

COMPANIES SAID TO BE LONG INSOLVENT

Horticultural Fire Relief and Two Subsidiaries Grilled by Harvey Wells.

MANAGEMENT HELD LOOSE

Insurance Commissioner Declares Receiver Should Have Been Named Year Ago—Liabilities Far in Excess of Assets.

SALEM, Or., March 16.—(Special.)—Revelations relating to the looseness of management and the alleged deceiving of policyholders and the former head of the state insurance department by the Horticultural Fire Relief and two subsidiary companies of this city, which have been placed in the hands of a receiver, were made public by Harvey Wells, Insurance Commissioner, today.

This one paragraph of Mr. Wells' statement shows that the Horticultural Fire Relief and the Oregon Merchants Mutual Association should have been put out of business months before the receiver was appointed.

It appears from the report of the expert examiner, W. W. Chamberlain, that the Horticultural Fire Relief and the Oregon Merchants Mutual Association, mutual companies, have been insolvent probably since the early part of last year.

Wells begins at once. Mr. Wells had been in office just six days when he called the officers of the companies to his office and urged that an examination of the books be made at once.

Because some actresses seek notoriety, or because the escapades of other performers are used by their managers to work up crowds for the theaters they are playing is no reason why every woman in the business should be placed in that class, declared Miss McIntyre, whose real name is Mrs. John Hyams, and who gets more pleasure out of her home and baby girl than she does from the applause of audiences.

SEATTLE, Wash., March 16.—The body of H. C. Littlefield, manager of the Farmers' Telegraph and Telephone Company of Wenatchee, Wash., who left his room at a Seattle hotel early on the morning of February 15 and was not seen again, was found today beneath a pier on the waterfront. He is supposed to have committed suicide.

Tieton Demonstrator Arrives. NORTH YAKIMA, Wash., March 16.—(Special.)—Roy P. Bean, formerly superintendent of the state farm at Breda fields, S. D., arrived yesterday to take up his duties on the Tieton project, as representative of the United States bureau of field demonstrations.

These two companies probably cost the Horticultural Fire Relief \$42,000, and the only apparent offset is about \$10,000, consisting of assessments about their office furniture and fixtures, making a net loss of \$32,000.

The three combined companies show outstanding losses, adjusted and unadjusted, of \$29,000; unearned premiums which have been collected and should be returned to the policyholders, of \$70,000; bills payable of \$900, making the total apparent liabilities in the neighborhood of \$118,000.

Assets About \$28,000. Mr. Wells, who is the receiver, says he has about \$2000 cash; \$6500 in first-class mortgages; uncollected premiums unpaid, including assessments, about \$14,000; premium notes, \$1300; real estate, \$2000; making apparent total assets of about \$28,000. Deducting \$17,000 unpaid premiums from the assets the receiver will have about \$12,000 with which to meet an obligation of about \$118,000.

The commissioner, in accordance with an opinion rendered him by Attorney-General Brown and the opinions of authorities on the assessment features of mutual insurance, will call on all policyholders to pay up to 100 per cent of the standard rates. In other words persons who have policies in the companies on a basis of 60, 75 and 90 per cent, will be called upon to pay to the full amount. Whether the return will be sufficient to pay the outstanding claims for fire losses Mr. Wells does not at present know.

It appears that during July of last year the board of directors authorized a return of 25 per cent on all policies that were paying the full standard rate and returned to the policyholders of the Horticultural Fire Relief nearly \$9000. Later on this year was rescinded and during December they levied an assessment to secure funds to meet unpaid claims and, further, took part of their securities and placed them in several banks as securities for loans which are now due.

Wells Thinks Companies Uninformed. Mr. Wells believes that the directors of the companies and the state insurance department were uninformed regarding the true condition of affairs. He says:

"There is no question but what the board of directors was misinformed, or in other words honestly misled regarding the true condition of these companies. It is true the insurance department also was misinformed, as it was led to believe these companies had sufficient funds on hand to meet outstanding losses. This is no doubt the explanation why the former Commissioner's letters to the policyholders at various times were so worded as to lead them to believe the company was solvent.

"This will explain why so many policyholders are indignant, and are criticizing the insurance department, and, as I have only been in office 60 days, I am not in a position to offer any further explanation as to the action of the former Commissioner."

Mr. Wells succeeded J. W. Ferguson, whose resignation was asked by Governor Withycombe because of his not being in sympathy with the new administration, soon after the new Governor was inaugurated.

50 CHINESE TO MAKE TOUR

Distinguished Merchants, Bankers and Officials to Visit in May.

SEATTLE, Wash., March 16.—The Seattle Chamber of Commerce today received cable advices from the Chinese government announcing that a party of 50 distinguished Chinese merchants, bankers and officials will make a 10-day tour of the United States this Spring. The Chinese delegation is expected to

land at San Francisco May 1. After spending a week at the Panama-Pacific Exposition, the delegation will embark on a special train on an 11,000-mile tour of the country. Because of the limited time at the disposal of the tourists the only Pacific Coast cities to be visited will be represented in the Associated Chambers of Commerce of the Pacific Coast, under whose auspices the tour will be made.

Although the itinerary has not been definitely settled it is probable that the following cities will be visited: San Francisco, Oakland, Los Angeles, San Diego, New Orleans, Kansas City, St. Louis, Indianapolis, Columbus, Cincinnati, Pittsburgh, Washington, D. C., Baltimore, Philadelphia, Boston, Providence, New Haven, New York, Schenectady, Syracuse, Buffalo, Cleveland, Toledo, Detroit, Grand Rapids, South

PEOPLE OF STAGE DEPENDED BY ACTRESS



LEILA MCINTYRE ORPHEUM

Impatient because the public still regards the theatrical profession with suspicion, Miss Leila McIntyre is going to talk to Portland women at the Orpheum Wednesday afternoon tea regarding the "home life of stage people."

"Because some actresses seek notoriety, or because the escapades of other performers are used by their managers to work up crowds for the theaters they are playing is no reason why every woman in the business should be placed in that class, declared Miss McIntyre, whose real name is Mrs. John Hyams, and who gets more pleasure out of her home and baby girl than she does from the applause of audiences."

Bend, Chicago, Milwaukee, Minneapolis, Spokane, Portland and Seattle.

Phone Manager Found Under Pier.

SEATTLE, Wash., March 16.—The body of H. C. Littlefield, manager of the Farmers' Telegraph and Telephone Company of Wenatchee, Wash., who left his room at a Seattle hotel early on the morning of February 15 and was not seen again, was found today beneath a pier on the waterfront. He is supposed to have committed suicide.

Tieton Demonstrator Arrives.

NORTH YAKIMA, Wash., March 16.—(Special.)—Roy P. Bean, formerly superintendent of the state farm at Breda fields, S. D., arrived yesterday to take up his duties on the Tieton project, as representative of the United States bureau of field demonstrations.

BABE STAR WITNESS

Alice Rotchford, 6, Testifies at Mrs. Diffley's Trial.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

LAWYER'S TALK REPORTED

Lass Says on Examination That Her Grandmother's Attorneys Had Talked to Her of Case. Boy's Father, Is Recalled.

CHILD GETS SICK CROSS, FEVERISH IF CONSTIPATED

"California Syrup of Figs" Can't Harm Tender Stomach or Bowels.

A laxative today saves a sick child tomorrow. Children simply will not take the time from play to empty their bowels, which become clogged up with waste, liver gets sluggish; stomach sour. Look at the tongue, mother! If coated, or your child is listless, cross, feverish, breath bad, restless, doesn't eat heartily, full of cold or has sore throat or any other children's ailment, give a teaspoonful of "California Syrup of Figs," then don't worry, because it is perfectly harmless, and in a few hours all this constipation poison, sour bile and fermenting waste will gently move out of the bowels, and you have a well, playful child again. A thorough "inside cleanser" is oftentimes all that is necessary. It should be the first treatment given in any sickness. Beware of counterfeit fig syrups. Ask your druggist for a 50-cent bottle of "California Syrup of Figs," which has full directions for babies, children of all ages and for grown-ups plainly printed on the bottle. Look carefully and see that it is made by the "California Fig Syrup Company."—Adv.

establish special rules for telephone girls in towns of less than 3000, and making it a misdemeanor for any person falsely to represent himself as physically defective.

CITY'S THREATS CUT RATES. Lighting Company Official Says Municipal Plant Would Be Ruinous.

BAKER, Or., March 16.—(Special.)—That the proposed municipal electric light plant would put his company out of business and that the company had been forced by threats of the municipal plant to lower its rates was the testimony of F. A. Harmon, general manager of the Eastern Oregon Light & Power Company, before the State Railroad Commission in its final hearing of the company's rates here today.

He told of the company's purchase of the Baker Light & Power Company, saying that at the time a total of \$542,000 was outstanding in mortgages against the company. He said that the Baker, La Grande and Elgin plants had to be practically rebuilt, but that he considered them good purchases. He showed that the Hot Lake Sanitarium was getting a 1 1/2-cent rate.

HOOD RIVER GROWERS MEET. Distribution of \$2000 Being Made to Members of Exchange.

HOOD RIVER, Or., March 16.—(Special.)—Kenneth McKay, manager of the Fruit Growers' Exchange, the local affiliation of the Northwestern Fruit Exchange, today distributed \$2000 among its growers. To date the exchange has returned to the growers \$12,000, between 50 and 60 cents a box, owing to different varieties.

With prominent officials of the Northwestern Fruit Exchange, J. F. Suggs, of Cashmere, and Dr. C. A. Macrum, of Mosier, here for addresses.

the exchange is holding a series of meetings with growers this week.

Racer on Horse Fined at Centralia. CENTRALIA, Wash., March 16.—(Special.)—Ellsworth Smith, a young

farmer living four miles north of Centralia, was arrested last night after he had twice raced his horse through the business section of the city, imperiling the lives of pedestrians. The first time it was presumed that the

man's horse got away from him, but after traversing the full length of Tower avenue Smith turned around and raced back. He was fined \$10 and costs at a night session of Police Court.



The Spring Style Book by Hart Schaffner & Marx

If you men and young men want to be correctly informed regarding styles in spring clothes and other apparel, the Style Book will tell you. It describes Varsity Fifty Five, the most popular young men's model in America. It also tells you:

- How to save money in clothes buying.
Names of the newest spring fabrics.
How to be correctly fitted.
What to wear and when.

If you will give your name to us, we will have a copy of the Style Book sent to you by Hart Schaffner & Marx.

You'll see in our windows the above picture, enlarged and in colors. If you would like to possess a copy of it, tell us and we'll get you one

Sam'l Rosenblatt & Co.

The Home of Hart Schaffner & Marx Clothes, Northwest Corner 3d and Morrison Sts.

Copyright Hart Schaffner & Marx



Victrola IV, \$15 Oak

The supremacy of the Victrola is coupled with the supremacy of the greatest artists.



His Master's Voice REG. U.S. PAT. OFF.

The Victrola gives you instant command over the artistic resources of the entire world, and enables you to spend a portion of each day in intimate association with the greatest artists.

All music is in the province of the Victrola; all artists--composers, singers, instrumentalists, entertainers--contribute to its wealth of musical treasures. And should you want to dance, the Victrola is at once transformed into an orchestra to play all the latest dance music with a tone and rhythm that are perfection.

Visit our Victor Department and select the style you like best. If you only knew the pleasure the Victrola brings into your home, you would not be without one for a single day.

Victrolas, \$15 to \$250, on the easiest terms.



Victrola XI, \$100 Mahogany or oak

The most famous singers and musicians make records for the Victor exclusively. There are Victors and Victrolas in great variety of styles from \$10 to \$250. Victor Talking Machine Co. Camden, N. J.

Steinway Weber and Other Pianos

SEATTLE, Wash., March 16.—The Seattle Chamber of Commerce today received cable advices from the Chinese government announcing that a party of 50 distinguished Chinese merchants, bankers and officials will make a 10-day tour of the United States this Spring. The Chinese delegation is expected to

Sherman, Clay & Co. Morrison at Sixth Opposite Postoffice Pianola Pianos