

MOST FIRES ARE CRIMINAL

Incendiarism in State Due Mainly to Over-Insurance, Says Moore

Fire insurance companies are severely criticized by Will H. Moore, state fire marshal and insurance commissioner, for alleged over-insurance, in a statement issued last week. Over 50 per cent of the fire losses in Oregon, he believes, are of incendiary origin and most of these due to over-insurance.

More Business, Is Slogan
"From what I have been able to learn," says Mr. Moore, "I am of the opinion that the companies are all the time urging their special agents to get more business. The special agents are all the time urging the local agents to get more business, and the local agent goes out and writes insurance upon anything. The investigations which have been made by my department and which have been called to my attention verify this."

Mr. Moore cites a number of Oregon cases to support this contention. "The fire loss in Oregon, as in South Dakota, equals the amount raised in taxes for state purposes," continues Mr. Moore. "The total fire loss is in excess of \$9,000,000. This seemed appalling to me when I first became acquainted with the facts, because the property which is burned is that much value gone forever."

Moore expresses the belief that strict inspection of all risks would very materially reduce the fire loss.

Insurance Men Object
"But whenever I have talked to



Hotpoint Hedlight Heater

This portable electric heater provides instant direct warmth whenever or wherever desired.

Just the thing for use when it is not quite cold enough to operate the furnace.

Hotpoint BROWNELL ELECTRIC COMPANY
Successor to Welch Electric Co.
379 State — Phone 953

the insurance men about it," he says, "they have held up their hands in holy horror, and informed me that the expense would be so great that it could not possibly be borne. But would it be so expensive? In Oregon last year the fire loss was \$9,000,000. The insurance companies paid in losses a little over \$5,600,000. Had one-half of this money paid for fire losses been paid for fire prevention, I firmly believe that quite a little more than 50 per cent of the fires could have been prevented, and with \$2,800,000 for fire prevention a great work could be done. That would employ 1,000 men in the state of Oregon to inspect the fire risks. A force of this kind could inspect every risk insured in the state several times in a year, and by so doing make over-insurance impossible. This would do away with most of the incendiary fires, because there is nothing as inflammable or combustible as an insurance policy, unless it would be two policies on the same risk rubbing together. The moral risk could also be determined, fire prevention taught and the saving in fire loss would more than pay the expense."

MUCH REAL ESTATE MOVING IN SALEM

Many Residence Transfers Reported By Firm of Childs & Bechtel

Judging from the number of building permits taken out, and real estate transfers for this time of the year, real estate activity is much better than for many years past. Evidence of the fact may be seen by driving over the city.

Many beautiful homes are under construction. Many persons have decided to build this fall and winter while prices of lots and material are lower than they are usually in the spring, and while labor can be obtained at price that is fair both to labor and the employer.

There are many newcomers in the city and from all reports there will be many more this fall and winter who will locate in or near Salem. Many of the realtors report that business in their line is better than it has been in years and picking up. Childs & Bechtel report of the following sales made recently:

Walter Thompson residence at 1870 South Church street has been purchased by T. R. Arthur for a consideration of \$2100.

Walter H. Smith suburban home of two acres was sold to Wallace H. Lynn who has been touring Southern California for the past year and returned to Salem to make his home. Price paid was \$3000.

The Terrell residence at 420 North Twenty-fourth street was purchased by George W. McCall for \$2300.

Viola Holman residence, 690 North Twentieth street, has been sold to Samuel Løge, who recently arrived from Minnesota. Price paid was \$2200.

H. E. Caddwell has purchased from R. C. Hallberg, a new bun-

New Oak Player piano. This piano sells regularly for \$495. We will give rolls and bench and sacrifice this week for \$345. \$10 down \$250 per week. A real bargain.

See this. **TALLMAN PIANO STORE** 305 S. Twelfth St. One Block North of Southern Pacific Passenger Depot.

"HOWDY," SAYS THE SENEGALESE.



"Battling Siki," the dusky pugilist who created such a sensation in Paris when he downed Georges Carpentier, has just arrived in America. He is probably looking for the "long green."

galow on South Twenty-third street for a price of \$3300.

Howard C. Ackerman, salesman at Marion Automobile company, has purchased the Paul Jerman residence, 1924 Academy street. Price paid was \$2100.

Lester A. Wiles has purchased a lot on North Twenty-first street of W. H. Loose and will start immediately to erect a new home.

The Arthur Edwards home at 1293 Chemeketa street was sold to George Gutekunst, recently from the east, for a cash consideration of \$5000.

Harness Still Used in Valley, Says Mr. Shafer

Gasoline may have displaced the horse as a means of "joyriding," but old Dobbin is still holding his own on the farm in competition with the tractor, in the opinion of F. E. Shafer, Salem harness manufacturer.

Harness is demanded as much for farm and logging camp teams as ever, he says, and the sale is as great as ever. The greatest demand is for harness for heavy teams. While nearly 400 sets of team harness have been sold in comparative recent dates, only a few calls for single sets are reported.

More harness was sold this year than last, Mr. Shafer said, though there is practically no demand for saddles. A majority of these are sold for use by boys, he said.

BITS FOR BREAKFAST

State fair next week.

The great crowds in autos will bless Salem's wide streets.

But even so the parking spaces will be at a premium.

Do you remember, 40 years ago, and less, how the horses got scared at the bicycles and ran away?

Now they are zoning the skies for the flivvers of the air—mak-

They must organize, or join organizations already running. The independent grower will on the average pay dearly for his independence. He is on the wrong track. He merely announces by his independence his willingness to allow the "other fellow" to fix his prices. The "other fellow" will fix them as low as possible, in order to make for himself as much as possible. And he is not to be blamed. The grower would do the same thing, if the tables were turned. If he would not, he would starve to death.

There is an article in the Saturday Evening Post, giving the record of our foreign missionaries as boosters for American trade and prestige. If you will read that article, and then say you do

not believe in foreign missionaries, you will need to have your head examined; you are a candidate for Dr. Steiner's bughouse.

Continental Europe reports a heavy demand for American currency. A similar demand has been noted on the rialtos of Salem and other American cities, and even out in the hop yards and on the prune ranches.

WILLIAM WALLACE GRAHAM VIOLINIST

Soloist and teacher. Nine and a half years' study and teaching in Europe, twelve in Portland. Pupils holding responsible positions in many parts of United States as teachers and soloists. Beginners accepted; coaching in accompanying and ensemble. Hours by appointment only, at Marion Hotel. Phone 2010. Wednesdays and Saturdays. For reference ask any pupil.

The Merit of an Advertised Business

We have been asked by many of our customers and by many of the profession why, we adopted a policy of advertising, when by so doing we were obliged to withdraw from the dental organization, in which all other men of the profession belonged.

Here Is the Reason

We are not ashamed of our work, we know that it merits advertising and we know that only work that does merit advertising can continue to live under the high pressure of being continuously advertised. Our thousands of customers know that when we publish statements on our work, that our firm must keep faith with the statement, and they know that we could not make such declarations about poor or inefficient service.

ISN'T IT THE MOST SIMPLE THING

When people have good things, they "tell the world about them" and when a person is skeptical of the quality, the efficiency, or the average value of an article or service they naturally do not herald the news world wide.

We stand back of every written word you read in our advertising, by giving the service that merits what we claim for it. When you have need for dental work, or when you are in doubt about the health of your teeth consult us, in our new home. We've moved to new and larger quarters, and are better equipped than ever to take care of your work.

UTTER BROTHERS

"Utterly Painless"

New Location Corner State and Commercial, Upstairs in Rooms Formerly Occupied by the Chastain Clothing Co.—Entrance on State St.

It's Style and Value You Want in those New

FALL CLOTHES

IN THIS MAN'S STORE WE MAKE IT OUR ONE DUTY TO OUR CUSTOMERS IN GIVING

Better Styles
Better Values
and
Better Service

With Your Absolute Satisfaction Guaranteed in Every Way.

YOU WILL FIND HERE ONE OF THE MOST EXTENSIVE SHOWING OF

DUDS FOR MEN IN THIS LOCALITY.

Hundreds of New Fall Suits and O'Coats to Choose from. Large Showing — Popular Prices

\$25.00 to \$37.50

Others \$40, \$45 and \$50

Our time is yours—We are always glad to show you.

The Man's Shop

DUDS FOR MEN

416 STATE, SALEM

Wm. A. Zosel Silverton. Ellis E. Cooley



Cherro Flour

The food we eat should be of the best. Bread makes a meal taste either good or bad. There is no need of being disappointed since your merchant carries Cherro Flour, a pure, hardwheat, family flour.

Cherro Pancake Flour

It is so easy to use. A hot griddle; add water to the flour, stir well, and it's ready to use. Once for breakfast means always.

Cherro Rolled Oats

Is a nourishing breakfast food for young and old. Let the first meal of the day be the best; therefore have your merchant supply you with Cherro Rolled Oats.

Poultry Feeds

That have made a profit to poultry men, every day in the year, must be made of wholesome grains, properly balanced. The best feeds are always carried by most feed dealers. You will find Cherro feeds nearly everywhere.

Stock Feeds

It's the amount of milk or butterfat you receive for the amount you invest. Cherro Cow Chow has proven to be a good investment. Leading stockmen are using it exclusively.

For fall seed we have a choice lot of Red Clover, Vetch and Grey seed Oats; also best varieties of Fall Wheat, all carefully cleaned, ready to sow.

Cherry City Milling Co

SALEM, ORE.

LADIES' FALL COATS

The Coat Takes a new place as a garment of fashion. In recent years a great change has come over the coat. A woman no longer buys a coat with the single idea of protection in mind. It is as important a fashion garment as a dress, suit or blouse. The many contributing factors which have made this true are of interest to women.

Our assortment of Coats embraces every type from the simple motor models to the dressy afternoon Coats.

Priced from \$11.75 to \$69.00

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Commercial and Court Sts.

