GUARANTEE FUND LIFE

1924 Oregon Results

SYNOPSIS OF THE ANNUAL STATEMENT OF THE

Guarantee Fund Life Association.

of Omaha, in the state of Nebraska, on the 31st day of December, 1924, made to the Insurance Commissioner of the state of Oregon, pursuant to law:

Capital.	
Amount of capital stock paid up	None
Income.	
Total premium income for the year	$2,704,127.14
Interest, rents received during the year	395,948.58
Income from other sources received during the year	60,258.35
Total income	$3,160,334.07
Disbursements.	
Paid for losses and annuities	$ 908,725.27
Dividends paid to policyholders during the year	None
Dividends paid on capital stock during the year	None
Commissions and salaries paid during the year	829,474.46
Taxes, licenses and fees paid during the year	58,163.66
Amount of all other expenditures	238,772.66
Total expenditures	$2,035,135.55
Assets.	
Value of real estate owned (market value)	$ 688,557.03
Value of bonds owned (market or amortized value)	1,618,605.32
Loans on mortgages 1st lien	5,877,750.88
Premium notes and policy loans	None
Cash in banks and on hand	196,211.25
Net uncollected and deferred premiums	None
Interest and rents due and accrued	212,697.46
Total admitted assets	$8,193,828.04
Liabilities.	
Net reserves, Am. Exp. 3½ yearly term	$ 978,182.50
Gross claims for losses unpaid including installment	751,648.44
All other liabilities	209,645.43
Total liabilities exclusive of capital stock of (none)	$1,938,877.97
Business in Oregon for the Year.	
Gross premiums received during the year	$ 150,409.76
Premiums and dividends returned during the year	None
Losses paid during the year	22,000.00

Name of company, GUARANTEE FUND LIFE ASSOCIATION.
Name of president, J. C. Buffington.
Name of secretary, R. E. Langdon.
Statutory resident, attorney for service, Geo. A. Lovejoy, Portland, Oregon.

New Business: Guarantee fund led 59 of 66 competitors with total of $2,377,500. in Oregon last year.

In Force: $8,421,500. now carried by Oregon citizens. (Entered state in 1911.)

Premium Cost: $150,409.76, or average of $17.90 per $1000.

Premium Savings: $85,000. (competitors' average, $10. greater).

Announcement Extraordinary

"Progress and Service" has been the watchword of the Guarantee Fund Life for a quarter of a century.

We Announce, in conformity with amended and broadened New York and Ohio insurance laws,

New Insurance Policies, embodying all the advantages that belong in *Pure Life Insurance* contracts, on and after July 1, 1925;

Reserve Basis: American Experience table of mortality and 4%.

Extended or Paid Up Insurance: Automatically available.

Old Age Benefit: After 70, the *full Reserve* available *in cash.*

Guarantees to Policy Holders: An emergency so extreme as to exhaust the *mortuary* and *surplus* funds, and in addition, *impair the Reserve,* renders operative the privilege of collecting, during the emergency only, amounts *necessary to maintain the Reserve,* thus *preventing insolvency* and guaranteeing *full payment* to beneficiary.

Premiums: *Lower* than "Old Line" companies' because of very much lesser Expense Loading and because of allowance of 4% instead of 3% on maintained Reserves.

Forms of Policies: (a) *Ordinary Life,* with level premiums; (b) Term, increasing premiums being yearly Renewable and Convertible without medical examination into any other form written; (c) *Accumulation,* designed to provide "Paid Up" or "Endowment" features—this *excess* Reserve at 4% and returnable, in life or death, *in addition* to face of policy; (d) *Disability* and *Double Indemnity* with standard rates and provisions, available with above policies.

New Maximums: Now retain $25,000 on single risk, reinsuring amount carried in excess thereof up to $100,000.

Intelligent Insurance Men will appreciate the invincibility of the improved plan and liberalized contracts of the *Guarantee Fund Life*—the buyers' appreciation is already evidenced by the total insurance now in force of more than $161,000,000.

Liberal Commissions—Perpetual Renewals now available to capable men of good repute, in cities or towns of Wash. and Ore.

Bradstreet or Dun reports are complete and unbiased. Ask your banker to show you one.

Competitors are the only source of any attempt, of which we know, to discredit plan or policy of the Guarantee Fund Life.

Prospective Buyers or Agents may have full information concerning Pure Protection—without obligation. Ask an agent.

FRANK SULLIVAN, Dist. Mgr., Pendleton.
HENRY C. PRUDHOMME, Dist. Mgr. (of 5 West Side Cos.), Portland.
SADE VAN BUREN, Dist. Mgr., La Grande.
WADE SILER, Dist. Mgr., Baker.

GEO. A. LOVEJOY, Western Mgr.

Phone BRoadway 2442 **514 Pittock Block**

MYTH GROWS UP AROUND THE ORIGIN OF SCOPES EVOLUTION TRIAL; SCHOOL SUPERINTENDENT GIVES HIS VERSION

(By CLARK KINNAIRD.)
Cntral Press Staff Correspondent

DAYTON, Tenn., July 21.—No one knows, of course, how important a place this evolution trial will claim in history.

But just as if it were already an historical event, myth is beginning to swallow the real facts of the origin of the case.

There are at least 100 current versions of the actual beginning of the "ape trial."

The following version, given by Walter White, county superintendent of schools, appears to be near the truth:

Mr. White, Dr. George W. Rappleyea, and an attache of Mr. White's office, whose name is of no importance, were seated in Robinson's drug store, the town forum, when Rappleyea, glancing at a Chattanooga newspaper while the others sipped drinks, noticed a dispatch from New York stating that the American Civil Liberties Union was willing to defray the expenses of a test case that would enable the supreme court to pass on the constitutionality of the law.

An argument ensued. Rappleyea told the superintendent he thought the law was silly and ought to be repealed. White defended it. He felt that it was all right for adults to know all about evolution, but he was against teaching young people any theory that might undermine their faith in God and the teachings of the parents. Rappleyea, unconvinced, telegraphed to the Civil Liberties Union at its New York office, and asked if they would be willing to defray the expense of a test case in Dayton. The next day there came an answer, asking him to employ counsel.

Superintendent White says that the whole matter had been discussed before John T. Scopes, the defendant in the case, was consulted. After he and Rappleyea had talked it over in the drug store, they sent out for the teacher. When he came to see them they had great difficulty in persuading him to be the "victim." Without obtaining any definite consent from him, Rappleyea hailed a passing justice of the peace, and asked him to issue a warrant for Scopes' arrest, charging him with violating Tennessee's anti-evolution law. That was May 5. The squire happened to have a blank warrant in his pocket. He sat down at one of the tables in the drug store, Rappleyea swore to it, and a marshal was sent for to execute it. Then Scopes was arrested.

The Hicks Brothers, H. E. and Sue, who had participated evolution discussions with Reppleyea, were employed by the latter as prosecution counsel. Wallace Haggard, young banker and attorney, went in with them. John Randolph Neal was obtained to represent Scopes, and J. L. Godsey, who has since withdrawn, decided to help him out.

Was it a publicity sunt? Did Dayton have any idea then how big a story it would be?

"Let's give the story to the Chattanooga Times'" suggested Attorney Haggard, who is a friend of the managing editor.

"It isn't worth it," said E. F. Robinson, who, in addition to operating a drug store and being president of the school board and a leader in the Progressive Dayton Club, is correspondent for the Times, Nashville Banner, and other state papers.

Haggard walked home with Robinson. They told Mrs. Robinson about the case, and again Haggard suggested that Robinson call the Times.

"Not on this 'phone," said Mr. Robinson. "It's all a piece of nonsense."

When Haggard got home, he called the Times himself.

Next day an article three inches long appeared in the Chattanooga morning paper. It was the first story on the case.

"The Banner asked for a longer story," said Robinson, "and I gave them more details.

"By night I had had inquiries from six newspapers, one of them from New York.

"That was the start. I don't know when or where it will end."

TODAY'S BASEBALL

CHICAGO, July 21.—Ray Schalk, star catcher of the Chicago Americans today established a new life time record for catching in the major league, when he went to bat in both games of a double header with Boston and caught his 1,575th and 1,576th game.

A previous record was held by Jim McGuire, who caught 1,575 games during his fourteen years in the big leagues.

Schalk has been with the White Sox for 15 years.

National League

At Boston:	R.	H.	E.
Chicago	15	17	0
Boston	3	8	3

Batteries: Kaufmann and Hartnett; Barnes, Kamp and Gibson.

At Philadelphia:	R.	H.	E.
Pittsburgh	2	4	2
Philadelphia	4	7	1

Batteries: Kremer and Spencer; Mitchell and Wilson.

American League

At Chicago:			
First Game:	R.	H.	E.
Boston	6	12	1
Chicago	3	9	0

Batteries: Zahnizer, Connally and Stokes; Faber and Schalk.

Second game:

At Chicago:			
Boston	3	7	3
Chicago	8	7	0

Batteries: Ross, Fuhr and Bischoff; Blankenship and Schalk.

At Detroit: (11 innings)	R.	H.	E.
New York	5	8	2
Detroit	4	15	2

Batteries: Hoyt and Bengough, Schang; Whitehill, Stoner and Bassler.

Heat with gas.

OREGON HEALTH NURSES TOLD OF THEIR NEEDS

(Associated Press Leased Wire.)

PORTLAND, July 21.—Public health nurses need to know the technique of publicity, Miss Cecelia Evans, of the bureau of public health nursing of Madison, Wis., declared today at the second day's session of Oregon State Graduate Nurses' Association.

Miss Evans stressed the necessity of nurses keeping accurate daily records. She said nurses invariably overwork.

The afternoon session included a talk by Rev. Edwin V. O'Hara of Eugene.

DAY'S TENNIS VICTORS OF ATLANTIC, PACIFIC COASTS

(Associated Press Leased Wire.)

SEATTLE, July 21.—Howard Laingley, Washington state junior champion, defeated H. Morrison, of Victoria, B. C., 6-1, 6-1, in the first match today of the Pacific coast sectional tennis tournament which opened here yesterday. W. Oswalkd, Spokane, beat C. Burton, Portland, in a following contest.

MANCHESTER, Mass., July 21.—Miss Helen Wills of Berkeley, Cal., and Miss Mary K. Browne of Santa Monica, Cal., first and second ranking women tennis players of America, easily won their first match in the womens invitation doubles at the Essex country club today, defeating Mrs. A. F. Sortwell, Beverly and Mrs. P. F. Sears, Hamilton, 6-0, 6-0.

Heat with gas.

PNEUMONIA THREATENS LIFE OF ALL-AMERICAN STAR

(Associated Press Leased Wire.)

SEATTLE, Wash., July 21.—George Wilson, University of Washington football star, who was named by the late Walter Camp on his All-American second team and also selected for the All-Pacific coast conference mythical football eleven of 1925, is in a hospital here suffering from pneumonia. His condition today was pronounced serious, although not critical.

BORN.

MARSTERS—To Mr. and Mrs. George Marsters, at the home of Mrs. B. F. Chilson, Friday, July 17, a boy.

Works Both Ways.

An Eastern couple gave a party to their nine children and their offspring. One hundred and one persons were present. They are example of how population may increase. They are also example of how population may deteriorate in their standards if the family stock happens to be unfit.—Portland Journal.

No need harping about the cost of a classified ad because it cannot be compared with the results it brings.

Special on Mattresses

WHILE THEY LAST

40-lb. Cotton Felt	$ 9.50
35-lb. Imperial Edge, Silk Floss	18.00
40-lb. Imperial Edge, Silk Floss	20.00
30-lb. Silk Floss	15.00
Three-Quarter Cotton Felt	9.00
3-3 Cotton Felt for Twin Beds	9.00
Baby Mattresses, Silk Floss	5.25
Baby Mattresses, Rolled Edge, Cotton Felt	4.00
Baby Mattresses, Plain Edge, Cotton Felt	3.50
Baby Mattresses, Cotton Pad	2.50

Repairing and Renovating. We call for and Deliver any work.

Roseburg Auto Top & Mattress Co.

620 Winchester St. Phone 468

Ride 'Im Cowboy!

Violet Berry, one time champion cowgirl, is raising her boy to be a rider and roper. The boy, Glenn Hornbrook, now three, is already taking lessons from Rose Herlin, famed rider, as you see. The photo was taken at Luna Park, N. Y.

SCOPES JURY BRINGS VERDICT OF GUILTY

(Continued from page 1.)

deep and wide.

"Here has been fought out a little case of little enosequence as a case, but one in which a great issue is involved.

"Some day it will be settled, but there can be no settlement without discussion.

"Human beings are mighty small, your honor, and we are sometimes apt to magnify the individual, but causes go on forever. We who have become associated with this case, have attached ourselves to a mighty issue."

Clarence Darrow followed Bryan. He told of his appreciation at what he described as "friendly treatment" by counsel "on the other side" and all the hands of townspeople of Dayton.

"Here we have done our best to force back the tide that has attempted to turn back the modern trend of scientific thought."

The final address, was made by Judge Raulston, who declared that "it sometimes takes courage to stand for a sentiment that stands in contravention to public opinion about him. A man who is big enough to stand up for principle is big, indeed."

The judge paid tribute to small towns, saying many great men have come from villages.

"Two things in this world are indestructible," he said. "One the truth and the other the word of God, given to man that man may use it."

"This little talk comes from my heart," he concluded. "I am glad to have had these gentlemen with use."

He added:

"If I have made mistakes the higher courts will find it so."

Arthur G. Hays of defense counsel asked the court to permit him to send an autographed copy of Darwin's "Origin of the Species," and "Descent of Man."

After a benediction by the Rev. C. R. Jones, the court adjourned sine die a few minutes afternoon.

COURT ROOM, Dayton, Tenn., July 21.—Judge John T. Raulston retired from the court room at 9:45 this morning to dictate his charge to the jury in the Scopes case. The end of the "evolution test" was brought in sight by the agreement of attorneys to give the case to the jury and permit the record to show a verdict of "guilty" without argument.

"I feel that the testimony of Mr. Bryan can shed no light on any issue that will be pending before the higer courts," the judge said in expunging Bryan's testimony.

"The issue is whether Mr. Scopes taught that man descended from a lower order of animals."

"I feel that Mr. Bryan's testimony cannot aid the higher courts," he repeated. "Therefore I am pleased to expunge this testimony from the records of this court."

In discussing the court's ruling Clarence Darrow said:

"We have no proof to offer."

He suggested that the jury be brought in.

Arthur G. Hays, for the purpose of perfecting the record in the event of an appeal, read a list of the witnesses the defense would have offered had they been permitted to do so and took a formal exception.

He also asked that the record show that Scopes had a contract to teach in the Rhea county school from September 1 to May 1.

William Jennings Bryan, in discussing the expunging of his testimony, suggested that the views of the defense counsel, had not been brought out as clearly as might have been. Dudley Field Malone, for the defense, retorted that members of his side of the case were ready at any time to make their views public when such an issue was germane.

B. T. McKenzie suggested a joint debate after the trial was over.

After Judge Raulston had expunged the testimony of William Jennings Bryan from the record of yesterday afternoon's session, an agreement was quickly reached to bring the case to a close.

Mr. Bryan, however, made a statement that he would make public later a series of questions he would have asked Clarence Darrow, Dudley Field Malone and Arthur G. Hays, if he had an opportunity to examine them as witnesses. It was explained that the defense's testimony on which it relied to acquit Scopes, having been excluded, the defense would state to the jury that it could not ask a verdict of "not guilty" and was satisfied to have a conviction in this court that an appeal might be made to the supreme court of Tennesseee and possibly to the United States supreme court.

Clarence Darrow, of Defense counsel, said that he would make such a statement to the jury. The suggestion that the judge direct a verdict of "guilty" was discarded when it was pointed out that for the defense to officially admit guilt would deprive it of the right to appeal. The record would show, it was said, that the verdict of guilty was in due and regular form.

The jury has not heard any of the testimony of the defense "test witness," Dr. Maynard M. Metcalf, nor the statements read into the records from scientists and biblical scholars. The only information officially reaching the jury's ears has been four state witnesses, two school boys, the superintendent of schools and the chairman of the board of education and opening statements from state and defense.

It was learned during the "rest period" of the court that John Thomas Scopes, who has been silent throughout the trial, would make a statement to the court, when he is called before the bar to receive sentence. The sentence can be nothing more than a fine of from $200 to $500.

Judge Raulston returned to the bench at 10:45 and posed for the photographers, holding his charge in his hand.

The judge began reading his charge to the jury at 11:04. He opened his charge by reviewing the act under which Scopes was indicted.

"The state must make out its case beyond a reasonable doubt," the court told the jury.

The judge called attention to the wording of the indictment in which it was charged that the defendant taught a theory of evolution, teaching that man descended from a lower order of animals or denied the story of divine creation as taught in the Bible.

The judge charged that if the defendant should have violated the law against teaching that man descended from a lower order of animals, he should be convicted. The question of denial of the divine story of creation as taught in the Bible, was not before the jury, the court ruled.

After the judge finished reading his charge, Clarence Darrow said, the defense had no requests to charge.

Mr. Darrow then addressed the jury saying:

"Gentlemen, I am sorry we have not had a chance to get acquainted with you.

"We came down here with evidence which the court has held inadmissable. We want to get the case to a higher court and can't get it there unless you gentlemen agree on a verdict. We do not ask for a verdict of not guilty.

"I don't see how you can find our client not guilty," he concluded.

Before the case was given to the jury the question of who should fix the fine, was discussed.

It was suggested that if the jury made no recommendation the minimum fine $100, would prevail.

DAYTON, Tenn., July 21.—Walter White, superintendent of Rhea county schools and prosecutor in the Scopes case, said that Representative W. D. Upshaw of Georgs, will introduce an anti-evolution bill in congress.

This bill, to be prepared by Mr. White he said, will provide that federal aid be withheld from colleges and schools teaching theories on evolution.

NORTH UMPQUA TRIP TO LAKE WAS QUICK ONE

(Continued from page 1.)

mained for the night.

Early the next morning they started on the return trip astride their trusty ponies. At noon they were back at the Illihee ranger station and at six o'clock last evening had arrived at the Bogus creek road camp. Transferring willingly to the upholstered seats of their autos they sped towards Roseburg and arrived just in time to hear the curfew ring.

In a series of articles, starting tomorrow, the News Review will attempt to give its readers some first hand information regarding the feasibility of constructing a road through the North Umpqua country, considered the most scenic section of the United States to Diamond lake, thereby connecting this city with Mother Nature's greatest work.

TO DISCUSS AILMENTS OF QUADRUPED KINGDOM

PORTLAND, July 21.—Ailments of the quadruped kingdom are due for a thorough discussion at the 62nd annual convention of the American Veterinary Medical association, which opened here today. Following a welcoming address by Governor Walter M. Pierce, which was responded to by Dr. George H. Glover of Fort Collins, Colorado, reports were delivered by the president, Dr. L. A. Merrillat of Chicago and other officers.

Lexington, Kentucky, delegates were early contenders for the next annual convention.

Will Tunney and Wills Meet or Dodge Each Other?

Gene Tunney is sitting pretty in the fistic spotlight due to his victory over the much touted Tommy Gibbons. Harry Wills' knockout victory over Charley Weinert has given him a better claim to the right to meet Jack Dempsey. A match between Tunney and Wills is a logical one. Will they meet or take on other comers for a while before risking their newly earned repe?

Ye towne crier

The picturesque town crier in knickerbockers, three-cornered hat and with insistent bell has passed into history. The daily newspaper has taken his place. Multiplied him. Amplified him. It is the great broadcaster of news today—vital, irreplaceable.

When the town crier told dozens, the modern newspaper tells thousands. Tells them more. Tells them in the quiet of their homes, offices and shops. Not only news of current events, but news of merchandise to be had at the stores.

Get that enlarged meaning of the word "news." Advertisements are news. They keep you abreast of the newest developments in science and manufacture. They are trail-blazers of progress. They are confidential secretaries to the family exchequer.

Read the advertisements. Read them regularly. Because they are interesting. Because they are true Because they point the way to better merchandise, backed by responsible dealers and manufacturers. Because they save time, money and shoe-leather.

The reader of newspaper advertisements is better informed. He or she knows who sells the finest rugs; who serves the best little luncheon in town; who has the newest styles in hats, shoes, coats; where the best shows are playing; who's starring in that film at the "Palace." You, too, can be well informed.

Advertisements are torch-bearers of human progress. They show you who, what, when and where