

MORNING ENTERPRISE

## oregon city, oregon

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E. E. BRODIE

Editor and Publisher
Entered as second.class matter January 9,1911 , at the postoffice at
Oreegon Citt, under the Act of March 2, 1879.
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| The Morning Enterprise carrier boys are instructed to put the papers on the porch or in the mail box. If the carrier does not do this, misses you, or neglects getting the paper to you on time, kindly phone the office. This is the only way we can determine whether or not the carriers are following instructions. Phone Main 2 or $\mathrm{B}-10$. <br> CITY OFFICIAL NEWSPAPER. <br> S TATE LIFE INSURANCE and the elimination of paid agents wit all of the expenses that they entail is the plan of J. W. Ferguson, com- missioner, after carefully investigating the conditions in Wisconsin missioner, after carefull e the plan has been tried. <br> The shortest statement of the scheme is contained in his report to Gov vernor West and, from what the commissioner says, is admirable in every way. Insurance costs are taxed against the policy holders at an excessive way. Insurance costs are taxed against the policy holders at an excessive rate. The commissions for the agents, the high death rate upon the companies figure to always land on the' safe side, and other details make the cost excessive and, in many cases, prohibitive. <br> Following is the report telling in a few words the entire plan: <br> "After carefully investigating the system of state life insurance in Wisconsin, I am satisfied that the plan is not only feasible but practical and will Oregon. <br> The purpose and intent of the State Life Fund, as explained by Commissioner Ekern of Wisconsin, is to give the people of the State the bencefit of the best old line insurance on a mutual plan at the lowest possible cost. To benefit the policyholders is the sole consideration. <br> "Of the total expense of old line companies, more than one-half goes to agents in commissions. Under the Wisconsin plan policyholders are saved this expense. Applications are received by clerks and treasurers of counties, of cities, or towns, by offic paid agents are employed. <br> There will also be gains from excess interest earnings and mortality |
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American Judges HaveUsurpedRights of the People

By THEODORE ROOSEVELT














The Bank of Oregon City

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