

# LIFE INSURANCE DIRECTOR SPEAKS AT ROTARY MEET

Growth of life insurance companies in the U. S. during the past 100 years and their contributions to the economic life of the country were discussed at a luncheon meeting of the Medford Rotary club Tuesday by B. M. Downie, agency director of New York Life Insurance Company at Portland. Speaking at the Hotel Medford, Downie traced development of the insurance idea from the old burial societies, the advent of Lloyd's of London, English fraternal societies and Benjamin Franklin's first fire insurance company in this country.

The first life insurance company in the United States was organized in 1853, Downie said. The three major groups, fraternal, stock and mutual, all operate on similar procedures with three basic charges, for death losses, for cash reserve which is based upon interest rates and general operating cost. The four conventional types are straight life, endowment, term and annuity.

**Business Open Book**  
The difference between companies may be determined by the value each places on security.

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# Sinatra In "Anchors Aweigh"



Frank Sinatra and Kathryn Grayson share dinner and a few laughs in this scene from the technicolor production with Gene Kelly in "Anchors Aweigh" which opened a four-day run today at the Craterian theatre.

ties, the speaker said. Although 3,000 life insurance companies have gone "on the rocks" since 1835, regulations and controls render their business an open book and have strengthened their position in the economic scheme of this country. Insurance is today considered a "trusteeship" for the people's savings.

Downie pointed out that two well known public investigations of insurance companies in 1905 and 1941 further established their dependability in the minds of the public. Improvement in the educational program of life insurance agents was the principal recommendation of the 1941 investigation, and companies generally have stressed such a program in recent years.

**Huge Investment**  
Today 153 billion dollars are invested in commercial companies, 137 billion in government insurance in wartime and 67 billion in social security.

Mr. Downie concluded his address with a brief discussion of taxation and insurance. He was introduced by Ray Wright, local New York Life district manager. W. A. Gates announced the Rotary club's participation in the current Victory Loan queen contest and urged fullest cooperation.

**WEATHER**  
Northern California: Increasing cloudiness today with light rain extreme north portion today spreading to central portion tonight and south portion Thursday. Warmer tonight. Moderate southerly wind except moderate to fresh off coast.

# PARISH GROWTH TOLD IN ANNUAL DINNER REPORT

Reports showing the growth of St. Mark's Episcopal church and adoption of a budget, including for the first time salary for a religious education director and young people's worker, featured the annual parish dinner of the church held Sunday evening at the parish hall, St. Mark's church was incorporated in 1890 and work has been carried on by the Episcopal church in this area since 1874, it was stated during the dinner.

Figures given by the rector, the Rev. George R. Turney, show a 30 per cent increase in church attendance in 1944 as over 1934. The church had but 176 communicants in 1944 members in 1934 while in 1944 communicants numbered 347 and membership had increased to 649 persons.

Evaluation of church property has increased from \$25,000 to \$59,000 in the 10-year period and receipts have increased about three-fold, it was reported. Church school enrollment has risen from 107 to 169. Sixty-three persons were baptized or confirmed last year as compared to 35 in 1934, the reports showed.

# Talent Methodist Bazaar Is Friday

Talent, Nov. 14 — Women of the Talent Methodist church will hold the annual bazaar Friday, Nov. 16, at the city hall. The sale will begin at 2 p. m. with handwork and foods featured, and it is stated that a number of articles suitable for practical Christmas gifts will be on sale.

# Daily Weather Report

**FORECASTS**  
Medford and vicinity: Cloudy with occasional light rain tonight and Thursday. Warmer tonight.  
Oregon: Scattered showers and snow flurries tonight and Thursday except light rain west portion in afternoon. Fresh to strong southerly wind shifting to westerly off coast.

**LOCAL DATA**  
Temperature a year ago today: Highest 49; lowest 24.  
Total monthly precipitation 1.24 inches.  
Excess for the month 32 inches.  
Total precipitation since September 1, 1945, 2.96 inches.  
Deficiency for the season 02 inches.  
Relative humidity at 4:30 p. m. yesterday 68%; 4:30 today 83%.

**Tomorrow**  
Sunrise 7:51 a. m. Sunset 4:30 p. m.  
Observations taken at 4:30 a. m.  
120 Meridian Time: High Low Prec.

Boise	46	36	
Boston	66	55	.13
Chicago	55	31	
Denver	45	23	
Eureka	56	45	
Havre	6	—	
Los Angeles	79	48	
Medford	50	38	
New York	65	54	.13
Omaha	26	23	
Phoenix	75	36	
Portland	52	50	.01
Reno	57	22	
Roseburg	57	44	
Salt Lake	44	25	
San Francisco	61	47	
Seattle	52	43	.57
Spokane	41	39	.03
Washington, D. C.	69	54	.09
Yakima	44	—	

Use Mail Tribune Want Ads

# P.-T. A. Activities

**HOWARD P.-T. A.**  
Howard P.-T. A. will meet tomorrow afternoon at 2 p. m. at the schoolhouse. A large attendance is requested to help plan for a health room. Program will be furnished by 3rd and 4th grade pupils.

**Shady Cove P.-T. A.**  
Plans for a potluck supper to be held Friday, Dec. 14, were made at a meeting of the Shady Cove Parent-Teacher association held Nov. 9 at the school. The potluck supper will replace the carnival, which will be held next spring. Families attending the supper are asked to bring table service and each P.-T. A. lady attending is asked to bring a dish towel for the kitchen. A welcome is extended to anyone wishing to join in the evening.

ing, and a program and several entertainment features will follow the supper and regular meeting.

The school children have turned in 57 memberships to date in the current drive. Prizes will be awarded at the conclusion of the contest.

**Jackson P.-T.A.**  
Mrs. Edith Hamilton will preside at the regular meeting of the Jackson Parent-Teacher association meeting Nov. 16 at 3 p. m. Mrs. Hamilton succeeds Mrs. William Herron as president, since the Herrons are leaving soon for Grants Pass.

Committee chairmen appointed recently are membership, Mrs. James Farrar; refreshments, Mrs. Louis Putnam; hospitality, Mrs. William McKenzie; magazine, Mrs. C. R. Richmond; publicity, Mrs. L. E. Van Ausdall.

Gordon Gilmore, Boy Scout executive, will present the Cub Scout charter during the meeting and plans will be made for a Dad's Night potluck dinner to be held this month.

Mothers of children in Mrs. Kirtley's and Mrs. Schneider's rooms will be hostesses for the meeting.

# PARENTS INVITED TO FILM SHOWING

Parents and citizens of this district were reminded today of the showing of the film, "Children of the City" in the county courthouse auditorium tonight at 8 p. m., the film having been brought here through the efforts of Rep. O. H. Bengtson, chairman of the state legislature's interim committee on child delinquency.

The film is said to be enlightening in the study of child delinquency and its causes and will be shown free. Assisting Bengtson with the film showing are Dr. A. Erin Merkel, county health officer, and Robert Elder, county juvenile officer.

# Shady Cove

**Shady Cove, Nov. 14** — The community extends sincere sympathy to Mrs. Zella Tullis in the recent death of her father.

The storage locker plant is near completion, also the garage. Another new building to house the Valley Supply Hardware was started this week which makes Shady Cove look quite cityfied.

Mr. and Mrs. Harold Mills-paugh and friends have been renewing old acquaintances here the past week. They now reside at North Hollywood, Calif.

Upper Rogue Grange will hold another dance Nov. 24 at their hall.

Jim Welch has returned after serving in the army. He is the proprietor of the former Millard Motor Court.

Mrs. Elsie Turner and family had the father and son home for a visit over the week-end.

# Court House News

**Divorce Complaints**  
Clarice V. Gardner vs. Don M. Gardner.

**Divorce Decrees**  
Wallace DeCunningham vs. Irma Zelma Cunningham.  
Rita Becker vs. Fred Becker.

Small and round fluorescent lights for Christmas trees will be available for the holiday season.



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# YEAR PRISON JOLT FOR JAIL BREAKER

Robert Ben Merrill, on trial before a circuit jury on an assault and robbery charge, and who entered a plea of guilty to an indictment charging jail break, was sentenced to a year in the Jackson county jail yesterday by Circuit Judge H. K. Hanna.

In the robbery trial which started yesterday, two special venues of six names each were drawn from a jury was secured. The first witness was called yesterday afternoon. He was Dave Hickman, the complaining witness, who told of events before the robbery. His woman companion, and the taxi driver they hired also testified for the state. Merrill is alleged to have struck Hickman on the head with a beer bottle and photographs of the injury as well as of the beer bottle were introduced by the state.

Merrill is scheduled to take the stand in own defense. The case is expected to go to the jury late today or early tomorrow.

# TRAIN DERAILED

Omaha, Neb., Nov. 14—(U.P.)—The westbound City of Denver passenger train was derailed early today near Hershey, Neb. The Union Pacific Railroad announced that no one was injured seriously, although several passengers were bruised.

Closing time for Classified Ads 4:30 a. m.—Too Late to Classify 12:15 p. m.

here today for a series of quick conferences with occupation chiefs before rejoining his command in Manila.



**MAINLINERS TO**  
**PORTLAND 1½ hrs.**  
**SEATTLE 2¾ hrs.**  
**SAN FRANCISCO 2¼ hrs.**  
**LOS ANGELES 4½ hrs.**  
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**Check and Double-check**

Have you ever noticed that whenever two trains pass, freight or passenger, a trainman will signal, with hand or lantern, to the trainman at the rear of the other train? This is not merely a friendly gesture. Each man makes a careful visual inspection of the other's train while it passes. Then he signals that all is well or that he has spotted some defect. This is just one phase of a continuous "check and double check" system. All Union Pacific trains are thoroughly inspected before leaving terminal points... all station agents check each train as it passes. Even track crews, along the right of way, are alert to spot any sign of trouble. Thus, Union Pacific trains are checked time and time again as they transport passengers and freight over the Strategic Middle Route, uniting the East with the mid-West and the Pacific coast.

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