

PUBLISHED EVERY EVENING EXCEPT SUNDAY, SALEM, OREGON, BY

## Capital Journal Ptg. Co., Inc.

L. S. BARNES, President. CHAS. H. FISHER, Vice-President. DORA C. ANDRESEN, Sec. and Treas.

**SUBSCRIPTION RATES**  
Daily by carrier, per year \$5.00 Per month .45c  
Daily by mail, per year 3.00 Per month .35c

**FULL LEASED WIRE TELEGRAPH REPORT**  
EASTERN REPRESENTATIVES  
New York, Ward-Lewis-Williams Special Agency, Tribune Building  
Chicago, W. H. Stockwell, People's Gas Building

The Capital Journal carrier boys are instructed to put the papers on the porch. If the carrier does not do this, misses you, or neglects getting the paper to you on time, kindly phone the circulation manager, as this is the only way we can determine whether or not the carriers are following instructions. Phone Main 81 before 7:30 o'clock and a paper will be sent you by special messenger if the carrier has missed you.

### INSURANCE LAWS ALL RIGHT

Mr. W. A. Williams representative of a big insurance company discussing insurance at Portland recently took occasion to criticize rather severely the laws of Oregon regarding insurance, which are the same in 21 of the states, for providing the amount stated in the policy on buildings shall be considered the value of the property at the time of the loss. It strikes the average man that is a just law. It may be a foolish one in one respect, for it is inducive of incendiarism. It is not so directly but indirectly it is, for it allows the person who has overstated the value of his building to collect more than the building is really worth and therefore tempts him to "wish" his place would burn. However the law is not altogether to blame for this for it is the insurance company's business not to insure a building for more than it is worth. If it does so, it should pay the loss since it collects the premium on the full value stated.

The modern insurance policy is so long and so verbose, so round and bound up in legal terms and insurance phrases made apparently for the sole purpose of being unintelligible, that few if any taking out insurance either understand the terms of the policy or try to. They simply look for what they think is a sound company and sign up any old paper handed them without understanding anything about it. Without the law as the 21 states have it, an insurance company can insure a building worth \$1,000 for say \$10,000 and when the building burns can go into the courts, if necessary, and showing the actual value of the building and the amount of the loss, pay that loss and settle its debt in full. It can collect the amount required to cover all risk on a \$10,000 building, while it has never risked more than the \$1,000 loss.

It is the company's business and its duty not to insure a building for more than it is worth, and if it does so and collects the premium for the larger risk it should pay the sum for which it collects the premium. To put it mildly, it is at least guilty of contributory negligence in such a case, and should pay for its carelessness. Mr. Williams looked at the situation from an insurance company's viewpoint and not from that of the insured or from that of square dealing. He should remember that it makes a great deal of difference in the appearance of an object looked at through a telescope whether the little or big end of the instrument is applied to the eye. In the one case objects seem very large and in the other exceedingly small, and in neither is the real size of the object discovered.

It is claimed that Bryan is planning to leave Nebraska, and take up his home in the south. He would not be to blame for Nebraska left him first. At the same time it is asserted that he may become the candidate of the prohibition party in 1920 for the presidency. This too, is quite possible perhaps probable. Bryan is a great character, a big man every way? It is the opinion of many who have studied him that he missed his calling, and that he would have made world wide fame as an evangelist. He has ideality largely developed, is in a sense a dreamer, but his dreams are for the betterment of mankind, even though they may be impractical. Nebraska loses much if it loses him and her loss is the gain of the south.

Emperor Frances Josef ended a long and stormy reign in the midst of a world war in which he was the central figure. He passes off the stage while the issue of arms is yet undecided and the fate of his empire is still hanging in the balance. Possibly he may find behind the veil of mystery which is pierced only by death the peace and tranquility that was denied him in this world.

Mr. Hughes seems to have adopted the policy for which our esteemed friend, the Oregonian, so often and so ardently roasted President Wilson and is trying the "watchful waiting" plan. By the way, so is Willcox.

Judge Hook has thrown the hook into the Adamson eight hour day law by declaring it unconstitutional. Once and a while these federal judges are appropriately named.

## LADD & BUSH, Bankers

Established 1868

CAPITAL \$500,000.00

Transact a General Banking Business

Safety Deposit Boxes

SAVINGS DEPARTMENT

### CUT OUT THE HARD TIMES TALK

The Portland Telegram prints the following:  
Reports made by the members of the executive board of the Muts at its regular meeting yesterday afternoon, were to the effect that the needs of general relief work in Portland will not be so urgent as has been the case during the last two winters. These reports were made after a careful inquiry and study of local conditions generally for the last three weeks.  
This situation in the employment field was reported much better than it ever has been in the history of the city, and credit for this satisfactory condition was given to the systematic and businesslike efforts of N. P. Johnson, the director of the public employment bureau.  
There is a slightly disconcerting note in the labor situation as the Muts have found it, due to the unprecedented car shortage, which is likely to result in a shutdown of many of the lumber mills and logging camps, with an inevitable increase in the number of unemployed later in the season.  
At the present time, it is clearly apparent, according to reports received by the Muts, that every able-bodied man who is willing to work can find employment, though the purchasing power of the dollar which he earns has been substantially impaired by the tremendous increase in the cost of living which applies to every necessity of life.

Similar conditions exist in Salem and no doubt in other cities of the state. There is no suffering and none is likely to occur, except in isolated cases due to sickness or special misfortune. It is to be hoped, therefore, that local organizations will cut out most of this relief and charity work which they featured so strongly for the last year or two, advertising Oregon constantly as a pauper state where people were starving to death.

Much of this organized charity work is worse than valueless and is undertaken by persons who want to keep in the limelight, or for the purpose of providing jobs for those who are in charge of the work. Salem would probably make a better showing than many other cities in this respect, since the commercial club took charge of the relief work through one of its bureaus, but there is little need to devote any special attention to this work now, since there are no poor families in Salem who will not be taken care of by their immediate neighbors or by the proper county authorities.

The country at large is very prosperous and Oregon must get in tune with her sister states and share in that prosperity.

Eugene, Or., Nov. 21.—S. A. Buckland & A. H. Buck, of the Monroe Timber company, of Monroe, Wash., and of the Buck Box & Crate company of Eugene, has filed with the Lane county clerk a record of a right of way for a logging railway across property bordering on the Siuslaw river between Mapleton and Florence.  
A large number of contracts to purchase cedar lumber also were filed by the same parties.  
The timber is near the site of a proposed shingle mill, upon which construction work already has begun and which, it is announced, will give employment to 50 men at the start.—Oregonian.

This is the project that the Oregonian stated shortly before election would be held up if Wilson was elected. The deal, so that paper stated, was conditional entirely upon Hughes' success—and it turns out about as reliable as all news of that character published in the Hughes' papers before election.

Speakers at the meeting of the Civic League of Portland, Saturday, asserted that the negative vote on the negro suffrage amendment was not due to an ignorant vote as some claimed, but was an expression of the sentiment of the voters on the negro suffrage question. They added that in their opinion, if the question of negro suffrage was again submitted to a vote that it would be defeated. Anyway it seems to be a freakish vote, since it is a dead letter among the laws.

The steel corporation has raised the wages of 200,000 employees ten per cent, effective December 1. And yet the returns indicate that all the union labor men voted the republican ticket as usual, fearing the threat of employers that their wages would be cut in event of Wilson's election.

"A woman named Molly McMurkee, she couldn't tell chicken from turkey. Both Latin and Greek she could fluently speak, but she couldn't tell chicken from turkey." That is where Miss McMurkee had a dead cinch on her Thanksgiving dinner. Chicken will do for her just as well.

The present state administration is probably the biggest joke ever foisted upon the people of Oregon, but that a joke may some times develop into a serious matter is shown by the present situation at the penitentiary.

While talking about what will happen in Europe when the war ends, perhaps the first verse of chapter IV of Isaiah will cover it about as well as any.



### PROBLEMS

Our problems ever face us, howe'er elections go, and in our dreams they chase us, and fill our sleep with woe. No matter who may guide us, and sail our ship of state, our problems still will ride us, we still must pay the freight. Oh, not the politician, whose larynx works "on high," will better our condition, or feed our children pie. No platform ever written will bring you window-glass, or cat meat for the kitten, or pay for coal and gas. No politicians pledges, no whiskered campaign wheeze, will bring us goodly wedges of bred and Limburg cheese. And now the trouble's ended; the long campaign is done; and after efforts splendid the right (or wrong) men won. We, having whooped and hollered until our throats are sore, will hew the stately pollard, and bale our hay once more. To keep the kettle boiling, and buy the children bran, we now resume our toiling, as bravely as we can.

### Grange Is Planning Get Together Meeting

(Capital Journal Special Service)  
Monmouth, Nov. 22.—The Grange is planning another get together meeting and a big dinner in their hall on New Years day, for the members and their families. The woman's work committee consisting of Mrs. Edwards, Mrs. Brunzell and Mrs. Ostrom are to make arrangements for same.  
J. W. Scott of Lyle, Washington, who spent several days in Monmouth last week visiting his daughters left for his home on Wednesday, taking Cora and Elizabeth who will remain indefinitely.  
Arthur Burkhead and Jack Wood came home for the week end to attend the dance at the Normal on Saturday night.  
Mr. Gowling of eastern Oregon arrived here one day this week to spend the winter with his family, who came here at the opening of the normal school.

Mr. and Mrs. Oscar Haynes of Astoria have been here for some time visiting at the Portland home. Mr. Haynes is a brother of Mrs. Portland.  
The Old Fellows enjoyed a pleasant evening last Monday night, candy and apples were served and future prospects discussed.  
G. T. Boothby was one of the three to represent Polk county at the West Side Highway association meeting at McMinnville Wednesday.

Monmouth youngsters who finished their club projects this year are Beth Ostrom, Mayda Huber, Elinor Portland, Jesse Keyt, Mary Rice, Frances Nelson, Hazel Brunzell, Homer Brunzell, Romaine Nicholson, Frank Loughary, Robert Hinkle, Clay and Neal Moreland, Joe and Thera Straas, John Stump, Braes Rogers, Mandy Ararat, Floyd McClellan, Hugh Bell and Wendell an Loon.  
Work is progressing nicely on the Valley and Siletz railroad east of here. The track is laid to within two miles of Independence and the work train is there, grading and laying track as they go.  
The children of the training school who bring lunch are being served a plate of hot soup or a cup of cocoa with their lunch now. The students of the domestic science prepare the tables make the soup or cocoa and serve same under the direction of Miss Butler. The children pay 25 cents per month each for this and the students get credit for the work.  
The first student body dance of the season was given in the normal school gymnasium on Saturday night. The color scheme was yellow and green and was carried out very beautifully with fir boughs and chrysanthemums. A delightful feature of the evening was a favor dance; incense was burned to the harvest moon as in ye olden time. President and Mrs. Ackerman, Prof. and Mrs. Butler and the Misses Todd, Butler and Hoham were patron and patronesses for this delightful affair which was planned by students of the normal.

There was a very jolly party given in the training school building for normal students who did not care to attend the student body dance. A pleasant feature of the evening was a reading given by a Mrs. Fish of Salem. "If I Were King;" other splendid numbers were given, games played and a delightful time enjoyed by all.

Mrs. H. Keller, field representative of the Boys and Girls Aid society of Portland, spoke at the normal Friday morning, taking for her subject "What Makes Them Behave So."  
Mrs. Keller is a woman of much experience with children and no doubt her talk will prove of value to all who were fortunate enough to hear her.  
Miss Myrtle Copenhaver represented the senior class at chapel on Wednesday with a splendid paper on the value of a school library.

Prof. Evendon addressed a parent-teachers meeting at the Arleta school

Sixteen leading officials of nine large Pacific coast cement companies have been indicted by the federal grand jury at Portland on charges of organizing a trust in restraint of trade.

Portland last Saturday evening.

Mr. Pittman has finished his in-terstate work and is now organizing his classes in rural school work in the normal.

Miss McIntosh is enjoying a visit from her mother who is here from her home in Wisconsin, for the winter.

Miss Hoham spent last Monday in Portland where she visited the public schools, inspecting the music work there.

Miss Mary Watson of the University of Oregon, spent the week end in Monmouth as the guest of Miss Ken- nedy.

Mr. Pittman has finished his in-terstate work and is now organizing his classes in rural school work in the normal.

Miss McIntosh is enjoying a visit from her mother who is here from her home in Wisconsin, for the winter.

Miss Hoham spent last Monday in Portland where she visited the public schools, inspecting the music work there.

Miss Mary Watson of the University of Oregon, spent the week end in Monmouth as the guest of Miss Ken- nedy.

### What You Can See On SHASTA ROUTE

Three Daily Trains--Portland to San Francisco

PORTLAND		SAN FRANCISCO	
No. 15	Shasta Limited	No. 13	
8:20 A. M.	3:50 P. M.	8:00 P. M.	
Daylight	Dark	Daylight	Dark
Daylight	Dark	Daylight	Dark
Daylight	Dark	Daylight	Dark
5:50 P. M.	6:50 P. M.	7:30 A. M.	

Salem (Capitol Bldg)  
Albany  
Eugene (University of Oregon)  
Roseburg (Cow Creek Canyon)  
Grants Pass  
Medford  
Ashland (Lithia Springs)  
Mt. Shasta  
Shasta Springs  
Sacramento Canyon  
Red Bluff  
Sacramento (State Capital)  
Port Costa  
Oakland

Illustrated booklet showing scenes along the Shasta Route sent free on request.  
JOHN M. SCOTT,  
General Passenger Agent, Salem, Oregon



### RECALL STARTED AGAIN

Dallas, Or., Nov. 22.—It is reported in Dallas that the proposed recall movement against the Polk county court is to be given new life and that "paid" circulators of petitions will be sent out over the county early next week. The movement is expected to receive financial backing from several leading farmers in the West Salem and Spring Valley districts.

A report is also current here that charges the county with having exceeded the indebtedness limitation and will be made the basis of the recall.  
It is said that Herman Petrie, former county commissioner and a democrat, will be named against County Judge Teal, and that George McCulloch, republican, will be named to oppose Mr. Beckett.

### NONE BETTER YOU'LL LIKE IT

# Butter Nut

BREAD

PURE AND RICH SWEET AND CLEAN

### CASTORIA

For Infants and Children  
In Use For Over 30 Years  
Always bears the Signature of *Dr. J. C. Hutchins*

## MY HUSBAND AND I

by Jane Phelps

### CLIFFORD PREPARES TO DO HIS OWN SHOPPING

CHAPTER LXXXIII.  
When Clifford came in, I told him of my nice afternoon with Mrs. Curtis, and brought out the things I had bought for his inspection. My hat had been delivered, and he admired it and thought it becoming. He also added a careless approval of my other purchases, telling me laughingly that I would quite spoil Edith.  
I then timidly showed him the ties I had bought for him. They were really lovely, I thought as I unwrapped them, and he surely would be pleased.  
"Whatever possessed you to buy ties for me?" he asked, scarcely glancing at them.  
"Why—they were so pretty—and Mrs. Curtis was buying some for Mr. Curtis, and I—thought you—would be pleased," I stammered.  
"Well, I am not! I prefer to do my own shopping," he returned, and carelessly tossed the ties on the table, without even looking at them.  
I felt sure I was going to cry. Nothing he had done for a long time hurt me as did his action. It was the very first time I had ever bought him anything to wear, and I had been so happy over it. But I gulped two or three times, then took up the ties, rewrapped them, and sat down and addressed them to father. He would be delighted with them just because I bought them. Then I put them

where Clifford couldn't avoid seeing them.  
"I waited until we were at dinner before I told Clifford of Mrs. Curtis' invitation. I was so hurt by his reception of the ties, that I had not been able to trust myself to talk.  
"I never would give him the chance to hurt me in that way again. Never again would I buy him anything to wear. Finally I ventured:  
"Mrs. Curtis invited us to dinner to-morrow night, very informally, she said."  
"You refused, didn't you? I have no time to be trotting around to dinners. I have to attend to business. We've been away long enough."  
"Why—no, I didn't refuse. She was so nice, that I accepted—contingent of course on your having no other engagement. Mr. Mayson is to be there."  
"Why didn't you tell me that at first? Of course I'll go, although I have another engagement. But it will give me another chance at Mayson."  
"Hasn't he agreed yet to do as you want him to?" I asked, more by curiosity than from any other interest.  
"I knew absolutely nothing about business, and never asked any questions. That is, I hadn't for a long time."  
Edith is sick.  
About 9 o'clock, as I sat reading, the

(Tomorrow—Clifford Refuses to Return Home.)