

Three of Life's Problems Solved

You believe in life insurance of course. If you stop to analyze this belief you find so many reasons for it that they crowd over one another seeking utterance. The United States Government placed the stamp of its approval on the principle of legal reserve life insurance when Congress passed the Soldiers and Sailors War Risk Insurance Act. The great mass of the people have been placing their stamp of approval on this great principle for nearly a hundred years. When the great influenza epidemic took its toll of half a million lives, American Life Insurance through private companies and the Government, contributed over a quarter of a billion dollars in the settlement of death claims for this one cause alone. American legal Reserve life insurance companies have paid to policy holders and their beneficiaries and now hold for their use and benefit more money than they have ever collected in premiums. Truly, life insurance is the most beneficent scheme of finance that the human mind has evolved.

When you buy life insurance you should seek to provide against two contingencies, one of which is bound to occur. These contingencies are Death and Old Age.

Under the terms of most policies that make adequate provision for the second contingency—Old Age—it is necessary to make comparatively large premium deposits in order to accumulate a fund that will be available when old age comes on. If the first contingency—Death—occurs during the earlier years, however, the fund so created is unnecessary and the insured would have saved money by buying a cheaper form of insurance.

West Coast Service seeks to meet all contingencies of life, and in this particular the Company has evolved a policy that offers an ideal solution to the difficulty. In its I. T. I. policy it provides against the contingency of both death and old age. In the event of the death of the insured during the producing period of his life, the fund that has been thus far accumulated to provide for old age independence is used to provide for more life insurance instead, so that the dependents of the insured are in the same position from an insurance standpoint as though he had purchased the cheapest form of insurance.

If the insured lives and makes the twenty annual payments which the I. T. I. policy contemplates, he can then either take his old age fund in cash or use it to purchase paid-up insurance for an amount in excess of the original face of the policy. He can borrow against the paid-up policy or surrender it for its full cash value at any time. It is always available.

There is a third contingency not heretofore mentioned, but just as vitally important as the other two—the contingency of Total and Permanent Disability. If a man lives and keeps his health or does not suffer an accident that permanently incapacitates him, he can continue his insurance in force as easily as he can discharge any other of life's obligations. But if he becomes totally and permanently disabled, he ceases to be a producer and becomes, instead, a burden on the community unless he has an independent income. West Coast Service steps into this contingency and provides the independent income with the I. T. I. Policy, in addition, it waives any further premium deposits, but the value of the policy continues to increase in the same way as though such premium deposits had been regularly made.

The I. T. I. policy is the ideal form of insurance service. It has 100 per cent value in every provision. For detailed information at your age, either see local agent or fill out the coupon and mail it direct to the Company.

A policy holder insured by an I. T. I. Contract under complete West Coast Service is entitled to the following benefits:

- 1st. Double the original face of the policy for accidental death.
- 2nd. For the accidental loss of limbs or sight, the original face of the policy in cash immediately and a monthly income thereafter for life, and at death the face of the policy to the beneficiary or estate.

See Dolly Hodges- Local Agent or Mail Coupon

(Coupon)

West Coast Life Insurance Company.
Central Oregon Branch, 824 Wall Street, Bend, Oregon.

Please give me further particulars regarding the I. T. I. Policy.

I was born on the day of 1.....

My Occupation is

My address is State of

Name

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and resting all unsound principles and methods of banking. This has been our past record and our officers must and will rigorously adhere to that policy in future. Deposit with us and you'll always feel safe plus prompt service and attention.

CROOK COUNTY BANK

LOS ANGELES BADLY JARRED BY QUAKES

Territory 30 Miles Wide is Reported Shaken by Four Shocks.

Los Angeles.—Four severe earthquakes here threw the city and its suburbs into excitement, caused a number of injuries to men, women and children, damaged several buildings, and broke a water main.

While the shocks seemed to center in Los Angeles, some were felt more than 30 miles away.

Excitement, in many cases hysterical, followed the first shock and had hardly been calmed when at 1:27 in the afternoon came the second, followed two minutes later by the third. The fourth was at 5:13 P. M.

The second and third were sharper than that of the morning. Then the agitation of the citizens became prolonged. Business was interrupted.

Courts and other public places were scenes of near panic, some people running for the open air, some fainting, some stopping to pray. Many gathered at street intersections, waiting to see what would happen. Others who felt they must be on the way, walked down the middle of the streets with watchful eyes on the buildings. Many sought Parkside square, in the heart of the downtown district, as a sanctuary, and remained for hours.

Pictures were jolted from hooks, mortar jarred from brick walls and plaster from ceilings; cracks appeared in some of the older structures; a water main was broken; a few copings and chimneys fell; part of an embankment collapsed, throwing dirt and brick into the street, and plate glass windows in some of the downtown department stores were broken.

SPA MEETING RESULTS IN BETTER FEELING

Spa.—The conference here between the allied chiefs and the representatives of Germany is the beginning of big things, Premier Lloyd George of Great Britain declared, in summing up the result of the last fortnight's sharp fencing with the Germans.

"We will do our best to carry out the agreements entered into here," Dr. Walter Simons, the German foreign minister, said.

Premier Lloyd George indicated that he had a high opinion of both Konstantin Fehrenbach, German counselor, and Dr. Simons.

Mr. Lloyd George said it would have been an immense advantage if Americans had participated in the conference, because, he added, they would have brought to it a viewpoint free from European rivalries.

The official decision of the allied reparations commission was made public. It provided that the money received from Germany shall be divided on the following basis: France, 52 per cent; England, 22 per cent; Italy, 10 per cent; Belgium, 8 per cent; Portugal, .075 per cent; Japan, .075 per cent. This makes a total of 93½ per cent. The remaining 6½ per cent is to be divided among the small nations.

EIGHT DIE IN FIRE

Woman and Seven Children Burn to Death in Home.

Bonnors Ferry, Idaho.—John Roesch, whose wife and seven children were burned to death in their home at Cope land, near this city, was taken into custody by Sheriff Dunning of Boundary county.

Roesch told the sheriff he ran from the house to get water when he saw the flames, but that when he returned the fire was burning so fiercely he was unable to reenter.

The children ranged in ages from 1 to 14 years. Their charred bodies and that of their mother were recovered from the ruins. Roesch was unable to give any cause for the fire.

Opposes Compulsory Retirement.

Washington.—President Wilson is strongly opposed to the retirement under the civil service retirement law of civil service employees who have reached the retirement age of 65 years but who are in good physical condition and desire to continue at work.

Unable to Transport Undesirables.

Washington.—Five hundred aliens of the 556 ordered deported during the first six months of this year by the department of labor still remain in this country through inability of the department to obtain transportation for aliens destined for Russia.

Fourth Division Goes to Camp Lewis.

Washington.—The war department has issued instructions for the fourth division to move from Camp Dodge, Iowa, to Camp Lewis, Wash.

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QUALITY

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What's a Husband, Anyway?

"Did the fair defendant introduce any character witnesses?" "A dozen at least." "And did they say anything good about her?" "They all swore she was kind to her poodle."

Economy.

The pot of gold at the end of the rainbow—has anybody ever seen it? Will anybody ever return with it? Economy may mean the difference between living in a poor house and supporting one.

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