

INSURANCE CODE

Commissioner Wells Gives Summary of Some of Principal Sections of Law.

ADJUSTERS NEED LICENSES

Regulation of Mutual Fire Insurance Companies Demanded and Hospital Associations Are Required to File \$10,000 Bond.

NEWBERG, Or., May 19.—(Special).—Frank S. Myers, Postmaster of Portland, tried to present good roads as a military liability at the farmers' meeting here today, but the farmers seemed more inclined to accept the philosophy of S. Benson, Whitney L. Boise, Jay W. Bowerman, S. B. Houston, E. J. Adams and other able speakers, that good roads are a military as well as an economic asset.

For the assembled farmers greeted the utterances of the good roads proponents with liberal applause and accepted the statements of the postmaster without enthusiasm.

Portland's pessimistic postmaster was in a gloomy mood today. He seemed to look upon the whole world with more or less distrust and suspicion.

He got off to a bad start as soon as he began to speak, and really before he got started. It was his fortune—or misfortune—to follow ex-Governor Bowerman on the rostrum.

Thrust Taken at Speakers.

"I did not know," began Mr. Myers, "that I was to meet such an array of talent here this afternoon. I find here the attorneys for the paying trust."

But he got no farther. Mr. Bowerman having just finished speaking evidently took the reference to the "attorneys for the paying trust" as a personal thrust at him.

"I want to answer that statement," shouted Mr. Bowerman, crowding Postmaster Myers to one side.

Mr. Myers attempted to keep on speaking, but the ex-Governor insisted on being heard.

"Anyone who says, or who even implies, that I am an attorney for the paying trust or for any paying concern is telling what is not true," he asserted, shaking his fist in the direction of the postmaster.

"I am here as a citizen interested in good roads and interested in the welfare of the state. And I want to call attention to the fact that the most notable suit ever won against the so-called 'paying trust' was handled by the law firm with which I am associated. Does that appear as if I am representing the paying trust?"

The crowd greeted his ready backfire assault with enthusiastic applause.

When Mr. Myers resumed speaking he was calmer. He attempted to pass off his previous remarks by expressing his pleasure at learning that Mr. Bowerman was not an attorney for the paying trust, and offering half-hearted apology. But the speaker's speech was filled with strange and singular philosophy. He painted a dreary outlook for the future of the state if Oregon decides to build better roads.

"Why don't you know," he demanded, "that a paved highway between Portland and the mouth of the river will make it possible for an invading army to land at Astoria or somewhere near there and march right up and take the city?"

"Don't you know that the lack of good roads saved Russia from the invasion of Von Hindenburg's army during the early part of the war? And didn't the poor roads of Mexico enable Villa to escape from Pershing and his men?"

Outlook Is Pessimistic.

"Yes, indeed. So this would be a poor time for us to build good roads. It would be inviting disaster."

Neither could he see much immediate hope in the military situation in Europe. Russia is about to lay down her arms and quit, he prophesied, and that will place Germany on about even terms with the United States and the allies.

"What if Germany wins?" he shuddered. "Yes, what? Why, she should be able to levy an indemnity of \$100,000,000 on the United States. It would be a poor time to be spending \$5,000,000 on roads. We would need all our money."

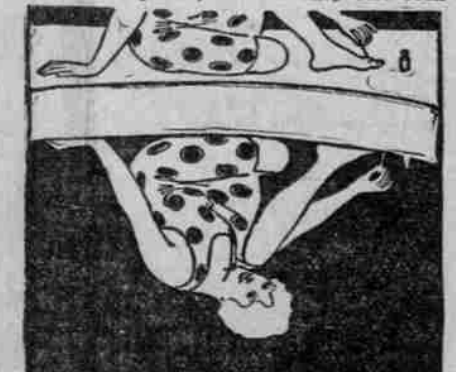
Mr. Boise, who followed with a brief speech, was more cheerful and really placed the crowd in good humor again.

"If poor roads saved Russia from invasion," he said in reply to the postmaster's theories, "good roads saved Paris. The whole world knows how General Joffre commanded the automobiles of France and rushed the French army to the Marne where the German invaders were turned back. Had France not had good roads, Paris might be in the hands of the Germans and the whole war might be taking a different turn."

And he offered the prospect of good roads.

Corns Peel Right Off With "Gets-It"

2 Drops, and the Corn Is a "Goner!" When you've got to walk on the sides of your shoe to get away from those awful corn-pains, there's only one remedy.



Use "Gets-It" Your Corns Won't Swell in Water. Besides, They'll Shrink, Loosen and Peel Off! No more sense thing to do. Put 2 or 3 drops of "Gets-It" on the corn right away. Pain and inflammation will disappear, the corn will begin to shrivel from that instant—then it loosens and falls right off.

There's no other corn-remover in the world that acts like "Gets-It." No new discovery has been made in corn-removers since "Gets-It" was born. Don't forget that fact. "Gets-It" does away forever with the use of salves that irritate, bandages that make a bundle of your toe, plasters that half do the work, knives and saws that draw blood. Use "Gets-It"—no more digging or cutting.

"Gets-It" is sold everywhere, 25c a bottle, or sent on receipt of price by E. Lawrence & Co., Chicago, Ill. Sold in Portland at all stores of The Owl Drug Co.

roads in Oregon as a distinct military asset, did Mr. Boise.

"We of Oregon are not going to fight a run-away war—even should the Coast be invaded," he pleaded. "If an invading force should land, we certainly would want to rush down to the Coast and meet them—we certainly would, if we are the red-blooded people I think we are. And in that case we would want—we would absolutely need—good roads."

The crowd seemed to agree with this view. The people appeared almost unanimous for the \$5,000,000 bond issue.

11 AT O. A. C. WIN HONORS

Miss Alice Moore, Portland, Is High in Agriculture.

OREGON AGRICULTURAL COLLEGE, Corvallis, May 19.—(Special).—Twenty-one students at the Oregon Agricultural College have been selected honor students for this year. Of these seven are registered in agriculture, five in home economics, four in engineering, two in commerce, two in forestry and one in mining engineering.

The selection of honor students is based on scholastic standing, while due consideration is given to student activities, character and personality. The list includes seven women and 14 men. One co-ed, Miss Alice Moore, of Portland, has won honors in agriculture. Those honored are: Agriculture—V. J. Basler, of Grant Pass; C. C. Calkins, of Astoria; M. J. Jorstad, of Carlton; L. K. Jones, of Seattle, Wash.; R. W. Lowry, of Corvallis; Alice Moore, of Portland; and E. J. Murdock, of Talsen, Russia. Home Economics—Martha Bechen, of Hillsboro; Lillian Imrie, of Malheur; Grace Kinnison, of Charleston, Mo.; Sarah Prentiss, of Bay City, and Dorothy Wright, of Portland.

Engineering—Milton Harris, of Portland; R. F. Thorne, of Astoria; A. Streiff, of Hillsdale, and J. C. Bonne, of Toledo, Wash. Forestry—J. C. Budeller, of Rock Island, Ill., and C. C. Jacoby, of Toledo, Wash. Commerce—R. B. Arens, of New York City, and Genevieve Frazier, of Salem. Mining engineering—D. E. Bullis, of Payette, Idaho.

STAYTON TO PAY TRIBUTE

Exercises Will Be Held Sunday and Decoration Day.

STAYTON, Or., May 19.—(Special).—Decorations day speakers have been chosen for Stayton. The programme will be held in the high school auditorium. C. E. Daugherty, editor of the Mail, will speak next Sunday morning and on Decoration day Rev. Edwin B. Lockhart will deliver the address in memory of the dead patriots. The Grand Army of the Republic and Woman's Relief Corps will have prominent sections in the programme. For the band the high school orchestra, under Professor D. C. Davis, will render a musical programme at both services. The literary number to be put on by the high school students.

An interesting feature concerning the two speakers is that the editor is a former preacher and the preacher is a former editor.

Lime Board Meeting Called.

SALEM, Or., May 19.—(Special).—At the request of Governor Whitney, Warden Murphy, of the State Penitentiary, called together the State Lime Board for its first meeting in Salem Monday, May 28.

Two at Girls' Industrial School Flee.

SALEM, Or., May 19.—(Special).—Lola Cox, 16, and Lula Hollingsworth, 15, inmates of the Girls' Industrial School, walked away from that institution late yesterday.

ROADS BOOSTERS MAKE STRONG CASE IN NEWBERG ADDRESSES

Senator S. B. Houston Quotes Figures Showing Haulage Cost Over Pavement One-Half That on Other Roads—California Votes Bonds.

BY ADDISON BENNETT.

WHAT may be called the opening meeting of the last lap of the road bonds campaign was held yesterday at Newberg, and in more ways than one it was a humdinger of a meeting. There was lots of talent there, the morning train from Portland taking out the following well-known gentlemen, all of whom, of course, are in favor of the bond issue: S. Benson and E. J. Adams, members of the State Highway Commission; Whitney L. Boise, State Senator S. B. Houston and ex-Governor Jay Bowerman.

The party was a little late in arriving there owing to a misunderstanding between the two speakers, and the speaker, it being expected that several of the party would fare forth in autos in time to open the meeting at 10 A. M. Instead all went via the Southern Pacific, which did not arrive until about 11 o'clock.

California Bonds Heavily.

The meeting was scheduled for Duncan's Hall, and it did not take long to get a couple of hundred people seated and listening to the opening remarks of John U. Smith, a prosperous Yamhill farmer, who acted as master of ceremonies.

Senator Houston was the first speaker introduced, and he laid the groundwork for the proponents of the bonds. The Senator is always a happy talker, but he was in unusually good fettle and made a splendid argument, carrying the major portion of the audience with him.

He made some mighty good points, one of the strongest being that California had in 1910 voted a bond issue of \$15,000,000, which was carried by a scant majority of 13,000; seven years later a further issue of \$15,000,000 was voted by a majority of 130,000, the bonds carrying in every county of the state.

Haulage Cost Compared.

The Senator also told of the cost of marketing potatoes from Clatskanie over Canby. From Clatskanie, over the paved highway, the auto trucks delivered the spuds in Portland at 6 1/2 cents a bushel; from Canby, about the same distance, the cost is 10 cents a bushel. He also answered the stock argument made by the opponents of the law that the bill was passed at the 11th hour of the last Legislative session, by showing that it was merely placed on the ballot for the June election, and gave the voters four months to consider it.

The chairman here paid some mighty fine compliments to Mr. Benson, and then introduced him as the next speaker. Mr. Benson lays no claims to forensic abilities, but he surely can in that quiet way of his deliver some sledge-hammer blows. He explained his connection with the good roads movement in Oregon by saying that the state had been mighty good to him, and in return he had tried, and proposed to continue to try, to repay the debt in part by assisting in the improvement of the Oregon roads. He traced his connection with the work from the time he began to get ahead in Columbia County down to the present day.

No Excessive Cost Contemplated.

He answered the stock argument about the excessive cost alleged by assuring the audience that as long as he was one of the commissioners the state would get a full dollar's value for every dollar expended. He also made it plain that the commission would use sound judgment in not undertaking any work when the cost of labor or ma-

NEWBERG DEAF TO ROAD BONDS CRITIC

Postmaster Myers' Pessimistic Utterances Fail to Make Hit With Farmers.

SPEAKERS RETURN THRUST

S. Benson, Whitney L. Boise, Jay W. Bowerman, S. B. Houston and E. J. Adams Uphold Importance as Military Asset.

SALEM, Or., May 19.—(Special).—With the declaration that the new insurance code was one of the most important of the laws of the Legislature to become effective next Monday, Insurance Commissioner Harvey Wells today gave a summary of some of its principal sections, and also touched upon other insurance laws also passed at the last session and which will become effective Monday.

He says: It provides for a State Insurance Department, in charge of an Insurance Commissioner, who shall be appointed within 30 days after this act takes effect, to hold office for a term of four years from the 30th day of June. The law provides that the appointment shall be made by the Governor, who must appoint a person who is an insurance matter, which person may be removed for inefficiency, malfeasance or the good of the state.

The new law places adjusters under the supervision of the Insurance Department and requires them to secure a license. Heretofore there has been practically no law relative to the organization and supervision of insurance companies organized within this state and this new law will take care of these, also.

A general provision relating to fire insurance companies has been provided and in this connection over insurance is mentioned, that is, where such insurance is willfully and knowingly secured, not only reaches the policyholder, but the agent as well. The law further requires all fire insurance companies, except companies organized under the law of this state, to file a deposit with the Insurance Commissioner of \$25,000 either in negotiable securities or a surety bond.

This law regulates mutual fire insurance companies and prohibits companies to be organized by promoters. The new law requires all insurance companies to file their policy forms and to secure the approval of the Insurance Department before such policies may be sold in this state. Probably one of the most important sections is the one relating to the provision relating to surety companies. It requires all surety companies to make a deposit of \$25,000 in first-class securities with the State Treasurer, who shall be trustee for the same, for the payment of judgments.

Another provision is that of inter-insurance, which is a mode of insurance carried by a group of merchants who exchange indemnity with one another. The Legislature also passed amendments to the present fraternal laws which amendments are considered as relief measures and apparently meets the approval of all sections.

Hospital associations are also regulated and required to file a bond of \$10,000 for the protection of all members in these hospital associations, and places them under the supervision of the Insurance Department. Marine insurance also has been defined and it is said Oregon is practically one of the few states that has defined this class of insurance. As a whole, experts who have examined Oregon's code of laws have pronounced it is one of the most complete and carefully drawn insurance laws in the United States.

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—A well made rocker, in solid oak. Auto seat, covered with genuine leather. Priced this week at \$8.75.

—A \$15 High-Back Arm Rocker, made of solid quartered oak. This has an auto seat, covered with genuine Spanish leather. This week's price is \$11.25.

—A \$19 High-Back Arm Rocker, made of solid quartered oak. It has wide arms and a leather upholstered spring seat. Price \$14.60.

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The ordinary price of this suite is \$98.75. It is furnished either in old ivory or white enamel. In design and finish the suite is most graceful and pleasing. The suite consists of the following:

- \$24 Bed with slat panel.....\$17.85
- \$24 Dresser with 22x28 beveled French plate mirror.....\$18.75
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- \$4 Bedroom Rocker priced at.....\$2.85

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A Duplex Alcazar for the 20th Century Home—Comfort, Convenience, Economy

time telling of the good things Jay said in his inimitable way, for the reason that the keys of my typewriter are getting red hot when I think of the speaker who took the stage at the close of the Bowerman remarks. And that was the Hon. Frank S. Myers, the present incumbent of the Portland postoffice. The Hon. Frank had just arrived by train, a trifle tardy, but filled with a speech that would give him everlasting fame if I could repeat it ab lib. verbatim, in extenso, and just as delivered. About the first words out of his mouth was something about a contract he had heard of that had been entered into between the Highway Commission and the paving ring. The new highway was standing over the Hon. Frank and not only commanding but enforcing silence. And in a mighty few words Jay laid the ghost of the paving ring.

About the next thing the Hon. Frank told us was that the last act he had perpetrated before leaving Portland for the meeting was to subscribe for a \$1000 bond of the liberty series.

Whitney L. Brown followed the Hon. Frank, and to say, speaking in metaphor, that he pulled a lot of wool out of the Hon. Frank's head would be putting it mildly. Which brings me right down to the two other speakers, William Lilly against and Mr. Adams for the bonds. As to the former, he is a sort of loud-voiced "me, too," without much originality or overmuch belief in anything save that we are on the sure road to ruin.

Mr. Adams is a finished speaker and his speech is wisdom and argument, as in doubt. I am only sorry that I had to say so much about the speech of our speaker and that I have no space left for a speech worth while.

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- \$11 Library Table—Made of solid oak. The top is 24x38 inches and the table has two magazine shelves and a book shelf. We furnish this piece in golden wax, dark or light fumed, dull golden or Jacobean. Priced now at.....\$8.55
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—A \$10 Dinner Set of 50 pieces, in Verona china, in a beautiful new rose pattern, shown only at Jennings'. See our large stock of dining-room ware, just unpacked.

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- H207—An attractively new and cool white canvas model with flexible sole and white painted leather heel. Most reasonably priced.....\$3.50
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- A210—Here is a wonderful boot made in fine white canvas, either welt or turn sole, covered LXV heel. Made especially for C. H. Baker by Wichert & Gardiner.....\$6.50

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