## **INSURANCE AGENTS** TO VIE WITH STATE

Casualty Companies Making Bid for Share of Patronage in Oregon.

#### LEGAL RIGHTS QUESTIONED

Commission Schedule Thought Unevenly Balanced in Places Giving Competitors Chance to Take Cream, Leaving Milk.

Energetic competition with the state in writing workmen's compensation in-In writing workmen's compared by surance has been inaugurated by the hazardous industries are recipients of letters offering in many instances policies paying the state schedule of benefits but charging rates lower than the State Industrial Accident Commission scale for insurance in the same

It has been assumed that the casalty companies were excluded from riting compensation insurance by the Oregon statute, and when it was pro-posed in a bill submitted to the last Legislature to admit private competition in this class of insurance protests against interference with the supposed state monopoly prevailed, and the bill

Court Redress Allowed. It appears, however, that the only obstacle to the issuance of compensation policies by stock companies is the fact that if an employer insures with them an injured employe is not legally bound to accept the benefits prescribed in the policy, but may sue for larger damages although the benefits be the same as those paid out of the state employe has no recourse but to accept the prescribed financial benefits for in-

juries that may occur to him.

The form of insurance now offered by the casualty companies includes both compensation and liability insurance in one policy. It insures the employer against refusal of an injured jects automatic compensation and sues

bureau has made arrangements with the Apple-growers' Association of Hood River of Hood River to employ the pickers for Hood River's strawberry fields this year.

Employe Payments Omitted.

It is said that the companies have been experimenting in Oregon with similar policies for some time and that although a number of injuries in employments insured have occurred no instance is recorded where the employer refused to accept the compensation schedule. The latter, if accepted, is automatic, and is paid regardless of negligence or assumption of risk by the employe or the carelessness of a fellow servant. In benefits the policy is said to be identical with a state policy except that the maximum payment for death or permanent disability is limited to \$5000. In a few instances, a state policy may pay more. The state employer, One form representing Eastern comthes employer.

One firm representing Eastern comthes the insured and the Hood River district. As the fresh the freight and passenger departments. That was in 1832. He was the first relative for an exclusive freight and passenger departments. That was in 1832. He was the first relative for an exclusive freight and passenger departments. That was in 1832 he was the first resident his factor is strawberry fields this year.

The season will commence about May 15, and the Government bureau has ascertained that about 1000 pickers will on of an agent for the Merchants' be needed in the Hood River district. Approximately half of this number will be supplied locally. The work will lest in the Northwest played in the freight and passenger departments. That was in 1832 he was the first relative for an exclusive freight and passenger departments. The season will commence about May 15, and the Government bureau has ascertained that about 1000 pickers will ommence about May 15, and the Government bureau has ascertained that about 1000 pickers will lone in the Hood River district. Approximately will be furthered to the freight and passenger departments. The cover mean and the fi

state collects from employers exclusive of employes' contributions are machine shops, furniture factories, coffin and casket-makers, box-makers, canneries, fruit packers, soap manufactur-ers, cold storage plants, vessels, grain warehouses, flour mills, fish curers and packers, boat repairers, stevedores, woolen mills, chair factories, asphalt layers, boat builders, cabinet workers and others. The state rates on logging

and on paper and pulp mills and a few others are duplicated.

In addition the companies are offer-ing straight liability or legal defense policies at rates still lower and are adpolicies at rates still lower and are advertising a policy on "overhead liability" to those insured in the state fund. That is the employers under the state law may buy legal defense insurance as protection in case the law should be declared unconstitutional or it should be held that a parent cannot bind minor children to accept a certain compensation in the event of his demise, or under other contingencies.

Changes Not Entirely Satisfactory.

The last Legislature found it necessary to revise the rates charged under sary to revise the rates charged under size.

Saturday. Miss Ancion is by profession a musician. She had contemplated giving a concert, but decided that there would not be enough money in it. Twenty-eight women and girls voluntered to sell from early morning to late at night.

The funds are in charge of Miss Herrictta Falling, head of the relief work in Oregon, who will send them to New York at once with explicit orders as to how they shall be used in Belgium. Some of the young women who collected the most were Miss Dangle, Miss Dorothy Loraine, Miss Corine

The last Legislature found it neces-sary to revise the rates charged under the state compensation law. The origithe state compensation law. The original act, it was discovered, gave insurance to some employments at too low a rate anad charged others too high a rate. Dissatisfaction kept many employers out and it was apparent that the state fund accumulated under the act would soener or later be depleted by the outgo to injured employes.

So new classifications were made and vates readjusted. There was still

and rates readjusted.

some protest on the ground that sawmills, mest packers and some other
employments were granted a discriminatingly low rate and it was asserted
that their accidents would be paid in
part from excesses charged other employments.

High in Cases.

High in Cases.

High in Cases. and rates readjusted. There was still some protest on the ground that saw-

Private Rates High in Cases.

Whatever the truth of the matter, the casualty companies' compensation rates are considerably higher than the state rates in the industries last named. It is suggested that the stock companies may therefore he able to selze the insurance business of those employments on which the state charges a high rate and leave the state to insure the employments on which the state to insure the employments on which the state to insure the employments on which the state the milk.

Stock companies would thus skim off the cream and leave the state the milk. The more active competition of the casualty companies has been long deinyed, however. Some business has been sought heretofore, but not to the extent that the past week brought forth. But the employers have only until April 30 to elect whether they will reject the state law and seek insurance elsewhere, and the time is considered short for the casualty companies to make an impres-

and the time is considered short for the casualty companies to make an impres-sion on the state's business this year.

Comparison Is Made. The following table gives a compari-son of the casualty company rates with

those of the state: Lumber Schedule.

Logging A	pany,
Logging ratiroads, operation and maintenance, including trans- pertation of employee to and	H
from work 5.00	8.00
New rallroad construction 5.00	5.73
Sawmill, planing-mill, whingle	-
	4,04
Paper and pulp mills	2.50
Machine shops 2.00	1,80
Machine shops and foundry com-	The state of
bined	2.14
Foundries exclusively 2.25	1.80
Furniture 2.75	
Coffin and casket manufacture. 2,75	1.78
Meat markers slaughtering 2.00	2.48 2.30
	7.00
Fruit evaporators 1.09	1.31
Pruit packers, full com 1.00	112
Soap manufacture 2.00	1,34
Dickle and wineger 1 for	2.12

Grain warehouse, him com
Flour mills
Flumbing, no division.
Heating and ventilating, outside
Heating and ventilating, shop.
Galvanized from tinning and
sheet metal, shop.
Ornamental brass, bronze away
from zhop, inside building...
Creaments
Tile manufacture
Brick, no underground mining.
Fish curers and packers.
Repairing of boats, goar, etc.
Stevedores in connection with
above on Columbia River with
full commission
Woolen mills

Contractors' Schedule

Coatbullders
Carpenters, const. work not
bridge building
Carpenters, interior trim and
cabinet work only
Cellar excavation (no caleson or 4.00 4.00 5.00 learing land, removing stumps and grading ..... 3.00

### BUREAU TO HIRE PICKERS

Government to Supply Workers for Hood River Strawberry Fields.

The Portland branch of the United



Pennsylvania Railroad System, Who Retires on Pension.

casualty companies collect only from the employer,

One firm representing Eastern companies admits having sent out more than 2000 letters to employers last week quoting rates.

Private Rates Lower.

Some important industries in which rates are quoted under those that the state collects from employers exclusively.

### \$503 RAISED FOR BELGIUM

Young Women Sell Tags Till Late at Night With Marked Success.

"I want to thank Portland people for their kindness in coming to the aid of my people in time of distress," said Miss Eva Ancion yesterday after she had counted \$503.21, the result of the Beigisn benefit Red Cross tag sale but they expect to remain perma.

"I want to thank Portland people washington Electric Company in New York; John K., a prominent Portland attorney, and L. R., in the building attorney at the supply business here.

It is probable that Mr. and Mrs. Kollock will visit their son in New York, but they expect to remain perma.

Walker Kamm Is Freed. of my people in time of distress, said Miss Eva Ancion yesterday after she had counted \$503.21, the result of the Belgian benefit Red Cross tag sale lock will visit their son in New York, Saturday, Miss Ancion is by profession but they expect to remain permanently in Portland.

gle, Miss Dorothy Loraine, Miss Corine Clark, Miss Helen Klekar and Miss May Andrews, Miss Hazel Gallagher and Miss Effic Burton.

### 5 UNHURT IN AUTO CRASH

Driver Saved From Arrest by Prom

Contract for Broadway Is Let Under Permit From City.

Having obtained the permission of the municipal department of public works, property owners on Broadway between Morrison and Washington streets yesterday awarded a contract to Oskar Huber for the patching of the pavement along their street. The work will be started at once. All the holes now in the wearing surface will be rebuilt and the street will be placed in perfect condition.

in perfect condition.

The street first was paved about 12 years ago. It was maintained for five years by the original contractors and for five years more by the city. The city now holds that repairs are up to the property owners along the street. Repair of pavement now under maintenance of contractors or the city is to be undertaken within a short time for the benefit of the Rose Festival, when it is planned to have all the streets in parfect condition.

F. N. Kollock, at 70, Will End Active Service With Pennsylvania Company.

#### RETIREMENT DATE MAY 1

Thirty-Pive Years Spent With Big Company, 22 of Which Have Been in Portland and Home Will Be Continued Here.

F. N. Kollock, who for 22 years had been district agent for the Pennsylvania Railroad system in Portland, will States Government's new employment be placed on the "roll of honor" of that company May 1 and retire on substantial pension.

Mr. Kollock has been in the service of the Pennsylvania system for 35 years. He celebrated his 70th birthyears. He cicleated as a state of the day April 26, and under the rules of the company must retire under the age limit. He would have been permitted to retire at the age of 65, but preferred to stay in "the harness." He is the first man on the Pacific Coast to receive the hearfits of the pension sysreceive the benefits of the pension sys

tem. "The Pennsylvania Railroad always takes rare of its veteran employes," is an axiom among the men in the serv-lee of that road. Its pension system is considered one of the most humani-tarian institutions in modern indus-trial life and has been emulated by many other railroads and industrial enterprises. All employes of the com-pany, from the trackwalker to the president, are subject to its provisions, and on the same terms. But it is notable fact that no president ever lived to the compulsory retirement age of

Service Dates to 1880. Mr. Kollock began his service with the "Pennsy" in 1880 as soliciting freight agent at Fort Wayne, Ind. He was in that position for 20 years, when he was promoted to the agency of the Star Union Line at Fort Wayne. This line then operated the fast freight gervice of the Pennsylvania's Fort Wayne division, but now its service ex tends over all other divisions of the road. After 11 years as head of the bureau has made arrangements with Fort Wayne office he was sent of Port-land to become district agent for both

vania Regiment of Infantry and serve in some of the most important en-gagements of the war. He was with

A year ago John S, Campbell came to Portland to relieve Mr. Kollock of many of his duties, but the latter con-tinued actively in charge of the office. On May 1 Mr. Campbell will succeed Mr. Kollock



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In addition to making food better, Cottolene makes it taste bettergives it more appeal to the appetite-a relish that cannot be obtained with any other shortening or cooking fat.

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Walker Kamm Is Freed. Portland society was well represent-Municipal Court yesterday, when

Walker Kamm and Philip Kamm, grandsons of Mrs. Caroline Kamm, with their San Bernardino brides of but a few months, appeared in a reckless driving case. Walker Kamm was charged with recklessly operating an automobile at Third and Clay streets last week, and the others were in court as witnesses.

Maurice Nudelman, driver of a South

Mrs. Caroline Kamm was the complainant, claiming that Walker Kamm had near-found that her grandson had been driving the car at the time, with his wife, brother and sister-in-law as passatisfaction of the court that the Jitnesses.

Maurice Nudelman, driver of a South

Mrs. Caroline Kamm was cited to G. A. Weiderhold for speeding.

## "Such Stomach Comfort"

is rarely known as that which comes to him who drops food follies and starts upon a diet of

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