LIFE INSURANCE INCREASE SHOWS RECOVERY TREND

Assets of Insurance Companies Increased Each Year of Depression — 10 Per Cent Boost in 1934

A significant feature of the performance of the life insurance companies of the United States in the last year is the fact that business written in 1934 showed an increase of 10 per cent over the total for 1933. This was the first year since 1929 that life insurance sales increased over the preceding year's sales. This upturn is interpreted as a tangible indication that recovery is being accelerated.

The recent history of life insurance—that is, during the five years of the depression—is particularly illuminating. During this five-year period, the people of the United States purchased an average of more than 15 billion dollars of new life insurance protection every year. During the years 1930-34 inclusive, more than 13 billion dollars was distributed by the insurance companies to policy holders and beneficiaries, an average of about $2,700,000,000 per year. These figures become even more significant when it is considered that the total life insurance payments during the five-year period were equal to about one-tenth of all wages paid out, and were several times greater than the total of all governmental relief expenditures for the period.

During 1934, the life insurance payments to living policy holders in the form of endowments, annuities, dividends, surrender values and disability payments were almost twice as great as benefits paid under death claims.

The people of the United States have taken advantage of life insurance protection to the extent of 98 billion dollars face value of policies in force. And through their various forms of policies, the companies have contact with about one-half the total American population.

The life insurance companies of the United States had total admitted assets aggregating an estimated total of $21,800,000,000 at the end of 1934. These assets have increased during each year of the depression and show a total gain of more than $4,000,000,000 since 1929.

Total admitted assets (all U. S. life insurance companies) as of December 31 of each year:

1929	$17,482,309,000
1930	18,879,611,000
1931	20,159,940,000
1932	20,754,112,000
1933	20,895,726,000
*1934	21,800,000,000

*Estimated.

Educational Insurance.

Life insurance can be utilized in a form to provide funds for the education of children. By affording a safe, easy plan of financing, life insurance in this manner aids families in preparing their children to cope with business conditions which have become increasingly competitive in recent years.

According to a study made several years ago, the following conclusions have been drawn from "Who's Who in America" concerning distinguished men of America and their educational backgrounds: Of 5,000,000 with no schooling, only 31 attained distinction. With elementary schooling, 808 out of 33,000,000 attained distinction. Out of 2,000,000 with high school educations, 1245 attained distinction. With college educations, out of 1,000,000, 5766 attained distinction. These figures demonstrate that the child with no schooling has one chance in 150,000 of performing distinguished service. An elementary education gives him four times that chance. With a high school education he has 87 times the chance. With a college education he has 800 times the chance.

The value in dollars and cents of a college education is shown in a report compiled by the Massachusetts department of labor and industry.

The man who is untrained, the report shows, starts to earn his living at the age of 14. His maximum income is reached at the age of 30, an average of less than $1200 a year. Since his income is largely dependent upon brawn rather than brain, it falls off at the age of 50 or earlier, to a level below that of self-support. This man's life earnings amount to approximately $45,000. Not more than $2000 of this was earned during the four years that would have given him a high school education.

The high school graduate goes to work at the age of 18, passes the maximum of approximately $2200 a year at the age of 40 and continues on that level for the remainder of his active life. His life earnings amount to about $78,000 between the ages of 18 and 60. A trained man with a high school education earns $33,000 more than the man without a high school education.

The college graduate, on the other hand, begins his permanent earnings at the age of 22, although many college men earn more during college days than is being earned by untrained workers at the same age. By the time he reaches the age of 28 his income equals that of a high school graduate at 40, and it continues to rise steadily without a break. He has accomplished in six years what it has taken the high school graduate 22 years to accomplish. Since his income is determined by mental ability it increases with practice. His total earnings between the age of 22 and 60 amount to $150,000. The $72,000 that he earned above the high school graduate represents the cash value of a college education.

Providing for Dependents.

The primary function of life insurance is to provide for dependents when the insured dies. That the average man bequeaths very little, aside from his life insurance, if any, to meet family living expenses, taxes, etc., is indicated by figures gathered several years ago by the federal trade commission when it was making a survey of our national wealth.

The records of the probate courts of 24 "sample" counties throughout the United States were searched to see just what the average individual leaves to his heirs, the records covering a period of twelve years. The investigators found that while 43,512 estates were recorded, there were about 141,466 estates in these counties worth so little that they were not even probated. These estates, comprising 76.5 per cent of the total examined, had an average value of only $258.

A study of the estates probated reveals that 11 persons out of 100 bequeath to their heirs less than $500; ten leave from $500 to $1000; twenty from $1000 to $2500; and eighteen from $2500 to $5000; about fifteen out of one hundred will leave estates valued from $5000 to $10,000; another fifteen will leave from $10,000 to $25,000, and between five and six will leave estates from $25,000 to $50,000.

The study indicated that about one per cent of the estimated number of descendents owned about 59 per cent of the estimated wealth. More than 90 per cent of the wealth was owned by about 13 per cent of the descendents. The average value for all estates was $3800—but nine out of every ten had estates amounting to less than this figure. The estates of the very wealthy brought the average up to this level.

This Is Life Insurance Week

EX-PARK OFFICIALS TO HEAR PROBATION DECISION SATURDAY

Granting of probation to R. C. (Count) Solinsky, former superintendent of Crater Lake National park, under a two-year sentence at McNeil's Island prison, on conviction of mis-application of park funds; I. L. Davidson, former construction superintendent, under an eight month's sentence, and A. R. Edwin, former chief clerk at the park under a 13 months' sentence, will be determined next Saturday by Federal Judge J. Alger Fee, in federal court. This word has been received by Attorney George M. Roberts of this city, counsel for Solinsky.

Solinsky was found guilty by a federal court jury, on 14 counts of an indictment charging mis-application of park funds. At the time of sentencing the trio the court announced it would take two weeks to study the question of granting probation. Besides the federal prison term, Solinsky was fined $2500.

Edwin and Davidson entered pleas of guilty, testified for the government at the trial, and probation was recommended by the United States district attorney. The court announced it would extend leniency to all or none.

Friends of Solinsky in this city, according to Attorney Roberts, have dispatched letters the past week, requesting probation for him, on the ground that he did not profit from the technical errors, and citing his reputation and long service. The pleas have not taken the form of petitions.

All three men are well known here.

SENIOR THESPIANS FACE FOOTLIGHTS WEDNESDAY NIGHT

"It was only the third or fourth time I met you that something came over me and I wanted to live a higher life," quoting Lucien Smith as Bobby Wheeler, in his dramatic love scene with the matronly Violet, muchly pursued governess of the Wheeler family, played by Miss Mildred Drury, in the Senior Class play "Clarence," to be presented in the high school auditorium tomorrow evening.

Bobby is a seventeen year old, self-styled Casanova, who drops in and out of love with alternating acts.

A dress rehearsal met with the approval of technical advisors and faculty members last night. All four acts were completed with the two changes of scenery. Properties for the entire play have now been assembled into two very attractive stage sets.

Booth Tarkington has injected into this comedy, a smooth running, clever dialogue that makes it a rollicking, light, love story. The whole plot revolves around a rather mysterious individual called Clarence, a recently discharged soldier. Dolph Janes carries this role in a most pleasing manner.

Verne Campbell as Mr. Wheeler, a tired business man, proceeds to steal many scenes in his ravings over his slightly love-sick family. Donald Grey, Dinwiddie the butler, bears a slight resemblance to Charles Laughton and turns in a nice performance as the rambling servant.

Betty Thorndyke, as the babbling love-sick Cora, finds ample opportunity to express her talent in the dramatic field. Other members of the cast are Betty Dynan, Patricia Young, Robert Young, Betty Vilm, and Mildred Drury.

Down town ticket sales will be started today with a general admission price set at a low price. Up to the present time, ticket sales indicate a large attendance.

J'VILLE HIGHWAY AGAIN IS SCENE OF SERIOUS ACCIDENT

(Continued from Page One.)

thorough investigation, state police said today the Jones car was coming toward Medford, and attempted to overtake and pass a car going in the same direction. As Jones turned out and drew alongside, he said he found himself directly in the path of the oncoming VanGalder car, which was traveling toward Jacksonville.

Says Brakes Failed.

Jones attempted to stop, he said, according to police, but his brakes failed. In trying to avoid the oncoming machine he swerved to the left, trying to dodge into a driveway, but his car was caught in the side as it turned and was knocked into the ditch. The Jones car was badly damaged on the side. The front of VanGalder's car, a Ford pickup, was demolished.

The name of the driver of the third car, which was not implicated in the wreck, was not reported to the police.

Neither of the drivers was being held on traffic charges today, but state police were continuing their investigation. They said the Jones car was so badly damaged it was impossible to determine whether or not the brakes were faulty. VanGalder, dazed by the accident, said he did not see the Jones auto until it was directly in front of him. Both cars were said to have been traveling comparatively fast.

The party from Jacksonville were returning home after a fishing trip, and the group in the Grants Pass car, which was registered in Trotter's name, was en route to this city.

J'ville Grange Sponsors Dance

The Jacksonville Grange will sponsor a dance for the benefit of the Jacksonville Boy Scouts Friday night, May 17, in the old court house, according to announcement.

Proceeds from the dance will be used to defray expenses of the Jacksonville Boy Scout delegate to the national conclave. A five piece orchestra will furnish syncopation, and refreshments will be served.

Schilling
PURE VANILLA
It's exquisite flavor never freezes out of
FROZEN DESSERTS

MODERN WOMEN
Need Not Suffer monthly pain and delay due to colds, nervous strain, exposure or similar causes. Chichesters Diamond Brand Pills are effective, reliable and give Quick Relief. Sold by all druggists for over 45 years. Ask for
CHICHESTERS PILLS
"THE DIAMOND BRAND"

WHEN QUIVERING NERVES WON'T LET YOU SLEEP

Doesn't the night seem an eternity? You toss and turn—try to find a cool spot on the pillow—hear the clock strike downstairs. Today's excitement and tomorrow's worry are beating through your brain. You count sheep frantically—but outraged nerves refuse to relax.

Mrs. Batchelder

Take Lydia E. Pinkham's Vegetable Compound regularly for a while. It quiets quivering nerves—induces restful sleep—makes life a little easier.

"It Seemed As If Morning Would Never Come"

says Mrs. Emma G. Batchelder of 32 Heard St., Chelsea, Massachusetts. "I was so nervous I could not get to sleep. My husband works hard at engineering and needs his sleep but I kept him awake too. I heard about the Vegetable Compound and tried it. Now I sleep better than I ever have and I feel fine."

Get a bottle from your druggist *NOW*. Results will please you.

Try Lydia E. Pinkham's VEGETABLE COMPOUND

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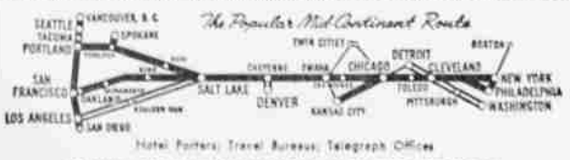
With 9 years and 80,000,000 miles of flying experience to its credit, more than any other airline in the world, United has definitely established its leadership!

PORTLAND 1½ HRS. SEATTLE, SAN FRANCISCO, LOS ANGELES IN JUST A FEW HRS. FAST TO EAST!



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UNITED AIR LINES

FLIES MORE PASSENGERS THAN ANY OTHER LINE IN THE WORLD

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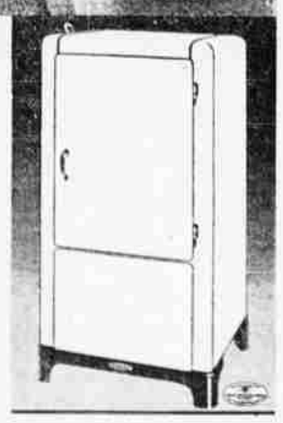
Rollator refrigeration
WITH ITS "MORE COLD THAN YOU'LL EVER NEED" GIVES YOU A BUYING ADVANTAGE AT THE MARKET

You may say, "If I have all the refrigeration I need, what advantage is there in a *surplus*?"

Look at it this way. The Norge is powered to chill foods and to freeze ice in tropical temperatures. It has been *proved* time and time again.

Think then how smoothly and easily it will do its work under *average* conditions! Think how little current it will require to always give absolutely dependable cold! With Norge, you have unfailing cold at very low cost. And that means that you *save*—at the market as well as at home. You buy in bargain quantities—save *that* way. You take full advantage of every special sale of foods—buy *all* your perishable foods at sale prices if you like. Left-overs become a saving instead of a waste.

In short, Norge gives you a buying advantage—a chance to save—every time you market. Owners report savings up to $11 a month.



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THE ROLLATOR COMPRESSOR . . . *smooth, easy-rolling power provides more cold—uses less current. Only Norge has the Rollator.* 20-N-35

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Removal SALE

NOW IN PROGRESS

Again we remind you . . . this is Mann's long awaited removal sale! Here is a partial listing of what you may expect to find. Exciting new fashions in apparel, fabrics and accessories. And as you will note, prices, that simply cannot be over-emphasized

Removal Sale of Spring Coats Suits

During this sensational removal sale you can buy our regular $12.50 Coats and Suits for $7.95, and our regular $18.00 Coats and Suits for $12.50. Coats in the popular Swagger and Half Belt styles and Suits in smart Bi-Swing and Pinch Back models; light and dark shades including navy blue.

$12.50 and $18. VALUES

$7.95
$12.50

MAIN FLOOR

Novel Costume **Jewelry**

Novel shapes and unusual combinations are features of 1935's Bone Jewelry. Women who appreciate ensembles will like the way these smart Bracelets, Clips and Necklaces harmonize or contrast the sports or street costume. All the newest shades to select from.

$1.00

Colonial Dames Special

Ask the girl in the Toiletries section to tell you all about "Colonial Dames" Beautifier. This important item for your dressing table protects your skin from severe Summer sun and wind and is ideal as a make-up foundation.

Three Sizes
65c $1. $2.

YARNS
Removal Sale Specials on Lovely Silks & Wools

Bernats, Kool Knit Yarn in a grand selection of shades to select from. 120 yards to the ball. 25c

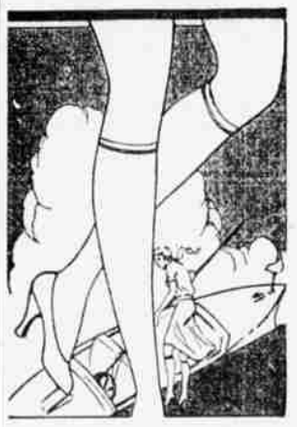
Shanghai-Shag, a beautiful all silk yarn—a washable, colorful yarn. 100 yards to ball 55c

Bernat's famous Boucle de Laine, a grand yarn that comes in all colors. 200 yard balls 75c

Bernat's fine Brae Burn Tweeds that comes in 1-oz. balls. All shades 45c

Bernat's popular Yorkshire Worsted Yarns. 170 yard balls. all shades. 40c

Yarns Main Floor



Sale of ROLLINS Knee Length HOSIERY

The Hosiery for Summer! Rollins knee lengths in regular Rollins chiffon weight with Lastex top. A semi fashioned pure silk stocking in both light and dark shades. Regular 59c pair.

49c pr.

Baby Boy Suits

A removal sale of small Boys' 1 to 3 year size Broadcloth Suits. These are in short sleeve styles and come in various colors. Baby Shop, Main Floor.

$1.19 Value 69c

50-inch Drapery Linens

In the drapery section . . . New 50-inch Printed Linens, the drapery fabric supreme for Summer—and at this price you can even put linen drapes in the cottage. Good assortment of colorful patterns.

50c yd.

Regular 89c Quality

RAYON & SILK PRINTS

A wonderful removal sale value in Summer dress materials. 39 inch Rayon Prints and Silk Prints in a varied display of colorful dots, plaids and florals.

$1.00 Quality

89c yd.

SECOND FLOOR

Dainty Bits of RAYON UNDERWEAR ON SALE

A big removal sale special on Women's and Misses' Rayon Undies consisting of shorts, step-ins and bloomers. All good styles and fine quality. Values up to 69c

29c gar.

500 Yards of Curtain Scrim

Extra special tomorrow in the Curtain Section. 500 yards of 36 to 45 inch Dotted and Striped Curtain Scrims for only

Regular 18c Quality

12c yd.