

# INSURANCE BULLETIN

Issued By State Of Oregon  
Department Of Insurance.

Following the practice in many of the insurance departments in the different states, Insurance Commissioner Sam Koser has just issued his first bulletin relating to departmental matters concerning the insurance situation in Oregon. This bulletin is issued with the avowed purpose of giving to the citizens of the State much that is important that they should know affecting insurance matters with which they are daily brought in touch and which are of vital importance to the successful conduct of their respective businesses and in providing ways and means in the future for those who are directly dependent upon them. Investments in proposed insurance companies are forcibly referred to, and our citizens are urged to give the same careful attention to an investment in such enterprises as they do in any other business investment. The success of an insurance company depends wholly upon the ability, technical knowledge and integrity of the management, and no greater return can ordinarily be expected from an investment in insurance stocks than from a similar investment in any other legitimate business.

Rebating both by life and fire insurance companies and their agents is strictly prohibited by statute, and the people are urged not to accept rebates and thereby imperil the validity of their contracts. The courts have held that a policy on which a rebate has been made is invalid.

Under a recent law a rating bureau has been established in the State by the general agents of authorized companies for the purpose of establishing fair and equitable rates on the insurable property in Oregon. This bureau is now engaged in re-rating the different cities and towns and endeavoring to fix equitable rates thereon in proportion to the liability of risk assumed.

Very often the basis upon which rates are established are not fully understood by the insured, which often leads to dissatisfaction and an unjust criticism of the insuring companies. A means is now provided whereby our citizens should have immediate relief where excessive rates have been heretofore charged for insurance.

Loyals and inter-insurers cannot do business in Oregon unless they possess a certificate from the insurance department. Harlow, Hewett & Company of San Francisco, representing the Retail Grocer Underwriters, are attempting to do business in the State in open violation of this prohibitory provision of the law. The Lumber Indemnity Exchange of Seattle is another of those organizations that has not complied with the Oregon statute.

Fraternal insurance societies are not under the supervision of the insurance department, except that the commissioner is vested with authority to decide whether other societies than Masons, Odd Fellows, Druids, Knights of Pythias, Ancient Order of United Workmen, Patrons of Husbandry and Knights of Labor are purely fraternal beneficiary societies. Acting under the discretion vested in him by the statute the commissioner is of the opinion that persons contemplating membership in kindred organizations should first assure themselves of their character, organization and form of government, and whether the rates charged are adequate to insure the benefits promised in their certificates of membership.

### At The O. A. C.

The following is a list of students in attendance at the State Agricultural College from this county:

Frank K. Bikins, Nora Emma Baeb, Theodore Ellestad, Elmo Y. Haskell, Frank Beaty Hatfield, Central Point; Allen K. Andrews, Marguerite Andrews, Walter Dodge Merrick, Floyd H. Minear, Harry L. Porter, Lewis Switzer, Medford; Bertha Margaret Allison, Bessie Garrett, Leroy Vernon Hicks, Vera Anna Hicks, Charles Allen King, Frank M. Moore, Ashland; Rowley Cruit, Wellen.

SEE—Full line of air-tight heating stoves at Abbott's Hardware.

**NOTHING CAN TOUCH THE TWO HORSE BRAND OVERALLS**  
LEVI STRAUSS & CO. SAN FRANCISCO

### NOTICE OF FINAL SETTLEMENT.

NOTICE is hereby given that the undersigned, as the administrator of the estate of Elisha W. Andrews, deceased, has filed his final account in the matter of said estate with the County Court of the State of Oregon, in and for the County of Jackson, and that said Court has set Saturday the 27th day of November, 1909, at the hour of ten o'clock in the forenoon as the time and the court room of said Court in the court house at Jacksonville, Oregon, for the hearing of objections thereto and the settlement thereof.

A. Andrews, Administrator of the estate of Elisha W. Andrews, deceased.

### NOTICE OF FINAL SETTLEMENT.

In The County Court Of The State Of Oregon, For The County of Jackson.

In the matter of the Estate of Annie L. Linn, deceased.

Order appointing day of final settlement, etc.

David Linn the administrator of the Estate of Annie L. Linn deceased, having rendered and presented for settlement and filed in this Court, his final account of his administration of said Estate. It is ordered, that Wednesday the 29th day of December A. D. 1909, being a day of a subsequent term of said Court, to-wit: of the December Term thereof, A. D. 1909 at 10 o'clock A. M. of said day, be and the said is hereby appointed for the settlement of said account; and that notice of said settlement be published in the Jacksonville Post, a newspaper published in Jacksonville, Oregon, as often as once a week for four successive weeks prior to said day of settlement.

Done at Jacksonville, Oregon this 23rd day of November, A. D. 1909.

J. R. NEIL, County Judge.

### CONTEST NOTICE.

DEPARTMENT OF THE INTERIOR, UNITED STATES LAND OFFICE.

Roseburg, Oregon, November 22, 1909.

A sufficient contest affidavit having been filed in this office by Acey C. Martin, contestant, against Homestead Entry, No. 01061, made August 31, 1908, for SE 1/4 of SW 1/4 of Section 14, Township 38 S, Range 2 W, Willamette Meridian, by Charles R. Gray Contestee, in which it is alleged that said Charles R. Gray has abandoned his said homestead for more than one year last past; that he never at any time made any improvements on his homestead; said parties are hereby notified to appear, respond, and offer evidence touching said allegation at 10 o'clock a. m. on December 31, 1909, before W. H. Canon, U. S. Commissioner, at his office in Medford, Oregon, and that final hearing will be held at 10 o'clock a. m. on January 14, 1910, before the Register and Receiver at the United States Land Office in Roseburg, Oregon.

The said contestant having, in a proper affidavit, filed November 22, 1909, set forth facts which show that after due diligence personal service of this notice can not be made, it is hereby ordered and directed that such notice be given by due and proper publication.

BENJAMIN L. EDDY, Register.

### ORDER TO SHOW CAUSE

In The County Court Of The State Of Oregon, For The County Of Jackson.

In the matter of the Estate of Nancy Steuber, deceased.

Order to show cause why Order of Sale of Real Estate Should not be made.

It appearing to the Judge of said Court, by petition this day presented and filed by Frances M. Snyder the administratrix of the Estate of Nancy Steuber of the County of Ramsey and State of Minnesota deceased, praying for an order of sale of real estate, that it is necessary to sell all of interest in and to the hereafter described real estate to pay the charges and expenses of administration and claims against said estate.

It is therefore Ordered by the Judge of said Court that Mary O. Neil, legatee, Mary Cox, sister and legatee and all persons interested in the estate of said deceased appear before said County Court on Saturday the 4th day of December A. D. 1909 at 10 o'clock in the forenoon of said day, at the Court room of said County Court at the Court House in Jacksonville in the County of Jackson to show cause why an order should not be granted to the said administratrix to sell so much of the hereinafter described real estate of the said deceased as shall be necessary, to-wit:

The W 1/2 of SW 1/4, SE 1/4 of SW 1/4 and SW 1/4 of SE 1/4, Section 23, Township 38 South Range 3 East of Willamette Meridian, containing 160 acres more or less.

And it is further ordered that a copy of this order be served upon each of said legatees and all persons interested in the estate of said deceased in the manner provided by law.

Dated November 1st, 1909.  
J. R. Neil, County Judge.  
Attest W. R. Coleman, Clerk.  
By M. B. Towne, Deputy.

### Methodist Minister Recommends Chamberlain's Colic, Cholera and Diarrhoea Remedy.

"I have used Chamberlain's Colic, Cholera and Diarrhoea Remedy for several years for diarrhoea. I consider it the best remedy I have ever tried for that trouble. I bought a bottle of it a few days ago from our druggist, Mr. R. R. Brooks. I shall ever be glad to speak a word in its praise when I have the opportunity."—Rev. J. D. Knapp, Pastor M. E. Church, Miles Grove, Pa. Sold by City Drug Store.

### Administratrix's Final Notice.

In The County Court Of Oregon For Jackson County.

In the matter of the Estate of William Heeley, deceased.

Notice is hereby given that the undersigned administratrix of the Estate of William Heeley deceased, has filed in the above entitled court, her duly verified final account of her doings in said estate, and said Court has fixed Monday the 20th day of December, 1909, at 10 o'clock A. M. of said day as the time for the final hearing on said final account. All persons interested are requested to make or file their objections to said final account with said court on or before said time, if any they have. Said hearing will be had in the court room of said court in Jacksonville, Jackson County, Oregon.

Dated, November 18, 1909.

Mary Wetterer, administratrix of the Estate of William Heeley, deceased.

### Notice Of Application For Patent.

United States Land Office, Roseburg, Oregon.

Mineral Application No. 04945

November 16, 1909.

Notice is hereby given that Robert S. Towne, by his Attorney in fact F. W. Carnahan whose Post Office Address is Medford, Jackson County, Oregon, has filed an application for Patent for the Seattle Consolidated Placer Mine or mineral deposit bearing gold, consisting of six placer mining claims as herein-after described in this notice, being situated in the Applegate unorganized Mining District, County of Jackson, State of Oregon, and is about to make application to the United States for a patent for the said mining claims, which are more fully described as follows, to-wit:

#### G. W. FAUCETT CLAIM.

The East Half of the Southeast quarter of the Southeast quarter of Section 10 Township 41 South, Range 4 West, Willamette Meridian, in Jackson County, Oregon.

#### HELEN J.

The West Half of the Southeast quarter of the Southeast quarter of Section 10, Township 41 South, Range 4 West, Willamette Meridian, in Jackson County, Oregon.

#### LAST CHANCE.

The East Half of the Northeast quarter of the Southeast quarter of Section 10, Township 41 South, Range 4 West, Willamette Meridian, in Jackson County, Oregon.

#### SOUND MONEY.

The West Half of the Northeast quarter of the Southeast quarter of Section 10, Township 41 South, Range 4 West, Willamette Meridian, in Jackson County, Oregon.

#### SAW PIT.

The South Half of the Southeast quarter of the Northeast quarter of Section 10, Township 41 South, Range 4 West, Willamette Meridian, in Jackson County, Oregon.

#### HOPE.

The North Half of the Southeast quarter of the Northeast quarter of Section 10, Township 41 South, Range 4 West, Willamette Meridian, in Jackson County, Oregon.

The Amended Notices of Location of said six placer mining claims comprising the said Seattle Consolidated Placer Mine are of record in the office of the Recorder of Jackson County, Oregon, at Jacksonville, said County and State, in Volume 16 of Mining records, pages 24 to 29 both inclusive.

The said mining claims hereby sought to be patented are bounded as follows: On the North by Gold Bug Mining Claim, owned by Robert S. Towne.

On the East by Section 11, Township 41 South, Range 4 West, Willamette Meridian, Jackson County, Oregon, and whether or not the same is vacant government land is unknown to applicant.

On the South by the Cougar Meat Mining Claim owned by Robert S. Towne.

On the West by Timber Cash Entry No. 12,821 of William Spalding.

And any and all persons claiming adversely the said mining ground or premises or any portion thereof so described, are hereby notified that unless their adverse claims are duly filed according to law, and the regulations thereunder, within the time prescribed by law, with the Register of the United States Land Office at Roseburg, in the County of Douglas, State of Oregon, they will be barred by the provisions of law in such case made and provided.

Benjamin L. Eddy, Register.

### SUMMONS.

IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR THE COUNTY OF JACKSON.

Leona O'Donnell, Plaintiff vs Maxwell M. O'Donnell, Defendant.

To Maxwell M. O'Donnell, Defendant:

In the name of the State of Oregon, you are hereby required to appear and answer the complaint filed against you in the above entitled suit on or before the 18th day of December, 1909, and if you fail so to do, for the want thereof plaintiff will apply to the court for the relief demanded in the complaint, to-wit: for a decree dissolving the marriage contract between plaintiff and defendant, and allowing plaintiff to resume her maiden name.

This summons is published by virtue of an order made by the Hon. H. K. Hanna, Judge of the Circuit Court for said county and state, dated November 5th, 1909.

Withington & Kelley, Attorneys for Plaintiff.  
Date of first publication, November 6th, 1909.

### SUMMONS.

In The Circuit Court Of The State Of Oregon For Jackson County.

Wm. L. Brewster, as Administrator, with the Will annexed, of the estate of George Baldwin, deceased, Plaintiff, vs. Martin Ellis, and A. J. Norton, Defendants.

To Martin Ellis and A. J. Norton, the above named defendants:

In the name of the State of Oregon: You and each of you, are hereby required to appear in the above entitled court and cause, and there answer the complaint of the plaintiff on file therein against you, within ten days from the date of the service of this summons upon you, if served within Jackson County, Oregon. Or, if served within any other county of Oregon, then, within twenty days from the date of the service of this summons upon you. Or, if served by publication, or out of the State of Oregon, after order for publication, then on or before the last day prescribed in said order for publication of this summons. The time prescribed in said order for the publication of said summons is six weeks from the date of the first publication; the date of said first publication is October 30th, 1909, and the time within which, by said order, you are required to appear and answer is the 11th day of December, 1909.

Personal service of this summons upon you without the State of Oregon shall be equivalent to publication, and you will take notice that if you fail to so appear and answer said complaint at said time, plaintiff will apply to the above entitled court, for the relief demanded in the complaint, to-wit:

For a judgment and decree of the above entitled court, that he, as Administrator, with the Will annexed, of the estate of George Baldwin, deceased, is entitled to the immediate possession and control of the following described real property situated in Jackson County, Oregon to-wit:

The N 1/2 of Section 18, Township 34 South of range 2 East of W. M. together with the tenements, hereditaments and appurtenances thereunto belonging or in any wise appertaining.

That neither of you, the said defendants, has any right, title or interest to said land, or any part thereof.

That the certain instrument dated the 8th day of July, 1907, and recorded on March 9th, 1908, in Book 63 at page 333 of the Deed Records for Jackson County, Oregon, purporting to be a general warranty deed of said premises, by the said George Baldwin, to Defendant Martin Ellis, be declared to be spurious and fraudulent, and be set aside, as void.

That the deed referred to in the complaint of date the 24th day of March, 1908, and of record in Book 63 at page 530 of the Deed Records for Jackson County, Oregon, purporting to be a general warranty deed, conveying said premises from said defendant Martin Ellis to said defendant A. J. Norton, be declared to be void and fraudulent, and that both of said deeds be cancelled and held for naught.

That the plaintiff have judgment for the costs and disbursements of this suit, to be taxed, and have such other and further relief as to the Court shall seem just and equitable in the premises.

This summons is served upon you by publication in accordance with an order of the Hon. H. K. Hanna, as judge of the above entitled Court, made in Chambers upon the 25th day of October, 1909, which order requires this summons to be published in The Jacksonville Post, a weekly newspaper of general circulation in said county and state, published weekly in Jacksonville, Jackson County, Oregon, and said order requires this summons to be published for six consecutive weeks, and requires you to answer the same on or before the last day prescribed in said order for the publication of said summons.

Dated at Jacksonville, Jackson County, Oregon, this 30th day of October, 1909.

W. T. Muir and A. E. Reames, Attorneys for Plaintiff.

# Are You Going East?

Have you a friend coming west? You ought to bring one to Medford. Call and see us. Let us talk routes and rates with you. Information cheerfully furnished. Phone, address or call on

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A. S. ROSENBAUM, Agent

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