

# INSURANCE MAY GO

## Multnomah County Considers Canceling All Policies.

### TOO MANY ASK FOR SHARE

Expert Clemens, Who Adjusted Rate and Amounts, Asks to Underwrite Large Part of \$3430, to Be Paid Annually.

Multnomah County may cancel all insurance policies and carry its own fire risks as is done by many large private corporations.

Commissioner Holman, chairman of the County Board, stated yesterday that he is considering seriously submitting such a proposition to the board, partly because he is inclined to believe it a good business proposition and partly because of the action of a score or more insurance agents who went before the County Commissioners yesterday demanding a share of the county business.

"In several years the county, as nearly as I can ascertain, has had only one fire and that a comparatively small one on the ferry Mason about a year ago," said Commissioner Holman. "Before deciding to have the county insurance policies expiring by W. J. Clemens the board considered seriously the question of carrying no insurance and I would not be surprised if this plan were adopted."

The visit of the insurance men to the Courthouse yesterday morning was occasioned by the fact that W. J. Clemens, appointed to expert the policies covering county property with a view to getting uniformity, better rates and proper amounts, made a distribution of the business in which companies represented by himself would have received \$2294.60 out of a total of \$3430.82 to be paid by the county in premiums.

As a result of the protests of other insurance men a committee consisting of Mr. Clemens, Henry Howett and Herman von Borstel was appointed, one being selected by each member of the County Board yesterday to make a new distribution and report within the next 10 days.

"The profits out of \$2300 in premiums to be made by the companies Mr. Clemens represents would not be sufficient to compensate him for his work and that of his assistants for the county," said Mr. Holman. "Mr. Clemens had arranged to increase the amount of insurance carried by the county from \$149,000, roughly speaking, to \$248,000, at a cost of only \$91.92 additional to the county each year in premiums. This required a lot of work and figuring and the employment of experts."

## PROSECUTION MONEY GONE

### Governor West Asks Meeting of Emergency Board, as No Funds.

SALEM, Or., Sept. 16.—(Special).—Governor West in a letter to Secretary of State Olcott asked that a meeting of the emergency board be called to consider the advisability of granting the executive the right to incur expenses for making prosecutions

throughout the state through special officers. The Governor calls attention to section 19 of article 5 of the constitution, which says: "The Governor shall take care that the laws be faithfully executed." He says the \$1000 appropriated at the last session of the Legislature has been exhausted.

## CHURCHILL STARTS TOUR

### Superintendent of Public Instruction Busy Till December.

SALEM, Or., Sept. 16.—(Special).—Superintendent of Public Instruction Churchill left today to attend a teachers' institute at Hopner. He will leave there September 19 and attend institutes as follows: September 22, 23, 24, Crook County, Prineville; September 29, 30, October 1, 2, State Fair, Salem; October 6, 7, 8, Grant County, John Day; October 6, 7, 8, (joint)

## McMINNVILLE MAN JOINS STATE AGRICULTURAL COLLEGE FACULTY.



Lyle V. Hendricks, OREGON AGRICULTURAL COLLEGE, Corvallis, Sept. 16.—(Special).—Lyle V. Hendricks, of McMinnville, a former student of the Oregon Agricultural College, and recently returned from Philadelphia, where he has taken advanced work in the Philadelphia College of Pharmacy, will join the Agricultural College faculty as instructor in pharmacy.

Mr. Hendricks completed his four-year course in pharmacy at the college in 1910, taking his B. S. degree. He followed this with graduate work at the Philadelphia College and earned the degree of doctor of pharmacy in 1912.

Wasco and Sherman, The Dalles, October 8, 9, 10, Harney County, Burns, October 13, 14, 15, Lake County, Lakeview, October 19, 20, 21, Klamath County, Klamath Falls, October 20, 21, 22, (joint) Jackson and Josephine, Grant, Wasco, October 22, 23, 24, Douglas County, Roseburg, October 22, 23, 24, Umatilla County, Pendleton, October 27, 28, 29, Lane County, Eugene, October 29, 30, 31, Marion County, Salem, November 2, 3, 4, Polk County, Dallas, November 2, 3, 4, (joint) Gilliam and Wheeler, Condon, November 5, 6, 7, Hood River County, Hood River, November 10, 11, 12, Washington County, Hillsboro, November 12, 13, 14, Tillamook County, Tillamook, November 17, 18, 19, Clatsop County, Astoria, November 19, 20, 21, Columbia County, St. Helens, November 24, 25, 26, (joint) Linn and Benton, Albany, November 24, 25, 26, Union, Baker and Wallowa Counties jointly with the eastern division of the State Teachers' Association, La Grande.

## BONDS AT PREMIUM

### Small Investors Bid Low and Get Few City Securities.

### \$259,388 IS AMOUNT SOLD

### Banks Heavy Buyers and Prices Run as High as 5 Per Cent Above Par at First Sale Under Popular Issue System.

Premiums running all the way from 2.63 per cent to 5 per cent above par were received for ten-year 6 per cent municipal improvement bonds yesterday at the first sale of the bonds under the popular issue plan devised by City Commissioner Bigelow. A total of \$259,388.25 worth of bonds were sold to the highest bidders. Of the bidders small investors got but a comparatively small amount, the bulk being sold to banking institutions and large bond buyers.

Low bids on the part of small investors was the cause of the bonds going to companies. Forty-six bids for small amounts failed to secure any part of the issue because the premium offered was much below the premium offered by bond buying institutions. Many of the small bidders submitted tenders of 1 per cent above par, and one even went 5 per cent below par. The average successful bid in the sale carried a premium of 3 per cent above par.

The highest bid was submitted by F. Henry Thias, who secured ten \$100 bonds at a premium of 5 per cent. The lowest successful bidder was the Security Savings & Trust Company, which secured \$988.25 of the bonds at 2.63 per cent above par. The remainder of the issue sold as follows:

The Bank of California, premium of 3 per cent for.....	\$ 15,000.00
Edward Hoffman, premium of 3 per cent for.....	500.00
F. Henry Thias, premium of 5 per cent for.....	1,000.00
Security Savings & Trust Company, premium of 2.63 per cent for.....	9,988.25
Ladd & Tilton, premium of 3.50 per cent for.....	10,000.00
J. W. Caruthers, premium of 2.88 per cent for.....	10,000.00
W. F. White, premium of 2.1 per cent for.....	100,000.00
W. F. White, premium of 2.7 per cent for.....	100,000.00
C. W. Proud, premium of 3 per cent for.....	500.00
G. E. Wetters, premium of 3 per cent for.....	300.00
H. Graf, premium of 3 per cent for.....	1,500.00
Nettle Croger, premium of 3 per cent for.....	100.00
August Paulson, premium of 3 per cent for.....	500.00
Portland Trust Company, premium of 3 per cent for.....	500.00
Marj. I. Norton, premium of 3 per cent for.....	500.00
.....	\$259,388.25

## DAMAGE VERDICT UPHELD

### Supreme Court Affirms Case From Multnomah County.

SALEM, Or., Sept. 16.—(Special).—A verdict of \$12,485 for the plaintiff in the case of William Gyntner against Brown & McCabe, appealed from Multnomah County, was affirmed today by the Supreme Court, Justice McNary writing the opinion. The plaintiff in

May, 1911, was employed by defendants in storing lumber in the hold of the steamship Marechal de Castris at Linton, when a heavy timber fell on him. Negligence on the part of fellow-workmen was alleged. Other decisions by the Supreme Court are as follows:

W. C. Triensie, appellant, against J. M. Francis and A. M. Brewer, appealed from Lane County; motion for dismissal of appeal denied.  
A. C. Lewis, doing business under the firm name of the Monarch Grocery Company, appellant, against George C. Clark and E. Stauffer, appealed from Klamath County, affirmed.  
John B. Coffey, administrator of the estate of Grant Scott, against Eliza J. Scott, appellant, appealed from Grant County; suit dismissed.  
M. R. Doty against Klamath Lake Navigation Company, appellant, appealed from Klamath County, affirmed.  
J. G. Shebley, appellant, against A. H. Quatman and J. R. Hendrick, appealed from Jackson County, affirmed.  
Shelby and others, appellants, against A. G. Rose and others, appellees from Jackson County, modified.  
Pacific Bridge Company against Oregon Hauling Company, appellant, appealed from Multnomah County, reversed.

## KAY RAIDS FOR WEST

### MITCHELL AND FOSSILL VISITED BY GOVERNOR'S AGENT.

### Proprietors of Drugstore, Pool Hall, Livery Barn and Other Places Brought Before Court.

SALEM, Or., Sept. 16.—(Special).—Following raids on drugstores, pool halls, livery barns and other places in Mitchell and Fossil, Tom Kay, Governor West's special agent, returned to Salem Monday to make his report. The raids were the result of letters received from residents of the towns by the Governor. Mr. Kay reported that in Mitchell he and his assistant, C. G. Glantz, arrested L. P. Christianson, owner of a drugstore, on a charge of dispensing alcoholic beverages. The man pleaded guilty. Mr. Kay says, and was fined \$200.

Robert Johnson, proprietor of a barber shop in which it is declared beer was dispensed and gambling was allowed, was bound over to the grand jury. W. C. Vaughan, ex-Recorder and ex-postmaster, was bound over to the grand jury on a charge of giving liquor to minors. A complaint charging Tom Hensley, proprietor of a livery barn, with allowing boys to enter his stable to drink and gamble, was made.

Complaint was made against Lamb's drugstore at Fossil, it being alleged that blackberry brandy was being dispensed there. The proprietor denied the charge, and Mr. Kay brought a sample of the alleged brandy here to have it tested. Henry Reed pleaded guilty to allowing minors in his pool hall. Chester Gilliland was charged with selling cigarettes to minors.

## FRESHMAN CLASS RECORD

### State University Enrollment First Day Totals 272.

UNIVERSITY OF OREGON, Eugene, Or., Sept. 16.—(Special).—The first day's enrollment at the University of Oregon was 272, an increase of 10 per cent over the first day of last year. Probably two-thirds of those registering are freshmen, which indicates a record-breaking entering class this year.

The most encouraging part, according to university authorities, is the fact that many of the new students are from the rural sections of the state, where union rural high schools have been established and are now turning out their first classes.

GIVE us your idea on the kind of suit you want this Fall—we will show you the suit. We're prepared to give you the right service; leave it to us and we will take care of you.



## Hart Schaffner & Marx

Suits are ready-made; they're ready for you. Don't get the mistaken idea that you can be fitted without special making; at least, satisfy yourself with a glance over our stock; try our service.

### Suits for You at \$20 to \$40

Extremely good values at \$25.00.

## Sam'l Rosenblatt & Co.

The Men's Shop for Quality and Service  
Northwest Corner Third and Morrison

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## WOMAN LOSES IN COURT

### CAUSE FOR ACTION IS DENIED BY SUPREME TRIBUNAL.

### Mortgage Given to Cover Shortage of Husband Is Declared Legal and Proper.

SALEM, Or., Sept. 16.—(Special).—The Supreme Court today, Justice Eakin writing the opinion, affirmed the decision of the Marion County Court holding that Olive E. Hunt has no cause for action against her husband, Spencer S. Hunt, and F. W. Spencer, a hardware merchant of this city, on a mortgage issued by Hunt and signed by his wife for \$1700, half of a sum which the husband is alleged to have embezzled from Spencer.

Mrs. Hunt alleges that she signed the mortgage with the understanding

that the money was to be used by her husband in a business venture, and sought to have it canceled.

Hunt as an employee of Spencer from November 1, 1910, until November 13, 1911, systematically embezzled from his employer, and was finally taken into custody by the Sheriff. He confessed his peculations and agreed with Spencer to repay the money. He paid \$1700 cash and gave the mortgage for the balance. The plaintiff alleged that the property mortgaged was the homestead of herself and husband, and that on January 15, 1912, her husband conveyed the property to her. The court says:

"The proposition of repayment came from Hunt and Spencer had a right to accept it, if it was not offered or accepted under any agreement to dismiss the criminal charge. Nor was the plaintiff induced to sign the mortgage by reason of threats or duress against her husband. In fact, she says she knew nothing of the charge against him. Therefore, the settlement with Hunt was legitimate and proper."

Centralia Enrollment Grows.  
CENTRALIA, Wash., Sept. 16.—(Special).—According to figures announced by Superintendent Layhue, the enrollment in the local schools on the opening day of school showed an increase of 40 over last year in the high school and about 160 in the grade schools.

the improvement of Maple street from Tower avenue to God street, this being the last paving to be started by the City Commission this year. Wood block will be used, and if it proves satisfactory there probably will be a new industry launched in the city, as any of the local mills can manufacture the blocks as a side issue.

A. L. McLeod Buys Orchard.  
HOOD RIVER, Or., Sept. 16.—(Special).—A. L. McLeod, of Portland, has purchased from J. J. Forman his 40-acre apple ranch in the Summit district. Mr. and Mrs. McLeod have been here spending the week looking over their new purchase, where they plan to make their home next summer. Mr. and Mrs. Forman have returned to Cleveland, O.

Centralia Paving Begins.  
CENTRALIA, Wash., Sept. 16.—(Special).—Alfred & James have com-

# THE MOLALLA COMMERCIAL CLUB

Requests the Pleasure of Entertaining The Business Men of Portland

## AT MOLALLA, FRIDAY, SEPTEMBER 19, '13

At the Celebration of the Completion of the Line of the

# Portland, Eugene & Eastern Railway

"WILLAMETTE VALLEY LINE"

The Tie That Binds 100 Square Miles of New and Undeveloped Territory to Portland

SPECIAL TRAIN FROM UNION DEPOT, 8:35 A. M.  
Returning, Arrives 6:00 P. M. Round-Trip Fare, \$1.50



# SOUTHERN PACIFIC

"THE EXPOSITION LINE—1915"

