

The Duluth Sunday News Tribune

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H. C. L. INCREASES LIFE INSURANCE SELLING

STATESHIP AND BUSINESS MUST BE DISTINCTIVE

More Government Meddles With Business Less Efficient Will Latter Be.

New York Bank Heads Thus Express Belief in Discussion of Conditions.

NEW YORK, Aug. 30.—"Nine months have passed since the armistice was signed and the world turned its face toward peace, but it is still a long way from normal conditions. The governments of the countries that were at war are spending money far beyond their revenues and as yet there is but little reorganization of industry for peace purposes," says "The Americas," published by the National City bank of New York.

"In this country, up to the middle of the year conditions were encouraging. After three or four months of legislation following the armistice, when the war was almost at an end, things began to look better, and by June the outlook was encouraging. Wages and prices were high, but a great crop was in prospect which promised to relieve the price of some commodities and bring remunerative prices to the farming population.

"Since July, 1, matters have taken a bad turn, due primarily to deterioration in the crops. Unfavorable weather has so affected them that while they are still abundant for our own use, there will not be the great surplus which has been expected to supply Europe, but fill up the empty bins and cause lower prices everywhere. There have been bumper crops of wheat, corn, soybeans, food and clothing prices, which are necessary to general price reductions, are expected.

"With the deterioration of the crops there was a natural stiffening of prices for foodstuffs and other necessities, and this prompted a buying movement which carried them still higher. The buying was not only for home consumption but for foreign markets.

"The utterances of the chiefs of the railroad trainmen are most disappointing, because the business community has been accustomed to place confidence in these men as intelligent and well-informed as well as good-fellowed. Their utterances have always disclaimed revolutionary purposes and certainly the rank and file of the railroad men are good citizens. It is true that the chiefs gave a shock to the country two years ago when they threatened to demand a law from congress under a strike threat, but even so the business community has not proceeded for some months, as expeditiously as possible, with the task of finding a solution for the railroad problem. The proper committees of both houses have had hearings upon the subject and that some determination would be reached this year. Indeed, this seems to be the explanation of the action of the railroad men. They have not been content to law congress to follow the normal course of legislation, but to present their views as other citizens and insist that a bill be presented in such a manner as to create alarm throughout the business community. They carry the idea that unless complied with the railroads would be closed to traffic, and that some disaster which could befall the country.

"It is difficult to understand how any body of men can have such a distorted idea of their own rights as to seriously consider the possibility of such a calamity. Such a threat is far beyond being an attack upon the country of the railroad men. It is an menace to the government and all of the people of the country. So long as the railroads are in the hands of a few men, it is not possible to expect action to be taken, that is the most important fact in the business situation. In no other in the business situation are the interests of the many and the few so far apart as in the case of the railroads. It is not a question of individuals, and the idea that any group should claim such power is intolerable.

"The present is a time for earnest appeal to the conscience and patriotism of every man and woman. The world is in distress, no such widespread vision of calamity has ever occurred as this. The wars and changes of other times have been nothing but a few individuals and a few people were involved. Millions are

SAYS H. C. L. HELPED INCREASE BUSINESS



CHARLES D. ORECKOVSKY.

'TRASHY' GERMAN GOODS NO MORE FLOOD MARKETS

Plan to Mane 'Best, Most Beautiful and Cheapest' for Export.

COBLENZ, Aug. 30.—German manufacturers are planning to rehabilitate their world trade by "a new policy" according to a writer in the Deutscher Handel Warte of Nuremberg. It contemplates nothing less, he says, than an abandonment of the "floodings of foreign countries with trashy goods."

Admitting that the outlook for German exports is "unfortunate," in view of the progress in manufacturing made by Japan, America, England and other countries, the belief is expressed that those nations are so busy trying to increase their industrial production that they are becoming lax in the matters of beauty, quality and price.

"America seeks to drive Germany from the world markets," says the article. "The Entente concerns itself also with working against our exports in neutral countries. Not all this cannot scare us. It is thereby made clear what boundless esteem exists for German manufacturers in every country. The goods which are best, most beautiful and cheapest will find their way into other lands."

"Through improvement of our scientific methods our government must promote German export business. The means are already at hand. We possess research institutes for coal, iron, leather, textiles and food chemistry. We must step further along this road. Besides, professional schools are to be improved in order to raise the general level of labor. Technique and science must work together to save raw material."

German Goods Sought. "Already foreign firms are seeking German goods. The Berlin German American Merchandise Exchange has been organized. A number of American members of commerce have raised the demand to renew business with Germany as soon as possible. It is known that the German market is also lively need for German wares. The sharp competition which is already existing between Germany and America will be profitable for our exports. The ten-year-long relations of our merchants with other countries can build the bridge for our export trade.

PAY-AS-YOU-ENTER CARS INVADDED ETERNAL CITY

ROME, Aug. 30.—"Pay-as-you-enter" trolley cars have been introduced in the Eternal City. Their adoption has not been universal on all the lines but observation is being made for the purpose of determining their practicability for further extension. The means are already at hand. We possess research institutes for coal, iron, leather, textiles and food chemistry. We must step further along this road. Besides, professional schools are to be improved in order to raise the general level of labor. Technique and science must work together to save raw material.

UTILIZATION OF RADIO SERVICE OF NAVY, SCHEME

Alternative to Plan Suggested By Secretary Comes From Philadelphia.

Commercial Use Great Advantage Over Present Delays of Cable Service.

PHILADELPHIA, Aug. 30.—The secretary of the navy has suggested that legislation be passed which will enable the business interests of the country to continue to enjoy the advantages of the Naval Radio service in times of peace.

Under the terms of the authorization by which the service was used by the business interests of the country during the war it would become automatically closed to private commercial messages with the proclamation of peace.

The secretary points out that service delays in Atlantic and Pacific cables cannot be remedied soon, that the Naval Radio service owns and operates 36 per cent of all the radio stations in the country, the services of these stations covering the whole world, and that with the war over and government use less, there will be a large increase in the surplus service available to commercial messages.

Further, reference is made to the fact, particularly concerning the north, northern and central European countries, that cable messages often have to be relayed, which means unnecessary delay. Whereas the high-power stations of the Naval Radio service can work direct to practically all destinations.

Recommendation Tempting. "The recommendation that the Naval Radio Service be opened for use to commercial messages is tempting," says the writer in the Philadelphia Commercial Museum. "Upon first thought the too heavy load which would otherwise be placed upon the cable and private radio services would seemingly warrant its operation by the government for a serious question whether the adoption of this proposal, even though as an experiment, might not open the way for and ultimately lead to a permanent policy of government censorship. The formal censorship which would be impractical and economically unwise. The vast and powerful radio services which the government owns and operates are being conducted by and maintained by public funds. Apparently there is no good reason why the service should not be thrown open to the public, and particularly at a time when the business world is suffering from the inadequacy of the private cable and radio services. On the other hand, the Navy's radio service is the best or the only method of utilizing the surplus of Radio Service in the Public Welfare."

MOST REMARKABLE LAUNCHING



"Lake Fugard," snapped while pitched at angle of 78.8 degrees during launching at Buffalo.

The launching of the "Lake Fugard," one of the last of the emergency boats to be launched at Buffalo, proved to be probably the most remarkable feat in shipbuilding history. The boat was entirely finished—boilers and engines installed and steam up—when it was sent down the ways. When it hit the water after a drop of twenty-three feet on the slide it tipped to an angle of 73.8 degrees. It is an accepted fact that vessels usually turn turtle if tipped to an angle of 60 degrees. The "Lake Fugard," however, righted itself in seven seconds. The wash-back of the narrow channel may have helped.

SARDINIA OFFERS MARKET; TRADERS URGED TO INQUIRE

American Attache Outlines Alternatives for Capital, Steamship Lines.

SKY THE LIMIT FOR SHOE PRICES AS THEY JUMP

Manufacturers Freely Admit They See No Stopping Of Advances

TERSE ANALYSIS ECONOMICALLY BY BANK PRESIDENT

Time for Close Thinking and Not For Experiments, His Word.

'DINGO' MENACES SHEEP INDUSTRY

Australia Unable to Rid Country of Pest Despite Offers of Prizes.

ALASKA ATTORNEY GENERAL IS REAL SOUR DOUGH

ANCHORAGE, Alaska, Aug. 30.—Jerry C. Murphy, Anchorage, Alaska's new territorial attorney general, is a real Alaskan "sour dough." He came to the territory as a prospector with a pack on his back and, at one time, worked as a pack on the Valdez-Fairbanks overland trail.

MANY MILLIONS LIFE INSURANCE SOLD IN DULUTH

Advanced Cost of Commodities Increases Need for Family Protection.

Many Men Lay Aside Percentage of Income for Insurance Purchase.

THE high cost of living has accomplished one thing worth while. It has brought about a considerable increase in the amount of life insurance written in Duluth this year, according to Charles D. Oreckovsky, Duluth life insurance man. While normally the amount of insurance written in Duluth increases around 25 per cent yearly the increase in business in 1919 will be nearly 50 per cent over 1918 and, according to Mr. Oreckovsky, all because with living costs so high insurance "buyers" realize that their policy purchase must be larger than usual to ensure the protection to their families they desire to give them.

Total Policy Value. The total value of policies written in a year in Duluth is a much larger figure than many are aware. There have been over 100,000 policies written each year or a total of \$4,200,000. And there are few scattering policies which each write about \$100. And a year or a total of \$5,000,000. And there are few scattering policies which each write about \$100. And a year or a total of \$5,000,000. And there are few scattering policies which each write about \$100. And a year or a total of \$5,000,000.

Have Learned Error. "Education by the government and insurance companies has taught these people their error. They have learned that endowment insurance is not a purchase of a new form there is and as a result the insurance policy has lost in favor and the business man today educated in insurance buys a straight "endowment" or a "20 payment life."

But Duluth is not without its heavy insurance. The average premium paid in Duluth is \$23 on a thousand. Carries a Million. "The war has interrupted industry and in many conditions abnormal. It is responsible for the high cost of living by causing a great scarcity of goods. Labor is now being paid in order industry. The whole situation will right itself as production is increased and the accumulation of goods will be cheaper. "No Time for Experiments. "I venture to predict that the wage-earners will come out of the situation the gainers, because the decline in prices will be greater than the increase in wages. It has always done so. All the improvements in industry, by the way, are the result of the accumulation of capital, work of capital, work for the benefit of labor. "The proposal of the railroad brotherhoods, that is not a matter to be discussed in hot blood. It is a matter of fact. It must be settled by fair discussion, not consideration of national policy, not consideration of the interests of the few. "Questions of this kind can not be settled by any party statements on either side. They must be thrashed out in fair, candid discussion, and the result will be a desire to deal justly. "It is not a time for hasty action or for any experiment to be set on foot to prevent the speedy revival of confidence and industry. The world is short of the common necessities of life and that is the first situation to be dealt with."