

STRICT ECONOMY URGED BY GOVERNOR OLCOTT

Enactment of Legislation Curbing Japanese Colonies Urged Upon Legislature—Continuation of Airplane Forest Patrol and Bond House Regulation Favored.

6 per cent limitation amendment would forbid that.

But, in the first instance, the money should come from all of the people themselves, in a generous response to the service rendered. The legislative assembly can, and I believe it will, refer to the people for their consideration a bill of this nature and believe the people of the state are sufficiently appreciative of these great services to respond with an enormous majority in favor of such a measure.

I respectfully urge upon you to place such a measure before the people of the state to be voted upon at an early date.

National Guard Is Supported.

None of us can ever forget the spontaneous outpouring of Oregon national guardsmen when the call came for America to enter the great war, nor are the people of this state unmindful of the record they made during that period of stress and strain. The national guard has now been made our first and strongest arm of national defense and Oregon hold a proud place among the states of the nation in its national guard personnel. It is essential to the welfare of the state that the guard be maintained upon a high plane. We are to get many more companies and units of various kinds. The federal government stands a large share of the burden of this expense, but the state must stand a reasonable share. I urge upon the legislature to do its full duty in this regard.

The surviving veterans of the war between the sections are becoming more feeble with each passing year, and much as we regret to witness it, yet it is an inevitable truth that there cannot elapse many more years before they have passed into history. At one of the most beautiful sites in this state, near Roseburg, the state maintains a home for these old veterans. Some recommendations with respect to the support and betterment of this home and by all means it should be aided to the extent of your financial ability. It is not to be lightly neglected for us to see that these men, who fought on so many battlefields, who went through so many of the dark shadows for the preservation of our Union, should spend their declining days surrounded by all of the cheer and affection we may show them.

I have mentioned the American Legion to you, and I would also call your attention to the splendid record in peace which has been made by the Grand Army of the Republic. At each winter roll the camps of these veterans find their ranks thinned, but those who are left may look back over a record of solid patriotism and splendid citizenship which adds to the record of their lives and should make them forever enshrined in the memories of their fellow citizens.

Insurance Department Viewed.

Work of the insurance department has been progressing satisfactorily and that department has been yielding a revenue of about \$275,000 a year to the state treasury. The department has shown that non-resident property owners in many cases place insurance on their property in this state, and in large amounts, with companies not authorized to transact business in this state. The result is in the state losing the revenue it would otherwise receive in fees from the companies and taxes on the premiums. It is in turn works an injustice on the local companies and their policyholders, and contributing a large share of revenue. It is believed the condition one that the legislature created a new duty for the insurance department—the licensing of fire insurance brokers. This branch of the work is developing into one of considerable importance, and one yielding considerable revenue. No discretion is given to the department in the issuance of licenses. I believe the department should be broadened so that licenses could be refused to persons who do not establish a good character. Inviting, as we do, the citizens of the world to make real estate investments with us and establish homes here, it is essential that those newcomers should be accorded honest treatment at the hands of honest real estate agents. Enlargement of the powers of this department are suggested and will, I believe, be a long step in that direction.

The insurance commissioner, who is ex-officio state fire marshal, is able to report constant reductions in fire insurance rates from the activities of that department. The loss ratio fixes the cost of insurance, and the work of the fire marshal and his deputies has been bringing very satisfactory results in many cases. The department has been able to prevent a catastrophe at Klamath Falls a few months ago when a number of citizens lost their lives and heavy property losses were experienced. The lessons drawn from that fire lead me to recommend that the fire marshal's department be given greater authority to make rules for the protection of life and property.

Banking Supervision Wanted.

Every effort should be made to give as full protection as possible against the weaknesses or mismanagement under our present banking supervisory system. Experience has shown that the work of the department is not being done to the satisfaction of the public. It is suggested that the present schedule of fees, which has not been changed since 1912, does not come up to the necessary requirements. It is suggested that the law be amended to increase the scale of fees based on capital and surplus and also additional fees based upon deposits. The department has further advised me he believes there will be no objection to a change from the bankers of the state. Another change suggested by the department, and one I believe to be salutary, is a proposed new requirement that banks in cities of over 10,000 population be required to have a minimum capital of \$200,000, rather than the \$100,000 required now, except where such bank is located beyond the two mile limit from the central business district of such city. This change would affect the city of Portland alone and I believe it desirable that such requirement be made for any institution located in the heart of a city. The federal law imposes such a requirement upon national banks in Portland and the state should at least be as watchful over the welfare of its depositors in state banks as the federal authorities are over the welfare of depositors in national banks.

The recent suspension of the Portland bonding house, dealing in municipal bonds, and the resultant possible financial losses to many of our citizens, demonstrates the necessity of state regulation and supervision over such business. While comparatively new, the business of dealing in municipal bonds has been increasing rapidly that it is now being conducted upon a very large scale. This is due to the fact that the municipalities find it impracticable to finance their governmental projects by direct taxation, have had to resort to the issuance and sale of bonds. The result is that the business of dealing in such bonds is correspondingly increasing, and the people who invest in such securities are entitled to every protection the law can afford.

It is evident that no department of state has exercised any jurisdiction or supervision over this business, and

the heads of the corporation and banking departments are of the opinion that present laws do not give either department jurisdiction over such business. Therefore I recommend the immediate passage of legislation specifically covering this situation, and while I am confident any law you may pass will fully meet the requirements, I would suggest that provision be made to require any concern dealing in such bonds to furnish satisfactory proof and security to guarantee its solvency and responsibility to deliver the bonds bargained for or reimburse the investor in the event of default.

Industrial Development Urged.

Taxation may be a considerable impediment only to a certain point. When our lands, our industries and the products of our soil can no longer bear that burden, taxes become confiscatory and increases must cease. It is wrong policy to force taxation to a point where the burden becomes excessive. Increases of direct taxation should be brought about mainly through increases in development, through more and larger industries, through greater productivity of our farms, and greater numbers of our farms occupied, thus bringing the consequent increases in valuations. Any measure you may enact to bring about such much desired and beneficial results will be salutary in the extreme and deep thought should be given to the best way to effect them.

Oregon is developing largely in an industrial way. These industries should be given every reasonable and proper support from her people for they mean much to the future progress of the state. Legislation should be carefully weighed in regard to its effect on industrial development and care exercised in determining that prospective laws do not carry burdens too heavy for industries to bear. We wish to see our citizens of all classes prosper, and we wish to see results for our industries as they mean larger wages, more prosperity for the worker, better returns for the farmer, the banker and the merchant. Prosperity of poverty for our workers closely follows on the success or failure of our industries, and it is not mainly for the sake of necessity for the exercise of soundly tempered judgment in the enactment of laws which may have a decided bearing on the future financial welfare of all classes of our citizens.

Money may be saved and greater efficiency obtained by a more centralized administration of some of the state's labor activities. I believe the purely administrative affairs of the board of inspectors of child labor and of the industrial welfare commission should be centered in the office of state labor commissioner. The board of inspectors should be retained in an advisory capacity to the labor commissioner. Based on current budget estimates the labor commissioner informs me \$10,000 can be saved by the consolidation of such commissions and a greater efficiency brought about. He, too, favors the consolidation of the duties of state sealer and I believe it should be adopted.

A substantial saving also may be made and greater efficiency obtained by consolidating the office of state sealer of weights and measures with the office of state dairy and food commissioner. The office of state sealer of weights and measures is now lodged in the state treasury but it has no relation to or direct connection with the functions of that department, while, on the other hand, the duties of state sealer are in complete harmony with the duties of the dairy and food commissioner and could be performed by the same deputies.

State Mine Plans Needs Funds.

Special reports furnished to the executive office by the state mine board show that the mine at Gold Hill closed in December, 1919, for the principal reason that the funds were completely exhausted. A financial statement by the board showed unpaid bills amounting to \$12,166, and a net operating loss for the plant of \$11,243.33 on the balance sheet of April 12, 1920. It is understood that this stands approximately the same at the present time save for some additional rentals accumulating under the contract on the quarry lease.

The board at a meeting in October was of the opinion that the plant can be operated successfully if its operation be restricted to the late spring and summer and the full maintenance of the plant can be provided as operating capital for the balance of the year. The board is asking for appropriation for this operating capital. Anything this legislature may do in reason to develop agriculture should be done. Agriculture is one of the greatest of our state's industries. Agriculture as an industry certainly is worthy of all assistance, and while the mine plant has probably been a failure financially in the past, I believe it should be continued for another year. If it can be made beneficial for our farm lands, by all means we should continue its operation, even if at some loss to the state. If it develops our agricultural resources in a large volume and nothing but good can come of it, we should continue it until it is shown that farmers do not wish its further continuance and can no longer benefit by it.

Habitual Offenders Act Viewed.

Our state constitution provides that "laws for the punishment of crime shall be founded upon the principle of reformation and rehabilitation of the offender." It is a wise and humane provision, and our legislators have paroled laws and in the safeguards which have been thrown about the released or convicted men. But society should be protected against the felon who has shown himself a felon beyond hope of reformation.

The "habitual offenders" act known as the "habitual offenders" act has been in successful operation for some years. Under that act a person has twice served sentences in a penitentiary on a felony charge and for the commission of a felony, he may be tried under this act and sentenced to prison for life. I believe such a law should be enacted here. In the first instance, those who have served two terms for felony in our sister state are apt to leave there because of fear of undesirable consequences and come into Oregon to continue their criminal career. In the second, and more important instance, we have ample reason to feel that if two terms in the penitentiary are not enough, a man, who is incorrigible and beyond the hope of reformation, and who is no longer a menace to society, should have a similar act in Oregon should have a similar act and I trust you will write into our statute book such a law.

The matter of public health is of paramount importance. Development of sanitation along scientific lines is becoming almost a creed, accepted by the great body of our people as a necessary adjunct of the public welfare. Requests for support of those who are working for the betterment of the public health should be met by an liberal response. As a possible safeguard and aid in time of emergency, I suggest that the law be so amended as to

allow the county courts to make a transfer of funds when in their discretion such is necessary, to provide means for combating such epidemics. One of our counties not many months ago found itself virtually helpless because of its isolated situation, and because of the lack of nurses and medical help. It is suggested that county funds at that time might have prevented many deaths and much suffering, but the county court, with its hands tied, although expressing itself as willing to come to the rescue, was helpless.

Higher Education Is Backed.

At the special election last May the people of the state made handsome provision for the finances of the higher educational institutions by substantially increased millage taxes, as set under way by the legislature preceding this.

It is pleasing to note the advances made by all of our higher institutions of learning. It has been my pleasure and good fortune to visit each of them a number of times during the past two years, and I wish to report to you that there is a splendid feeling of co-operation between the respective faculties and student body, that the spirit of loyalty to the institutions, the state and the nation existing among the students is most gratifying, and that all of these institutions are functioning with a great degree of success and are producing earnest, conscientious and well-founded citizens, who will mean much to the future life of the state.

The 1919 legislative assembly created the state board of automobile mechanics examiners. Under the law creating the board a fee of \$5 was exacted from each applicant taking the examination. Twelve hundred and thirty-two applicants took such examination and paid the required fee according to the final report of the board. The law creating the board was declared unconstitutional and the board ceased to function, its report showing that the board deposited funds with the state treasurer aggregating \$6160, while the board's total expenditures amounted to \$4784.11, leaving on deposit with the state treasurer a balance of \$1375.89, which has reverted to the general fund. Inasmuch as the applicant under this law paid their fee in good faith, and because of the unconstitutionality of the act received no benefits from it whatever, I recommend that all of these fees be repaid by state appropriation of \$6160 would be required for this purpose. The defunct board filed with my office an itemized statement giving the name and address of each applicant and the amount of fee paid in each case, and this list will be transmitted to the ways and means committee for its consideration.

Jason Lee Memorial Discussed.

Before you in this hall of representatives you see a splendid portrait of Jason Lee, unveiled during the present year, with appropriate ceremonies attended by and participated in by leading citizens of the state. Regardless of creed or denomination, all citizens of Oregon owe an undying debt of gratitude to the memory of Jason Lee. He pioneered the way which not only opened Oregon to civilization, but which made it one of the states of the Union. As a man of heroic mold who took a foremost place in the founding of our commonwealth, we owe to his name a high degree of praise.

In Washington, D. C., in the rotunda of the capitol building, niches are provided for each state of the United States in which they may place the busts of two citizens whom they care to give such remembrance to. The niches are vacant, awaiting the action of the state, and I am advised that it is within the province of this legislative assembly to decree that the bust of Jason Lee shall forever stand in the nation's capitol, typical of one of our foremost citizens, and I urge upon you that you take such steps as will bring this about, making a fitting appropriation to cover the expense of such a bust as will be a credit to the state and to the man whom we wish to honor.

At the close of the Panama-Pacific International exposition at San Francisco in 1915 the magnificent Oregon building at the exposition was turned over by the Oregon commission at the fair to the state of Oregon, and the western department of the United States army for the use of the officers and men of the army. At his headquarters the Oregon commission, in conjunction with the army, extended the use of the building to the commander of the department and his successors for the use of the officers and men of the army. I believe this is a splendid way for the state of Oregon to dispose of the building, and I recommend that legislative confirmation be given to such a deed of trust.

Investment of Funds Eyed.

There is a general public feeling, joined in by the state treasurer, who has charge of the investment of state industrial accident commission funds, that the responsibility for such investment is too heavy, and the duties in connection therewith are too grave and serious a nature, to rest them entirely upon the shoulders of one public official.

I believe the legislature should enact this relief to the state treasurer and therefore recommend that legislation be enacted providing that before the state treasurer invests such funds he shall obtain the approval of the state industrial accident commission for each investment. This suggestion is in line with a recommendation embodied in a report of the committee of finance which has been making a study of the investment of state funds. Oregon is spending \$40,000,000 in the improvement of her highways. Primarily this is for the benefit of our own citizens; to bring markets to the remote corners of the state, to open up our state to the urban population as well, but back of this is an immense asset in the shape of the tourist trade. The tourist trade is going to be one of the biggest factors in refunding our highway expenditures. I believe the state should encourage tourists who enter Oregon over these highways during the next 10 years. We will more than repay to us all the money which we are expending on them. Aside from that, hundreds of them will locate here; they will be open up our future citizens; they will be developing a new land, bringing new money among us and assist in establishing and building up new ones. We cannot fail to take full advantage of this opportunity.

We are expending thousands of dollars in urging the tourist to come here. It is necessary that we are for him when he comes. He must be given proper accommodations; our state must be open to him from all of its four corners and the state should make provision for such a handling of tourists coming to Oregon should be developed along soundly organized lines. Your consideration of proper measures to this end is urged.

Tourist Association Lauded.

While touching upon the magnificent asset we have in tourist travel and through the state, I would call your attention to the highly satisfactory work which has been brought about through the efforts of the Oregon tourist association. Large returns are certain to come from such expenditures and I believe the reasonable continuance of the Oregon tourist association is a matter of sound investment. The Oregon state fair board is the only department connected with state government that is allowed to go from biennium to biennium without having its vouchers and accounts audited. The house of the state auditor, your attention is called to this fact as a condition which I believe should be remedied. I am of the opinion that the present annual charge of \$150 for fish and game licenses is too small, and recom-

mend that it be increased to \$250. Our fishermen are entitled to the people of the state, and it is fair, equitable and just that those who reap the benefit of the fishery should bear a reasonable share of the burden in the cost of its preservation. I believe the legislature should take the necessary steps to increase the license fee to \$250.

As we have been developing our highways along such high ways, particularly those highways which have been destroyed in the denuding of the forest, it is of the greatest importance to the welfare of Oregon that in the near future I hope to address to you a reading of the message of the state treasurer in regard thereto in a separate message to your honorable body.

I wish to thank you for bearing with me in reading of this message. You have been elected to positions of great trust. In many ways such information of the trust which you have reposed in me, and upon what action you may take in these legislative halls. They look to you for calm and deliberate discussion of these matters of import which will come before you; they look to you to expend their money judiciously and well; they look to you as their representatives to safeguard their interests, to cherish their ideals and to preserve inviolate the trust which they have reposed in you. From my knowledge of the thought and disposition of this body, I feel that you will have come here with only the welfare of the state and the people of Oregon in your hearts and that you will give to the problems confronting you the earnest and untiring efforts which they deserve.

The class which recently completed the three-year course prescribed by the college includes 35 men and seven women. The state board of examiners is made up of Dr. R. C. Ellsworth, Pendleton, president; Dr. J. H. Hoey, Oregon City, vice-president, and Dr. W. G. Hoffman, McMinnville, secretary-treasurer. All are present for the examination.

The run, which is apparently plentiful and of good size, is earlier than usual. The appearance of the fish is attributed to the high water. An early run of spring Chinook salmon is anticipated for the same reason.

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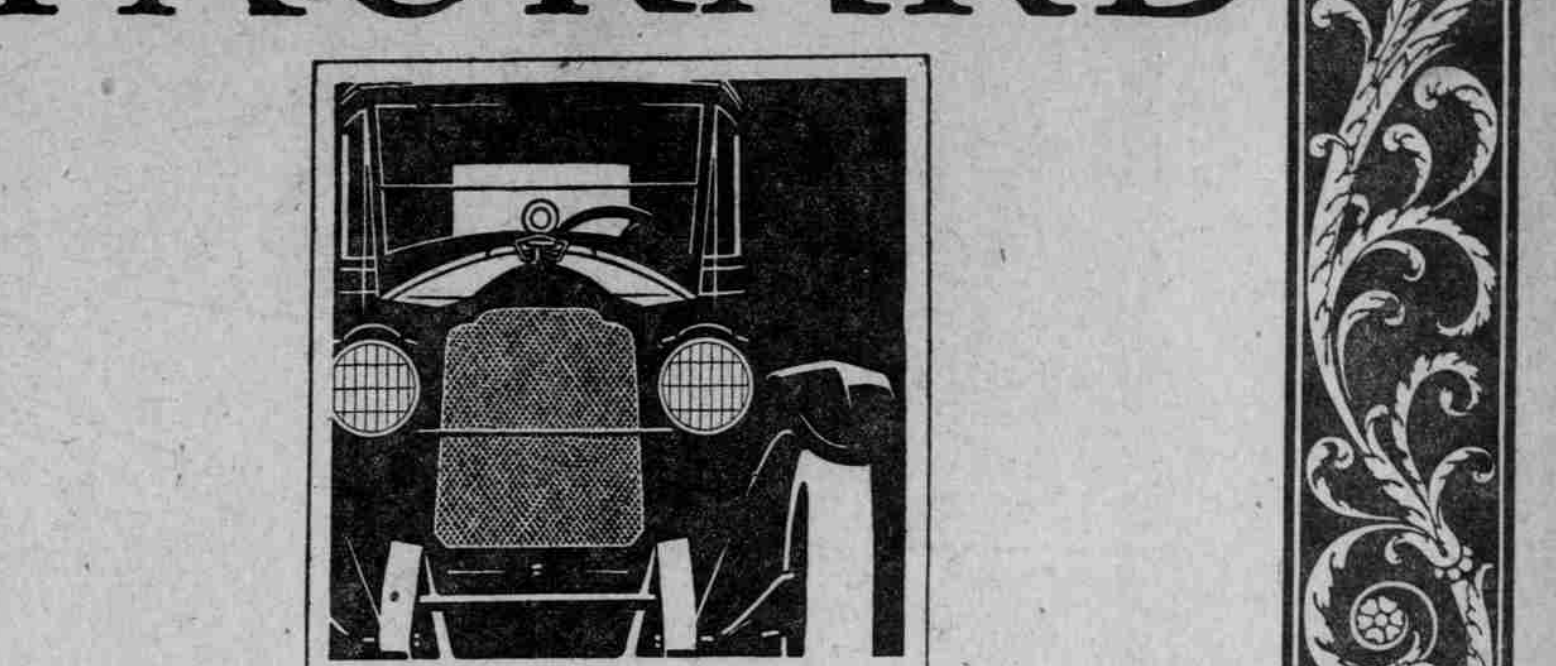
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PACKARD



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been styled "the first governor of Oregon." Though of English descent, history states that he was criticized by officials of the Hudson's Bay company, of which he was factor here, because of his intense friendship for the early American settlers. With-out the ever-ready assistance given these American pioneers by Dr. McLoughlin, the Oregon country might have been vastly different. I heartily apply to the memory of Dr. McLoughlin the words which he once here recommended that this legislature make a fitting memorial to the men with busts in the rotunda of the national capitol as men typical of the Oregon spirit which conquered all things and built here in the Pacific Northwest a state of right reason and the greater welfare of humankind.

I wish to thank you for bearing with me in reading of this message. You have been elected to positions of great trust. In many ways such information of the trust which you have reposed in me, and upon what action you may take in these legislative halls. They look to you for calm and deliberate discussion of these matters of import which will come before you; they look to you to expend their money judiciously and well; they look to you as their representatives to safeguard their interests, to cherish their ideals and to preserve inviolate the trust which they have reposed in you. From my knowledge of the thought and disposition of this body, I feel that you will have come here with only the welfare of the state and the people of Oregon in your hearts and that you will give to the problems confronting you the earnest and untiring efforts which they deserve.

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STATE BOARD QUIZZES 32
Graduates of Chiropractic School
Take Examinations.

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