

**FOR SALE**  
Residence, corner of Fifth and Penn, close in, next to Library. Furnished or unfurnished. Terms see owner  
**A. B. CHERRY**

**Wholesale and Retail Distributors of**  
**LEHIGH PORTLAND CEMENT, ABERDEEN COAL**  
Lehigh Portland Cement  
Lime  
Hardwall Plaster  
Finish Plaster  
Keens Cement  
Beaver Board  
Enamelled Face Brick  
Ornamental Terra Cotta  
Pressed Brick  
Mantel Brick  
Fire Brick  
Fire Clay  
Aberdeen Utah Coal  
Kemmerer Coal  
Rock Springs Coal  
Wood  
Hay  
Grain  
Flour  
Dairy Salt  
Half Ground Salt  
Rock Salt  
Sulphurized Salt  
Produce  
Potatoes  
Hearth Tile  
Floor Tile  
Porch Tile  
Storage

PHONE MAIN 17  
**Sawyer-Clark Co.**

**KRYPTOK**  
**KRYPTOK GLASSES**  
made by us cost no more than Kryptoks made by other opticians, but the Kryptoks supplied by us are better, being finished on specially made machines and in the finest, most completely equipped retail optical factory in Eastern Oregon.  
Besides, we do all the work under one roof from the examination of your eyes to the accurate fitting of the finished glasses.  
**J. H. PEARE & SON**  
Optometrists & Jewelers  
LA GRANDE, OREGON

  
Always Look To  
**La Camelle**  
For Best Values In Front Lace Corsets  
The Front Lace Corsets With The  
**Ventilo**  
Back and Ventilo Front Shield  
No front lace corset without these features can possibly be as good as La Camelle.  
A complete line of different models always on hand. Priced At \$2.00 Up  
**MRS. ROBT. PATTISON**  
Corsetiere  
Phone Red 3221 Res. 1702 Oak

**INSURANCE FUND GROWS LARGE**

**STATE REPORT SHOWS MANY DETAILS**  
Auto, Life, Fire and Other Branches Did Big Business.

A large lot of information concerning insurances of all sort in Oregon has just come to light through a report to Governor Withycombe by Harvey Wells, insurance commissioner for Oregon. The reports covers the hearing ending Dec. 31, 1915. Investments of all insurances concerns in the state December 31, at which time the report's field ends, amounted to a total of \$25,913,244. The investment of fire insurance companies, mutual or stock amounted to \$2,875,087; life insurance companies had invested \$17,706,546.67; miscellaneous insurance companies had \$728,463.25 thus invested in the state. Fraternal benefit societies had a total investment in the state of \$4,603,148.12. The classification of amounts of insurance business done in the same period shows a total insurance written of \$379,299,471.35. This includes all kinds of insurance from automobiles to plate glass. The total amount of losses and claims paid amounted to \$6,551,027.33.

**Fraternal Orders Many.**  
There were 66,807 fraternal insurance certificates in effect with the beginning of 1916, and the Woodmen of the World had 16,983 of them, United Artisans 11,031, Modern Woodmen 6,999. In the same order as named the amounts of insurance carried was \$26,294,200; \$12,825,000; \$11,758,500. There are 30 other similar companies of which the Sons of Norway with six certificates is the lowest. The death claims paid amounted to \$803,639.46. Automobile insurance did a good business. Losses paid amounted to \$8,791.81 while the net premiums paid amounted to \$29,340.36.

The last legislature passed a resolution providing for a commission to prepare for the coming legislature an insurance code. Of this commission Mr. Wells says a report will be ready in September of this year and that meetings will be held in various cities to explain it in detail. The code commission is made of a group of chairmen, who appointed sub committees. The chairmen are:  
D. C. Herrin, Portland, Chairman Life Insurance.  
James P. Moffett, Portland, Chairman Fire Insurance.  
W. C. Hagerly, McMinnville, Chairman Mutual Insurance.  
Orlando W. Davidson, Portland, Chairman Casualty Insurance.  
William Cannon, Portland, Chairman Business Interests.  
J. C. Jones, Metzger, Chairman Fraternal Societies.  
C. E. Spence, Oregon City, Representing Farmers and various Granges.  
Conrad Olson, Portland, Attorney for the General Commission.  
Harvey Wells, Insurance Commissioner, ex officio Chairman.

In his preamble Mr. Wells goes on to say:  
"The average rate charged by all fire insurance companies for 1915 was \$1.43, while the average rate for 1914 was \$1.45. However, they have now been revised and the average rate for 1916 will show an increase.

"From careful investigation I found that our domestic companies were not securing sufficient income and, at my request, they have met the situation by adopting increased rates and eliminating some expense charges. However, few people realize the difficulties involved in making fire insurance rates, for in the effort to establish rates that the insuring public would call reasonable, care must be taken to see that they are adequate, because in the promulgation of inadequate rates, the solvency of companies may be threatened, and in a business of this character, an inadequate rate means uncertain insurance. The emigration hazard is the bugbear that all must face, and, therefore, the data upon which rates must be based must be spread not only over a large territory, but over a sufficient number of years to establish a fair average. Companies may make a fair profit one year and in another year, under the same rates and under an increased volume of business, may face a catastrophe hazard that would threaten to wipe out their existence.

"During the year 1915, there were 23 fires in various cities in the state where three or more buildings were destroyed and, on investigation, I find many fires originate from carelessness. I will earnestly recommend to the next legislature that the Insurance Commissioner be made ex officio Fire Marshal with sufficient authority to enable him to enforce all laws and all lawful ordinances, rules and regulations relating to the prevention of fires. A Fire Marshal who will give his duties the proper attention will reduce the immense fire waste in this state and thereby save our citizens from financial loss. The expense of same would not be met by the taxpayers but by the revenue that this Department would collect from the insurance companies, and we cannot hope for a reduction in rates until we lessen this needless fire waste.

"Unfortunately, there have been four surety companies retired from Oregon and certain conditions have now arisen that I feel it is my duty to recommend that all surety companies file with the State Treasurer of this State a deposit of either government, municipal or state negotiable securities.

"A recommendation has been made that a standard provisions policy for all accident and health companies shall be adopted.

"The Committee on Life Insurance Legislation is following the standard code provisions recommended by committees on Life Insurance in other states and I believe there will be no


objections to a uniform life insurance law. This kind of insurance is now recognized as a necessity and is rapidly growing. The companies realize that they are in need of efficient men and I believe the services rendered by representatives of life insurance companies in this state are equal in value to those being rendered by representatives of other professions and business.

The Committee on Fraternal Societies will recommend the adoption of the New York Conference Bill, which is a slight amendment of the Mobile Bill now upon the statutes of this state and I am under the impression that all societies are favorable to this recommendation. The societies in this state have about 70,000 members and they render a greater service to the people than the average citizen realizes. They are entitled to and will receive assistance this Department can render.

"The Committee on Domestic Mutual Fire Insurance associations has practically completed its work and I feel it should be commended upon its labors in recommending a law for the protection of the members of these associations.

"When the Code Commission has completed its work, it is then my intention to call meetings in various cities in order that the public may become familiar with the committees' recommendations and will eliminate, if possible, any serious objections in order not to hamper the work of the members of the legislature.

"I have compiled a statement of investments of all insurance companies and feel somewhat gratified with the amount of their investments, as shown on a following page, and I earnestly request that the representatives of these various insurance concerns use their influence in getting their companies to invest in our great state."

**SAYS TEMPERAMENT DOES NOT COUNT**  
  
MIZZI HAJOS  
Temperament amounts to little in theatricals, according to Miss Hajos, winsome star of comic opera. She says the actor with real ability is the real actor, while temperament is sometimes "put on" for effect.

**LABADIE GIVES CANADIAN STORIES**

**After Living Among French Canadians For Many Years.**  
In the southern part of Canada, in and around the city of Quebec, there lives a people far more interesting and unique than any other class of people on the western continent. These people are the French Canadians, and in their simple life and community fellowship they display a quality that is lacking in the hustling and bustling American.  
There is a man coming to Chautauqua who has lived among these people



**FRANCIS LABADIE.**  
He has studied and learned to imitate them in dialect and story, and he is now presenting all over the United States his French Canadian stories. His name is Francis Labadie and, as his name indicates, is of French extraction himself.  
These stories are delightful reminiscences of the French Canadians, and their telling will be enriched greatly in coming from the mouth of one who has lived among these people.

**Ready For Chautauqua**

**SUMMER DRESSES**  
For every one just received direct from New York. A most beautiful line of Wash Dresses and Sport Suits all colors and sizes. Prices in reach of all.  
**MIDDIES**  
Just the thing for morning wear at Chautauqua. Prices 69c to \$1.50  
**SPORT COATS**  
Silk Jersey Sport Coats. Price \$6.50 to \$15.00  
**BATHING SUITS**  
If you spend a week at Chautauqua you must have a bathing suit. We have them in all colors and styles.

**E. E. KIRTLEY**  
Ladies' Ready-to-Wear

**City Manager's Report.**  
General manager's report for the week ending June 17th, 1916:  
There was one fire in Fleming's shop at 8 p. m. June 17. Eleven volunteers out. Loss about \$10.  
The water superintendent spent \$5.75 on shut-off list on the 12th; \$5.75 cleaning sewer; \$5.75 repairing a leak on Main avenue; \$5.75 on a tap and \$11.50 on repairs.  
The street Superintendent spent \$28.50 for driver and team; \$15 for White wing; \$4.25 cross walk lumber; \$4.45 for a keg of spikes and \$1.00 for repairing the flusher. Cross walks at Fourth and Palmer and Fourth and Jefferson were repaired; cleaned up streets two days; flushed two days and took rocks off Y and Cove avenues. Island City road and Spruce street. Sprinkled Fir, Y, Spruce and Second. Had three days work done by prisoner.  
The police arrested four. One was drunk, one a vagrant and two violated the traffic ordinance. Fines amounted to \$35; had one sleeper and served 31 meals. Owing to illness the chief has been off duty several days.  
The recorder received \$2 pound fees; \$35 fines; \$3 dog licenses; \$2.50 for five building permits. He issued a park warrant on voucher No. 60 for

\$129.97 and warrants for \$1022.97 for bills allowed.  
The treasurer received \$390.40 water rent; \$153.00 Imp. District installments; \$87.75 Imp. District interest and \$714.57 taxes from the county treasurer. He paid \$171.75 water

warrants; \$12.50 road warrant; \$286.87 Imp. District interest and \$17.15 for general fund warrant for the Beaver Creek sinking fund.  
Respectfully submitted,  
**F. J. LAFKY,**  
General Manager.

**Straight Distilled Refinery Gasoline**  
**RED CROWN**  
the Gasoline of Quality  
  
reduces your gasoline cost because every drop atomizes evenly through the carburetor and gives full power.  
Dealers everywhere and at our SERVICE STATIONS.  
**Standard Oil Company**  
(California)  
Use ZEROLENE, The Standard Oil for Motor Cars

**MODERN NOT "DISC"**  
**UNITED STATES CREAM SEPARATOR**  
With construction totally different from any of the many "disc" type makes—and as much better as newer and different.  
Back of these U. S. improvements are 43 years experience in manufacturing dairy goods and cream separators.  
No other Companies' experts have ever studied so closely the defects of all separators, right in farm dairies. The wonderful success of U. S. improvements are the result.  
Has the modern labor saving and sanitary improvements you have always needed most, but which no other cream separator has ever been able to supply.  
**WHAT THE MODERN & "NEEDED MOST" FEATURES ARE**  
**MODERN—Because of Nickel-Silver.** Nickel-Silver in the U. S. skimming device makes for easy cleaning, and does away with rust, thereby meeting the requirements of sanitary laws. Steel discs rust badly, contaminate milk and cream, and are hard to keep clean.  
**MODERN—Because of Vertical Blade System.** The "vertical blade" and the "disc" skimming devices are the two systems mostly used in separators. The vertical blade system, as used in the U. S. wholly overcomes defects found in disc bowls. It is the modern system, and fully protected by patents. Separators of disc type, originated long ago, with no recent important improvements.  
**MODERN—Because Mechanically Washed, Sterilized and Dried.** The U. S. is the only separator adapted to mechanical washing. This process also sterilizes and dries the bowl. A mechanical washer free with every Separator.  
**MODERN—Because no Central Core in Bowl.** The U. S. bowl has an open center, without cumbersome central core, split wing, or discs, on, or between which cream lodges. U. S. bowls flush perfectly.  
**MODERN—Because Uses Bowl Chamber Liner.** The U. S. Separator is first to adopt this liner. It makes the separator much easier to clean, and supplies the only way to keep it strictly sanitary. Boards of Health endorse it.  
**MODERN—Because the U. S. is Self-Draining,** never any sloppy mess over person or floor when taking the bowl apart.  
The U. S. is the **EASIEST RUNNING** separator because of its small diameter bowl, the superior construction of its gears and shafts, and an ideally effective oiling system. Demonstration gladly given right at your home. No obligation.  
**C. S. NORRIS, President Oregon Co-Operation Association**