

COURT RULING IN AUTO INSURANCE

An insurance company is liable for damages in excess of the insured amount providing it refuses to settle the claim out of court for less than the insured amount, states the Oregon State Motor association on authority of a recent decision handed down by the supreme court of Texas.

This court has recently rendered a decision to the effect that an insurance company which had a chance to settle a case for less than its own liability may be responsible for the difference between what it would have been settled for and the subsequent verdict, if there is a verdict.

This was the case of insurance held by the Showers Furniture company with the American Indemnity company against damage caused by the Showers' truck. The indemnity was \$5,000/\$10,000. One day the truck struck a child and severely injured it. Suit was brought against Showers, who notified the American Indemnity company to defend the suit. Before the

case was tried, the child's representatives offered to settle for \$4,000, which was \$1,000 less than the company's own liability under its policy. The company refused to settle, despite the protest of Showers, who argued that the refusal might let him in for a loss. Still the company refused and the trial resulted in a verdict against Showers for \$14,107.00.

This meant that the insurance company would pay \$5,000 and Showers would pay \$9,107. Had the company accepted the \$4,000 settlement it would have saved \$1,000 and Showers would have saved \$9,107.

My new ground floor studio is equipped with the very latest lighting system, and I can guarantee you best modern lighting day or night. My studio has the most modern and up-to-date apparatus, both in the portrait and kodak departments, assuring you of the entire satisfaction which my studio has always endeavored to give during the past 21 years of service in Roseburg. I have several special Christmas photos up to Nov. 15. Call and look these over. We deem it a pleasure to show you through my studio.

C. W. CLARK
1 O. O. F. Building
Phone 331 Roseburg, Ore.

NEW TWO DOOR SEDAN APPEARS

A new two-door five-passenger sedan with a body providing rear seat compartment room usually found in only four door sedans has been announced by Dodge Brothers at a new low f. o. b. Detroit price of \$225. The introduction of this latest model makes a total of nine body styles in the Dodge six line.

"This new two door sedan aims to fill the demand for an ideal family car at a price within the reach of millions," said C. W. Matheson, general sales manager of Dodge Brothers. "In exterior style and interior finish, it establishes new standards in the lower price motor car field, and it has the same mechanical and mechanical advantages featured on all models in the Dodge Brothers six line. For the first time, the characteristic Dodge Brothers dependability and performance as developed in the present models, have been made available to thousands of additional families by this lower price model."

New construction features provide a sturdy and attractive body

comfortably seating five passengers, and appealing directly to families with children where accidental opening of doors must be considered. Unusual body strength and rigidity are provided at no sacrifice of vision or graceful appearance.

Ornamented by a new "base-relief" molding, the body is finished in Japanese blue with ivory striping and black belt line, presenting a striking appearance. All exterior hardware is chromium plated. Flaring one-piece fenders are finished in black enamel. Artillery type wood wheels are standard equipment with balloon tires 29x3.25.

Front seats are divided and adjustable for riding comfort. The passenger seat, matching the driver's seat in design, folds completely down, permitting easy exit and entrance to the rear compartment. The two doors, designed especially to prevent annoying squeaks and rattles, permit openings 31 inches wide.

Complete harmony has been attained in interior appointments. Upholstery is in durable gray broadcloth, and interior hardware of acorn-leaf pattern is Butler silver. Cautions are wide and deep for maximum comfort.

All driving and operating controls have been placed to provide the ease of control characteristic of all Dodge Brothers cars. On the instrument panel, indirectly illuminated are gasoline gauge, ammeter and oil gauge. The light switch and throttle levers are mounted on the steering wheel by the horn button, while the spark control, manifold heat control, carburetor choke and theft lock ignition switch are on the instrument board.

The one-piece windshield raises horizontally, and cowl ventilators are located on both sides of the driver's compartment. Full vision is permitted by the slender windshield posts.

Mechanically, the car is powered with the new Dodge Brothers Six engine, having a 52 pound, seven bearing crankshaft, and many refinements in design and manufacturing that make for maximum flexibility, smoothness and power.

**RICHLIFF OIL
CO. EXPANDING**

Acquisition of the properties and business of the Peerless Oil company, operating in Pennsylvania and New Jersey, by the Richfield Oil corporation of New York, a subsidiary of the Richfield Oil company of California, was announced yesterday by C. M. Fuller, president of the latter company.

According to Mr. Fuller, this purchase involves 167 retail filling stations, with an aggregate annual sales volume of 20,000,000 gallons of gasoline and an appropriate quantity of lubricating oils.

The Peerless Oil company centers its operations at Scranton and Philadelphia, Pa., and Camden and Newark, N. J., with bulk distributing plants in each of these cities.

Including the Peerless, Richfield of New York has acquired four chains on the Atlantic seaboard in recent weeks, the others being the Clear service stations at Rochester, N. Y., the Heath Oil company at Binghamton, N. Y., and the Lamson Oil company at Providence, R. I.

TRESPASS NOTICE

No trespassing or hunting allowed on any of our premises.

B. J. Brown.
H. A. Roberts.
C. E. Trueblood.
E. R. Page.
J. V. Short.
J. H. Hays.

MOTORISTS OWE MUCH TO EDISON

Thomas A. Edison made the first incandescent light twenty years before the automobile came into use; now, when the fiftieth anniversary of Edison's achievement is being observed, there are 100,000,000 and more incandescent bulbs in the motor cars of the United States and Canada—a tribute to the inventor that no other single industry can equal, remarks Mr. Chase, local salesman.

"Every motorist should join, in spirit, in the Edison celebration," says Mr. Chase. "If a driver reflects a moment, he will realize that he is indebted to Edison and the electric light for a great measure of the safety, comfort and pleasure of motoring. Anyone who drove one of the early automobiles will have no difficulty in picturing the improvement wrought by the Edison invention—for, although the electric light came long before the automobile, it was years before cars were electrically lighted. The lamps had been invented, but the development of the storage battery and generators came later.

"While the motorist is virtually dependent on the electric bulb, it gets little credit because the car owner takes it as a matter of course.

"Now, answer quickly—how many light bulbs in your automobile? You don't know offhand, and possibly cannot even list them all.

"No less than ten light bulbs are in every Graham-Paige built, and the larger models have eleven. There are two head-light bulbs, two side-lights, two lights in the instrument board, another to flood light the coincidental lock and front compartment, one dome light, one tail-light and one stop light. Counting ten lights per car, that means that the Graham-Paige company alone, in the first nine months of the Edison semi-centennial year, has used 710,000 bulbs.

"For the entire automobile industry, total production last year was 4,601,000 cars; counting ten bulbs per car, as in the Graham-Paige, this means 46,010,000 bulbs per annum as original equipment.

"At the end of last year, there were 25,500,000 automobiles registered in the United States and Canada. The average number of bulbs per car would hardly be less than five (two head-lights, one instrument board, one tail, one stop), and the average likely

would be higher, for side-lights are almost universal. But even with only five lights, that means 127,500,000 electric light bulbs in use.

"The next time you drive out at night, give a thought to the motor car's indebtedness to Edison."

BETTER AIRPORTS IS THE FORECAST

"Bigger and better airports" is one of the aims of the "Sky Fleet" of the General Tire and Rubber company in making its 50,000-mile nation-wide air tour in the interest of developing commercial aviation.

As these eight Aristocrat cabin monoplane soar hither and yonder over the country, they take the airports as they come—good, bad, and indifferent. They report, however, that the speed with which new, modern and adequate airports are being built in all parts of the country is amazing.

Whenever it is possible, they do what they can to encourage the construction of new airports to handle the rapidly-increasing air traffic.

Baton Rouge, La., is one of the many cities now considering the establishment of a municipal airport.

Because W. O'Neil, president of the General Tire and Rubber company, is now sending the company's "Sky Fleet" into airports of all kinds, J. M. Barnett, of Baton Rouge, wired to Mr. O'Neil for his opinion of the importance of an airport in Baton Rouge. In reply, President O'Neil wired:

"If I were possible for voters of Baton Rouge to have traveled with our 'Sky Fleet' through 15 states already toured on their transcontinental journey, the airport bond issue would pass unanimously.

"Practically every city which our fleet has visited is spending thousands of dollars on airport improvement, because they want to bring to their city business and civic advancement that follows encouragement of aviation.

"No step in our country's progress has been so universally and so rapidly championed as the cause of aviation. Cities like Baton Rouge will eventually have over-airport facilities. The only question is whether to prepare now for a future that is bound to come."

Metallies, velvets, felts and velvet and felt combinations on sale for Saturday, Bell Millinery.

Eat barbecue sandwiches and live forever. Brand's Road Stand

PLYMOUTH DE LUX GETS GOOD START

With the announcement of the new Plymouth de luxe sedan to dealers only four weeks past and with the official announcement to the public only one week old, orders at the factory for this new body style are 33 1-3 per cent in excess of scheduled production, according to A. Van Der Zee, general sales manager.

"The ready public acceptance with which this new model in the Plymouth line has been received is due to the fact that this de luxe model is really an aristocrat among cars of the low-price class," Mr. Van Der Zee says. "In building it we have included in its design and construction features of comfort, beauty and luxury that hitherto have been found only in cars of a much higher price.

"The body of this new de luxe model is full-size, with ample room for five adults to ride in complete comfort. The color is deep black with dark blue moldings striped in cigarette. This color combination contrasts strikingly with the bright chrome-plated exterior fittings and gives the entire car really individual beauty. Interior

fitments include French-pleated seat cushions and backs of fine broadcloth to harmonize with the design as a whole, arm rests, assist cords, vanity, ash tray, walnut inlay panels and mouldings, an attractive robe rail and carpet-covered foot rest."

The new de luxe sedan is being featured throughout the month of October in connection with special demonstration activities being held by Plymouth dealers in all sections of the country. Dealers who are displaying it report a great amount of interest not only in the new body style but renewed interest in all six of the other body styles of the Plymouth line.

"The announcement of the de luxe sedan, coming as it does shortly after the completion of Plymouth's first year of manufacture, has had the effect of stimulating Plymouth sales beyond our expectations," Mr. Van Der Zee commented. "During the last twelve months the Plymouth factory has resembled a huge bee hive teeming with activity. In this prelude more than 127,000 Plymouths have been built and sold and it is only reasonable to expect that now, with this new de luxe model, sales will be even greater."

Campers often find the Miers from the tool kit useful for lifting hot pots and pans—but don't leave them lying on the ground when you start out the next morning.

Blue Blood And Red

by ROBERT TERRY SHANNON

WHAT HAS GONE BEFORE

Eddie Regan, once a member of New York gang, has broken away and gone to Virginia, where he befriends Penfield Partridge, who dies and leaves all his possessions to Eddie. Eddie had been in love with Bernice Veressal, "gang girl," but all thought of her is lost when he meets and falls in love with Marian Thorndike. Marian is engaged to Tom Freeman. Freeman and Eddie dislike each other, and Eddie, disgusted, goes to Richmond, where he meets Mike Arno, a former member of the gang, who tries to persuade him to return to New York and Bernice. Eddie refuses and returns to his farm. He goes to dinner at the Thorndike home, and Mr. Thorndike questions him as to his past. Bernice Veressal comes to Eddie's home and informs him she has come to stay. He tells her she cannot, but she throws herself in to his arms.

NOW GO ON WITH THE STORY

CHAPTER XXXIX

She drew back from him and pressed both her palms to his cheeks; held his face so that he gazed directly into the furnace of her eyes.

When she spoke her voice was molten.

"You're mine, Eddie... mine..."

With an effort as mighty as the effort of Man arising in spirit and throwing off the cosmic weight of jungle heritage, Eddie Regan, who dreamed not of his symbolic significance, grew white around the lips with the summoning of free will and, in one titanic moment, freed himself from the shackles of the flesh. The act, externally, was no more than pushing Bernice Veressal away and stepping back himself. But his forehead was wet with sweat.

"That ends it," he declared, his voice tight.

She stood apart from him, breathing deeply, her breast rising and subsiding.

"You are killing me," she said, with difficulty.

"You'll have to get your things together and go."

"It's because you're not used to having me here—it is this damned country that makes you so cold."

She breathed like an animal at bay. "There's no room here for love. This house kills it! You are not yourself, Eddie—you have got like this old room—dead! It is not fair—there is no chance for us here! Come with me, darling—back home—where you belong."

"Not I belong here and here I stay!"

"Won't you come back?" she pleaded.

"Never!"

She trembled all over pitifully. But her eyes were burnished, dry. The breath came through her nostrils, her mouth, with difficulty.

"Then I stay with you! Yes, I'll stay and bury myself, too. You think I'm only a city girl eh? You don't know me, Eddie. When I was a little girl I came from the old country, and I know the ways of the ground—the way things grow. Give me a chance, Eddie. I'll plant the wine grapes and tend the vines for you. The meals on

the table, I can cook. I've got money—a thousand dollars—I'll put it in your hands and you can buy the horse, the cows, what you need."

His heart turned in her favor with deep sorrow for her. It was as though she was battering herself to death against a stone cliff and he was helpless to stay her.

"You are a great girl, Bernice—you must get hold of yourself. You are excited, saying a lot of things you don't mean, but you're not facing facts. Some day you'll run across the right guy and you'll thank me for saving you from big mistakes. Sit down for a minute and calm yourself."

She sank into a chair and looked at him. Unexpectedly, her passion veered.

"Who is your girl—what is she like?"

"No girl has anything to do with this," he told her, trying to be exact. "It's simply a case of us not being mad. You've sold yourself on a wrong idea, that's all. All this love you're trying to give me belongs to some guy even if you haven't met him yet. I can't accept what isn't mine."

"This girl—is it because she keeps holding you off that you want her so much?"

"I won't talk to you about any other girl," he insisted. "This is a matter that concerns only you and me. I hate to hurt you, Bernice, but you've got to get yourself together, you've got to go!"

"You mean I got to go now?"

"Now!"

Her face was as white as his own; from somewhere she had regained her gloves and they were twisted in her hands. Suddenly, she smiled.

"You see what a fool I am, Eddie—I ought to be jealous, but I'm not thinking about that angle of it in the least. Sure, I know you might fall for another dame—any fellow might—that's nothing against me or you, not even against the girl I wipe all that stuff out—what's left is just something that was there in the beginning. I'm still crazy about you and I don't know what has become of my pride. It's gone. You say I'm making a big mistake, but I seem to me, Eddie, that you are one in the dark; you are not yourself. The old Eddie that used to be would laugh at you now, trying to be farmer and breaking his heart over some country girl. Maybe she wears cotton stockings. I don't know. You need me—but you don't understand it yet."

"I want you to go, Bernice," he urged her. "I'm not here at you or anything. You can't stay any longer."

She looked at the two leather grips in the room.

"All right Eddie, I'll go. But I'll not go back to New York, I'll stay in the little town where I got off the railroad, then I'll be near you all the time. When you want me I'll be there. Remember, Eddie."

It seemed unnecessarily harsh to send Bernice away from his house so abruptly, without even giving her a meal, but Eddie was on pins and needles until he could get rid of her.

Any explanation of her presence

to Marian would, he was certain, sound hollow. In New York among more sophisticated people, the situation might be understood at its true value—not here. So far as Marian's father was concerned, it would end everything.

And even when he got Bernice out of the house—even then he had to face added complications. If she remained a visitor, as she threatened, in the county seat, her presence would invariably stir wide attention and gossip. A girl of Bernice's type in the old-fashioned community would set all tongues wagging. She was too vivid, too conspicuous to escape notice. She would hang over him with suspended menace. People would learn about her, who she was and where she came from and her infatuation with him. Bit by bit the past would be revealed and scandal would scorch him with leaping flames.

In anguishing nervousness, he realized that sooner or later he would have to explain all of this to the Thorndikes. No—they probably wouldn't even let him explain. He faced Bernice desperately.

"Do you want to ruin me?" he demanded. "You say you care about me, yet you're going to do the one thing that will put me in a wrong light before the whole county."

"But I'm leaving, Eddie," she protested. "I'm not going to stay in your house."

(To be continued tomorrow.)
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Dan Wulfe & Co., Inc.

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