

STATE LAWS MAKE POLICY HOLDERS ALL SUFFER

President of National Association of Life Insurance Companies Present System.

"The life insurance companies of the United States could conduct their business more cheaply and could return 25 per cent more in dividends to the policyholders if it were not for these inequitable, unjust and, to my way of thinking, vicious state and community taxes to which they are subjected."

"This statement was made this morning at the Portland hotel by Charles Jerome Edwards, president of the National Association of Life Insurance Underwriters of America and Canada, who had just arrived in the city to spend two days."

"Being a life insurance man, Mr. Edwards knows how to talk, and he expressed himself vigorously in regard to the systematic petty graft of which he says the life insurance companies are the constant victims."

"In my opinion," he said, "the time will come before long when the supreme court of the United States will be compelled to reverse its decision of 1905 and declare the life insurance business to be interstate commerce and therefore subject to the laws governing that kind of business. This will mean that, instead of an insurance commissioner in each state and a multiplicity of legislatures to deal with, each one after its share of what the insurance companies can be mulcted of, there will be a national life insurance commissioner who will have supervision of the life insurance business of the entire country. In my opinion this would be a good thing."

"Taxes in Each State." "As things are now the companies not only have to pay taxes on their assets, but they have to pay in each state and community a tax on the premiums collected. That means that the policyholders have to pay it, either by paying higher premiums for their insurance, or by receiving smaller dividends. We hear the complaint a good many times from policyholders that they do not receive the same returns in dividends that they did a few years ago. This is true, and the reason is that the companies have to pay all these unjust, indirect taxes. It is a right for the companies to pay a license fee for doing business. But when they not only have to pay this license fee, but also these ever-increasing indirect taxes it is going a little far."

"It is not fair to the policy holders. Suppose for instance that there are four of us here who are carrying life insurance in order to provide for our wives and children after our death and to insure the payment of our creditors. We are taxed at every turn—where does the money go? Of course it goes into a general fund. And there are, we will say, 20 men, just as well able to carry life insurance as we four, who carry none. They have made no provision to keep their families from becoming a charge on the state or to pay off their creditors and continue their business. The taxes collected on the premiums they pay go for the benefit of these men."

"Business Increasing." Regarding the life insurance situation today, Mr. Edwards said that the business was never before so great. "Life insurance today," he said, "is as much one of the pillars of society as is the banking business or the railroad business. The insurance investigations have done us no harm. Rather, they have enormously increased the business done. If you want a business to prosper, you want to get it talked about. Now, practically every man in the country thinks he knows something about insurance, and as a consequence we have done a bigger business during the past six months than in an equal length of time before."

Will Goldman and David C. Herrin, prominent life insurance men of the city, corroborated this statement, saying that they have done more business in the past six months than during the previous year.

Mr. Edwards comes here from Los Angeles, where he attended the convention of the western life insurance men. He says that he has heard so much concerning the fine climate of the Pacific northwest where a man can live and be comfortable for 12 months out of the year that he had to come up and see for himself. "I want to find out," he says, "whether or not the stories are true. If they are not I want to copper them."

Will Goldman of the Manhattan Life Insurance company, took charge of Mr. Edwards upon his arrival. The insurance men of the city will entertain him during the time he is here, and he will be taken about the city, and possibly out into the country, to see what sort of a place Oregon is. Tomorrow night a banquet and reception will be given in his honor at the Commercial club.

7 ENGINE HOUSES IN YEAR'S BUDGET

Chief Campbell Asks Appropriation of \$639,309 for Ensuing 12 Months.

In his annual report Chief Campbell estimates the expenses of the fire department for 1909 at \$639,309, including salaries, equipment, seven new engine houses and maintenance. The report was filed with the city auditor yesterday, in compliance with the request of Mayor Lane to have all departmental reports in by September 15.

Next to the seven new engine houses which Chief Campbell asks for are 500 fire hydrants. This equipment is recognized above all others as the most important, in that there are large sections of the city without fire protection of any kind. With the 500 hydrants ordered by the executive board last week, the city will be adequately provided, according to the chief, with the purchase of an additional 500. For the seven new engine houses and

their equipment Chief Campbell wants \$261,889. One of these houses he desires to have located at Third and Gilliam streets. A tract of land has been offered to the city at this point by the terminal company, and had the site been provided with an engine house this year it is believed that many of the large fires in the northern part of the city would have been prevented.

Other sites recommended by the chief are in the vicinity of St. Vincent hospital, at Fifteenth and Montgomery in the vicinity of Twenty-second and Thompson, at Mt. Tabor, North Albina and on Villamette Heights.

Chief Campbell estimates that 248 men will be needed to maintain and operate the department if his recommendations are acted upon favorably by the city council. Their salaries would amount to \$310,800.

A SURGEON IN TOWN

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THE PLAY

Unless you are bored by animal actors you will find two mildly entertaining acts in the Orpheum's bill this week. Neither of these will excite you unduly. Welch is a Hebrew impersonator of rather unusual ability and of considerable standing. The animals are Bettie Hathaway's baboons and monkeys, and are not as interesting as were those exhibited at the opening week of the circuit in Portland.

With these two exceptions the bill is flat and tame and takes the face of the globe the performers were collected by Martin Beck and his European novelty seekers and in addition the novelty seekers can answer. The performers wouldn't tell for a week's salary in advance.

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