THE SUNDAY OREGONIAN, PORTLAND, JULY 43, 1921





\$500^o Reward!

FIRE ASSOCIATIO

A challenge to certain stock fire insurance agents who attempt to defame the Northwestern Mutual Fire Association.

SERTAIN agents for stock-company insurance interests are circulating in this locality false and misleading statements against the Northwestern Mutual Fire Association. We offer \$500 reward if they will prove these statements true.

As we have supplied all these agents with the FACTS none can innocently continue to circulate such falsehoods. When they do it is with the sole object of preventing property owners from obtaining the large benefits accruing through Northwestern Mutual insurance, in order that they themselves may receive commissions on the excessive cost under stock fire insurance methods.

\$500 REWARD to anyone who

will prove these statementsor any one of them-untrue:

- (1) THAT Northwestern Mutual policies are absolutely non-assessable for loss or damage by fire.
- (3) THAT the Northwestern Mutual has larger cash assets in proportion to its losses and liabilities than the ten largest stock fire insurance comnamies in the country.
- (3) THAT the Northwestern Mutual has much lower loss and expense ratio than these ten largest stock com-
- (4) THAT the Northwestern Mutual does not have the great conflagration liability the board companies carry (large conflagrations are recognized as the great menace to insurance companies).
- (5) THAT no mutual fire insurance company has ever failed after it has accumulated even one-eighth the cash assets now held by the Northwestorn Mintual.
- (6) THAT no stock fire insurance company is furnishing its policyholders safer insurance than that provided by the Northwestern Mutual Pire
- (7) THAT the Northwestern Mutual has NEVER FAILED to pay a just claim, and that no company has a better record for equitable adjust-ments and prompt payment of losses.
- (8) THAT the Northwestern Mutual saved its policy holders last year alone, more than enough money to establish two capital stock fire insurance companies with sufficient cash resources to comply with the laws of any one of the Pacific Coast

Stock company interests naturally look with covetous eyes on the more than \$4,000,000 profits returned by the Northwestern Mutual to its Policy-holdersmillions that otherwise would have gone into the stock company treasuries.

These agents are circulating a letter of Insurance Commissioner A. C. Barber of Oregon, in an endeavor to prove that the policyholders of the Northwestern Mutual can be assessed for the payment of fire losses and that the Northwestern Mutual lost in surplus during the first part of 1920. This propaganda is being carried on in spite of the fact that each stock company agent has been mailed a copy of a subsequent letter from Commissioner Barber utterly refuting these charges. To quote from this second letter:

"A letter intended to answer a direct inquiry may be so used as to misrepresent the statements intended by the writer. I am advised that this letter has been used as the basis of statements that the department has declared all policies of the Northwestern Mutual Fire Association assessable. On the contrary, this department is frequently advising that any mutual association which can comply with the Oregon laws relating to non-assessable policies may issue such contracts, and that there can be no question that the cost of the contract is limited to the amount designated in the policy."

Commissioner Barber then says that his reference to the Northwestern Mutual's financial statement had been misconstrued to indicate a decline in business. He refers to an official examination report, recently released which said:

"The gain in surplus from April 30 to June 15, 1920, was approximately \$100,000."

We print conspicuously, herewith, eight statements referring to the superior strength of the Northwestern Mutual Fire Association and we offer \$500 reward to any person who will prove any one of them untrue.

These statements are either true or false. If untrue, it is easy for the stock company agents or anybody else to prove them so. If true, there is no safer or better insurance than that furnished by the Northwestern Mutual.

Every attack on the Northwestern Mutual is an attack against the interests of the insuring public. Don't think for a moment that the stock company agents are really worried about the Northwestern Mutual paying its losses; but they are genuinely worried because they know it is furnishing the strongest possible insurance and a real fire-prevention service, at a much lower cost than they are permitted to make for the insurance alone.

Are you getting your portion of the Northwestern Mutual's cash savings to policy holders? If not, why not? Reach us through your telephone or mail box.

ing the time they were in captivity, they refused to eat anything and continually cried and moaned with a voice which sounded as if it came from a human being. The up er fins of the creatives are shown the

Many Under Civil Service.

same date.

wacant next

Many Under Civil Service. There are plenty of good federal offices in the state, but unfortunately for place-huniters, they are out of reach, as they are in the civil service list. For example, there are superin-tendents of the indian agencies at Chemawa, Klamath Falls, Pendleton, Warm Springs and Siletz; national bank examiner for Oregon; project managers for the reclamation service at Klamath Falls and Hermiston, and district counsel at Portland; a whole mess of jobs in the forest service, which pay well. However, there are deputyships in the marshal's office and there will be a number of places in the office of district atornes in the source of events, assistants in the office of district attorney. These will the course of events, assistants in the office of district attorney. These will the course of events, assistants in the office of district attorney. These will the course of events, assistants in the office of district attorney. These will the course of events, assistants in the office of district attorney. These will the course of events, assistants in the office of district attorney. These will the course of events, assistants in the office of district attorney. These will the source of events, assistants in the office of district attorney. These will the source of events, assistants in the office of district attorney. These will the source of events, assistants in the office of district attorney. These will the source of events, assistants in the office of district attorney. These will the source of events, assistants in the office of district attorney. These will the source of events, assistants in the office of district attorney. These will the source of events, assistants in the office of district attorney. These will the source of events, assistants in the office of district attorney. These will the source of events, assistants in the office of district attorney. These will the source of events, assistants in the office of district attorney. Thes

the course of events, assistants in the office of district attorney. These will all help, if the senators will only agree on someone for the main jobs and, when they have agreed, make the recommendations.

The political rumors of late are all to the effect that the tentative slate SALVATION ARMY TO START

FEDERAL PLUMS ARE READY

Brigadier and Mrs. John W. Hay Washington Official Expected to Be to Become Divisional Command-

Named in Few Days.

TACOMA, Wash., July 2.—(Special.) —Appointment of Mark L Davis of Tacoma to be collector of internal revenue and Millard T. Hartson of Se-attle to be customs collector of the Puget sound district, is a matter of but a few days, according to Guy E. Kelly, national committeeman, who returned last night from Washington, D. C., where he attended the meeting of the republican national committee of the republican national committe of the republican national committee. These two federal plums will be the first to fall in western Washington, said Mr. Kelly, and soon afterward will come from President Harding's hands the appointment of Ed Benn of Aberdeen as United States mar-shal, Tom F. Reveile of Seattle as district attorney and W. W. Conner of Seattle as immigration commissioner. "President Harding assured me that if congress adjourns by August 15 he

"But Congress adjourns by August 16 he will come to the state of Washington on a western trip." Mr. Kelly said. "But Congressman Fordney, chair-man of the house ways and means committee, when I had inncheon with

committee, where I had luncheen with him the day before I left Washing-ton, said that with the obstacles in the way of the tariff and revenue the beddn't see how they could get through by the middle of Angust. The secretary Fall is coming to the state and expects to leave the capital about July 20. He wants to look over the Columbia basin frigation project and the Lake Kachess and hake Keecholus projects and then to visit Mount Tacoma and the national park. Then Secretary Denby is com-ing out to the Puget sound nava state. That J. H. Davis will be the next woild have to wat until the expiration of Postmaster Calvin Stewart's term two years hence, was the confident prediction of Committeeman Kelly.

ting Another Machine.

Miss Jessie Rogers, 23 years old, 43 Sherman street, received a frac-ured collar bone, a brain concussion and other painful injuries when an 343 Sh automobile in which she was neturn-ing to Portland overturned on a sharp curve west of Clatskanle, yessharp curve west of Clatskanle, yes-terday morning, while attempting to escape hitting another machine which had become stalled in the roadway. Miss Florence Henry, also of 343 Sherman street, and J. Crockett of Astoria, driver of the overturned automobile, escaped with slight cuts and bruises. The injured woman was brought to Portland by train at noon and taken to Good Samaritan hospital, where it was said last night her injuries are

was said last night her injuries are not fatal.

According to Miss Henry, their ma According to Miss Henry, their ma-chine had rounded a curve about two miles west of Clatskanis when they noticed another automobile which had become stalled across the road be-cause of a collision with another ma-chine. The driver of the incoming automobile either had to run down the persons standing by the wrecked machine or take to an embankment machine or take to an embankment. Crockett, she said, swerved his car into a deep embankment and it over-turned three times. The machine was

CHURCH HONORS SCHOOL

'Pacific University Day'' Set by

First Congregational Leaders. "Pacific University day" has beer set for next Sunday at the Firs Congregational church, when Rey A. E. Cook, professor of religious education at Pacific university, wil speak on "One Hundred Per Cen Americanism." At the evening serv-ice Rev. Harold L. Tuttle will occupy the pulpit. His sermon topic is "The Challenge of the Filgrim Faith." Miss Esther Silverman of Pacific ************************ Chailenge of the Pilgrim Faith." Miss Esther Silverman of Pacific university will make a short talk at the morning service and Miss Mary Raker in the evening. They will tell of the needs of Pacific university. Dr. Cook is a recent arrival at Pa-cific university. He is widely known in the United States and Canada as preacher, teacher, lecturer and au-thor. He has just come to Oregon from Washington, D. C. Mr. Tuttle is a graduate of the Pacific School of Religion in Berkeley, Cal. Religion in Berkeley, Cal.

wrecked.



John W. Hay, new Salvation Army commander of Oregon, to be installed Tuesday.

LEADERS TO BE SEATED

OREGON DEPARTMENT.

ers at Exercises July 5.



