WATERFRONT PERIL ALARMS S. BENSON

Philanthropist Not Mixed in Politics Is Moved to Warn Voters.

ENDANGER OREGON

Measures Are Shown to Ainf at Confiscation of Land Once Given by State and Development May Receive Death-Blow.

Declaring the waterfront amend-ments, if carried, would mean confis-cation of private property, would cause the removal of much of Portland's shipping business to the other side of the Columbia River, and would deprive working people of Portland and Oregon

of needed employment, S. Benson voices his objection to them. Mr. Benson never has been intrusive in the state's politics. He has been so busy developing industries, assisting in the construction of good roads, giving fountains to the city and buying waterfountains to the city and buying water-falls and tracts of land along the beau-tiful Columbia Highway, which he has given to the people, that he has had little time for politics. But the danger he sees in the adoption of the water-front amendment has directed his mind in paw channels and he is now takin new channels, and he is now taking an interest in politics to the ex-tent of pointing out the evils that would result from the passage of the

Danger Prompts Protest.

Mr. Benson is not an owner of water-front land. His objection to its con-fiscation is that of a disinterested, right-minded man, who thinks that every citizen should be confirmed in his rights, whether of property, politics or religious

"The promoters of these amend-ments," said Mr. Benson, "say that the state gave the waterfront to the up-land owner, and yet it is the intention of these bills to recall this gift and take the property from those who now own compensation. was a boy, the youngster who fellowed such tactics was called an Indian giver. Stripped of technicalities, the object of the proposed bills means simply confiscation of property, and the excuses made for these bills, the promoters say, that this is perfectly legal. That isn't the question. The question is, "Is it right?" I know the fair-minded people of the State of Oregon will people of the State of Oregon will agree with me that it is not. Oregon's Reputation at Stake.

The promoters of these amendments say the waterfront was a free gift from the state to the owner of the adjoin-ing property, and that by confiscating such property as had not been im-proved, the owner would lose nothing. But how about the taxes that have But how about the taxes that have been paid by the owners all these years and which have gone to the support of the state? This land, which the waterfront bills would conflicate, was granted several generations ago. In many instances the title has changed hands. Bona fide purchasers, relying implicitly upon the title given by the state, as they had a right to do, have bought and paid for the lands. Are we not to consider the equities of these purchasers? Surely the voters of this state will not advertise to the country that those who obtain a state title in Oregon merely purchase a lawsuit.

Leasing Is Bankruptcy.

Leasing Is Bankruptcy.

"By the terms of the waterfront bills it is proposed to lease to the present owner the waterfront he now owns. If he does not care to pay the rent exacted, or cannot, the property may be leased to anyone who will improve 25 years and the rental is to be adjusted at every five-year period of the lease. Looking at this phase of the subject from a business standpoint and with a view to the future development and prosperity of the state, what do we Improvements made under these amendments would revert to the land-lord (the state) at the end of the lease period and their cost must be ab-sorbed and added to the overhead charges. That is, if the improvement should cost \$100,000 and the lease is for 25 years, \$4000 a year would be the depreciation charge, which must be added to the rental. Further, as the rental is to be adjusted every five years, it remains an unknown quantity; it might become prohibitive, and

drive the renter into bankruptcy.
"Would a business man in his right senses, construct costly improvements under such restrictions or would be establish his business where he could reasonably expect a return for his in-Development Is Imperiled.

"Even if industries are forced to locate on our waterfront, under such adverse conditions, can we expect to see the improvements anything but the merest makeshifts, anything that will answer the purpose during the life of the lease. In his enthusiasm for publie docks, I am afraid Mr. Mulkey has forgotten every other business interest in the state.

'I am not speaking as an interested party. I own no waterfront either di-rectly or indirectly. I am speaking as a private citizen having the best in-terests of Oregon and its future de-velopment at heart.

These measures, if carried, will most disastrously affect the develop-ment of Oregon. Capital will not build docks, that will revert to the state in a few years, on land that has been taken from its rightful owners by the

taken from its rightful owners by the state. Docks will be built on the other side of the Columbia River, where confiscation of private property has not become a political practice.

"Portland labor will not be employed to construct these docks nor will Portland labor be employed in them, when they are built.

"The waterfront measures, like many other similarly vicious ones, will, I am sure, be defeated when once the other similarly vicious ones, will, I am sure, be defeated when once the voters understand their purpose. The working people, at least, will not vote to pass bills that will drive industries from the state and reduce the number and size of the pay checks."

RUIN IS READ IN MEASURES

Woman Investor Holds Up Water-

Front Act as Heartlessly Unjust. PORTLAND, Or., Oct. 31.—(To the Editor.)—May I enter my protest against the passage of the so-called "waterfront" bills, Nos, 328 and 330. It seems to me the worst piece of proposed legislation, unless possibly ex-cepting the single tax, and as I understand it, the persons who are trying to force the "waterfront" bills on the statute books are the same persons who tried so hard to fasten single tax on

rectly, it will be impossible to build anything but wharves, docks, piers, slips, water terminals or other struc-tures of like kind, on the waterfront for five miles in either direction up or down the Willamette River—the same

other labor-producing industry can be located on Portland's waterfront if the bills pass, It seems impossible that the men who are responsible for these measures could have understood what they were really doing when they caused them to be put on the ballot. Instead of helping commercial and in-dustrial development, they are destroy-ing it. Portland is not the only city in the state that will suffer. I think the editorial in the Oregonian of October 31, rightly names it "The Father of Ruin."

Ruin."

Another feature that I wish to call the voters' atention to, is that thousands of persons who bought waterfront property years ago, and paid taxes on it all these years, sacrificing many other interests, will be impoverished if these measures pass. I know teachers, bookkeepers, widows and old persons who have invested all their earnings in waterfront property; I am one of them. By the passing of the bill, we will lose everything. It is not true that we will not sell; for any one of us would be glad to sell at a reasonable price—interest on the money invested and enough to cover losses we have otherwise sustained, and including taxes we have paid. A few years since, when I did not have money to meet the taxes and the city was go-



r. George Earle Henton, Chair-man of Programme Committee of Federation of State Societies.

br. George Earle Henton, Chairman of Programme Committee of Federation of State Societies.

In the fire patrol and that the railroad company be exempted from paying out the required \$1800 for the patrol during the year 1913.

"Now we failed to see why we should accept \$260 from the company in justice to the rest of us, and therefore we refused to accept the proposal." says that for financial reasons of his own, has not done so. My sole income is from the lease. There is no use for a dock there until I am able to locate an industry and should I have the money with which to build a dock, which I have not, the money invested would bring no return and I should have had to pay taxes on it all these years as improved property and never received a cent for it. Its almost antire value is state Board Takes Charge. improved property and never received a cent for it. Its almost entire value is the right to build out to harbor line; my deed reads to navigation line. If this right is taken there will be nothing left.

About 30 per cent of the waterfront in the state.

Russia to Dismiss Turk.

The Oregonian again presents herewith its list of recommenda-

For an amendment of section 2, article 2 of the constitution, relative to voting qualifications. 300 yes, 301 no.

For constitutional amendment to create office of Lieutenant-Governor. 302 yes, 303 no.

For an amendment to section 6, article 15 of the constitution, to permit city and county governments to be consolidated upon vote of the people interested. 304 yes,

For amendment to section 7, article 9 of the constitution, authorizing state indebtedness for irrigation and power projects. 306 yes, 307 no.

For amendment of section 22, article 1 of the constitution, modi-fying the uniform rule of taxa-tion. 308 yes, 303 no.

For amendment of section 1, ar-cle 9 of the constitution. 310 yes,

A bill for an act to levy annually a tax to re-establish the Southern Oregon Normal School at

For amendment of article 9 of

the constitution permitting enact-ment of a general tax law author-izing adjoining cities to consoli-date on vote of their electors. 314

A bill for an act to levy annually a tax to re-establish the State Normal School at Weston, Umatilia County, 316 yes, 317 no.

For an amendment of section 29, article 4 of the constitution, raising pay of legislators. 318 yes, 319

Ashland, 312 yes, 313 no.

No recommendation.

tions on initiated bills and amend-

Vote 300 yes.

Vote 303 no.

Vote 304 yes.

Vote 307 no.

Vote 309 no.

Vote 311 no.

yes, 315 no.

Vote 314 yes.

Vote 319 no.

RECOMMENDATIONS OFFERED ON MEASURES.

Charge of Abusing Power as Forestry Head Is Made.

COURT ACTION THREATENED

Fire Patrol of Josephine County Taken Out of Association's Hands Because It Refused to Favor Railroad Over Individuals.

Charges that Governor West, a nairman of the Oregon State Board of Forestry and through the agency of is appointed F. A. Elliott, State Forhis appointee, F. A. Elliott, State For-ester, has discriminated against the common people and in favor of the Southern Pacific Railroad in making assessments for fire patrol, are made by owners of property in Josephine County. In addition, intimations are made that the powers of the Board have been used selfably to rain political adbeen used selfishly to gain political advantage by dealing out patronage similar to that worked by Governor West in connection with the State Fish and

Under the right given them by law o manage their own fire patrol through mutual association, property owners of Josephine County organized the Joseof Josephine County organized the Josephine County Fire Patrol Association, which provided fire protection at a cost of 1 cent an acre. Assurances were given the managers of this association by the State Forester and others connected with the State Board that the affairs of the association were managed satisfactorily.

Piea for Railroad Made.

By the terms of the county association rules the Oregon & California Railway Company (Southern Pacific) was assessed 1 cent an acre, or \$1890, for protection to its 180,000 acres of land lying in the county. Although the same burden, in proportion to ownership, was borne by other property owners in the county, State Forester Elliott saw fit to appear before the county association, together with a representative of the railroad, and urge that the association be satisfied with payment of \$250 for Plea for Railroad Made.

State Board Takes Charge.

Eight-hour day for femals work-ers, 322 yes, 323 no. Vote 323 no.

Non-partisan judiciary bill. 324

\$1500 tax exemption. 326 yes,

Public docks and waterfront amendment. 328 yes, 329 no.

Municipal wharves and docks

Prohibition constitutional amend.

Constitutional amendment abol-shing death penalty. 334 yes, 335

Specific graduated extra-tax amendment, 335 yes, 337 no. Vote 337 no.

Consolidating corporation and nsurance departments. 338 yes,

Dentistry bill. 340 yes, 341 no.

yes, 325 no. Vote 324 yes.

Vote 327 no.

Vote 329 no.

339 no. Vote 339 no.

bill. 330 yes, 331 no. Vote 331 no.

nent. 332 yes, 333 no. No recommendation.

ing the loyalty of the Caucasion Mohammedans to Russia. The Russian military authorities are overwhelmed with offers of Cossack volunteers, who, although they are exempt from military service, desire to courts."

Portland Agents Home Journal Patterns We Give 2.91. Green Trading Stamps Free

Olds, Wortman & King

Reliable Merchandise

Today's Special Sales!

A Brief Mention of a Few of the Many Important Offerings Throughout the Store

Thanksgiving Sale Table Linen The Greatest Linen Event of the Year

Women's \$32.50 Suits \$18.95

Women's \$37.50 Suits at \$22.95

Great Sale of High-Grade Silks

For Evening Dresses, Wraps, Waists

ThanksgivingSaleDinnerware Offering Most Unusual Economies

November Sale Fine Furniture

Single Pieces Suitable for Gift Giving

Federation of Societies Has Land Show Programme.

RETURNS TO BE REPORTED

State Board Takes Charge.

Apparently angered by the refusal of the association to accept the payment proffered by the railroad company, the State Board took the patrol power into its own hands and now it patrols the Josephine County lands through its Fire Warden in that county.

In contrast to the 1 cent an acre charged by the mutual association, the State Board now charges the ordinary property owners 4 cents an acre for the service, but it charges the railroad company only \$622.82, or about two-fifths of a cent an acre.

"This is rank discrimination and I intend to bring action in the courts," said a Josephine County property-owner in Portland last night. "Governor West is forever posing as the poor man's friend, yet here we find him charging us fellows 4 cents an acre for the same service.

"Apparently angered by the refusal of the payment proferred by the railroad company on the Armounced.

Music and Dancing to Be Features,

While Readings From Works

of Little-Known Authors

Are Announced.

The Federation of State Societies will hold its scheduled programme at the Manufacturers' and Land Products Show, in the bailroom of the Armory, tomorrow night. The money received will be used in the interest of the Federation, which was organized this year with Philip S. Bates as its president. There are 16 states represented.

Tickets to the general show will not admit to the Federation's programme, but special tickets, which will be pro-

PETROGRAD, Nov. 2.—The Turkish Ambassador's passport will be handed to him today.

All the Mohammedan newspapers in the Caucassus are denouncing Turkey's aggression against Russia and pledging the loyalty of the Caucasion Monage all over the state.

The general show will not admit to the Federation's programme, but special tickets, which will be procurable at Aronson's jewelry store, the State Board of Forestry so that he can give jobs to a lot of fire wardens and thus build up his political patroning the loyalty of the Caucasion Monage all over the state.

which follows:

Orchestra, Musicians' Mutual Association; vocal selection (C. C. Eddy, S. R. Lynch, Dan Tice, D. T. Phillips), Rose City Quartet; reading, lesser-known Indiana authors, G. S. Hale; vocal solo, "Divinitis du Sitx," Mrs. Bardi G. Skulason; violin sole, selected, Katherine Davis; reading, selected, Mrs. J. L. Loomis; vocal solo, selected, Miss Edith Olsen; piano solo, "Wilde Jagd," Philip M. Chimov; duet, Chimook translations of old songs, Mrs. A. Miller and Miss Mabel Ryder, accompanist, Mrs. Laura E. Bartlett; reading, "The Yankee and the Dutch," Mrs. Helen Miller Senn; instrumental, (Nedra) "Reverle," Bacon's String Quartet; duet, "Barcarolle," from "Tales of Hoffman," Mrs. R. F. Feemster and Miss Mabel Orton; song, "An Old Plantation Melody," Triangle Male Quartet (T. T. McKim, B. S. Stryker, C. E. Harlan, L. G. McKim); reading, "I Want to Hear the Old Band Play," Captain J. E. Perry; violin solo, selected, Madame June Reed; vocal solo, "At the Dawning," A. B. Cain, accompanist, Miss Agnes Senn; plano personations, W. J. Carkeek, Orchestra furnished by Musicians' Mutual Association, local No. 39, of American Federation of Musicians.

Federation, have arranged a programme

SALESWOMAN IS ARRESTED Police Say Miss Helen Igo Evades

City License Ordinance. The alleged evasion of the required of selling goods without a license.

\$20 daily license fee for traveling merchants brought about the arrest late Saturday of Miss Helen Igo on charges cense Inspector Butchinson has been watching the woman, who comes to Portland frequently.

It is said Miss Igo sold goods in Portland and then sent the articles to Seattle for alterations. From Seattle they were returned to Portland collect to the general show and to the special programme.

Arrangements have been made to have the election returns announced from the stage. Dancing will be enjoyed after the programme.

The description of New York and the programme of the programme.

The description of New York and the programme of the programme of the programme.

The description of the special they were returned to Portland collect. Saturday Mr. Hutchinson sent two girls to purchase goods at a local hotel from Miss Igo. The saleswoman allowed the girls to make immediate purchase and get delivery in Portland. joyed after the programme. | get delivery in Portland, it is said. On Dr. G. Earle Henton, formerly of Ne-this evidence Miss Igo will be tried brasks, with 12 other members of the today in Municipal Court.

Tuesday, Nov. 3 Is Oregon Industry Day

It is the cold brutal truth that about \$9 out of every \$10 spent

by Oregon people are gone forever so far as any good it can do us is concerned.

by Oregon people are gone forever so far as any good it can do us is concerned.

Every dollar that is sent away means that a dollar of our own money is going to find a new home elsewhere. Every dollar spent for labor here is going right back to work for us. Raw materials are produced here in our own state in large quantities. Power and running accessories are economical and available. There is no real reason why we should not consume more home products. There is every reason, in fact, why we must do so if we secure the enlarged dinner-pail brigade so necessary to our future prosperity.

Simply keep in mind that every time you favor home industry, it means dollars and cents in future benefit to yourself and children.

These articles which will appear at regular intervals in the daily papers are made possible by subscriptions from the appended list of concerns who have been passed upon and guaranteed as home industries by the Oregon Industry League, with which is affiliated the home industry forces of the Builders' Exchange, Chamber of Commerce, Chapter of Architects, Commercial Club, Consumers' League, Council of Jewish Women, East Side Business Men's Club, Harriman Club, Made-in-Oregon Club, Manufacturers' Association, Portland Ad Club, Portland Grade Teachers' Association, Portland Parent-Teacher Association, Oregon Retail Merchants' Association, Rotary Club, Transportation Club.

Remember them with your patronage. The Oregon Industry League is devoting its energies solely to the task of inducing people to patronize home industry, and is responsible for the proclamation issued by Governor West and Mayor Albee commanding the people to spend their money on Tuesday, November 3, for Oregon products exclusively."

GS, BURLAP AND TWINE, FURNITURE—HAND-MADE,

BAGS, BURLAP AND TWINE, Ames, Harris, Neville Co., Portland, Oregon.

CANDY-"HAZELWOOD,"

CEREALS-"GOLDEN ROD,"

Golden Rod Milling Co., Portland, Oregon.

And Pure Pork Sausage, Union Meat Company,

F. F. Haradon & Son, Portland, Or.

FIRE INSURANCE,

COLUMBIA HAMS, BACON, LARD,

CRACKERS-"SUPREME" BRAND,

ELECTRICITY-Made in Oregon,

Portland Railway, Light & Power Co.

Pacific States Fire Insurance Co., Cham, of Com. Bldg., Portland.

FIXTURES-ELECTRICAL AND GAS

J. C. English Co., 165 Union ave. N., Portland, Or.

S. Kugel & Son. 495 Washington st., Portland, Or.

FURNITURE-HAND-MADE,

BANKS, The United States National Bank, 75 Third St., Portland, Or. BISCUITS AND CRACKERS-

County officers' term amend. ment. 342 yes, 343 no. Vote 342 yes. Pacific Coast Biscuit Co., Portland. Tax code commission bill. 344 BLANKETS-"PENDLETON," Pendleton Woolen Mills, Pendleton, Oregon.

Measure abolishing Desert Land Hazelwood Confectionery and Restaurant, Washington, near Tenth. Board and merging certain offices. 346 yes, 347 no. Vote 347 no. CANDY-VOGAN'S CHOCOLATES, Modern Confectionery Co., Portland, Oregon.

Proportional representation amendment. 348 yes, 349 no. Vote 349 no.

State Senate constitutional amendment, abolishing that body. 350 yes, 351 no. Constitutional amendment estab-

lishing department of industry and public works. 352 yes, 353 no. Primary delegate election bill. 354 yes, 355 no. Vote 355 no.

Universal constitutional eight-hour day amendment. 320 yes, 321 no. Equal assessment and taxations and \$300 exemption amendment. 356 yes, 357 no.

FURNITURE-HAND-MADE, F. A. Taylor Co., 130 Tenth st., Portland, Or.

GAMBRINUS Brewing Co., Portland.

GAS APPLIANCES AND FURNACES, Hess Mfg. Co., 512 Williams ave., Portland, Or. IMPLEMENTS, FARM, R. M. Wade & Co., 312 Hawthorne ave., Portland, Or.

KNIT GOODS, Portland Knitting Co., 150 Third st., Portland, Or. LADDERS.

Schlee's Ladder Works, 267 Second st., Portland Or. MEN'S MADE-TO-ORDER CLOTHING, Charles Coopey & Sons, 504 Royal Bldg., Portland, Or. MONUMENTS-MARBLE, GRANITE,

Blassing Grapite Co., 267 Third, Portland, and Salem, Or.

Orcgonlife Insurance Company HOME OFFICE, CORBETT BLDG., PORTLAND ROBES-"PENDLETON" INDIAN. Pendleton Woolen Mills, Pendleton, Or.

RUBBER HEELS, MECHANIC'L GOODS Portland Rubber Mills, 368 East Ninth st., Portland, Or. WASHING POWDER-"ONE MINUTE," Pacific Specialty Co., 235 E. Morrison st., Portland, Or.

The First National Bank

CAPITAL AND SURPLUS......\$3,500,000 Interest Paid on Savings and Time Deposits

Security Savings and Trust Company

CAPITAL AND SURPLUS......\$400,000

FIFTH and STARK CONVENIENT FOR YOU

Convenience is but one of the reasons why you should bank with us. Government supervision is another. 4% savings is still another. We want your account,

> LUMBERMENS NATIONAL BANK CAPITAL AND SURPLUS \$1,200,000.

MEMBER FEDERAL RESERVE BANK

The Bank of Personal Service

We employ only such methods in business as make banking institutions of positive value to the community.

The management of this bank believes that above everything else stability and excellent service are demanded on the part of a well-managed bank, and upon this basis we invite your patronage. We Pay 4% on Savings Deposits.

MERCHANTS NATIONAL BANK

Washington and Fourth Sts.

The Canadian Bank of Commerce

HEAD OFFICE Toronto, Canada. Established 1867.

general banking business transacted. Interest paid on time deposits. Commercial Letters of Credit Issued.

PORTLAND BRANCH. Corner Second and Stark Sts. F. C. MALPAS, Manager.

Exchange on London, England, Bought and Sold.



Friends of woman suffrage can not support Flegel for Congress. He was a lifelong enemy of suf-frage and only changed when the voters of the state overcame him and his fellow anti-suffragists with an avalanche of votes.

Dry voters cannot support Flegel. He is lined up with the saloons, supporting local option, or "Home Rule," and opposing state and National prohibition.

Friends of both these great reforms are uniting to elect Arthur I. Moulton, the Progressive and Prohibition nominee. Moulton is a leading candidate in the race. Do not let a newspaper boycott influence your vote. (Paid Advertisement by Arthur L. Moulton.)

THAT LLEUS GUIDB.

Dan Cupid has an easy task-Where lovers in the sunshine bask

Sunshine bask
SYDNEY
AUSTRALIA

The decks of those splendid 10,000 ton American steamers—
"Sonoma," "Sierra" and "Ventura" (rated 100 A1 Lloyds) of the Sydney Short Line—have been the scene of many a happy meeting. The comfort, convenience and the fast time (19 days to Sydney) have made the Sydney Short Line deservedly popular. Round trip to Sydney, \$337.50—Honolulu, \$110. Grand tour of South Seas, Honolulu, Samoa, Australia and Tahiti, \$337.50. Around the world at reduced rates, Write for illustrated folders with colored maps of the lelands of the Pacific.

OCEANIC S. S. CO. SAILLINGS.

OCEANIC S. S. CO.

San Francisco

S. S. ROANOKE

NORTH PACIFIC STEAMSHIP CO. Ticket Office Freight Office 122A 5d St. Foot Northrup St. Main 5263, A 5422

THE DIG:

S. S. BEAR FOR SAN FRANCISCO LOS ANGELES 3 P. M., NOVEMBER 2. The San Francisco & Portland S.

Third and Washington Sts. (with O.-W. R. & N. Co.). Tel, Marshail 4500, A 6121. COOS BAY LINE

Salls from Ainsworth dock, Portland, 8 P. M. every Tuesday. Fraight and ticket office lower Answorth dock, P. & C. B. S. Line. L. H. Keating, Agent Phones Main 3000, A 2332, City Ticket Office, 89 Sixth St., C. W. Stinger, Agent. Phones Marshall 4540, 1 6121. STEAMSHIP BREAKWATER

Steamer Georgiana

Astoria and Way Landings Returning Leaves Astoria at 2:00 P. Mars \$1.00 Each Way. Main 1422 NIGHT BOAT FOR THE DALLES

Str. State of Washington Leaves Taylor-st. dock daily, except Thursday, at 11 P.M. for The Dailes, Lyle, Hood River, White Salmon, Underwood. Carson, Stevenson. Returning, leaves The Dailes 12 o'clock, noon. Tel. Mais 612.

American - Hawaiian Steamship Co. "The Panama Canal Line." EXPRESS FREIGHT SERVICE Between Portland, New York, Charles-ton and Philadelphia. For Information as to Rates, Sallings, Etc., Call on or Address

C. D. KENNEDY, Agent, 270 Stark Street. Portland, Oc

Atlantic & Pacific Steamship Company NOTICE OF ARRIVAL OF FREIGHT

Steamer "SANTA CATALINA" has arrived with cargo and is discharging at Municipal Dock No. 1.

Before cargo will be delivered it will be necessary for congnees to call at office at 216 Railway Exchange building and sign GENERAL AVERAGE BOND and furnish security or insurance guarantee to the extent of 30 per cent of arrived value. Please also surrender Bills of Lading, pay Freight and Charges

and obtain Delivery Order. All merchandise when landed on the wharf will be at the risk and expense of the owners thereof (without regard to the weather), and if not removed before 5 o'clock P. M. of each day, will be stored or left on the wharf at the risk and expense of the owner.

W. R. GRACE & COMPANY, General Agents.