ABERDEEN SPENDS $1,000,000 IN YEAR

Street Improvements and Sewers Extended Over Large Part of City.

(Special Dispatch to The Journal.)
Aberdeen, Wash., Aug. 6.—Public improvements in Aberdeen during the last 18 months have cost more than $1,000,000. This sum is represented largely by street and sewer work. There are also being put up business blocks that will cost several hundred thousands of dollars, and work is being rushed to complete the new $125,000 brick and stone high school for occupancy by pupils at the opening of the fall term. Besides the evidences of growth outlined above there is being spent $100,000 in opening up the residence section in the hill district east of the Broadway part of town.

According to figures prepared by City Engineer Charles W. Ewart, showing completed and incompleted public improvements, Aberdeen has reason to challenge any city of the United States of its size to make a better showing in the upbuilding line. Of the total already stated, $569,661.80 has been paid out for street and sewer work that has been completed. Of the uncompleted improvements the largest undertaking is the tideflat fill west of Broadway, which will cost $330,000. Cement sidewalks and the First street fill are estimated to cost $13,200. For the Terrace Hill improvement a $60,000 contract has been let; also for the Second street pavement $16,000; B street improvement $15,500, and G and I streets asphalt paving to cost more than $30,000.

The completion of present contracts will give the city 25 miles of sewerage. There are 8½ miles of electric railway in the city and the municipal water system's value is put at $227,235.

In the business world Aberdeen continues to advance and keep pace with city improvements. Two of the largest undertakings that are looming up are on the principal thoroughfare, Heron street. W. B. Mack of this city and J. B. Dabney of Oakland, Cal., are erecting a two story reinforced concrete store and office building, 100x130 feet, which will cost $75,000. Adjoining it C. M. Weatherwax and associates are putting up a similar building, to cost $60,000. J. D. Cleary, formerly of the Grays Harbor Railway company, who sold out his interests, has gone east to finance the building of a five or six story office and store structure at the corner of Heron street and Broadway.

REDMOND ENJOYS BUILDING BOOM

(Special Dispatch to The Journal.)
Redmond, Or., Aug. 6.—Ehret Bros., general merchandise, are having plans drawn for a 50x100 two story brick building at Sixth and E streets, and Norwood & Mendenhall will build a 25x75 brick building on Sixth street. Several other business buildings will be constructed as soon as the brick can be burned at the brickyards here. The first kiln of brick, 150,000, was recently burned and is of a superior quality.

The Redmond State bank is having plans made for a new bank building to be erected at Sixth and D streets, opposite the present location. The building will be two stories, the lower floor to be occupied by the bank, and the upper floor used for office purposes.

The Redmond school building is to be enlarged by the addition of two rooms 25x40 feet, two stories high. The addition will conform to the present architecture of the building. Three teachers, and possibly four, will be employed, and the studies will be carried up to the tenth grade. Professor J. A. Thompson has been engaged as principal for the coming year.

TWO COMPANIES ASK FOR WATER RIGHTS

(Special Dispatch to The Journal.)
Redmond, Or., Aug. 6.—The Odin Falls Power company, at the last meeting of the council, submitted an ordinance asking for a franchise to furnish the city with water, light and power. The company proposes to generate its power at Odin falls on the Deschutes river, and transmit the power and pipe the water to this city. The Crook County Water, Light & Power company of this city, has also asked for a franchise to put in water works, light and power. This company has a project at Cline Falls, four miles from the city, that they are developing.

BUILD TWO CHURCHES OF BRICK AT ONTARIO

(Special Dispatch to The Journal.)
Ontario, Or., Aug. 6.—The contract for the building of the Catholic church has been awarded to Wm. Raver and the edifice will be erected at once. The foundation has been built for some time. The foundation for the new Presbyterian church will be put in next week and the contract for the building which will be of white pressed brick, will be awarded soon.

The brick work is progressing on the five story hotel and the brick buildings being erected by T. H. Moore on Main street. Several new residences are also in course of construction. Every house in town is occupied.

Horse Has Chinese Language.

(Special Dispatch to The Journal.)
Spokane, Wash., Aug. 6.—W. H. Kinter, a market gardener, a few miles east of Spokane, bought a horse that was raised and broken to harness by Wong Yet, a neighboring tiller of the soil. He paid $45 for the animal, which he admits is sound and well trained, but, he has worn his patience in attempts to make the horse understand the meaning of "Gidap" and "Whoa." At first Kinter believed the horse was balky, but Wong clambered over the fence and spoke a few words in Chinese and the animal started for town with a wagon load of berries and melons.

Most disfiguring skin eruptions, scrofula, pimples, rashes, etc., are due to impure blood. Burdock Blood Bitters is a cleansing blood tonic. Makes you clear-eyed, clear-brained, clear-skinned.

Itching piles provoke profanity, but profanity won't cure them. Doan's Ointment cures itching, bleeding or protruding piles after years of suffering. At any drug store.

If you haven't the time to exercise regularly Doan's Regulets will prevent constipation. They induce a mild, easy, healthful action of the bowels without griping. Ask your druggist for them. 25 cents.

Stops earache in two minutes; toothache or pain of burn or scald in five minutes; hoarseness, one hour; muscleache, two hours; sore throat, twelve hours—Dr. Thomas' Electric Oil, monarch over pain.

MAKE PUBLICITY BAR TO DIVORCE

Spokane Judge Would Remove All Easy Conditions to Separation.

(Special Dispatch to The Journal.)
Spokane, Wash., Aug. 6.—Publicity as a precaution against fraud in actions for divorce is advocated by Presiding Judge J. D. Hinkle of the superior court of Spokane county, who announces that the rule, permitting 30 days to elapse between the filing of the suit and the trial of the case, undoubtedly will be adopted by the judges in Spokane county, going into effect November 1.

Judge Hinkle, who has studied the question for years, also advocates these reforms in requirements and procedure in divorce cases all over the country.

Guards for Divorce.

Six months or a year between the time of separation and filing of complaint in actions on grounds of cruelty and nonsupport.

Two years' residence in the state to enable a former nonresident to sue for divorce.

Interlocutory decree of divorce not to be made final until six months or a year after the trial of the case.

Requirement that parties may not remarry within a year of the granting of the divorce.

No Publicity Now.

"The requirement is that a suit be filed at least five days before the trial," Judge Hinkle said. "It used to be that a case would be started one day and rushed to trial the next. Publicity was dodged and often a year would pass before relatives or friends of a couple knew they had been legally separated.

"The system followed in several states of granting an interlocutory decree at the time of trial, which does not become final except through the act of the petitioner, six months or a year later, would also be an advantage. Many reconciliations might take place under such conditions, which are prevented now by the divorce becoming final immediately after it is granted."

WALLA WALLA WILL PAVE OWN STREETS

(Special Dispatch to The Journal.)
Walla Walla, Wash., Aug. 6.—The city of Walla Walla will hereafter keep its own streets in repair. The paving companies are to be required to repair any work that is found faulty in workmanship or material inside of one year; but the five and ten year contracts that have heretofore accompanied the contracts will be abolished. The last two paving districts were thus handled and in two other districts the companies have agreed to give up the contracts.

Paving in Walla Walla is being carried steadily on, and when the season for improving is ended this fall, Walla Walla will probably have more miles of paving than any other city the same size in the northwest. The work is done on the assessment plan, the property owners paying for the work in proportion to the benefits received.

The entire business district of the city is paved, with pavement leading out to the city limits on East Alder, West Main, Elm, Second street, besides several more in prospect. Many other streets are macadamized, also, so that the street improvements of Walla Walla make one of its most attractive inducements to prospective inhabitants.

GRAVEL COMPANY BUILDS BIG BUNKER

(Special Dispatch to The Journal.)
Albany, Or., Aug. 6. — The Albany Sand & Gravel company which recently incorporated and bought the dock property as well as lots adjoining on the east, is erecting a substantial gravel bunker. The cement foundation is in and the heavy timbers for the bunker, which will be 30 feet high, are being put in place. The bunker will have a storage capacity for 360 tons of gravel.

The bunker will be surmounted by a modern separator and washing apparatus for grading and washing the gravel as it is taken from the river and placed in the various bins in the bunker.

J. B. Butterfield & Sons, contractors of Toledo, are building a large dredge for the Albany Sand & Gravel company, and two large gravel scows, 20x60 feet each, which will ply between the dredger and bunkers.

BIG PLANING MILL READY FOR OPERATION

(Special Dispatch to The Journal.)
Klamath Falls, Or., Aug. 6.—The Savidge Brothers Lumber company has its big planing mill almost completed. This will be in operation within ten days and will be one of the finest mills in the northwest. This mill is being fitted with twin boilers and the Myers automatic cut-off engine with 100 horse power. This machinery is all set and the attachments are now being made to get them in running order.

The planer is one of the latest and best in the city. It will handle lumber for any dimension up to 14 inches thick and 30 inches wide. The capacity of this planer will be from 60,000 to 100,000 feet daily, and a few weeks later the company intends to add a sanding apparatus for the handling of lumber for the finest grades of finishing material.

WOMEN HELP MEN TO CLEAR FRUIT LAND

(Special Dispatch to The Journal.)
White Salmon, Wash., Aug. 6.—Clad in overalls and jumpers, two women may be seen clearing land on the Snowden road. They are mother and daughter, assisting Whittier and Graves, husband and father respectively, slashing timber on contract. Whittier and Graves have shown that even poor men can prosper in the high priced fruit districts of the west. Coming from The Dalles in June without means they immediately took a contract to slash 30 acres for $540. With the woman assisting, they made short work of it, took 18 acres more, finished that and have now made a contract to slash 80 acres for Minneapolis parties. By the first of November they will have made $1600. With a portion of this money they will buy fruit land.

Bank Gets New Home.

(Special Dispatch to The Journal.)
Toppenish, Wash., Aug. 6.—The Central Bank has started construction on its three story banking house at Toppenish avenue and Olney streets. Contractor Ames states that he expects to have the building ready for the bank by the first of the year. The building will be modern in all respects and will be combined for banking and offices.

TAPPING LAKE WALLOWA FOR WATER SUPPLY

The city of Joseph is constructing a municipal water system, using Lake Wallowa as the source of supply. The pipes will tap the waters of the lake near Wallowa Falls. Wallowa lake takes its name from Wallowa river. Before the time of the white man in Wallowa valley, Chief Joseph, the Nez Perce leader, and his followers inhabited the valley in summer to fish and hunt. The river and lake teemed with salmon, trout and a red fish that is now extinct.

NORTH BEACH

(Continued from Preceding Page.)

Portland are spending the season at Hackney cottage.

Mr. and Mrs. George Schultz of Portland are in the Strauhal cottage for two weeks.

Mr. and Mrs. Charles Wagner are at Long Beach for a fortnight.

Dorsay Howard of Portland is a guest of Mr. and Mrs. H. C. Allehoff at Long Beach.

Dr. and Mrs. Howard of Portland are spending the summer at the Driftwood.

Mr. and Mrs. William Strode and Mr. and Mrs. Con Dewey of Nampa, Idaho, have formed the summer colony at Long Beach.

J. E. Kelly has arrived at Long Beach to spend the remainder of the season with his family.

Miss Marion Robinson, Miss Tillie Brown and Miss Porter are at Long Beach for three weeks.

Mrs. A. S. Rosenthal, daughter, Miss Alice, son, Lawrence, and niece, Miss Joan Rosendale, are at Hackney cottage for two weeks.

Mrs. Harry Meyer and family are occupying their cottage near Holman station.

Max Smith Sr., and Miss Smith, who have a cottage at Seaview, are spending three weeks in Portland.

Mrs. Cohn and daughter, Miss Lillian, are recent arrivals at Hackney cottage.

Miss Louise Bradley of Portland is spending the season at Long Beach.

Mrs. Wertheimer and son Edgar are enjoying an outing at Hackney cottage.

The guests of the Hotel Salt Air enjoyed a large dance and card party in the Hotel Salt Air ball room on Saturday evening. Over 75 people were present. The ball room was decorated with ferns and after the party dainty refreshments were served to the guests.

A number of the guests of the Hotel Salt Air took an early morning hike of 28 miles to all points of interest on the beach last Thursday.

Mr. and Mrs. H. C. Allehoff, daughter, Miss Josephine, who is at St. Mary's academy, son, Fred, who is attending Columbia university, Miss Louise and Master Gilbert are recent arrivals who will spend the season at their summer home at Long Beach.

Miss Eleanor Rothermel is a recent arrival at Long Beach.

Mr. and Mrs. Louis Allehoff are spending the summer at Sylvan Dale cottage at Long Beach.

Mr. and Mrs. Webb Harrington of Portland have joined the summer colony of resorters at Long Beach.

Mr. and Mrs. Jesse H. Harrington of Portland are at Long Beach for the summer season.

Mr. and Mrs. Burr Wagner are at the Summerland cottage, Seaview, for the season.

Mrs. Charles Rosenfeld entertained Mrs. Levinson at the Breakers on Wednesday.

Mr. and Mrs. B. W. De Huff of The Dalles are at Seaview for the season.

Miss Alice Davenport and Miss Ella Koonst are spending a few days at Seaview.

Walter Goss and family of Portland are occupying the Snyder cottage at Seaview.

Mrs. Fuller, Mrs. Wein and Mrs. Rosenhaupt, who are at the Breakers for the season, visited in Seaview on Wednesday.

Dr. A. E. King was a week end visitor to Seaview.

Edward French, a prominent banker of The Dalles, is at Seaview for a month.

Mrs. J. M. Short of Gresham has arrived at Seaview for the season.

Mrs. Milne and daughter of Concrete, Wash., have returned home after a six weeks' visit at Seaview.

Morris Barnes is spending a fortnight at the Seacroft, Seaview.

Frank Shea of Portland is in the Shea cottage for a month.

William Wood, a graduate of the University of Oregon, is at the Hotel Salt Air.

Mr. and Mrs. F. B. Stewart and son Bruce are at Long Beach for the season.

Irving Lupton is a guest of the Stewarts at Long Beach.

Miss Elsa Goldsmith has arrived at Seaview to remain until the end of the season.

Miss Ida McMaugh is at Hackney cottage for a week.

Miss Madge Johnson is visiting her aunt, Mrs. Versteeg, at Seaview.

Clyde Fellfber is a recent arrival at Hackney cottage.

Mrs. Louis Allehoff entertained Mrs. William Strode and Mrs. Con Dewey of Nampa, Idaho, and Mrs. Kate Brasee of Portland, by an auto party to the wreck Salona.

Miss Marie Gingrich and Miss Marie Cavaline, who have been at Long Beach for a month, have returned to their homes in Portland.

An excursion from southern Idaho and eastern Oregon arrived at the beach on Thursday. Nearly 1000 people came from many different cities of that section.

Mr. and Mrs. Coyne are spending the summer at Long Beach.

Miss Charlotte Underwood, Miss Ruth Underwood and John Underwood are visiting Mr. and Mrs. Coyne at Long Beach.

One of the largest bonfires of the season was given by Albert Krause to the guests of the Hotel Sunset on Tuesday evening. Those present were: Mrs. W. H. Dedman, Mr. and Mrs. Reidel, Mrs. A. Paddock, Mrs. Krause, Mrs. M. Arnold, Mrs. W. McInnis, Mrs. G. Salmon, Mrs. A. Goldstein, the Misses Dorothy Povey, Ruth McInnis, Charlotte Reidel, Mildred Dedman, Margaret Povia, Emojean Petsch, Mabel McInnis, Daisy Ostrow, Messrs. Stanford Young, Albert Krause, Richard Wood, Hal Clemens, George Connell, Don Tovert, A. J. Henderson, M. W. Henderson, J. Paddock, A. Duffy, T. C. Jameson and T. L. Thomas.

Stanford Young of the University of Pennsylvania is sojourning at the Hotel Sunset.

The Breakers.

Miss May Heusner, George F. Heusner, Mr. and Mrs. A. B. Galloway and children, Miss Ida Bertschinger, A. White, Miss Brown, Mrs. F. R. Strong, Mrs. George Taylor, Miss F. A. Holman, Miss K. S. Holman, L. H. Bequeath, W. H. Bequeath, Mrs. W. H. Bequeath, Mrs. L. Ried L. H. S. Townsend, Chester Owens, E. D. Wetmore, A. White, Lou Centro, Kenneth McAlpin, Charles H. Weir, L. C. McCoy, Mrs. Taylor, Mrs. Stoltz, Felix Gentile, Paul C. Bates, Amanda Kussling, Mrs. C. A. Pott, H. F. McAlpin, G. E. Willman, Mrs. N. B. Gregg, Mrs. P. E. Brigham, Mrs. E. A. Frost, C. B. Humphrey, Miss Caroline Holman, W. S. Smallwood, wife and mother, W. P. Porep, E. E. Morgan, D. J. Jordan and son, Miss Boot, Miss Margaret Boot, all of Portland. T. J. Stephens, E. L. Gandette, South Bend, Wash.; Leland Hendricks, R. J. Hendricks, Salem; Mary I. Roe, Helen McNitt, Salt Lake City; Arthur S. Blum, Signor Blum, Mrs. J. Grier Long, J. Grier Long Jr., Frances L. Long, Lloyd M. Long, Mrs. L. L. Sorter, Spokane; Mr. and Mrs. George W. Putnam, Salt Lake City; George Larkin, Newberg; Mr. and Mrs. A. Lewis, Mrs. S. Mitchell, Visalia, Cal.; Ed S. Breen, Dr. George B. Tuttle and family, Fort Columbia; Mrs. J. W. De Pries, Ilwaco; Mrs. Bernheimer and daughter, C. P. Lansing, G. C. Hupp, Sam Freedman, Miss Marguerte Crosby, Mr. and Mrs. Harold Preston and child, Miss Preston, Miss Goldsmith, Frank Preston, Seattle; Mrs. Neubauer and son, Wenatchee; Mrs. W. R. Kivette and son, Boise, Idaho; A. Karp, Mrs. C. B. Dutton, Mrs. George Herm, Raymond, Wash.; Mrs. W. C. Jacobs, Fort Stevens; T. Warren, Astoria; Mr. and Mrs. J. H. McLew, Neskowin; W. T. Ralph, Hanford, Wash.; Miss Helen Clawson, Kansas City.

Hackney Cottage.

H. Cobb, Mr. and Mrs. W. G. Beck Jr., W. G. Cutberth, Gladys Cutberth, Murill C. De Maeyer, J. Brown, Ethelyn M. Habighorst, Laura W. Habighorst, D. A. Chambers, A. Tomlinson, F. E. Tomlinson, Mrs. S. L. Cohen, Miss Lillian Cohen, Alfred Cohen, M. A. Goldsmith, A. H. Maegly, H. F. Shaw, Miss Ida McMaugh, W. C. Cable, E. L. Rhelleber, Charles B. Frazier, C. D. Wilhelm, Will S. Rhoades, W. M. Heath, Leopold Rosenthal, Mrs. W. H. Davis, Miss Mildred Crantz, J. A. Luckel, Portland; W. J. Warren, Mrs. A. S. Rosenthal, Miss Alice Rosenthal, Miss Joan Rosenthal, Lawrence Rosenthal, Mrs. Frank C. Baker, Frances Baker, Miss Lillian E. Hopkirk, Portland; Mrs. N. S. Sullivan, Nicholas Sullivan Jr., Walla Walla; Mrs. Louise Sergeant, Mrs. Nellie Everetts, Miss Eva Mountain, Donald Drew, Seattle; A. L. Duhme, Lakeview; Ira L. Judd, Hood River.

Shelburne Hotel.

John G. Thomasen, A. Van Howallinger, Miss Lockwood, Miss Loretta Quinn, Mr. and Mrs. W. N. Harrison, Mrs. Church and sons, Mr. and Mrs. F. G. Driber, George J. Kelly, Mrs. Kelly, Mrs. Ford, Miss Lola Ford, Mrs. George W. Lilly, Miss Jennie Lilly, Miss Grace Lilly, Mrs. T. J. Geisler, Miss Gena Geisler, Raphael Geisler, Carlyle Geisler, all of Portland; Dr. and Mrs. Murray, Mrs. H. H. Peters and child, Nampa, Idaho; Mrs. A. M. McLeod, Goldendale, Wash.; F. Hainen, Salem, Or.; J. C. Foster, Missouls, Mont.; Miss Ella Lilly, Kentucky.

North Beach Inn.

Miss Mabel Jones, Miss Jane Ferrer, H. M. Wallace, Andrew J. Lampert, Portland; Mr. and Mrs. C. M. Andrews, La Grande, Or.; Miss Helen Andrews, Miss Alice Andrews, Master Reed Andrews, La Grande, Or.; Mrs. B. P. Bellport and child, La Crosse, Kan.; Miss Grace H. Groves, La Crosse, Kan.; Captain H. Haslam, Astoria; Philip J. Sinnoth, Astoria.

Hotel Sunset.

Mrs. L. Herrick, Mrs. William Klumpp, Minnie Klumpp, Mrs. A. Klumpp, Mrs. Stanley C. Tucker, Helen Tucker, Mrs. J. R. Arlington, Arthur Reidel, Alexander Goldstein, Mrs. W. I. Spencer, Mrs. E. W. Spencer, Homer Spencer, Walter Spencer, Mrs. George Young, Miss Emogene Pesich, Mr. and Mrs. T. L. Thomas, Dorothy Thomas, Mrs. Alexander Goldstein, Miss Beatrice Goldstein, Miss Daisy Ostrow, Albert Krause, Miss Dorothy Povey, Mrs. J. E. Povey, Mrs. David Henderson, Winifred Henderson, Marjorie Henderson, Jean Henderson, all of Portland; Thomas Jamison, Agnes Duff, Mrs. Arnold, Chicago; Mrs. McInnis, Miss McInnis, Ruth McInnis, Lyle, Wash.

Hotel Salt Air.

Mrs. John Rometsch, Miss Agnes Beach, Mrs. W. J. Thompson, Miss Margaret Thompson, Mr. and Mrs. Cyril Maginnis, R. E. Coursen, J. N. Matschek, Jr., Earl Bronaugh, Jr., Mr. and Mrs. Fred Jenning, Ralph F. Jenning, Charles Jenning, all of Portland; Mr. and Mrs. Jud Yoho, W. B. Knaver, Seattle; Miss Edna Caufield, Miss Clara Canfield, Oregon City; W. H. Wood, Astoria.

Whitehouse Hotel.

Mrs. Gilbert and daughter, James C. Wareham, G. F. Siegenthaler, Miss Emma Bannan, Mrs. A. L. Tibbetts, Miss Benjamin, T. M. Gearman, A. L. Tibbetts, all of Portland; Sidney Graham and family, Aurora, Or.; Mrs. Rachel Knapp, Washougal, Wash.

Mrs. Chamberlain's Cottage.

E. M. Erickson, Hilda S. Miller, Estella L. Chapman, Louise Gerhardt Schwartz, Anna M. Gerhardt, Portland; Ada M. Stevens, Lydia Mackenzie, Ethel E. Alverson, W. H. Page, Mrs. Charles Page, Spokane.

MUCH INSURANCE WRITTEN IN STATE SINCE MARCH, '09

Commissioner's Report Shows Phenomenal Growth of Legitimate Insurance Business—44 Companies in Oregon.

(Salem Bureau of The Journal.)
Salem, Or., Aug. 6.—S. A. Kozer, insurance commissioner, yesterday completed his first comprehensive report of the transactions of all the insurance companies doing business in Oregon. It is the annual report of the department and covers the period between March 1, 1909, and when the office was created, to December 31, 1909. It shows a phenomenal increase of legitimate insurance business in Oregon since the enactment of the law in 1909 creating the office of insurance commissioner.

The report contains a statement of the total risks written, gross premiums received, premiums returned, losses paid and net premiums for taxation of all authorized companies and associations, both domestic and foreign, for the year ending December 31. It contains a statement showing the aggregate insurance business transacted within the state since 1896 and the amount of taxes and license fees. It also contains a synopsis of the general annual statements of all companies authorized to transact business in this state.

The total fire risks written last year in Oregon, according to this report, equaled $202,897,923, of which $177,192,856 were written by stock companies and $25,705,067 by mutual companies. There were during the period 82 stock fire insurance companies writing risks in Oregon and 12 mutual companies.

Total Premiums Large.

There were $14,339,196.35 worth of life insurance written last year, of which $11,631,083.35 were ordinary life, $1,681,304 were industrial life and $1,026,809 were assessment life. The total livestock risks were $572,196 and the marine insurance written equaled $22,633,517.

The total premiums received from all classes of insurance last year equaled $6,522,995.25, of which $3,340,507.04 were paid to the fire insurance companies and $2,390,199.47 to life insurance companies. The companies returned $962,404.13 in premiums during the year. The losses paid equaled $2,024,403.48, of which the fire insurance companies paid $1,085,282.28 and the life insurance companies $582,723.60. The total net premiums for taxation were $3,085,241.29.

Companies in Business.

Forty-four insurance companies of all kinds made application for licenses to transact business in Oregon during the year and their applications were approved. Only two companies ceased business in this state during that time. They were the Queen City Fire of Sioux Falls and the Union Assurance society of London.

The total receipts of the department for the period from March 1 to December 1 last year were $54,610.66. These were from annual license fees, tax on net premiums, agents' license fees and other miscellaneous fees authorized to be collected by law. The disbursements of the office, including salaries, supplies, materials, traveling expenses and other items, equaled $9956.82. The item of salaries came to $5,138.77, and traveling expenses to $281.80. The two largest items of expense, next to the salaries of the commissioner and his office force, was $2324.40 for office furniture and equipment and $1139.25 for printing. The total expense of the department is limited by statute to $10,000 per annum.

Five companies deal in automobile property damage insurance. The gross amount of premiums received by them last year was $1214.19. The losses incurred equaled $289.13. The gross amount of premiums received by the burglary and theft companies equaled $18,907.06 and losses were paid totaling $1240.08. The fidelity and surety companies received in gross premiums $133,807.08 and paid losses amounting to $33,116.53. The gross premiums received for livestock insurance were $46,826.10, and the losses paid equaled $26,520. The accident insurance companies received in gross premiums $145,976.30 and paid losses amounting to $36,893.35.

The marine insurance companies received in premiums $200,661.14, and paid losses amounting to $152,620. The gross premiums of the stock fire insurance companies were $3,013,072.14 and the losses paid were $943,181.04. The ordinary life insurance companies received in premium during the year $2,227,769.36 and paid losses amounting to $517,591.59. The mutual fire insurance companies received a total income of $327,434.90 and paid losses amounting to $142,101.24. They paid $60,000 in commissions and $34,129 to the officers, directors and office help.

Low Rate in Oregon.

During the past year the average rate per $100 of fire insurance in the stock companies was $1.70. This is a decrease over last year of 44 cents. It is the lowest rate that has ever been in force in Oregon. The rate has never been below $2 since 1896. Last year it was $2.14 and in 1906 it was $2.55. It was $2 flat in 1899, but never has been so low as last year.

The ratio of gross losses paid to gross premiums received last year was 31.3 per cent and the ratio of net losses paid to net premiums received, less reinsurance, was 39.8 per cent. The stock fire insurance companies last year wrote $41,576,923 more risks than in 1908, which is the largest business in any year since 1896, the total being $177,192,856. The mutual companies wrote $25,705,067 worth of insurance, which is a gain for them over the previous year of $5,517,802, a larger gain than in any previous year.

The report, taken all together, shows a great growth in the insurance business and a betterment of conditions that augurs well both for the insurance business itself and other business and industries in Oregon. Insurance Commissioner Kozer will devote a large part of his time between now and the next session of the legislature examining the laws of other states in an endeavor to improve the Oregon laws where he has found them to be deficient during his tenure of office since March 1, 1909.

BOWERMAN BOOSTERS ASKED BAND TO PLAY AT CHARITY RECEPTION

(Special Dispatch to The Journal.)
Condon, Or., Aug. 6. — Acting Governor Bowerman returned Wednesday evening, and was met at the depot by about 100 persons, including John F. Reisacher, C. O. Portwood, Dr. J. W. Donelly, M. Fitzmaurice, manager of the Times, and J. W. Church. A number of business places closed. Cheers were given at the station for Bowerman and the Times. Bowerman went home in an automobile.

A boycott was threatened of business men who did not close up. Banners were strung across the street by John F. Reisacher and the S. B. Barker company.

The committee desired the band to go to the station, but would not pay them, and said they should be more public spirited.

The sentiment among a great many was that the idea of a reception was far fetched, when it is known that Bowerman is not even nominated. There were as many persons in the crowd out of curiosity as there were eager to welcome.

ROCK ROAD WILL COST $16,000 PER MILE

(Special Dispatch to The Journal.)
Silverton, Or., Aug. 6.—Bids for the construction of 3½ miles of rock road were opened by the county court, and the figures submitted range close to $16,000 per mile. The road to be improved is the Silverton-Marquam highway, the road in question being to a point where the road intersects the Mt. Angel and Scotts Mills road. This is a portion of the road over which considerable litigation has taken place during the past few years. It gave an opportunity to try out the Tuttle road law, which case reached the United States supreme court when the Benedictine Fathers, one of the litigants, reached a compromise and it was decided to go ahead with the road.

NAMPA BANKS GET FINE NEW HOMES

(Special Dispatch to The Journal.)
Nampa, Idaho, Aug. 6—The capital stock of the Bank of Nampa has been increased from $50,000 to $100,000. The institution is at have in the elaborate new building that has just been completed, the former building having been destroyed by the fire of a year ago. The Citizen's State bank has announced extensive improvements in its banking facilities. The capital stock was recently increased from $30,000 to $50,000. The building is to be enlarged, new and elaborate fixtures installed and many other improvements added.

Cooling, Soothing

During the dog days heavy workers are in need of a cooling soothing beverage, one that can be used as a tissue builder and general revivifier of the entire system. For such a beverage Hop Gold, the famous bottled product of the Star Brewing company exactly fills the bill. This ideal beer is made from the choicest and most costly ingredients. Order a trial case today. Phone East 46, B-1146. Free delivery.

Death of C. A. Lundy.

(Special Dispatch to The Journal.)
Milton, Or., Aug. 6.—C. A. Lundy, prominent citizen and promoter of the Kennewick country, died near this city Wednesday from injuries received while endeavoring to climb Bialock mountain on horseback over a week ago, with several companions. The animal Mr. Lundy was riding fell down the mountain, carrying the rider with him. He was terribly bruised all over and was taken back to the dam, where his family was camping. A physician was summoned and it was thought he was better and an effort was made to move him to a hospital at Walla Walla by automobile, which proved too much for him and he died enroute to Milton. The body was prepared for burial here and shipped to Kennewick for interment. He was 70 years of age.

Dalles Postoffice Grows.

(Special Dispatch to The Journal.)
The Dalles, Aug. 6.—Postmaster Edgar Hostetler reports a heavy increase in the postal receipts of his office for the month of July as compared with the receipts for July of last year, the increase being 58 per cent.

Building First Steel Bridge.

(Special Dispatch to The Journal.)
Marshfield, Or., Aug. 6.—E. G. Perham, who has the contract for building the steel bridge across the south fork of the Coquille, expects to commence work early next week. This will be the first steel bridge in the county.

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