

Way of Life

BRUCE BARTON

A Rock in A Weary Land

When I was fifteen years old my father took me into his study, and gave me a talk about life insurance. He was a preacher, with a large family and a small salary. "Paying my premiums has kept me poor, and often in debt," he said, "but I am well rewarded. I can lie down and sleep soundly at night."

In order to bring the lesson home, he applied for \$3,000 of life insurance on the twenty payment plan for me, saying that he would carry it until I had graduated from college and I could go on with it from there.

Twenty years seemed longer at that time than a hundred years seem now. I wondered if I would ever live to the ripe old age of thirty-five, when the policies would be paid in full.

Well, I have lived that long, and these policies, and some others, are all paid up. Father himself lived long and, having educated his children and seen them all started, he cashed in his insurance and was comfortable in his old age.

Remembering this lesson, I have signed my checks for premiums very cheerfully, but never with so much satisfaction as during the past two years.

In a period when almost everything one owns is tumbling it is great to know that one investment,

at least, is just as good as it promised to be. Nothing has happened to any of the big insurance companies, and nothing will.

I was reminded of this the other day when I attended a convention of insurance salesmen. They were full of human interest stories.

Said one: "A business man walked into my office and asked for an application blank. He said that two years ago he was worth \$200,000, and thought that he and his family were safe from financial worries forever. Now the \$200,000 is less than \$50,000. His only hope of independence is through systematic savings as represented by payments of life insurance premiums."

Another told of a man who asked: "I am thirty-five and have to start all over again. What kind of a policy can you offer me that will insure me a competence at sixty?"

We were all carried off our feet by the new theory of investments in 1929. Bonds and insurance were out of date. Common stocks were the one sure way to fortune.

Now the pendulum has swung back. The old-fashioned ideas are in style again. It is a time when insurance companies ought to double their advertising, and insurance salesmen their efforts.

When we were prosperous we sometimes regarded these salesmen as a nuisance. Today their wares are "as rivers of water in a dry place; as the shadow of a rock in a weary land."



ADVENTURE

To the young man who wants to go adventuring I recommend the Canadian Northwest. The procession of explorers and prospectors into the northern part of British Columbia has begun, and wonderful tales are being brought back of the mineral richness of the region lying from 500 to 1,000 miles north from Vancouver.

I have heard of gold outcroppings which indicate deposits of the yellow metal exceeding anything yet discovered on earth and veins where silver is to be found in pure blocks of huge size. From up north in the Great Bear Lake country there was brought down not long ago twenty tons of radium-bearing pitchblende ore which assayed above \$8,000 a ton.

I wish I were forty years younger.

VOTERS

Last week I expressed the hope that at the elections of 1932 more of the voters of America would go to the polls. Nearly half of those eligible to vote in 1928 did not do so.

Now I learn that the United States Junior Chamber of Commerce has taken this up in a serious way and is starting a campaign now to try to get at least fifty million votes out on November 8th next. That is a live organization of young business men and I think they will get somewhere.

It looks as if we might have an interesting and exciting Presidential campaign after all.

UNEMPLOYMENT

Two hundred and fifty thousand men—a quarter of a million—have been put back to work in a month since the American Legion began its drive against unemployment. That is a big help, but there are still probably four or five million men normally employed who have

Brazil's Loveliest



Senorita Didi Caillet, elected "Queen of Students" of Brazil, in her costume at the Mardi Gras carnival at Rio de Janeiro.

New York are going into the hands of receivers. There are not half a dozen hostilities of the first order left that are not bankrupt, and hundreds of second rate and third rate hotels are in the same fix.

New York went crazy over hotel building a few years ago. People were going to give up their homes and live in hotels; New York's three hundred thousand daily strangers would increase to a million, and all would want ten-dollar-a-day rooms. So hotels were promoted by speculators, who got theirs, and left the buyers of second mortgage bonds holding the bag. These credulous "investors" are losing all they put in, and hotel rates are coming down to something near what people are willing to pay.

One man I know came to New York recently and looked at a suite of four rooms in one of the largest and most fashionable hotels. "Twelve thousand dollars a year," said the manager. "I'll give you \$250 a month," said my friend. His offer was accepted!

MEDICAGO SATIVA GREAT FARM CROP

Forage Plant Given High Praise by O. S. C. Specialist; Is Good for Large Area.

Oregon has had its share of "wonder plants," seeds of which came from an Egyptian tomb or perhaps the crew of a wild goose," says E. R. Jackman, extension farm crops specialist at Oregon State college, and many in this state have got excited over magazine stories of world beating crops that later proved failures here.

Occasionally, however, a wonderful crop does show up, such as Federation wheat in eastern Oregon, sweet clover in the middle west and lespezida in the south. And right now there is a crop for western Oregon of truly marvelous properties, says Jackman. It is Medicago sativa.

ON OREGON FARMS

Hillsboro—Poison is the most economical and satisfactory means of controlling gray diggers or ground squirrels and March and April is the best time to put out the poison, says W. S. Averill, assistant county agent. Nineteen stores in Washington county are cooperating in distributing the poison mixed by Mr. Averill to farmers.

Dallas—Applying rock sulphate, sometimes sold as Tri Calcium Phosphate, to crops, is like trying to grow plants on concrete pavement, Arthur King, soils specialist of the Oregon Extension service, advised Polk county farmers recently. While rock phosphate has a high chemical analysis, the plant food is not available. Farmers planning to use this particular plant food would do best to apply superphosphate, King says.

Oregon City—One thousand boys and girls enrolled in 4-H club work in Clackamas county during the past year carried projects with a gross value of \$24,348.26, reports LeRoy G. Wright, county club agent, feed and other materials, estimated at \$14,278.79, the youngsters got. After deducting costs of labor a net profit of \$9,376.79.

"It is the best hay crop in existence," Jackman says positively. "It stays green and succulent throughout the driest summer, is economical to grow and is high in both protein and minerals, so that animals fed on it stay in good condition. This forage plant can be pastured, fed green or used for hay, producing the latter at the rate of three to five tons per acre year after year without reseeded. The hay is suitable for cows, horses or sheep and even hogs clean it up to the last straw."

"When fields that have grown Medicago sativa are finally plowed up it is found that the crop has enriched the soil beyond belief," Jackman continues. "Fields which formerly produced 20-bushel grain yields jump to 40 bushels, and the beneficial effects last many years."

"One would think that seed of such a plant would be extremely high in price, as a salesman might easily convince one that it would be worth \$50 a pound, but fortunately the seed is plentiful and a field may be planted for only \$2.50 an acre—not much more than for a grain crop."

Mr. Jackman estimates that at least 500,000 acres in western Oregon are adapted to this crop. County agents in every Willamette valley county have seen it tried and

There Isn't Any Doubt Left That Spring Is Here



If you've had any doubts about it, here's "Babe" Ruth, the Home Run King, signing his contract for the season to play with the New York "Yankees." Mrs. Ruth looks over his shoulder while Col. Ruppert, owner of the Yankees, wears a smile. Babe's salary for the season will be \$75,000, a cut of \$5,000 from last year.

are enthusiastic over its possibilities, some saying it will do more to pull dairymen through the depression than Congress can or will do.

"Those interested in trying Medicago sativa can get seed from any dealer by asking for it by its common name, ALFALFA," Jackman concludes. "It is well to ask for certified seed of the Grimm variety."

Who makes your Fire Insurance Rate?

Property owners—individually and collectively—create the conditions which determine the cost of their fire insurance.

There is nothing secret in the making of fire insurance rates. Several major facts enter into the determination of these charges, such as construction, occupancy, the quality of private and public fire protection, exposure from other property and general loss experience.

ELIMINATE HAZARDS

Stock Fire Insurance Companies maintain bureaus to assist in eliminating fire hazards or correcting defects which may affect your rate. The advice of such bureaus is offered to you free of charge through your insurance agent.



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A National Organization of Stock Fire Insurance Companies Established in 1866
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Joan and Gene in Double Harness



Little Joan Bennett, daughter of Richard Bennett the actor, and famed for her work on the screen, weds Gene Markey, dramatist and novelist.

no work to do now.

There are hundreds of communities, whole counties, in fact, in which there is no unemployment. But there are thousands in which unemployment has gone on so long that actual suffering is beginning. Governors of thirty states reported last week to Washington that there was no actual starvation in their states, but there must be many families perilously close to it.

When this depression is over and we are rolling along on the wave of the next boom, will we do anything to prevent a recurrence of this sort of distress? If past history is any guide, I'm afraid not.

EDUCATION

When I was a boy getting on toward college age people did not think of a college education as a direct help to earning a living. Young men went to college because they had a thirst for education and culture for their own sakes.

In the past thirty years or so there has grown up a theory of college education based upon the better earning power of the college graduate. That has led to an entire change in the curriculum and the point of view of the colleges. It no longer sets a man apart from his fellows to be known as a college graduate. Any smart boy can get a degree of some sort or other, and he doesn't have to be so smart at that. Of real education, in the old cultural sense, there is little to be obtained in most of the colleges.

I agree with Dr. Harvey N. Davis, president of Stevens Institute of Technology, who said the other day that the result of this overproduction of college graduates is bound to be a reduction in the cash value of a college education and a return to the state of mind in which young folk went to college for the sake of learning how to get the most satisfaction out of life, rather than how to get the largest number of dollars.

HOTELS

One by one the great hotels of

ODD---BUT TRUE

GLASSES WERE WORN BY THE CHINESE, 2000 YEARS BEFORE THEIR VALUE IN OPTICAL CORRECTION WAS KNOWN, AS A MARK OF EDUCATION AND POSITION

HELLO HARRY! IT TAKES MORE POWER TO SEND YOUR MESSAGE OVER THE TELEPHONE IF YOU SPEAK IN A LOUD VOICE

YEAH YOU' WHAT DOES A RED LIGHT MEAN? STOP GO

AND IN SANTIAGO, CHILE, THE LAW REQUIRES YOU TO PAINT YOUR HOUSE - IF IT NEEDS IT

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HONEY

Honey, so healthful and nutritious, so satisfying to the hungry appetites and then so economically priced.

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10-LB. PAIL 85c

PANCAKE FLOUR MacMarr, delicious with honey NO. 10 BAG 53c

Extra Specials for Fri.-Sat.-Mon., April 1st, 2nd & 4th

COFFEE Edwards' dependable vacuum packed coffee. "It's dated." It's fresh, honest flavor, rich and mellow—you'll enjoy its goodness and aroma, you'll be proud to serve it to your friends. and Per lb. 33c only 2 lbs. . 63c

HAMS ARMOUR'S STAR—Fixed flavor, sweet and juicy; only a few at this price. Per Lb. 19½c

PEANUT BUTTER Fresh and delicious 2 LBS. 25c

TOILET PAPER Large rolls fine quality tissue. 9 ROLLS 49c

COFFEE MAC MARR 3 LBS. 89c

AIRWAY 3 LBS. 59c

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CHEESE Oregon fine cream loaf PER POUND 20c

TOMATOES 6 No. 2½ Tins 69c PER CASE \$2.65

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SOAP Harmony, the finest laundry soap on the market. It floats. 10 LARGE BARS 39c

SOAP Large 10c bars asst. toilet soap 4 BARS 25c

BACON Eastern corn fed, fancy lean side. Per Lb. 18c

Fine flavored, medium weight back bacon. Per Lb. 15c