

INSURANCE DOLLAR PUTS ON OVERALLS

President of Insurance Company Tells What Is Done With Enormous Income.

It's Activities Reflected in All Walks of Life and in All Business Activity.

By FORREST DRYDEN, President Prudential Insurance Co. of America.

Editors Note.—Forrest Dryden, president of the Prudential Insurance company of America is widely known throughout the insurance and banking world. His own company is one of the greatest financial institutions in the world. His explanation of what is done with the millions that pour into the insurance companies each year is an enlightening article that gives to the public a new conception of insurance and its results.

Stand some morning in the office of a large life insurance company when the mail is opened. See the great stacks of letters brought in and emptied on the receiving tables, and let your imagination busy itself with the stories that lie behind these envelopes. There is a money order from a cross-roads post-office—only a few dollars, yet a husband and wife have sacrificed for a month to purchase the protection it represents. Here is a check for thousands—a great corporation has insured the life of its president in order that the business may be protected in the event of his loss.

Stiff, formal envelopes, and poor, shabby envelopes—some addressed in typewriting, some in ink, some with lead pencil in letters hardly legible—but everyone a magnificent testimony to human faith. For the people from whom these envelopes come have never seen the office of the insurance company nor met its officers; they are entrusting the dearest thing in the world—the protection of their wives and children—to men whose names even are almost unknown to them. Surely there is no more solemn trust than this. I pity the insurance man, no matter how familiar the sight, may be to him who can watch the morning mail being opened without feeling a renewed and deepened sense of obligation at this vast, silent, ritual of Confidence and Faith.

WHERE THE MONEY GOES.

Now what becomes of these millions that are sent to the insurance companies from families all over the world? Are they kept piled up in banks? Some of them are, for sound insurance practice dictates that the company shall always have a large reserve in cash. No one knows when a catastrophe or an epidemic may come, making thousands of families suddenly dependent—the insurance company must be always prepared.

But what of the rest—the millions and millions which will not be needed by the policyholders for years?

In St. Paul's Cathedral in London there is a single slab marking the burial place of Sir Christopher Wren, the architect of the great edifice. Upon it is this inscription in Latin—"If you would see his monument look about you." The same inscription might be written of the dollars which you, and you, and you, have entrusted to your insurance company as a protection for the future. If you would see that dollar you have only to look about you. It is not lying idle in some vault far away; it is invested and at work close at hand.

DOLLARS AT WORK.

You pick up the telephone receiver and are connected with a friend in another part of your city. It is a miracle that would amaze us more if it were not so common. Your insurance dollar has helped to work that miracle. For the telephone system has been constructed by the proceeds of telephone bonds—and millions of dollars of insurance money are invested in these and other utility bonds.

You step into a train in New York, eat dinner, go to bed, and wake up in Buffalo. Another miracle—and again the insurance dollar has helped. For the railroads could never have stretched their tracks across the continent except by the sale of railroad bonds. And the insurance companies are large investors in those bonds.

You pass a beautiful park or a fine public school—they too are built by bonds—municipal bonds—an investment which is heavily owned by insurance companies. You pass a row of houses each the home of a family that is paying a few dollars a month and looking forward to the day when it can call that home its own. Who furnished the money to erect this home, and took a mortgage as security? Very likely an insurance company—another place where your dollars are at work.

EVEN ON FARMS.

And farms—here your millions have been at work, also. Thousands upon thousands of acres have been planted, buildings have been improved and life made happier because your savings have been at work in the shape of farm mortgage loans.

So the story might be carried on indefinitely, but enough has been said perhaps, to give you a little picture of the multitude of activities which are being made possible through the wise investment of your insurance savings. Your insurance dollar is not a proud aristocrat, snobbishly living an idle life. Rather it is a worker in overalls, helping to build and maintain the most vital institutions of modern life.

It is paid for its work in interest or dividends, of course, as is perfectly proper and right. And the interest dollars and dividend dollars are put to work in their turn—a constantly increasing army of dollar workers, adding to the security behind your insurance policy and reducing its cost to you.

So if you would look for your insurance dollar—look about you.

LIVE LOCAL NEWS

Jefferson Evans was down from his home at Walla Walla this week, visiting with the family of his brother, Marion Evans on Willow creek.

The Congregational Sunday school at Lexington is preparing a play which they will present to the public of that city on February 23. "The Prairie Rose" is the title of the play and it will be given in the high school auditorium.

There will be a meeting of all those interested in the management of the state aid to war veterans in Portland on February 17. C. L. Sweek, bonus attorney for Morrow county and S. E. Notson one of the appraisers, will represent Heppner.

Dr. McMurdo makes report of the following births during the week: To Mr. and Mrs. Ross Brown of Butter creek, Sunday, a 9 1-2 pound boy; Mr. and Mrs. Percy Cox, in this city, Wednesday, a 5 pound daughter; Mr. and Mrs. Pat Connell, of Spring Hollow, on Tuesday, a 9 pound daughter.

Arthur Hunt, Jr., was operated on for appendicitis on last Thursday at the Heppner Surgical hospital by Dr. McMurdo, and he is reported to be getting along well. Dr. McMurdo also reports an operation upon Ben Cox for hernia on Wednesday of this week, using a local anesthetic. The patient is doing well.

HEPPNER HI LIFE

(Continued from First Page.)

tain time or has played a certain number of games he will be entitled to the letter "H" in the high school colors. We feel that our athletes deserve something to show for the good work they have done.

On Friday, February 10th, the domestic science class gave a birthday lunch in honor of Mrs. James, Mrs. Jordan and Miss Quisenberry whose birthdays were in January. A large birthday cake was made and 24 candles were placed upon the top. Also special place cards were used. The menu was: Stuffed potatoes, meat loaf, pineapple salad, orange sherbert, cake.

Last Monday afternoon the high school had a short program to celebrate Lincoln's birthday. Rev. and Mrs. Livingston gave excellent talks on Lincoln, after which Mr. James also told us many interesting things concerning the life of Lincoln. The high school sang two songs and gave the flag salute. School was dismissed at 2 o'clock.

Miss Thelma Hall had her knee injured in the game last Saturday night, and as a result will not be able to attend school for a week.

Since the sunshiny weather has made its appearance a large number of baseballs have been resurrected, and as a result people's heads are seen turning in all directions when they approach the school house.

Monday morning saw a full teaching corps on hand again. Mrs. Opal Clark returned Sunday evening after an absence of three weeks, and Miss Blanche Faby after an absence of a week. Mrs. Audrey Turner, who has been substituting for Miss Faby during her illness, has accepted a position in a primary grade at Tillamook.

The civics class are now studying the special issue of the "Literary Digest" on France.

The awful suspense is ended! The rumor proved true, and the high school was made completely happy last Tuesday when it was announced that the freshmen invited the rest of the high school to a Valentine party, Friday the 17th. We are sure the freshmen will prove good entertainment and that everyone will have a good time.

The dramatic-musical program which was to have been given last Wednesday, February 8, was postponed on account of the illness of two of the girls taking part in the farce. However, it has been scheduled for next Tuesday evening, February 21, and we hope everyone will be out on that evening.

At a student body meeting on Tuesday Paul McDuffee was unanimously elected business manager of the Heppner to take the place of Keith Logan.

Notice is hereby given that the undersigned administratrix of the estate of Martha M. Simons deceased, has filed in the County Court of the State of Oregon for Morrow County, her final account as said administratrix, and that Monday, March 20, 1922, at the hour of 10 o'clock a. m. at the Court House in Heppner, Oregon, has been fixed as the time and place for the settlement of said final account. All persons interested in the said estate are hereby notified to appear at said time and place and make their objections, if any they have, to the said final account.

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for cash in hand on the 18th day of March, 1922, at the Court House door in Heppner, Morrow County, Oregon, at the hour of 11 o'clock, a. m. of said day, all the right, title and interest of said Guy Chapin and Annie B. Chapin in and to the following described real property, to-wit:

Southeast quarter of Southeast quarter and the Northwest quarter of the Southeast quarter of Section 25; the Southeast quarter of Section 25; the East half of the Northeast quarter of Section 25, all in Township 5 South, Range 25 East of the Willamette Meridian. Also the Northwest quarter of the Southwest quarter of Section 30; the Southeast quarter of the Northwest quarter and the East half of the Northeast quarter of Section 31, all in Township 5 South, Range 25, East of the Willamette Meridian, together with the tenements, hereditaments and appurtenances thereunto belonging, and situated in Morrow County, State of Oregon.

Dated at Heppner, Oregon, February 15, 1922.

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Public Sale

I will sell at public auction at my place 1 1/2 miles northeast of Lexington and 1 1/2 miles east of the Artesian Wells on Sand Hollow, on

Tuesday, February 28th

The following:

11 - Head of Horses and Mules - 11

- 1 grey gelding, 8 yrs. old, wgt. 1400 lbs.
- 1 bay mare, 8 yrs. old, wgt. 1400 lbs.
- 1 bay gelding, 5 yrs. old, wgt. 1600 lbs.
- 1 black filly, 4 years old, wgt. 1300 lbs.
- 1 brown filly, 6 yrs. old, wgt. 1200 lbs.
- 1 bay filly, 7 years old, wgt. 1250 lbs.
- 1 black mule, 7 yrs. old, wgt. 1300 lbs.
- 1 brown mule, 6 yrs. old, wgt. 1300 lbs.
- 1 brown mare mule, 6 yrs. old, wgt. 1200.
- 1 bay mare mule, 3 yrs. old, wgt. 1300 lbs.
- 1 black mare mule, 7 yrs. old, wgt. 1000.
- 3 No. 1 milk cows. 1 short yearling heifer

Farm Implements and Machinery

- 2 Bain wagons, 3/4 inch.
- 1 double disc, 8 foot.
- 2 blade weeders, 12 and 13 ft.
- 1 24-ft. harrow. 1 3-bottom John Deere plow.
- 1 Superior hoe drill.
- 1 Hardwood wheat rack, 16-ft.
- 6 sets of harness. 1 fanning mill.
- 1 McCormick binder, new. 1 Saddle.
- 1 cream separator, as good as new.
- Some household furniture and other things too numerous to mention.

Sale to Commence at 10 O'Clock A. M.

Free Lunch at Noon

TERMS OF SALE—All sums of \$10.00 and under, cash; all sums over \$10.00, a credit of 7 months time will be given on approved notes with interest at 8 per cent. Five per cent discount for cash on sums over \$10.00.

B. S. Clark, Owner

ADVERTISE! People Buy When They Know What You Have, and its Price

SPECIAL BARGAINS AT

The Cash Variety Store

6 CUPS AND SAUCERS, plain white and white and gold \$1.25
 TUMBLERS 5 Cents Each
 SUGAR AND CREAMERS, per set 50 Cents

Big Values For Little Money

Embroidery and Crochet Cotton in. All the new colors.

Buy Clover Seed That Complies With Washington Law

BE sure you buy pure clover seed this season, seed that is up to Washington State standard. Do you know that it is quite possible for clover seed to contain as many as 600 buckhorn seeds to the pound and yet grade better than 99 1/2 percent pure? Clover seed containing anything like such a quantity of buckhorn or other noxious seeds is prohibited in Washington state by law. Get the fullest value for your money.

Play Safe - Buy

LILLY'S

CLOVER AND GRASS SEEDS

Complying with Washington State Law

Don't buy clover and grass seeds unless they are positively guaranteed to comply fully with the state law of Washington. This law is for your protection. See that you get that protection. Lilly's well-known clover and grass seeds are sold with an absolute guarantee that they comply fully with the Washington state law. Don't foolishly risk results with cheap seed for the sake of a few cents a pound. Pay a fair price for reliable seed. Insist on Lilly's Seed every time.

If you have not received a copy of our Big 1922 Seed Annual, you should get one right away.

Ask your dealer or write to

Seattle **LILLY'S** Portland

LINCOLN

New Price List on Lincoln Cars is as follows:

- Touring Car, seven or five passenger . \$3300
- Touring Car, permanent top 3400
- Roadster, two passenger 3800
- Phaeton, four passenger 3800
- Coupe, four passenger 3900
- Sedan, five passenger 4200
- Sedan, seven passenger 4900
- Town Car, seven passenger 4800
- Limousine 5100
- Sedan, custom built, four passenger . . 5200

Prices f. o. b. Detroit

We are expecting to receive a Lincoln demonstrator soon and will be pleased to show you its many superiorities.

Latourell Auto Co.

Authorized Ford and Fordson Sales and Service
 Heppner, Oregon