# SOCIETY and CLUBS

## Farewell Affairs Honor Two Guests

Miss Billie Konop and Miss Jean Creech left Thursday morning for San Francisco where both plan to reside in the future. Miss Konop has been employed at the Holly theater for the past two and one-half years and Miss Creech at the same theater and also in the office of the electricians' union here.

Preceding their departure the two young women were honored at two affairs given by Miss Lee McGlothlen and Miss Ginnie Sims at their home, No. 1, Holly Court. Wednesday evening they arranged a dinner, followed by a movie, for Miss Martha Robinson, Miss Donna Jenkins, Miss Konop and Miss Creech. The preceding Saturday evening Miss McGlothlin and Miss Sims entertained at a card party. Attending were the Misses Virginia Lovell, Martha Robinson, Donna Jenkins, Mrs Oren Ellis of San Francisco, Miss Wesline Mann and Miss Eddreine Woods, both of Chicago, Ill., the two guests of honor and the two hostesses.

## Past Grands Club Planning Supper

Plans for a picnic, to be held at the home of Mrs. Ina Huson on Lozier lane, July 13, were made at the meeting of the Past Noble Grands club which was held Thursday evening at the Girls' Community club. In charge of the picnic supper will be Mrs. Mary Cave, Mrs. Ethyl Weed, Mrs. Maud Stickle and Mrs. Helen Keesee.

Mrs. Iva Walden, president, was in charge of the business meeting, which was followed by a social hour planned by Mrs. Leah Ivie and Mrs. Teletha Pickel. Refreshments were served by Mrs. Irene Shirley, Mrs. Grace Hamlin, Mrs. Ella Parks and Mrs. Dorothy Scripter.

Mrs. Selma Jacobson from Bismarck, N. D., was a visitor.

## Temple Members Nile Club Guests

A group of Medford members of Zuleima Temple, Daughters of the Nile, were in Klamath Falls Tuesday to attend the last luncheon meeting of the year of the Nile club there. The luncheon, held at the Pelican cafe, honored Mrs. W. A. Arnold, who is leaving Klamath Falls soon to make her home here, and Mrs. J. N. Poppy, who will leave soon to reside in Portland.

Attending from here were Mrs. Paul Rynning, Mrs. Oliver Overmeyer, Mrs. E. B. Price, Mrs. Harry Nordwick and Mrs. A. A. Seekatz.

Women of the Klamath Nile club are members of Zuleima Temple of Southern Oregon.

## Sojourners' Club Meets Thursday

Mrs. Vincent Smith was hostess chairman for the meeting of Medford Sojourners' club held last Thursday at the Girls' Community club, assisted by Mrs. Wren Orey and Mrs. M. McCormick. An arrangement of roses decorated the hostess' table, from which dessert was served, and orange blossoms were arranged about the club rooms.

At bridge, prizes went to Mrs. M. S. Lyster, Mrs. Horace Buchan and Mrs. Leo Hazel and pinochle prizes were won by Mrs. Jack Lowe and Mrs. Bernard Hood. Another prize also went to Mrs. Hood.

Mrs. Paul Harter of Eugene was a guest and Mrs. Al Downs, who came to Medford from Astoria, was a new prospective member in attendance.

## CALENDAR

**Sunday**

12:00 noon—Loyal Workers class of First Christian church, pot-luck dinner in Fellowship hall at church following morning services. Members, friends and families cordially invited.

2:30 p. m.—Truth Students and interested public invited to tea at room 319 Medford Center building to form prayer group.

**Monday**

12:00 noon—Zonta International club, Girls' Community club. Bring sack lunch.

6:30 p. m.—Pythian Sisters, pot-luck dinner, home of Mrs. Homer Reed, 328 Edwards St.

8:00 p. m.—F. L. club, home of Mrs. Louis Ivie, 9 Mistletoe street, for business session.

**Tuesday**

9:30 a. m.—Ladies' auxiliary of First Baptist church, at church for White Cross work. Bring sack lunch. Business meeting at 2 p. m. Hostess Mrs. Beach; committee, Mesdames Cope, Culey and Eaton.

1:00 p. m.—Merritt circle of Presbyterian church, picnic at home of Mrs. H. F. W. Spilver, 520 Hamilton street. Bring covered dish and own service.

1:00 p. m.—Grace circle of Presbyterian church, home of Mrs. John Perl for picnic luncheon.

1:00 p. m.—Sunny Sisters circle of Presbyterian church, picnic at Dr. Bert R. Elliott farm.

1:30 p. m.—Queen Esther circle of Methodist church, dessert at church. Committee, Mesdames Conrad, Redden and Carder.

2:00 p. m.—Degree of Honor Juvenile club, K. of P. hall. Members and friends invited.

2:00 p. m.—Fidelity circle of Methodist church, home of Mrs. Mable Herron 153 N. Oakdale avenue. Mrs. Wm. Hill, assistant hostess. Devotions, Mrs Joseph Wilkinson. Program, Mrs. Frank Fanger, Jr.

2:00 p. m.—Everready circle of Presbyterian church, home of Mrs. John Seiler, 1115 W. Second street. Cars will pick up those desiring transportation at church.

8:00 p. m.—Jackson County League of Women Voters board home of Mrs. Justin Smith, 21 Geneva street

**Wednesday**

10:00 a. m.—Camp White auxiliary Red Cross production unit, Outpost.

1:00 p. m.—Crater Lake chapter. Daughters of American Revolution, covered dish luncheon at home of Mrs. R. E. Green, 701 Park street. Bring service.

1:00 p. m.—Chapter AA, P. E. O., home of Mrs. H. B. Murphy, Ross lane, for picnic. Convention report.

1:30 p. m.—Mistletoe club, dessert at Girls' Community club.

8:00 p. m.—American Legion auxiliary, armory for business meeting. Hostess chairman, Mrs. Richard Baize, assisted by Mrs. George Codding and Mrs Irving Housechild Election of officers.

8:00 p. m.—Chrysanthemum circle, Neighbors of Woodcraft, K. of P. hall.

**Thursday**

1:30 p. m.—Chrysanthemum Thimble club, home of Ella Wortman, 912 S. Oakdale avenue. Bring sewing and sewing kit.

2:00 p. m.—Medford Garden club, Girls' Community club installation of officers and report of state convention.

2:00 p. m.—Women's Relief Corps, armory Quarterly birthday party.

8:00 p. m.—Royal Neighbors of America, benefit card party, K. of P. hall, prizes and refreshments. Public invited.

**Friday**

1:30 p. m.—Jolly Stitchers, home of Mrs. Jean Conser 15 Crater Lake avenue.

6:30 p. m.—Canton Siskiyou and auxiliary, covered dish supper at I. O. O. F. hall. Chairman, Mrs. L. O. Howard, telephone number 2839.


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TWO GREAT MEETINGS SUNDAY

Devotional Service, 11 A. M. followed by inspiring old-fashioned Prayer Meeting..

Evangelistic Service, 7:45 P. M. Opened by Concert of Music and Song

Plain Bible Truths Proclaimed in Convincing Messages Testimonies Tell of Amazing Answers to Prayer

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# The Re-Insurance Industry

**Babson Discusses Fire Losses**

Babson Park, Mass., June 9—(Special Correspondence)—I like most insurance stocks, especially those of the good fire companies. I am often asked, however, why I invest my personal money in the re-insurance industry (in addition to my investments in merchandise stocks). There are 10 reasons:

1. Re-insurance is an absolutely essential industry. The safety of both all insurance companies and all the policyholders of these companies necessarily depends thereon. The more that risks are divided and spread, the better for all concerned.

2. It is a form of insurance which must be used by all kinds of companies,—large and small, foreign and domestic, stock and mutual, "board" and "non-board," union" and "non-union," participating" and "non-participating," and so on ad infinitum.

3. Too much so-called "re-insurance" today consists of swapping policies between large insurance companies and their subsidiaries or between other friendly companies. Some day it may be found that this practice is like a man endorsing his own note. Then there will be a stampede to get bona fide professional re-insurance protection.

4. The re-insurance industry started in Europe; but moved to the United States following World War I. It has been again upset by World War II. After peace comes, the professional U. S. re-insurance companies will not only have an opportunity to hold their present business, but should be able to take on much profitable business from direct-writing, fire-insurance companies in Europe, South America and the far east.

5. Today the stocks of professional fire re-insurance companies are depressed due to present extraordinarily high national fire losses. Or the total of 25 such companies, operating in the U. S., only one showed an underwriting profit last year. The entire industry, last year, lost $4,666,000; that is, incurred losses and expenses were $50,820,000 compared with premiums earned of only $46,154,000. As losses have always gone in cycles, the time to buy any kind of insurance stocks is when the losses are greatest and the industry looks darkest.

6. The professional re-insurance companies are not involved with agents or dependent thereon. No one appreciates more than I do what all branches of the insurance industry owe to the agents. Yet, too many direct-writing companies are today so dependent upon their agents that the company officials are not free to do what they think would be best for their company. Re-insurance company officials are wholly free from such entaglements.

7. Our nation is on the verge of great progress in preventing fire, marine, casualty and life losses. After World War II better living conditions, new building codes, increased use of non-combustible materials, extended water supplies with more efficient fire and police departments, combined with sprinkler systerms or fire alarm boxes in every building, should materially reduce losses of all kinds. As re-insurance suffers most as the loss ratios increase, so these professional re-insurance companies should profit most as these loss ratios are reduced.

8. The professional re-insurance industry today is disorganized and has an inferiority complex. It is existing upon "crumbs" thrown out by the big companies when it should be the leader of the entire insurance field. In Europe, these re-insurance companies have led and dictated to direct-writing companies the basic policies of fire protection. Some day our U. S. re-insurance companies will enjoy a much more important place in fire, marine, casualty, life and other branches of the insurance industry. Furthermore, the social and political hurdles facing the direct-writing companies should re-act beneficially to the professional re-insurance companies.

9. It is true that this industry is under a cloud; but I believe it is fundamentally sound. With the co-operation of the National Board of Fire Underwriters, the National Fire Protection association, the Association of Casualty and Insurance Executives and the Mutual and other associations* the industry can perform a great service to all insurance companies and to the nation as a whole. It needs only organization and better co-operation among its own group and fairer treatment by the direct-writing companies which it is now efficiently serving.

10. Finally, and very important as an inflation hedge, the stocks of most professional re-insurance companies are selling for considerably less than their liquidating value.

Without doubt the fire losses for 1944 will be the largest, excepting 1932, in the history of the United States, namely about $400,000,000. This compares with an average of $317,615,500 for the past twelve years. But patriotic people will soon wake up and realize that insurance does not replace losses; it merely distributes them over a large number of people. When a building burns in America, it hurts America just as much as if it were burned by our enemies. People are now about ready to recognize this and be careful, first by preventing fires, and secondly by immediately going to the nearest fire alarm box and calling the fire department. "There never was a fire which could not have been put out with a pail of sand or water when it first started."

*This list includes the National Association of Insurance Commissioners, National Association of Insurance Agents, National Association of Insurance Brokers, Associated Factory Mutuals, National Association of Fire Chiefs, National Bureau for Industrial Protection, Chamber of Commerce of the United States, National Industrial Information Committee, National Industrial Conference Board, American Institute for Property and Liability Underwriters, Anti-Inflation Campaign, and the Committee for Economic Development.


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Equipped to care for bed patients
Registered Nurse in Charge


# POSTWAR FIELD SEEN ABSORBING "WAR" DOCTORS

By Marion Ford
United Press Correspondent.

Ann Arbor, Mich. — (U.P.) — Fears that the wartime speedup in medical education will bring a postwar surplus of doctors is not shared by officials of the University of Michigan's Medical School.

In spite of the compressed courses which are turning out 32,000 doctors every four years, Michigan's medical men believe there will be ample peacetime fields to take care of the nation's physicians.

And they don't believe the quality of future medical care will be impaired because of shortened periods of study and training, although they advocate immediate resumption of the four-year course as soon as the war is over.

**Strain Heavy**

Dr. A. C. Furstenberg, dean of the university's medical school, points out that the worst thing that can result from the present compressed course is a physical letdown on the part of the students.

"Incessant study for three years straight will give them as much actual training as in prewar years, but counts as a physical strain that can't be continued over a long period of time," he said.

"In addition to the wear and tear on their physical well-being, the monotony of day-to-day study without let-up may lead to 'stifled ambition and a period of decadence'."

**Demand To Increase**

Expanding fields of peacetime medicine are opening up that will augment the demand for physicians. This, coupled with the fact that a large number will probably remain in the army and navy, should result in just about enough doctors to fill postwar requirements, he said.

Dr. Furstenberg suggests that the 12,000 excess doctors being produced every year can be utilized in the fields of public health, preventive and industrial medicine, traumatic (wound) surgery, neuropsychiatry, physical medicine, pathology and pharmacology.

As a matter of fact, he concludes, it would keep every physician in the country busy each half-day of his life making physical examinations alone.

## UNDERWEAR THIEF

Adrian, Mich.—(U.P.)—A thief with a flair for women's underwear is at large in this area. Three times the marauder struck recently, but each time the loot was step-ins, panties and brassieres. On one occasion, $20 in cash and jewelry was left in a drawer from which feminine undergarments were taken.

## REPAIRS ROADS

Oklahoma City — (U.P.) — Although details of the program have not been completed, Highway Commission Chairman Ben T. Childers has announced that $1,500,000 would be spent soon by the department to repair state roads, many of which have received little attention since Pearl Harbor.

Closing time for Sunday Too Late to Classify 5:30 Saturday afternoon—Please remember.

## Too Late to Classify

FOR RENT—New 3-room furnished house with garage. Close in. No children or pets. See Denny at Top Notch Cafe.

ANY GRANGERS wishing transportation to Grants Pass for 5th and 6th Degrees next Thursday, June 15, phone W. S. Darby, 6066, or call at Hubbard Bros.

**$3500**

This 6-room house, located on N. Central has kitchen, combination living room-dining room, 3 bedrooms and bath. Hardwood floors living room and dining room; laundry trays on utility porch. Immediate possession, with excellent terms. $700 down, monthly payment on balance.

**$2250**

Large lot, located on East Main, 99x374 feet, has a 4-room house with bath. Cherry trees will pay taxes each year. Total price $2250.

MARK A. GOLDY,
EXCLUSIVE AGENT,
105 E. Main. Phone 3266.

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WINDOWS
DOORS
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We can furnish you with stock sizes or make to your special requirements.

PADGHAM PLANING MILL,
1309 Court St. Phone 4750.

FOR SALE at pound on Lozier lane, seven dogs of various breeds. Ph. 2962.

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—WE BUY CARS—
Let us bid on your body and fender repairing.

EXPERT PAINTING
See us to touch up a fender or a complete paint job.

Mechanical work for all makes of cars and trucks.

FOR SALE—
1939 Pontiac sedan. Low mileage, good tires. At NADA book price.

SKINNER'S GARAGE,
143 S. Riverside. Phone 2740.

UNION CREEK RESORT will be open Monday, June 12.

FOR RENT—In Jacksonville, 6-room house, part furnished. Garden in. Only $25 per month. Inquire for Jess Ring, 3 blocks back of J'ville club, "south."

ATTENTION! $2000. For sale, new 4-room semi-modern house, small acreage, located 2 miles north Central Point. Inquire A. J. Milton, Central Point. Phone 33X2, Central Point.

HELP WANTED—Woman to do family laundry for 2 adults at her home. Will deliver and pick up laundry. Phone 2756.

TO TRADE Ford V-8 pickup in good condition for 1-ton or larger truck, preferably with stock rack. Box 294, Central Point.

HAY FOR SALE—12 acres of oats and vetch hay for sale in the field. Located between Ross and Beall lanes on Central Point and Jacksonville Hwy. See Richard Pruitt at Mobilgas Station at corner of Main and Ivy. Phone 4145 or 5790 Sundays.

FOR SALE—3400-lb. team, 6 years old. Must be seen to be appreciated. Phone 5003.

EAT breakfast at the Dixie Cafe.

HOUSEKEEPING rooms for rent. 106 S. Ivy.

PACKING and crating by reliable, experienced men. Don't take chances. Ph. 2886, Davis Transfer & Storage Co., 40 S. Fir St.

FOR RENT—Comfortable and very pleasant five-room, furnished home. Lovely neighborhood, paved street, west side, clean, quiet, permanent tenant desired. No drinkers, no pets. Available after June 12. Ph. 5489 after noon Monday.

MOVING—Padded van service for your convenience. Ph. 4064. City Transfer & Storage, 38 S. Fir St.

DIXIE CAFE is now serving breakfast.

FENDER AND BODY WORK
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Under the direction of Clare Caley and Berle Thornton, two of the best body men in the state of Oregon. Let us figure your job.

ROGUE RIVER CHEVROLET,
9th and Bartlett.
Phone 2288.

THE HOME OF HIGHER GRADE MECHANICS.

FOR SALE—Model "A" pickup, $50 below ceiling. 304 Chestnut.

LARGE, light housekeeping room. Hot and cold water in room. Completely furnished. Phone 5182.

FOR SALE—Sorrel saddle horse, 8 yrs., 1200 lbs. Phone 3034.

FOR SALE—2 stock saddles. Ph. 3034.

$7500—Suburban home, 8 acres land, large 7-room house, completely furnished, ¼ mile from Medford. 2 pressure water systems, 5 acres in alfalfa, large hay barn, cow barn, chicken house. Terms.

Also

Nice 6-room home on Dakota St., in nice shape. Nice yard. $3500, terms, Harry Long, 1258 S. Riverside.

THE Radio Service & Television Co. is receiving large shipments of radio tubes every week and we can furnish you with tubes for your radio. We will accept mail orders. Store at S. Columbus and Stewart Ave. P. O. Box 866, Medford.

WANTED—Pay cash electric refrigerator, small or medium preferred. Write Berry, Rt. 1, Box 402, Central Point.

NOTICE

We have just installed a Sun Motor Analyzer. This is the last word in motor tune-up equipment, used universally for motor analysis by U. S. flying forces. Eliminates all guess work, shows you at a glance whether you need rings, new plugs, coil, generator or just a carburetor adjustment. Let us analyze your motor. The old hit and miss tune-up methods are as obsolete as a model "T."

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9th and Bartlett. Phone 2288.

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FOR SALE—Set new pre-war heavy-duty tire chains, size 600/16. Rt. 1, Box 348, J'ville-Phoenix Hwy.

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With best PRE-WAR PAINTS,
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If you have a good finish
Better save it.
STEAM CLEANING.
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BICYCLE tires and tubes. Every one guaranteed. 20-in. 24-in. and 26-in. balloon. Sims Bros, 23 N. Fir.

BICYCLE seats. Genuine leather top. Special value, $3.49. Sims Bros.

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BICYCLE tires. Fresh stock just arrived. Sims Bros., 23 N. Fir.

WANTED TO BUY—Clean, first cutting baled alfalfa. Monarch Seed & Feed Co.

BICYCLE seats, $1.98 and up. We now have a good stock. Get yours now at Sims Bros., 23 N. Fir.

RUBBER-TIRED baby strollers. Sims Bros., 23 N. Fir.

WANTED TO RENT—2-bedroom, unfurnished house by 3 adults. Permanent residents. Possession not later than July 1. Ph. 2895 or 4794.

WANTED—Little girl's sidewalk bicycle. Phone 2461.

WANTED—Commercial spraying of all kinds. Phone 6561. Withrow.

STORAGE, 3 warehouses in Medford. All storage properly cared for. Eads Transfer. Dial 7121.

FOR SALE—Registered Boston Bulldog, seven mo. old. Ph. 3583.

ONE 9x12 Axminster rug, like new; one heavy canvas, 17x21 ft. Phoenix. Phone 6006.

FOR SALE—3-in. diaphragm sewer pump. Ask for Maddax, Bab's Trailer Camp.

SANITARY service. Septic tank and cesspool pumping. Free inspection and estimates. Phone 9110.

FOR SALE—K-O Dairy Fly Spray. Kills and repells flies. The finest dairy fly spray on the market. Costs a little more but does a lot more than ordinary fly sprays. Monarch Seed & Feed Co.

ATTENTION, PLEASE!
Just arrived, famous Dayton, McClaren, 6-ply tires, 600/16 and 650/16.
Block amber fog lights.
Pre-war 17, 18, 19 and 21 tubes.
Large supply Goodyear batteries.
A few good used cars.
We want some late model cars.
See us before you sell.
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Youth Pontiac Dealer.
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Buy More Bonds. Dial 2942.

GET your winter's wood now. Heavy red fir slabs. Faber's, 34 S. Riverside. Phone 4449.

LET us do hayinv. We cut, rake, bale, haul. Call 5475.

NOTICE—If you are troubled with termites, phone Pacific Feed & Seed, 3413.

REPLACE your broken window glass. New glass installed while you wait.
MEDFORD MILLWORK CO.,
The Glass House,
Phone 4112. 10th and Grape.

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LAWNMOWERS sharpened and repaired. Joe J. Jones, 423 King. Ph. 2537.

FIR ROUGH BLOX & SLABS, green, 6-tier load, $6.50. Medford Fuel. Tel. 3111.

PACKING, crating and shipping. Special department maintained for this work. Eads Transfer. Dial 7121.

WANTED — Late model used cars. Highest prices paid for good, clean automobiles. Crater Lake Motors.

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ADAH'S BEAUTY SALON — Permanents a specialty. Across from Holloway's Grocery, 120 N. Central. Phone 2664.

FOR SALE—Meo-181. Destroy dandelion, crabgrass and other weeds. Faber's, 34 S. Riverside.

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Daily care for children of working mothers. Ages 2 to 6. Hours 7 a. m. to 6 p. m. 22 Geneva. Ph. 2013.

BARGAINS—Slightly used clothing for whole family. 518 East Main.

APARTMENTS and garage for rent. 1417 W. Main. Phone 2618.

FINE young male Wirehaired Terrier looking for a good home. Free. Call 131 S. Grape St.

WANTED—Cat skinner on logging job. Phone 363 Jacksonville. J. R. Morris.

WANTED—Logging truck driver. Only experienced need apply. Ph. 6564.

WANTED—Bookkeeper. Local party only. Must have knowledge of complete office work. Old reliable firm. Steady work, short hours. Phone 4981 Sunday, 4112 week days.

WE will buy old fishing rods and reels. Lamport's Sporting Goods.

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FOR RENT—4-room modern furnished house. Oak Grove road. Inquire ¼ mile south Oak Grove school. Fred C. Sander.


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