its proposed indemnity. The greatest and richest government of the world stood back of its contracts and based its ability to meet unheard of possible losses upon legal reserve life insurance principles and the American mortality tables with 3 1/2 per cent interest. Again the foundation of the most wonderful business in the world was shown to be sound. The government has carried its tremendous risk without adding a dollar to the net premium rates fixed by the experience of the companies, assuming voluntarily the expense element, but standing safely upon the mortality tables and the reserves which life insurance has made the groundwork of its great growth and its history and

beneficence.

MUST BE SOLD.

In passing, it may be further remarked that the government has demonstrated anew a fact long known to the life insurance companies. The fact that life insurance is not bought but must be sold. The forty billions written under the pressure of war opportunities and conditions, has lapsed to much less than one billion in volume, because in the parlance of the business, the policies of life insurance taken by the soldiers and sailors were not sold. The personal appeal secures and saves the policy and protects the beneficiary. Advertising, oratory and statistics are ineffective unless they are followed up by the solicitation of the life insurance salesman.

The life insurance companies of America with all their aggressiveness have succeeded in writing only about \$27,000,000,000 of ordinary legal reserve life insurance, which means about 9 million policyholders. These figures do not include some \$9,000,000,000 of industrial life insurance on perhaps 7,000,000 policyholders. There are not less than 50,000,000 of insurable people in the United States and every day a new host reaches the insurable age. "The field is white unto the harvest but the laborers are few," compared to the opportunities for successful soliciting.

The importance, yea the necessity, of Legal Reserve Life Insurance, is now an accepted fact. The unhappy experience of fraternal societies and assessment associations, has brought home to insurers everywhere, the value of the legal reserve system. All temporary makeshifts have gone, or will go later, into the discard, and Life Insurance as exemplified by the old line legal reserve companies, is recognized as the safe, scientific and supremely satisfactory plan of protection and indemnity for men, women and children, partnerships and corporations.

SOME BASIC FACTS.

- Summarizing it may be said:
- 1. The plan, principles, purposes and achievements of Legal Reserve Life Insurance entitle it to public confidence.
- 2. The contract is unilateral, unique and equitable. It is a contract by the terms of which all interested parties enjoy gains.
- 3. No other commercial undertaking approaches Legal Reserve Life Insurance contract in character or performance.
- 4. Legal Reserve Life Insurance is the highest achievement of human commercial endeavor and the only fiduciary financial undertaking which has demonstrated the possibility of creating a cooperative corporation, whose solvency is not endangered by panics, pestilence and pernicious propaganda.
- 5. Legal Reserve Life Insurance not only protects families and postpones bankruptcy, but it extends estates beyond the life of the builders and safeguards their property against the catastrophe of death.
- 6. Legal Reserve Life Insurance is so simple in principle that it cannot be misunderstood and therefore both the wise and the simple can appreciate its purpose and understand its requirements.
- 7. Legal Reserve Life Insurance takes no toll at the maturity of the contract, contests no honest claim, seeks out lost beneficiaries and pays all obligations within a day after the facts of same are established.
- 8. Legal Reserve Life Insurance is available to every healthy human being, upon terms within reach of the humblest, and coming to the door of desolation, it enters the chamber of grief, bearing the oil of consolation, burning in the lamp of hope.
- 9. Legal Reserve Life Insurance adapts its beneficence to the necessities of humanity as does no other financial institution.
- 10. Legal Reserve Life Insurance is the handmaiden of thrift and the protector of home and family and business associates.
- 11. And the soliciting agent of Legal Reserve Life Insurance is the genuine I. W. W.—Insistent Welfare Worker of the World—who is derided by the procrastinating husband and father, but welcomed by the bereaved widow and orphan. He is the most helpful colporteur of co-operation, and to him and his kind America is indebted for the greatest thing in this world of struggle and selfish strife—the institution called Legal Reserve Life Insurance.

AMERICA'S WONDER COLLEGE MAN



Augustine Messa, blind student, plays six games of checkers all at once and wins them all. As a boy, an accident destroyed his sight. He went through the blind institute with honor. Then he became the first blind student that Columbia University ever accepted. In 1921 he won the wrestling championship of that college. He has high marks in every one of his studies.



If a Bank Draft Is Lost Your Money Is Not

A bank draft need not be sent by registered mail so far as safety is concerned. The person to whom a draft is made payable must endorse it before it can be cashed.

If a draft purchased of us should miscarry or be stolen, notify us and we will trace it up or issue a duplicate.

We pay 4 per cent on Savings Accounts.

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