

RATE BILL OPPOSED

Insurance Man Says Measure Would Create Trust.

AMENDMENT IS SUGGESTED

Mr. Alverson Says Exclusion of Non-Board Companies Is Threatened and That High Commissions Mean Higher Rates.

SAN FRANCISCO, Feb. 2.—(Special.)—W. A. Alverson, of San Francisco, Pacific Coast manager of the largest independent or non-board fire insurance office on the Pacific Coast, made a statement here today with reference to the fire insurance rate bill pending before the Oregon Legislature at Salem. He said:

"As originally drawn, the bill is vicious and creates an all-powerful insurance trust. It should be amended as follows:

"Beginning with line 10, strike out 'in which case no deviation or discrimination from such bureau rates or schedules in whole or in part as to any class of risks shall be made.'

"Insert: 'Every insurer that has given notice to the Insurance Commissioner of its acceptance of the schedule of rates filed by a rating bureau of which it is a member shall in advance of any variation by it from the bureau rate file with the Insurance Commissioner and bureau the variation from the bureau rate which shall be uniform throughout the territorial classification, and every such insurer shall be permitted to make uniform variations from the bureau rate.'

"Private Schedules Costly. "In order to make this effective, the following words must be stricken out from paragraph 12, page 27:

"Nor shall any such insurance company file a schedule of rates of any rating bureau less a certain percentage of the rates estimated and promulgated by said bureau when making insurance."

"With these corrections only will legitimate competition be continued and non-board or independent companies be able to continue giving the people of Oregon the benefit of their independent position. Without both these corrections all companies will be obliged to adopt bureau rates, as no individual company or association of non-board companies now operating in Oregon could afford to file its own schedule, owing to the tremendous expense of putting them into practical operation. With these corrections competition will be assured. Without them it will be absolutely stifled and the insuring public will have no relief. The following should be stricken out of paragraph 18, page 19, beginning with line seven: "Or commissions or other compensations to be paid."

"Excess Expense Affects Rates.

"This was inserted by some Portland agents (some of whom recently appeared at the hearing of the committee at Salem) who want excess commission contracts, which necessarily mean increases in rates to offset the excess expense. It must be borne in mind that the public must pay in gross a sufficient amount of money to pay losses and expenses, which include commissions or compensation paid, and leave a reasonable margin of profit for the hazard assumed by stockholders. No risk their capital for the protection of the public. The people of Portland have already had one experience in having their rates increased to cover the high burning ratio which existed for several years, and which they have corrected during the past year, and I do not think they want again to go through experience of having their rates raised so as to pay some agents in Portland higher commissions, which will necessarily follow if companies are prohibited by law from entering into an agreement to limit their expenses, of which the commission cost or compensation paid to agents is by far the largest item."

OLD COINS ARE OWNED

Albany Man Has Relic of Eighteenth Century.

ALBANY, Or., Feb. 3.—(Special.)—The second 3-cent piece ever coined in the United States is owned by Henry F. Merrill, of this city. Mr. Merrill also has a 1-cent piece coined in 1796, said to be the first year pennies were coined by the United States.

Mr. Merrill received the historic 3-cent piece from his grandfather, the late Joseph Felling, of Portland. Mr. Felling was attending the Republican National convention, which renominated President Lincoln, in 1864, and while on his Eastern trip visited the Philadelphia mint. The new coins were being minted for the first time. The first one made was preserved for the Government's collection, according to custom, and the second was given to Mr. Felling by the director of the mint, who happened to be a friend of his.

SUNDAY SCHOOLS TOPIC

Western Washington Secretary to Visit Clarke County Towns.

RIDGEFIELD, Wash., Feb. 3.—(Special.)—Walter Charles Moore, general secretary of the Western Washington Sunday School Association, will be here some time in February in the interest of the Sunday school institute work which will be carried on by him in the various Sunday schools, of all denominations, at Ridgefield, Jacolt, Battle Ground, Harmony, Vancouver, Washougal and Camas, from February 11 to 18.

Exact programme dates will be announced later. Various problems and other difficulties confronting the Sunday schools will be thoroughly discussed.

ST. BRIGID BANQUET HELD

Hibernians and Ladies' Auxiliary Honor Patrons.

Two hundred men and women of the Ancient Order of Hibernians and Ladies' Auxiliary gathered in Hibernia Hall Thursday night at a banquet held in honor of St. Brigid, patroness of the lady Hibernians. The banquet-room was decorated with American bunting interspersed with the harp and shamrock and the Irish flag.

Several addresses were delivered, with Mrs. W. E. Rivers acting as toastmistress. Speakers included Circuit Judge W. N. Gatens, Archbishop Christie, John R. Murphy, Rev. H. S. Gallagher and E. H. Deery.

TWO HORSES DROWNED.

POMEROY, Wash., Feb. 3.—(Special.)—Two horses were drowned and Dean Brown narrowly escaped death Friday while fording a South Deadman stream. Mr. Brown was carried 200 feet down stream before he was able to get out of the swift current.



Undoubtedly the Industry's Crowning Achievement

From your point of view this announcement is most important.

For herein we set forth the achievement toward which this company has aimed for the last eight years.

This achievement in a word is the completion of our gigantic organization to a point where we can make and market a complete line of automobiles under one head.

This means tremendous economies—much greater than ever before.

This means the elimination of all waste, all lost motion and much greater factory efficiency.

This means an even higher grade of cars at much more attractive prices.

All of which means a substantial saving for you on the next car you buy.

For now and for the first time in the history of the automobile business we as one single organization offer the public a full and complete line of automobiles.

This concentration—this greater efficiency—this more effective means of pulling together is going to set a new standard of low priced high-grade automobile values.

For we operate on the basis of—

- one executive organization
—one factory management
—one purchasing unit
—one sales expense

—one group of dealers to plan, produce and sell all Overland, Willys and Willys-Knight models.

Buying power is concentrated. Costs are distributed over all these cars. The savings are enormous.

As a result we are producing cars of exceptional quality—and marketing them at unusually low prices. Every car is built to a rigid standard of performance, comfort and appearance.

The new models are listed in this announcement. They include Overland models from the snappy comfortable \$665 Light Four to the beautiful Light Six Sedan at \$1585.

They include also the big, handsome Willys-Knights from the Four at \$1285, to the super efficient Eight at \$1950.

These new models establish price records, value records and performance records which we believe will prove to the public conclusively that the vast economies of vast production are the key note and manufacturing secret of the greatest value for the least amount of money.

OVERLAND PACIFIC, Inc.

Broadway at Davis Street

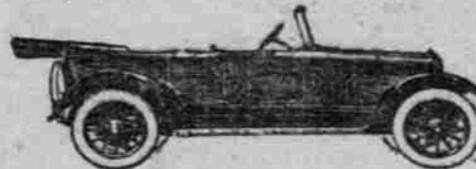
Phone Broadway 3535

Overland Light Four Models



Roadster, 104-in. wheelbase \$650
Touring, 106-in. wheelbase \$665
Sport Model—Country Club—(Illustrated) \$750

Overland Big Four Models



Roadster, 112-in. wheelbase \$835
Touring, 112-in. wheelbase—(Illustrated) \$850
(See also Closed Cars)

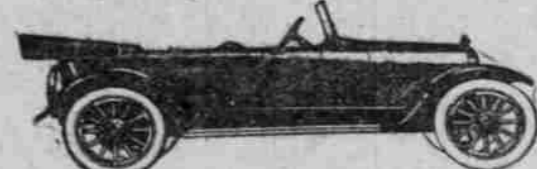
"Made in U. S. A."

Overland Light Six Models



Roadster, 116-in. wheelbase—(Illustrated) \$970
Touring, 116-in. wheelbase \$985
(See also Closed Cars)

Willys-Knight 7 Passenger Models



Four Cylinder Touring, 121-in. wheelbase \$1285
Eight Cylinder, 125-in. wheelbase (Illustrated) \$1950
(See also Closed Cars)

Overland and Willys-Knight Closed Cars



Overland Big Four Coupe, 112-in. wheelbase \$1250
Overland Big Four Sedan, 112-in. wheelbase \$1450
Overland Light Six Coupe, 116-in. wheelbase \$1385
Overland Light Six Sedan, 116-in. wheelbase \$1585
(See also Closed Cars)
Willys-Knight Four Coupe, 114-in. wheelbase \$1650
Willys-Knight Four Sedan, 121-in. wheelbase \$1950
Willys-Knight Four Limousine, 121-in. " \$1950
All prices f. o. b. Toledo

Y. M. C. A. RADIO READY

NAVY DEPARTMENT EXPECTED TO TAKE CHARGE OF PLANT.

Orders Likely to Be Received at Any Moment—Radius of Operation Extends Into Alaska.

Orders from Washington to turn over the wireless station to the navy Department are expected hourly by the Y. M. C. A. officials. In time of war or other emergency stations of its class are naval auxiliary plants that may be taken over on a moment's notice. Compensation for the use of the plants is provided by law.

The Y. M. C. A. plant has a 15-kilowatt power station and an operating radius that includes the entire Pacific Northwest and Alaska. When other stations on the Coast were closed to prevent violation of neutrality, it was permitted to operate and was of valuable assistance to the Navy Department in watching for hidden plants.

Benjamin Wood, of Seattle, inspector for the Seventh Radio District that includes Oregon, Washington, Idaho and Montana, would be placed in charge of the station should the Navy Department determine to take over the plant.

RIDGEFIELD GIRL PASSES

Margaret Ruth Maxson Succumbs at Age of 19.

RIDGEFIELD, Wash., Feb. 3.—(Special.)—Miss Margaret Ruth Maxson, 19-year-old daughter of Mr. and Mrs. J. S. Maxson, of Ridgefield, died Tuesday night at the family home after being ill for several weeks with congestion of the brain. She was born at Topeka, Kan., and in 1905, with her parents, located at Ridgefield. The funeral was held Thursday from the Ridgefield Methodist Episcopal Church, Rev. C. Howard Davis, of Portland,

and Rev. D. L. Rice, of the local Nazarene Church, officiating.

Miss Maxson was a member of the high school senior class. She was the star debater of Southwestern Washington, and a member of the local high school, 1916-1916 debating team, which won the Clarke County Debating League championship, also a member of the 1916-1917 debating.

Muskrats Temporarily Stop Hood River Industry.

Rodents Invade Hydraulic System and Bodies Are Forced Into Small Water Pipes.

HOOD RIVER, Or., Feb. 3.—(Special.)—Paying the death penalty for the trouble they caused, three muskrats temporarily closed down two of Hood River's largest industrial plants Wednesday, and O.-W. R. & N. trains, all of which usually stop here for water, were forced to fill their tanks at Wyeth and The Dalles. Located where the family of amphibious rodents made their home, to run dry. The penetrating cold weather apparently drove the animals into the outlet pipe, and when the water was again turned on the rats were imprisoned.

From the reservoir to the level of the bus and factory sections of the city is a drop of more than 200 feet, and the bodies of the muskrats had been driven through two-inch pipes. The bones of the animals had been crushed. At the blacksmith and wagon factory of W. G. Snow, one of the plants stopped when the water power was shut off by a part of the body of a muskrat being driven half a foot into a half-inch pipe.

The Hood River Apple Vinegar Company, where five big hydraulic presses daily squeeze the juice from Hood River apples, was the other place of business closed by the one of the unfortunate rodents.

GIRL TRIES SUICIDE

OAKLAND MISS NAMES OREGON CITY MAN AS CAUSE.

J. C. Weston Is Accused of Luring Bertina Beacom, 19, From Home and Refusing to Wed Her.

Grief at the desertion of her sweetheart, is given by Miss Bertina Beacom, 19 years old, of Oakland, Cal., as the reason for her attempt at suicide in the De Moy Hotel late Friday night. The girl says that she was lured to this city by promises of marriage, given her by J. C. Weston, of Oregon City, and that she left Oakland in the face of family objections. Arriving in Portland, she declares that Weston secured her a room at the De Moy and visited her there. He refused to marry her, says the girl.

On the night of her attempt to end her life Watson was in her room for some time, the girl says. She saw her pleas and he declined to listen, and left the hotel.

"What could I do?" the girl queried later. "I could not go home. I had no money, and I could not remain here. He told me he was through with me." She went to a corner drug store, secured a small phial of chloroform, returned to her room and drank the poison. Other lodgers discovered her plight and summoned the police. Patrolman Maxwell and Helms investigated and caused her to be taken to the emergency hospital, where she was treated. Her condition was not serious.

ALBANY PIONEER IS BURIED

George F. Settlemyer, 86, Survived by Son in Alaska.

ALBANY, Or., Feb. 3.—(Special.)—The funeral of George F. Settlemyer, resident of Albany in pioneer days, who died Thursday at his home near Foster,

was held today at this city. He was 86 years old.

Mr. Settlemyer conducted a drugstore in Albany in the early days of the city, but had not resided here for a great many years. He is survived by one son, Charles R. Settlemyer, editor of the Dawson Daily News, of Dawson, Alaska.

JOHN MASON JONES DEAD

Grants Pass Veteran Passes Away at Age of 82.

GRANTS PASS, Or., Feb. 3.—(Special.)—John Mason Jones, a resident of the Grants Pass district since 1888, died at the home of his son, Alonzo

Jones, in Fruitdale, January 28. He was born in Greenbrier County, Virginia, November 9, 1835, being in his 82d year at the time of his death. He served with the Second Indiana Battery during the Civil War, and later located in Kansas, coming to Grants Pass in 1888. He was married in 1855 to Harriet E. Sobert, who passed away in 1914.

The deceased is survived by two sons—Alonzo Jones, of Fruitdale, Precinct, near this city, and James Jones, of Phoenix, Ariz.

Indian Predicts Early Spring.

ABERDEEN, Wash., Feb. 3.—(Special.)—Old Chief Taholah, of the Quinaltuh tribe, predicts that Spring will be here soon. He says that the

frogs have brought the snow to cover themselves up for awhile before they wake up and call Spring. He says this is an old Indian proverb which snow comes at this time of the year.

Experiments that will cover three years are being made in Siberia to determine whether sugar beets can be grown there profitably.

GLASS OF SALTS CLEANS KIDNEYS

If Your Back Hurts or Bladder Bothers You, Drink Lots of Water.

When your kidneys hurt and your back feels sore, don't get scared and proceed to load your stomach with a lot of drugs that excite the kidneys and irritate the entire urinary tract. Keep your kidneys clean like you keep your bowels clean, by flushing them with a mild, harmless salt which removes the body's urinous waste and stimulates them to their normal activity. The function of the kidneys is to filter the blood. In 24 hours they strain from it 500 grains of acid and waste, so we can readily understand the vital importance of keeping the kidneys active. Drink lots of water—you can't drink too much; also get from any pharmacist about four ounces of Jad Salts; take a tablespoonful in a glass of water before breakfast each morning for a few days and your kidneys will act fine. This famous salt is made from the acid of grapes and lemon juice, combined with lithin, and has been used for generations to clean and stimulate clogged kidneys; also to neutralize the acids in urine so it no longer is a source of irritation, thus ending bladder weakness. Jad Salts is inexpensive; cannot injure; makes a delightful effervescent fruit-water drink which everyone should take now and then to keep their kidneys clean and active. Try this, also keep up the water drinking, and no doubt you will wonder what became of your kidney trouble and backache.—Adv.

Relieves Serious Case of Chronic Constipation

Dr. Caldwell's Syrup Pepsin Corrects Condition That Seemed Hopeless.

After suffering from chronic constipation until she was so run down she was unable to do any kind of work, Miss H. A. Frees, 209 Adams St., Dayton, Ohio, obtained a bottle of Dr. Caldwell's Syrup Pepsin and used it with such gratifying results that she continued the treatment and has written to Dr. Caldwell that her condition is again normal and that she wants to recommend Syrup Pepsin to everyone who suffers with constipation. Dr. Caldwell's Syrup Pepsin is a combination of simple laxative herbs with pepsin, gentle in its action and free from griping or other pain or discomfort. It contains no opiates or narcotic drugs, and, while acting readily on the most stubborn case of inactive bowels, is absolutely safe for the tiniest babe, so that it is the ideal family laxative and should be kept on hand in every household for use when needed. Dr. Caldwell's Syrup Pepsin costs only fifty cents a bottle and is sold in drug stores everywhere. To avoid imitations and ineffective substitutes be sure you get Dr. Caldwell's Syrup Pepsin.

