

KOZER ASKS FOR INSURANCE DATA

State Commissioner Addresses Letter to Supreme Heads of Oregon Societies.

(Salem Bureau of The Journal.)
Salem, Feb. 4.—In order to gather reliable statistics respecting the total membership of the fraternal organizations and the amount of insurance in force, Insurance Commissioner S. A. Koser yesterday addressed a letter to the supreme officers of the societies operating in Oregon, requesting them to furnish him a statement giving the membership of their organizations in this state, the amount of insurance in force, the amount of contributions by assessments from the membership in Oregon during 1909 and the total amount of death claims paid during the same period in Oregon.

The purpose of the letter is to secure an expression from the officers of these societies respecting their attitude toward state supervision and adequate rates which will better insure the fulfillment of the contracts of the respective organizations.

Model Bill Planned.
The committee on fraternal insurance of the National Convention of Insurance Commissioners was instructed at the last meeting held at Colorado Springs in August, 1909, to draft a model bill for the consideration of the convention at its meeting in 1910. This committee met in New York City in December of last year and in conference with it were representatives of the National Fraternal Congress and Associated Fraternities, as well as representatives from other societies not connected with either

of these organizations. The committee outlined its work and drafted a series of questions, seeking information along the lines discussed, the object being to secure such data as will be of assistance in framing the proposed bill.

The question of rates in the fraternal insurance industry has been receiving the serious attention of these societies during the past few years, and in a number of states the legislatures have taken up the matter and enacted measures requiring the use of rates which have been determined to be mathematically and scientifically correct.

The purpose of the circular addressed from the insurance department is not to urge the passage in this state of the model law which is being drafted for the consideration of the convention of insurance commissioners, but to gather an expression from the membership of these societies as to whether the rates which they shall pay for insurance shall be based upon some mortality table which has been compiled from the experience of the societies throughout the country, and which will insure every instance an adequate rate and guarantee the fulfillment of the benefit certificates or policies of insurance which may be issued by these societies.

Concerns Each Member.
"The question is one which should seriously concern each member of every fraternal society in Oregon," says Mr. Koser, "and they owe it to their dependents to fully assure themselves that the rates which they are contributing for the protection of their families are sufficient to guarantee the payment of the benefits upon their demise. Many of the associations have commenced business with rates which were shown at a later date to be far from sufficient to meet the calls upon the society, and have, consequently, been increased at various times, and the end is not yet."

"If the members in the fraternal organizations in the state of Oregon are sufficiently concerned in this matter they should put forth strenuous efforts to secure the enactment of laws which shall provide for proper supervision of the societies and require the fulfillment of all contracts in the same manner as is provided of insurance organizations transacting other classes of business."

HIGH PRICES DUE TO TARIFF BILL

R. A. Caples, Returning From East, Says Many Take That View of Situation.

R. A. Caples, who resigned as secretary to Senator Chamberlain to enter the service of an investment syndicate, returned from Washington and New York last night.

"The problem now agitating the people of the east," he said, "is the constantly increasing cost of the commodities which make life worth living. Everywhere investigations are forming to devise some method, by boycott or otherwise, of ameliorating the condition of those who labor for a wage."

Tariff Bill Responsible.
"Of course those of the Democratic faith attribute the condition largely to the enactment of what Mr. Taft pronounced to be 'the best tariff bill ever written.' They are not alone in this belief as seven Republican senators and 34 Republican representatives publicly attribute the effect to the same cause."

"I do not believe that congress during the present session will enact a single measure promised the people by Republican spokesmen and the party platform of principles adopted during the last campaign. The party dismally failed to fulfill their pledge as to the tariff on trust made articles and they will, in my opinion, be no more sincere in dealing with other economic questions."

"The postal savings bill may pass one branch or the other of congress this session, but I venture to say that it will not become a law this session unless the provision authorizing the depositing of the funds in local banks is stricken out. The interests which control the majority party will permit of a postal savings law only on condition that the deposits come to them for safe and sane investment."

Against Postal Savings Bank.
"The chosen champions of privilege in both houses which dominate the Republican majorities do not favor a savings law at all. If, for the sake of political expediency, such a bill is finally forced upon them they will endeavor to have the financial chute left legally clear so that the deposits can be accumulated in the syndicate banks of New York."

"Speaker Cannon, in the house, and Mr. Aldrich in the senate, who are recognized as the representatives of the interests, which have come to be termed the 'system,' appear to have become the guiding genius of the new administration and the president's. My Dear Friend Joe," and Senator Aldrich are perched securely on the very arms of the throne."

"One measure, however, advocated by Mr. Taft may be enacted into law. It

is the ship subsidy proposition—a brazen, barefaced, unblushing graft.

"However, the captation upon the climax of centralization of financial power in Senator Aldrich's central bank. Yet that gentleman is too astute to report the measure until he is certain of the necessary votes to adopt it."

Tariff Bill Helps Monopoly.
"The feeling is very general that the majority party has become intoxicated with power to the extent that disintegration has commenced. No thinking or observant man will truthfully deny that the enactment of the 'best tariff bill ever written' has more firmly entrenched monopoly in power and raised the cost of the necessities of life."

"In case Judah Harmon is re-elected governor of Ohio this fall he will undoubtedly be chosen as the Democratic candidate for president in 1912. If he is defeated I predict the nomination of either Governor Marshall of Indiana, or Mayor Gaynor, either of whom is excellent presidential timber."

"Senator Chamberlain, who continues to 'make good' and who grows stronger in congress and in the nation day by day, is prominently mentioned as the vice presidential nominee."

Harmon and Chamberlain.
Even prominent Republicans of Washington admit a ticket made up of Harmon and Chamberlain would be mighty hard to beat especially under present economic conditions and the wide breach in our own party which is apparently irreconcilable. When the two names, Harmon and Chamberlain, were linked by a speaker at the Democratic club in New York on the night of January 6, the enthusiasm was very pronounced and the applause lasted several minutes.

"Mr. Chamberlain's course, and his indefatigable efforts in behalf of his constituents who have business with the governmental departments, have already proven that the people of Oregon made no mistake when they promoted him from the gubernatorial chair to a senatorship."

INSTRUCTION IS GROWERS' NEED

Salem Board of Trade Makes Request for Horticultural Station.

(Salem Bureau of The Journal.)
Salem, Or., Feb. 4.—A request has been made through the experiment station at Corvallis by the Salem board of trade for the location at Salem of a horticultural experiment station or a government horticultural station to be located permanently at Salem for the purpose of instructing and educating fruit growers. The idea is a new one but believed by members of the Salem board of trade to be required in any extensive fruit raising.

In a letter to Dr. James Withycombe at Corvallis, Secretary A. F. Hofer of the board of trade at Salem sets forth that the fruit industry is becoming so vast and important a factor in the development of this vicinity that it is felt the time has come when the district is absolutely in need of assistance from the agricultural department. Thousands of carloads of fruit are shipped from Salem every year including prunes, apples, pears, peaches, cherries and vast quantities of smaller fruits and a thorough horticulturist to assist the growers in caring for fruit, preparing it for shipment and marketing it would be of inestimable value.

In answer to the call for help Dr. Withycombe thinks it not probable that the government would be willing to establish a station to do experimental work in fruit growing at Salem for this would be an unnecessary duplication of the work. The station at Corvallis is doing everything it can, says Mr. Withycombe, in the way of extending aid to the various sections of the state, but the demands for assistance are great and with the present available force it is impossible to meet every emergency. He says Salem is not afflicted with fruit pests or diseases that are at all troublesome, the great need being only better information along lines of production and distribution.

Industrial Fellowships.
"Some states have solved the problem," writes Mr. Withycombe, "by establishing industrial fellowships, New York and California being the most notable examples. This is done by committing to the state a certain amount of money which is supplemented from funds at the disposal of the experiment station and this way men are secured to do work in various localities."

It is also suggested that the legislature could with appropriate money and send experienced men out into the districts to aid the fruit-growers since this state is destined to become a great horticultural state.

The Salem fruit union has inaugurated a series of meetings for the education of the fruit growers along all lines, the first of the meetings being held last week when Professor Charles Bradley of Corvallis and W. K. Newell of Gaston delivered addresses touching upon certain problems of the growers. Other meetings will be held in the future.

Thomas and his wife, Mary Chio Thomas, are under indictment charged with the murder of their infant a few hours after its birth on December 13, 1909. When Thomas was charged with the crime by District Attorney Lee he is alleged to have admitted it. Later, according to the officers, he accused his wife of complicity. Mrs. Thomas denies any part in the supposed crime. The baby was found dead a few hours after its birth, with three pin holes in its throat. The indictment returned by the grand jury yesterday accused both Thomas and his wife according to the officers, he accused the crime.

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Poor Light, Bad Air, Crowded Rooms Contribute to Spread of Disease

At a meeting in Washington, attended by leading educators and representatives of workmen, the sentiment was unanimous that the bad air, poor light and crowded rooms in many schools and factories contributed largely to the spread of consumption. Samuel Gompers, as president of the American Federation of Labor, maintained that by causing a reduction in the hours of labor, and securing higher wages, which made it possible to provide better sustenance, the Federation had done much to assist in the great work of stamping out the disease.

While much has been accomplished in the fight against consumption, it is necessary for each individual to take every precaution against contracting the disease. Coughs and colds are a prolific source, and must not be neglected. A simple, inexpensive and effective remedy is made by mixing two ounces of Glycerin, a half-ounce of Virgin Oil of Pine compound pure and eight ounces of pure Whiskey. A teaspoonful, four times a day, will usually break up a cold in twenty-four hours and cure any cough that is curable.

This formula is frequently prescribed and is highly recommended by the Leach Chemical Co., of Cincinnati, who prepare the genuine Virgin Oil of Pine compound pure.

YOUTH ATTEMPTS SUICIDE AT ASHLAND

(Special Dispatch to The Journal.)
Ashland, Or., Feb. 4.—Lawrence Haugan, a young man who came to Ashland Tuesday for his health, attempted his life Wednesday evening by slashing his neck with a razor. A protracted illness had made him dependent.

The knife missed the jugular vein but completely severed a large muscle in the neck.

He may recover.

New Corporations.
(Salem Bureau of The Journal.)
Salem, Feb. 4.—Articles of incorporation have been filed in the office of secretary of state as follows:

Provident Investment & Trustee Co., principal offices, Portland; capital stock, \$50,000; incorporators, C. P. Little, Miller Murdoch and W. A. Lovett.

J. A. Wuest & Co., principal office, Hood River; capital stock, \$25,000; incorporators, John A. Wuest, George A. Wuest and Esther W. Wuest.

The Deschutes Banking & Trust Co., principal office, Bend; capital stock, \$15,000; incorporators, R. Baird, M. G. Coe and Frank G. Miner.

CONSERVATION PLAN PUT UP TO TAFT

(United Press Leased Wire.)
Washington, Feb. 4.—J. J. Brown, president of the Western Conservation League, yesterday submitted to President Taft a plan for conservation of the nation's natural resources by turning over to private interests the water power sites now withdrawn. Brown also suggested that the best way to prevent the absorption of coal and timber lands by monopolies was for the government to assist in the development of electricity by renting the water power sites to private companies. He claimed that he could point out places where millions of horsepower along the Columbia river could be utilized for the mutual enrichment of private corporations and the government. The president, however, did not commit himself to an assent to the plan.

HINDU IMMIGRATION TO BE INVESTIGATED

(United Press Leased Wire.)
San Francisco, Feb. 4.—Alarmed at the growing immigration of Hindus the local authorities are reported to be planning an investigation of the number of Hindus arriving with every ship from the orient.

The Chhyo Maru is in port today with 125 men of the lowest caste, who will be used for construction work on railroads of the west. The number is an average importation of laborers, as every ship brings in a full steerage list of orientals.

Thousands of Hindu laborers are working on the railroads of British Columbia and their numbers have grown so large that protests against the increasing influx are being heard in Ottawa and it is feared here that a similar condition will menace the laboring people of the Pacific coast and every effort will be made to stop the Hindu inundation.

Accused of Killing Their Baby.
(United Press Leased Wire.)
Santa Rosa, Cal., Feb. 4.—Willard

Wright's

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TAKE ELEVATOR

NEW THEORY IS RAPIDLY SPREADING OVER COUNTRY

L. T. Cooper's theory concerning the human stomach, which he claims to prove with his new medicine, is being given more respect and comment every day.

Cooper claims that 90 per cent of all ill health is due to stomach trouble. When interviewed about his theory recently, he said: "Stomach trouble is the great curse of the 20th century so far as the civilized races are concerned. Practically all of the chronic ill health of this generation is caused by abnormal stomachic conditions. In earlier days, when the human race was closer to nature, and men and women worked all day out of doors, digging their fragile existence from the soil, the tired, drooping, half sick people that are now so common, did not exist."

"To be sure, there was sickness in those days, but it was of a virulent character, and only temporary. There was none of this half sick condition all the time with which so many are afflicted nowadays."

"I know positively that every bit of this chronic ill health is caused by stomach trouble. The human stomach in civilized people today is degenerate. It lacks tone and strength. This weakness has gradually come through a sedentary existence. I further know that few people can be sick with the digestive apparatus in perfect shape. The sole reason for my success is because my New Discovery medicine tones the stomach up to required strength in six weeks' time. That is why I had more people come and then wherever I have gone to introduce medicine, than I have had time to visit."

Among the immense numbers of people who are now strong believe Cooper's theory and medicine is Mr. E. Delano, a prominent resident of the suburb of Brookline, Boston. She says: "For several years I broken in health, caused primarily stomach and nerve troubles. I gradually became worse, until recently I compelled to go without solid food days at a time. I had sour, stooping of the nerves of the stomach and heart, dyspepsia, and extreme nervousness. I suffered terribly with somnia, and my liver, bowels and system gradually became deranged. I felt instant relief the first day I took this Cooper medicine. I now feel new being. Today I walked all town, shopping—something I have done for years."

"I make this statement wholly a sense of duty. I feel I owe it to one who might find relief and happiness as I have done."

Cooper's New Discovery is sold by druggists. If your druggist cannot supply you, we will forward you the name of a druggist in your city who will accept 'something just as good' as the Cooper Medicine Co., Dayton.

Last Week of Our Big Trousers Sale



This is the second and last week of our Second Annual Trousers Sale—the premier event of the year. We carry only the BEST GUARANTEED MAKES, so you take no chances.

LOT 1 Good, durable Trousers that will wear well and give satisfactory service. Cassimeres, Worsteds, plain and fancy Scotches, Serges, etc. Sizes from 30 to 54 waist and 29 to 38 length. Reg. \$4, \$4.50 and \$5 values. Choice while they last for

\$2.85

LOT 2 In this assortment you will find the finest Trousers made—make, style and material the best. Many medium weights that can be worn all summer in comfort. Mostly pure wool and silk-and-wool worsteds. Regular \$6, \$7, \$8 and \$9 values at the low price of

\$4.65

Last Week of Our Great Shirt Sale

We still have on hand about 63 dozen Men's Shirts, which will be sold in a few days. Last week we had 200 dozen. Supply your shirt wants here. You will find all sizes. Regular 75c, \$1, \$1.25 and \$1.50 values now on sale at **48c**

Youths' Trousers Cut

Your choice of 294 pairs of Boys' Long Pants, in sizes from 26 to 30 waist. \$2.50, \$3.00 and \$3.50 values, for **\$1.85**

Men's Hats Reduced

46 doz. of odd Derby and Soft Hats. Colors black, brown and pearl. All sizes in the lot. Values up to \$3.00 now at **85c**

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