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**ANNOUNCEMENT**

It has been rumored that the New York Life Insurance Company has refused to pay the claim of Matthew F. Cassidy, who was killed on the North Shore Line January 5, 1924.

We wish to announce that this claim, carrying a Double Indemnity clause WAS PAID IN FULL, \$4,000, which was twice the amount of the face of the policy.

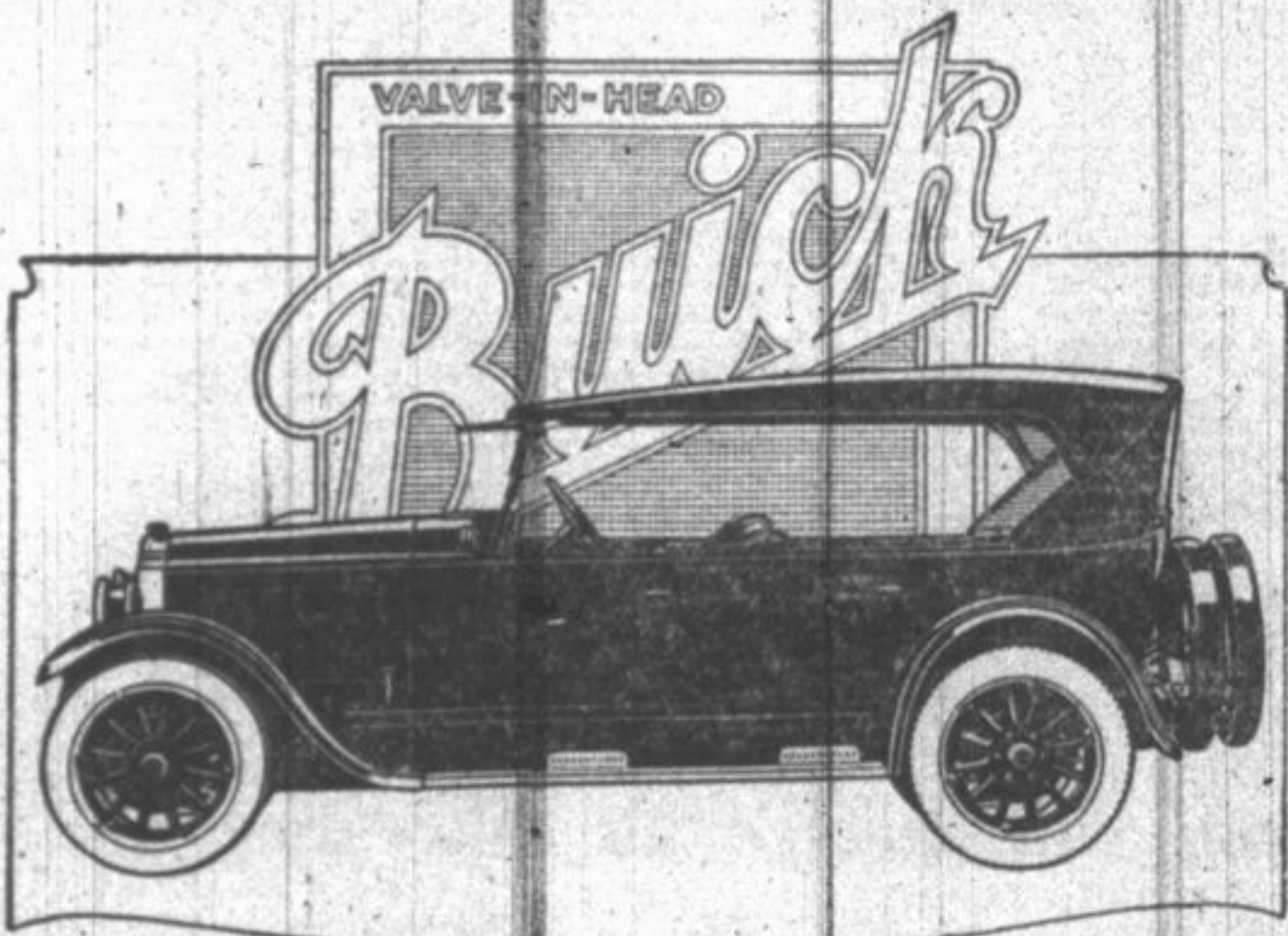
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**ROBBING UTILITIES DAMAGE TO PUBLIC**

**OPINION SEEMS CHANGING**

**Railroads and Other Public Service Concerns Once Thought Legitimate Prey, But Different Now**

To rob the public utilities of our nation to pay the public is to lose on both ends, says Russell Robb, famous economist, in a recent article in the Atlantic Monthly.

"It is easy for the public to destroy the value of private property," he says. "It is even easy for the public to take away property from the individual, but it seems extremely difficult for the public to take property, or its value, away from individuals, and at the same time increase the public's possessions."

**Public Long Deluded**

"For a long time the public was deluded into thinking that anything that could be taken away from the railroads, street railways, lighting companies and other public service corporations was pure gain for the public. They succeeded, it is true, in taking enormous value away from the utilities, but the value was not transferred to the public; it was destroyed."

"The value that attached to these utilities was under conditions that induced owners to put new capital into them, extend their use and maintain the greatest service. When the public attempted to take value away from the owners by loading the properties with burdens and insisting on prices that were less than cost, the public did not add to their own profit, but began to lose conveniences they wished to have, and, in some cases, even ran the risk of losing service, or did lose it altogether, to their own great hardship and cost."

**Selected for Attack**

"It is curious that property of this kind has been conspicuously selected for attack. It represents a large portion of the country's permanent investment, and the investment has been made to give the public generally the advantages of the great useful agencies that have been the outcome of the last century's scientific discoveries."

"Of all forms of private property, no other approaches so nearly to the ideal of socialized property. It is devoted to the service of the whole public, regulated by bodies chosen by the public and plainly at their mercy."

"We hear very much of the 'common good' and of the Utopian condition when all the property will be for the service of all; when the old rights of ownership will be less inviolable; when control of all property will rest with the common people; and yet the first movement that leads away from purely individualistic control and use is met, not with encouragement, but with suspicion and attack. It seems a pity that so much expense and loss is necessary before the public learns the difficulties in the way of taking value to themselves. The heartening fact is that they do learn it."

**PULP SHORTAGE IS BECOMING PROBLEM**

The pulp and paper industry of the United States is facing the most serious problem in its history, in the opinion of Secretary of Agriculture Wallace. Secretary Wallace's warning was delivered at a meeting just held in Washington by a committee representing pulp and paper manufacturing industry. Secretary Wallace spoke in part as follows:

"The Department of Agriculture's primary interest is in the raw materials that grow from the soil. Its traditional interest is, of course, in the production of food, but in the past quarter of a century it has paid an ever increasing attention to the production of wood. It recognizes reforestation as one of our greatest agricultural problems."

**Struggle for Raw Materials**

"The struggle for raw materials is perhaps the most striking economic fact of our generation. Coal and iron, rubber and oil, food and wood—these and many other basic commodities play an enormous part in shaping industries and nations. As the rich reserves of natural resources have been depleted, the competition for the remaining supplies has become ever keener."

"The world's timber supply and our own timber supply are no exception. The vast industrial growth of the past 75 years has drawn enormously on the accumulated forests of centuries, and this quick drain has caught the world wholly unprepared to intelligently handle the problem of forest renewal. In our own country we have been easily deceived by the vast visible supplies of wood and by the comfortable thought that anyway we can make up a deficit by imports. We have tolerated a most costly abuse of our forests."

**Facing the Truth**

"Perhaps the pulp and paper industry is the first that has been brought face to face with the uncompromising truth. It can no longer leave to chance the supplying of its raw material. It can not easily follow, as the sawmill

can follow, the retreating fringe of virgin forest. It cannot extract pulpwood from denuded and abandoned forests. It can not rely on any known or probably substitute for the bulk of our paper. It can not depend indefinitely on imports from foreign forests that are likewise dwindling under neglect and fierce competition. The supplying of pulpwood has become one of the outstanding problems of the industry."

"Now let us remember that the paper industry is only one of the many keen competitors for our diminishing supply of wood. We have less than one-third of our original timber stand left. For timber below saw timber size the drain on our forests exceeds by about three times renewal growth. In saw timber the drain exceeds the

renewal by 5 1/2 times. This means supply, but it means an ever sharper competition for the smaller timber on which we must rely after our old-growth forests are gone."

**Reforestation Is Remedy**

In conclusion, Secretary Wallace and that the United States has the land and the forest resources and the capital to provide adequate timber supply for all the future needs of the country, making ourselves independent of foreign countries. This development, however, necessitates a program of reforestation, forest protection and a research in forest economics, a program which not only must be sound theoretically, but which must be put into active and immediate operation and given unlimited support of

all interests in the United States who are dependent in any way for timber supply for the raw material in industry or for finished products.

The people are called upon for a calm verdict at the election, but some people think there is more danger of a clam verdict.

The geologists are said to be puzzled by the earth's movements, but the movements of the people on its surface would appear to others to be more inexplicable.

While the poets are rejoicing in the birdsongs of spring, the thrifty householder is more impressed by the hens cackling after they have laid eggs.

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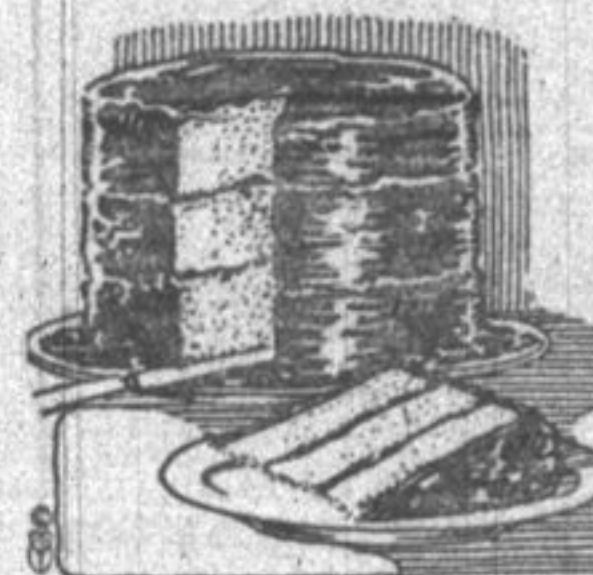
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