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The Need for Reliable Livestock Insurance to Finance Farmer

By FRANK M. KENNEY,
Cashier of the Olympia National Bank, in The Banker-Farmer, Official Organ of the Agricultural Commission of the American Bankers' Association.

Introduction by the Banker-Farmer.
This banker would make more livestock loans, if they could be safeguarded by reliable livestock insurance. The epidemic of foot and mouth disease has more than ever called attention to the great advantage which would be afforded if livestock insurance generally could be obtained. We have been able to locate only five livestock insurance companies, whose operations are confined to their state or sections. Of the large national insurance companies, the Hartford Fire Insurance company, which has recently begun writing this insurance, seems to be the only one in the field. To provide responsible insurance for livestock will be a practical step to better farm credit.

Our state, to a large extent, is still in process of development, and only a small portion of the resources have been utilized. The Puget Sound country is that portion of the state of Washington extending from Olympia on the southern point to Blaine as the northern extremity with the state limit and bordered on the east by the Cascade range. It is almost ideal for the dairying industry, for in this section of God's country it is not necessary to feed indoors, as done in the eastern and central states. Our grass grows until Christmas time, and is green the entire year around. As the winter season, although rainy, is mild, it is not necessary to put the cattle indoors, as a rule, during the day time, but on the contrary, they are out feeding.

Pasturing on Logged-off Land.
In many sections of the Puget Sound country lumbering has been and still is the chief industry, and consequently there is a great deal of what is called "logged-off land" that makes very good pasturage. This land, when surface cleared, brings forth grass abundantly, and, while there are many stumps in some tracts, they do not bother as they would if the ground were being cultivated. These lands can be procured very reasonably, and we have an excellent market for butter and cream, and in a great many places throughout this section milk condenseries have been established, which are not only willing but glad to take all of the milk produced in their vicinity. In short, the conditions are almost ideal for dairying, and it is an industry that we like to encourage.

As every experienced banker knows, many loans are made to individuals on a basis of character and their ability to succeed, but almost invariably in such cases life insurance is required to be taken out upon

the individual, as we realize that if he lives and suffers no misfortune, the debt will be paid. Life insurance guards against the loss occasioned by his taking away; and if he is in the mercantile business, we require fire insurance to be taken out upon the merchandise, thus throwing an additional safeguard around our loan.

So Much Uncertainty.
There are many cases where we would like to loan an individual dairyman, but are unable to do so because it is not now possible within this state to get reliable insurance that will protect against the loss of cattle. Consequently, even though the man is worthy, and we know that if his cattle live the debt will be paid, we cannot make the loan to him because there is so much uncertainty.

As an illustration of the extent to which disease attacks herds, a test a short time ago showed in one county 17 per cent were afflicted with tuberculosis. Naturally, if this disease attacks the stock of the man who has only his herd as an asset, and you have furnished him a large part of the money to buy that herd, without insurance you are very apt to suffer a loss, and the risks are so great that the prudent banker, regardless of his feelings, cannot make loans to this very desirable class of citizens.

If, on the other hand, reliable insurance covering this particular class of animals were obtainable, we could go ahead and make our loans with a reasonable degree of safety. The writer has been in correspondence with a number—some of the largest—insurance companies, and believes that it will be only a short time until reliable livestock insurance can be obtained, and when it is it will make this borrowing of funds by worthy individuals, for use in increasing their herds, much easier and safer.

GILLIES, KEARNS AND STONE TO ENTER PLEAS
Alleged Industrial Loot Conspirators to Be Arraigned in Court Today.

J. F. Gillies, Frank Stone and Gene Kearns, arrested jointly on a warrant charging forgery and grand larceny in connection with the industrial insurance loot, are to be arraigned before Superior Judge Mitchell in the local court Friday morning, postponement having been taken from Thursday afternoon because of the Roberts' trial. All three are expected to enter pleas of not guilty, after presenting demurrers, as Gillies and Kearns have done on other warrants upon which they have been arrested.

Both Gillies and Stone are in custody in default of bail, Gillies in the county jail and Stone in the city jail. The first trial in connection with the looting is to begin January 17, and will be one of the several charges against Gillies. The attorney general's department has been busy during the past week gathering further information. Assistant John M. Wilson devoting his entire time to the preparation of evidence.

After holding off at the request of the attorney general pending the latter's investigation of records of the industrial insurance commission, State Auditor C. W. Clausen, at the suggestion of Governor Lister and Attorney General Tanner, began this week his check of all the records in the department, several examiners of the bureau of inspection and several clerks being employed.

The cost of the examination is being paid jointly out of the funds of the industrial insurance commission and the bureau of inspection.

Wilkesbarre, Pa., special says that thousands of tons of anthracite coal are being stored in that district before agreement between operators and mine workers expires on March 31. Coal in storage far exceeds what it was four years ago, when miners and operators renewed their agreement. Miners' union today comprises more than 90 per cent of men employed in and about the mines.

CONSTANTINE IN LIMELIGHT
The Man of the Hour in the Balkans.

THE king of the Hellenes—to give him his constitutional title—is beyond question the man of the moment in European doings. He appears to hold the whip hand in Greek affairs. He has the army with him and if he so wills can seriously interfere with the plans of the allies in their defense against the advancing hosts of the Teutonic powers.

He has forced Venizelos for the time being into the background and has shown that, although a king only by consent of parliament, he intends to be a real king while parliament is not sitting and a king with the highest interests at heart of a country he loves and in the future greatness of which he has an unswerving faith.

Constantine represents the more conservative classes in the Greek nation and so far as he can do so constitutionally voices their present belief that Greece is safe only in avoiding international entanglement and doomed if she listens to the call of Mars.

As regards family relationships, Constantine is in a peculiar situation. His wife is a sister of the kaiser, but, on the other hand, his mother was a cousin of the Russian czar.

Constantine's career began in the army. But what a life of ups and downs has been his since he first joined the colors! It never was much of an army anyway—in fact, it was a sort of laughingstock among the military men of other nations—until he began to find out where it failed and helped to establish reforms that raised its dignity as a fighting force. But he had to fight against intense opposition from various quarters, and the unpopularity of the royal family of which he was a



Photo by American Press Association.
KING CONSTANTINE OF GREECE.

member did not help him greatly in his efforts. In 1897, when he was twenty-eight, he was in charge of the troops when Greece entered upon her disastrous campaign against the Turks. He did the best he could with the two dollar rifles bought from the French, but he had to suffer the blame for non-success when it came. He and his brothers were actually "booted" out of the service later, and it was not until the Balkan wars came on that he had a chance to redeem himself and show the tough stuff of which he was made.

At the age of forty-three the crown prince found himself at the head of an army improved almost out of recognition by the efforts of Venizelos and others and brought home the spoils of a glorious war to an enthusiastic and united people. It was an extraordinary rehabilitation of a seemingly ill-starred military career. In one day, almost, the man had risen from the depths of unpopularity to the very height of national favor. When the war closed and he had succeeded his father (who had been assassinated at Saloniki in 1913), a war medal in his honor was struck by the Greek government. On the medal Constantine was called "Bulgarochthonos" (Bulgar killer), and the inscription read, "To the Bulgar Killing King."

Everything that has occurred since the accession of Constantine—the quarreling that has gone on between the king and Venizelos, the breakdowns of ministries, the charges of mendacity that have been hurled against the late prime minister by his monarch and the uncertainty that has existed regarding the immediate attitude of Greece toward the warring nations—all show that the man on the throne has a policy and that he is carrying it out with all the firmness and character he possesses.

The king's policy is that of a strict neutrality and the avoidance of any entanglement which will interfere with the political and economic building up of the nation as it now stands. The policy of Venizelos is to hold to the nation's obligations and to support the cause of the allies not only because of the dangers which any other policy would involve, but also because of the advantages which would accrue to Greece if the allies won.

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