

INSURANCE AGENTS TO THE STATE

Casualty Companies Making Bid for Share of Patronage in Oregon.

LEGAL RIGHTS QUESTIONED

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

Energetic competition with the state in writing workmen's compensation insurance has been inaugurated by the casualty companies in Oregon in the last few days.

It has been assumed that the casualty companies were excluded from writing compensation insurance by the Oregon statute, and when it was proposed in a bill submitted to the Legislature to admit private competition in this class of insurance...

Court Refusal 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 employee is not legally bound to accept the benefits provided in the policy...

Employer Payments Limited. It is said that the companies have been experimenting in Oregon with similar policies for some time and that although a number of injuries and employments insured have occurred no record is recorded where the employee refused to accept the compensation schedule.

Some important industries in which rates are quoted under those that the state collects from employers exclusive of employees are logging, furniture, cabinet, box-makers, canneries, fruit packers, soap manufacturers, cold storage plants, yeast, grain warehouses, flour mills, fish curers and packers, boat repairers, stevedores, woolen mills, chair factories, asphalt layers, boat builders, etc.

Changes Not Entirely Satisfactory. The last Legislature found it necessary to revise the rates charged under the state compensation law. The original act, it was discovered, gave insurance to some employments at too low a rate and charged others too high a rate.

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 be able to seize the insurance business of those employments on which the state charges a high rate.

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 delayed, however. Some business has been sought heretofore, but not to the extent that the past week brought forth.

Comparison Is Made. The following table gives a comparison of the casualty company rates with those of the state:

Table with 3 columns: Industry, State Rate, Company Rate. Includes categories like Logging, Sawmill, Paper and pulp mills, etc.

Table with 3 columns: Industry, Rate, etc. Includes Paper box manufacture, Cold storage, Ice manufacture, etc.

Table with 3 columns: Industry, Rate, etc. Includes Asphalt layers, Bill posters, Boatbuilders, etc.

BUREAU TO HIRE PICKERS

Government to Supply Workers for Hood River Strawberry Fields.

The Portland branch of the United States Government's new employment bureau has made arrangements with the Apple-growers' Association of Hood River to employ the pickers for Hood River's strawberry fields this year.



F. N. Kollock, Portland Agent for the Pennsylvania Railroad System, who retires on pension.

The government employment branch of the United States Immigration Office, 424 Railway Exchange building, will receive and register applicants for this work.

Previous to his service with the Pennsylvania Mr. Kollock was connected with the Chicago, Milwaukee & St. Paul road at Milwaukee, his home city. When the Civil War broke out he joined the Twenty-ninth Pennsylvania Regiment of Infantry and served in some of the most important engagements of the war.

\$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 Anselon yesterday after she had counted \$503.21, the result of the Belgian benefit Red Cross tag sale Saturday.

The funds are in charge of Miss Henrietta Palling, 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.

5 UNHURT IN AUTO CRASH

Driver Saved From Arrest by Promise of Payment for Damages.

When M. T. Smedley, driver of an auto delivering tags for the Troy Laundry, attempted to pass the vehicle driven by W. R. MacDonald, containing his wife and two small children, at Grand avenue and Hoyt street yesterday afternoon, the machine crashed into the vehicle.

When Motorcycle Patrolman Bales arrived on the scene the horse was shot. John Tait, president and manager of the Troy Laundry, promised reparation to the extent of paying for the dead horse, making good the repairs necessary to the buggy and lending Mr. MacDonald a horse until another could be purchased.

OWNERS DO OWN PAVING

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.

RAILROAD MAN TO RETIRE ON PENSION

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

RETIREMENT DATE MAY 1

Thirty-Five 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 be placed on the "roll of honor" of that company May 1 and retire on a substantial pension.

Mr. Kollock has been in the service of the Pennsylvania system for 25 years. He celebrated his 70th birthday 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."

The Pennsylvania Railroad always takes care of its veteran employees, "is an axiom among the men in the service of that road. Its pension system is considered one of the most humanitarian institutions in modern industrial life and has been emulated by many other railroads and industrial enterprises.

Service Dates to 1880. Mr. Kollock began his service with the "Penn" in 1880 as soliciting freight agent at Port 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.

At the business of the Northwest grew Mr. Kollock expanded and enlarged his office. Three years ago he opened the present elaborate offices in the Railway Exchange building. Instead of one solicitor he now has a number of street men and traveling representatives.

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Mr. and Mrs. Kollock have three sons—F. N., Jr., who is treasurer of the Washington Electric Company in New York; John K., a prominent Portland attorney; and E. H., in the building supply business here.

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

A year ago John S. Campbell came to Portland to relieve Mr. Kollock of many of his duties, but the latter continued 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 better—gives it more appeal to the appetite—a relish that cannot be obtained with any other shortening or cooking fat.

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Cottolene has for a quarter of a century been a leader among pure food products. Make your biscuits, your pies and your cakes more tempting, more pleasing to the palate, more easily digested, by using Cottolene for shortening.

Always heat it slowly and use one-third less than of any other shortening or frying fat. Arrange with your grocer for a regular supply. Write to our General Offices, Chicago, for a free copy of our real cook book—"HOME HELPS."

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Premium Parlors Fourth Floor Come and see the beautiful and useful articles to be distributed free to those who save "S. & H." Green Trading Stamps.

Walker Kamm is Freed. Portland society was well represented in Municipal Court yesterday, when here this will be his office," says Mr. Campbell.

Walker Kamm and Philip Kamm, grandsons of Mrs. Caroline Kamm, with their son Bernardino brides of but a few months, appeared in a reckless driving case.

Portland jitney, was the complainant, claiming that Walker Kamm had nearly collided with his jitney last Thursday. On the testimony of his wife and sister-in-law, Mr. Kamm proved to the satisfaction of the court that the jitney driver was going at an improper rate of speed and that the Kamm machine had the right of way.

Such Stomach Comfort is rarely known as that which comes to him who drops food follies and starts upon a diet of Shredded Wheat

the food that contains all the body-building material in the whole wheat grain made digestible by steam-cooking, shredding and baking.

Two Shredded Wheat Biscuits, heated in the oven to restore crispness, served with hot milk or cream, make a complete, nourishing, satisfying meal at a total cost of five or six cents.

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