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COTTAGE GROVE SENTINEL, THURSDAY, NOVEMBER 29, 1923



H. W. TITUS, D. M. D.

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already nearly all taken by high-class firms in advance of the complotion of the building.

testimonial to this great truth. They loom large and beautiful. pleted, occupies the entire block, immediately across North Water They typify the achievements of Street, fronting on Michigan Avenue and reaching to the height the man who built them. They stand as a monitor over the activof the main part of the first strucity of the Nation's second city ture, with a connecting bridge. The space in the new section is inspiring-dominating-massivebearing unanswerable testimony to the POWER OF ADVER-TISING. ment is supposed to exist for the purpose of protecting the citizen in his rights, which are life, liberty, and the pursuit of happiness. In or-der to make this protection effective, the State exercises supervision over institutions which vitally affect the well-being of the people-such as banks and insurance companies. The Federal government does not supervise. life insurance companies except in the District of Columbia, because Life Insurance is not "com-merce." But this lack on the part of the Government at Washington is more than made up by the activities of the forty-eight State govern-ments. Over a period of nine years, Congress and the various States of the Union held 268 regular sessions and more than seventy-five special pessions. In these sessions over ten thousand bills were introduced af-fecting life insurance companies and recuting in the second of the forty-eight second of a function of the second of an terms of the second and more than seventy-five special pessions. In these sessions over ten thousand bills were introduced af-fecting life insurance companies and fecting life insurance companies and requiring careful scrutiny by these companies.

ends by insisting upon wise and hon-est management, and by safeguard-ing investments and the rights of policy-holders. One regrettable result of this con-

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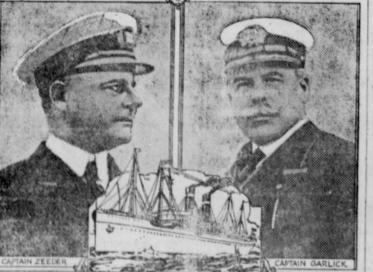
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# **OLD PACIFIC CAPTAINS RETURN**



his ship into Hong Kong through a San Francisco.-Among the many picturesque characters of the busi-ness world in the membership of the famous Bohemian Club of typhoon that sank many stout steam-For this he was rewarded with ers. a hand some gift of silver from his

San Francisco, none is more thor-oughly representative of the romance passen ers. Zecdor will come back to the Pacific in December, in the same ship in which he left it in 1915, the Manseagoing than Captain Adrian Years ago Captain Zeeder was churia, which now heads a fleet of putting the fear of authority into the hearts of harshells aboard square three ocean liners that are to develop

passenger traffic between the Pacific Coast states and New York under riggers plying along this coast, or to the Orient. Today he is known the flag of the Panama Pacific Line, Another of the Panama Pacific ships, the Finland, will also be comin the Atlantic as well as in the Pacific as one of the most successful steamship masters under the American flag. But his first honors as a steamship master, as well as a manded by a veteran Pacific Ocean shipmaster, Captain Thomas W. Garlick, who was born in the old whaling port of New Bedford, and first came to the Pacific nearly 24 sailing ship commander, were won in the Pacific, where he served for

more than 20 years. He is known in all of the ports from San Franyears ago. orth for 19 years Garlick Theory was a P. was a Parific coast captain, much of the time in the Orient trade. In cisco to Singapore. To people who like the sea, and 1909 he was given command of the steamship Minuesota, the largest under the American flag. In her he went east in 1917, serving as her the romance that lurks in the pages of sea stories, Zeeder should stand out as a commanding figure. He holds a commission as Com-mander, U. S. Naval Reserve, for services rendered in transporting military supplies and troops through the submarine zone in the world commander throughout the war, when she carried huge cargoes of military supplies to Europe on repeated voyages.

The third captain of the Panama Pacific fleet, Captain William J. Munro, of the Kroonland, is a new-comer to the Pacific ocean, but It is told of him that while commanding the Siberia he nearly a Westerner, as he was born in Minnesota.

# Fifteen Thousand Words a Day

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### (Next Article of Series is "Fining the Thrifty")

#### LANE COUNTY GETS \$46,314 Winters Wallace Finds Old Friend FROM AUTO LICENSE FEES

C. W. Wallace, writing from Silverdale, Wash., to renew his sub-Of the receipts from motor vescription, recounts a coincidence hiele licenses and fees between Sep tember 15, 1922, and September 15,

1923, \$967,492.19 was distributed to people. He writes: "A few days the counties of the state. Lane ago a man came to my place to county's share was \$46,314.46. Up buy some apples and during our county's share was \$46,314.46. Up to October 31 there had been li-censed in Lane county during the year 29 motor vehicle dealers, 588 chanffeurs, 13,459 motor vehicle op crators, 239 motorcycles, 7605 pas-senger cars, 39 busses and stages, 230 commercial cars of less than one ton capacity, 494 trucks of from one to five tons capacity and 47 trailers of from one to five tons enpacity, of a total of \$475 licensed passen-father, who is now an old man, is and commercial vehicles were li-censed, censed.

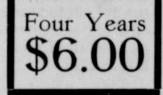
One regrettable result of this con-tinuous legislative activity is the unnecessary expense to which it puts the life insurance comparies—in other words, the policy-holders—in defending themselves. Every one of the ten thousand bills, good and bad alike has to be studied and dealt with by the companies. This is a beavy expense which, so far as it is incurred in defending the companies against unjust legislation, amounts to confiscation of the policy-holders' savings. savings.

# Taxes Keep Increasing

Since the reserve funds of Life Insurance have become so large, tax-ation is more and more a live topic

Insurance have become so large, tax-ation is more and more a live topic of discussion both in and out of the legislatures. Whether this discus-sion gets anywhere or not, the taxes imposed upon insurance companies were steadily increasing. In 1890 the life insurance com-panies paid in taxes \$2,000,000; in 1921, \$15,000,000. In the five years preceding the first of January, 1922, one of our large insurance com-panies paid in taxes over \$15,700,-000. This did not include real estate taxes. During the same period this same company paid its entire home office force, including executive of-ficers at home and abroad, over two thousand clerks and heads of de-partments, its medical examinations in the home office, all overtime serv-ice and all directors' fees, only \$14,-\$46,000, or less by more than a mil-lion dollars than it paid in taxation. During this period of five years, taxes absorbed more of the policy-holders' money than the entire home office management of the company *For every working day in the year*, *day in and day out, for five consecu-tive years, the policy-holders of this company paid in taxes to the goo-erment ten thousand dollars! And this money was taken from the sav-ings of the policy-holders.* 

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