PAGE S

Long Skirts and High Necks On the 1922 Bathing Suits By HEDDA HOYT

(Written for The United Press.

may I go out to swim?"

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But don't go near the water."

the idea of the modern bathing cos- the beach in after a swim, as it does tume. The line between the bathing not dry quickly. suit and the street gown this year is so indistinct that it requires a maguifying glass to see it at all.

the 'ear-marks of the smart 1922 They are exact duplicates of the lit frocklonger skirts, higher necks, the dresses worn by the six-year-olds panels, low waist lines, metal girdles with cunning little ruffles forming everything. It looks as though the the skirt and placed around the baby tired business man had better spend neckline. Their long waist line is his leisure hours on Broadway.

modesty in beach apparel. Is it bethe short skirt craze? Or is it a woman's war being waged on sunburn?

Heretofore, the beach offered u the only rendezvous where we could compete with the ladies of the chorus. It was our one chance of getting back at them, but now, alas!

Skirts of most of the high priced bathing suits extend below the knee. Necklines are high and made with Peter Pan collars, exactly like the rounding collars worn with the slipon sweaters. In many models there are long sleeves.

The little old Annette Kellerman's are as scarce as hen's teeth. In fact, the one-piece suits that were made to cling to the form are decidedly "out of form."

With the bathing suit, as with everything else this season, materials play the most important part. Of the bathing materials Scotch home-spuns. crepe-knits, chiffon velvets, canton crepes, silk jerseys and ginghams are those meeting with the greatest pop ularity

Trimmings of Owls

A New York establishment that specializes in bathing costumes is showing a suit of orange homespun. trimmed with black owls which are appliqued on the pockets, bloomers and upper portion of the chemise allp. There is a parasol of orange homespun to match, with two huge owla perched upon an irregular limb Orange bathing slippers carry out the color scheme and an orange homespun beach blanket takes the place of the steamer rug.

Straight chemise slips of chiffon velvet worn over bloomers will be a . favorite model this year. These are made with rounding necks and are



NEW YORK, May 12 .- "Mother, | sloeveless. They are conned at the hips by a narrow celluloid linked belt "Yes, my darling daughter. Slip on one of your latest frocks sheds water well and one looks like a sleek, wet seal when stepping out Whether or not this is the advice of the water in it. It is not, how of the modern mother, it expresses ever, a suitable material to sit about

Ginghams will undoubtedly be very much worn by the younger set, for they constitute the only models The 1922 bathing suit carries all which are cut on the "Kiddie" lines finished with a wide sash which ties One wonders why this sudden in a huge how in the rear. Suits of this type are most attractive when cause of the stringent regulations re- made of red and white checked gingquired at some of the ocean resorts? ham and piped in red. Half socks is it a sudden revulsion following would be suitable for this bathing costume, providing the plain clothes beach officer doesn't see them.

Nature's Supreme Wisdom.

If it were not for the check that win ter Interposes, vegetation would climb skyward until we had tropical jungles and flowers high in the branch es of the forest, instead of violets and daisies and indy's slipper orchids. As It is, the year's tender growths decay in the wet and cold of winter, furnish shelter to the seeds of grasses and small woodland plants, and so foster a new growth for the coming of spring. Even in decay there is a purpose; in nature always there is a new beginning .--- Youth's Companion.

One of World's Great Rivers.

The mouth of the Yenisel is only open for a few weeks in the year. One of the largest rivers in the world, the Yenlsel, which flows into the Arctic ea at Yeniseisk, is in its lower reaches four or five miles wide.

FARMERS' FIRE	RELIEF
ASSOCIATION OF B VILLE, OREGO	
of Butteville, in the State of the Stat day of December, 1 in the Insistance Commission State of Oregon, pursuant to 1 Income	Oregan, on 951, made or of the
Net promiums received dur-	6,543.73
fees received during year	21,492 10
interest, dividends and rents received during the year	1,747.50
Total income Bisbursoments Net losses paid during the	39,733.54
year including adjustment	10,276.58
Commissions and estaries paid during the year	6,7103.71
Taxes, licenses and fees paid during the year	118.00
Amount of all other expen- ditures	1,744,43
Total expenditurea 5 Assets	18,920.72
Value of real estate awned (market value)	600,00
Value of stocks and bonds owned (market value)	1,012.50
Cush in banks and on haud Interest and renis due and	56,621.31
accrued	603.07
Total admitted assels # Business in Oregon for th	SB,83G BR
ing the year	6,502,85
Justice incurred during the Just of the second sec	at
HOME LIFE INSUF	ment of the

of New York, in the State of New York, on the thirty first day of Docember, 1921, made to the Insurance Commissioner of the State of Oregon, pp

Hoff's Record

(Editorial in Salem Capital Journal)

The candidate's election pamphlet contains the following statement in behalt of State Treasurer O. P. Hoff, who is a candidate for re-election, as to why he should be nominated and re-elected: "His oath of office is his only pledge. His record is your guarantee. His experience is your protection." It is therefore incumbent upon the voter to scan the record that is your guarantee, and the experience that is your protection.

The last report of the Industrial Accident Commission shows that \$100,000 has been marked off from the value of securities in the Industrial Accident fund for depreciation-as a result of investments made with the funds by State Treasurer Hoff. These investments in questionable securities of money reserved for widows and orphans resulted in a grand jury investigation of the state treasurer's office two years ago, exposing as great a scandal as ever broke under the dome of the capitol, showing that the state investments were practically turned over to a corrupt bond bouse, which was given a virtual monopoly of investing state funds by the state treasurer.

. . . .

The grand jury, of which Gideon Stoltz of Salem was foreman, found that the state treasurer often paid for bonds long before their issuance or delivery, and that the bond brokers were permitted to make extortionate profits at the expense of the state. The jury reported

"State Treasurer Hoff purchased from Mr. Etheridge of Morris Bros. Inc. from January 6, 1919, to March 15, 1920, Bonds of the par value of \$1,106,629.09 at a cost to the State of Oregon of \$1,172,-223.12, which Bonds cost Morris Bros. \$1,088,147.03, giving the enormous profit to Morris Bros. Inc. of \$84,076.09. The records further reveal that bonds which were not in existence had been sold by Mr. Etheridge to State Treasurer Hoff at an exorbitant profit, and payments in full made thereon by the State Treasurer."

Instead of purchasing bonds on the open market or buying directly from municipalities and saving the state excessive commissions, Treasurer Hoff made practically all of his purchases through one bond house, permitting them to make excessive profits. About this, the grand jury said:

"The most flagrant example of excessive profits is the sale of \$100,000.00 water bonds of Reedsport to the State Treasurer at the enormous profit to Morris Bros. of \$16,019,90. On June 19, 1919, Reedsport was incorporated; August 25th same year Morris Bros. Co. entered into contract with its city officials to take \$100,000.00 of its bonds when issued for \$92,320,00. Mr. Etheridge sold them on October 28, same year, to State Treasurer Hoff for \$108,399.90, and Hoff paid him that day that amount. Thirteen days later the City voted to issue the said bonds and forty-four days later did issue and deliver them to Morris Bros."

. . . .

The grand jury severely criticised the "right apparently given by State Treasurer Hoff whereby Morris Bros. Inc., were authorized to withdraw securities sold to the state, some of which were offered for sale by Morris Bros., while they were yet held by the state treas-The bond house has authority to sell any first class security urer." held by the state and substitute other security for it, leading the grand jury to remark, "there should be no strings upon any of the bonds purchased by the State of Oregon." Further, the grand jury reported:

"We condemn the policy of State Treasurer Hoff in investmen of such large sums in one investment; also condem his practice of buying bonds that pay a high rate of interest regardless of the prop-erty that must redeem the principal. Safety first should apply to in-vestment of public funds. Why should not the State of Oregon use as much intelligence in the investment of its funds as it does in buying supplies.

. . . .

Attached to the grand jury's report and made a part of it, was the auditor's report of the investigation made of the books of treasurer and bond house, which revealed the fact that during the first month of Mr. Hoff's administration, L. G. Hulin, who filled the office of deputy state treasurer as appointee of Mr. Hoff, was paid a commission by Morris Bros. Inc., for bonds purchased by the state. To quote this report:

"On January 21, 1919, a payment of \$562.50 was made by with-drawing that amount from the bank by means of a check made out to the order of cash. The stub of this check contains the following information—"Cash for account of State Industrial Accident Com-mission $\frac{8}{3}$ of 1 per cent on \$75,000.00, Astoria 5's dated October 1. 1918." We were informed by Mr. John L. Etheridge of Morris Bros. Inc., that this was a commission paid to Mr. L. G. Hulin, at that time Deputy State Treasurer, on a sale of those bonds to the State Jan-uary 24, 1919. This amount was charged to the commission account on the books of Morris Bros. Inc.

"In the same account we find that amounts totaling \$315.33 were charged as commission paid to L. G. Hulin February 5, 1919, by means of check made to the order of L. G. Hulin which plus the commission of \$562.50 on the Astoria bonds, Mr. Hulin received a total commission of \$577.83, for sale of bonds from Morris Bros. to the Check and Common " the State of Oregon.

. . . .

After the adjournment of the legislature, Representative J. G. Richardson succeeded Mr. Hulin as deputy treasurer and practically hand husiness was turned over to John L. stata transurar's Etheridge of Morris Bros. Inc., who invested the state funds in whatever security at whatever price he desired and reaped a fabulous profit, the state treasurer apparently not caring about the security as long as the interest was at a high rate.



RALPH E. WILLIAMS Vice Chairman Republican National Committee

VOTE X 13

TELEGRAPHS RALPH E. WILLIAMS

WESTERN UNION TELEGRAM

A152NY 93 Blue

HON. WILL H. HAYS

EX-CHAIRMAN, REPUBLICAN NATIONAL COMMETTER

Fi New York NY 1205P May 5 1922 Ralph E. Williams,

Republican National Committeeman, Portland, Oregon,

Mutual friends have told me that Mutual friends have told me that you are a candidate for re-election as Republican National Committee-man this year, and I am constrained to send just this word of apprecia-tion for your splendid service on the committee all the time that I was chairman. Your election as vice chairman of the national committee was the fullest possible evidence of chairman of the national committee was the fullest possible evidence of the committee's gratitude to you and their confidence in your great future usefulness to the committee and to the party. In this I join most heartily. Kindest regards and best wishes always.

WILL H. HAYS. .

EDITORIAL from the MORNING OREGONIAN

MR. WILLIAMS FOR COMMITTEEMAN Will H. Hays, who but lately retired as fairman of the republican mational committee, pays tribute in a telegram to the service and influence that go with it. Mr. Williams has been the commit-terman for Oregon, Raigh E. Williams, Mr. Hays should know. His testimony with the station of a protoal, to be expected from none member of the organization of real-oction. There is no good reason why he should not be re-elected; there are good reasons why he should be, the most obvious and unanswerable of which is that he accepted as something more than a mer-be accepted as something more than a mer-be accepted from none member of the organization of our nanimous vote of the representations why he should not be re-elected; there are good reasons why he should be, the most obvious and unanswerable of which is that he has a bluch place with the committee, is on presson why he should not be committee, is on presson why he should not be represented to the none member of the organization of the republican party, is in in for the national committeemanity as the the had obubles will, perform service which no new man, whatever his qualities, can possibly perform. The national committeemanship is a party job. It pays nothing in salary but it carrie MR. WILLIAMS FOR COMMITTEEMAN many responsibilities, and calls for work. Its

VOTE X 13

(Paid Adv. by Committee of Republicans, C. L. Starr, See'y, 617 Board of Trade Bidg., Portland, Oregon.)

Origin of Moon-Eyed.

Before Printing. Before the art of printing all education was of necessity mainly oral; the scholar had to hang on the lips of his masters for whatever knowledge he expected to acquire in the college, academy or parish school; his only hope besides this was the rare privilege of looking at a manuscript in some collegiate or monastic library .- Smarlus,

Synopsis of the Angual Statement of the PACIFIC STATES FIRE INSURANCE COMPANY

of Portland, in the State of Oregon, on the 31st day of December, 1921, made to the Insurance Commissioner of the State of Oregon, pursuant to law: Capital Amount of capital stork paid up ______\$ 209,220.00 up 5 309,220.00 Net premiums received dur-ing the year 202,639.49 Interest, dividends and rents received during the year. 48,311.83 Income from other sources received during the year. 57,307.49 \$ 368,218.86

Total income Disbursements

Commissions and sularies	
paid during the year	100,203.07
Taxes, licenses and fees paid during the year	15,585,26
Amount of all other expen- ditures	73,458.31
Total expenditures\$	363,909.74
Value of real estate owned (market value) including	
Ind S	295,601.79

.79 Inc. 8 Value of stocks and bonds awnod (market value) Leans on mortgages and col-laterals, etc. Cash in banks and on hand Promiums in course of col-536,620,53 76,467.77 28,899.93

The expression "moon-eyed" as popularly used to describe an advanced stage of intoxication, had its origin in India, where a certain variety of drink taken in excess renders its victims blind from sunset to sunrise, or dur-ing the period that the moon is shining. The condition in extreme cases lasts as long as 18 or 19 days.

Synopels of the Annual Statement of THE PENNSYLVANIA FIRE INSURANCE COMPANY

of Philadelphia, in the State of Pennsyl-vania, on the Elst day of December, 1921, made to the Insurance Commissioner of the State of Oregon, pursuant to law: Capital

Amount	of	espital	stock	paid	
up _		nill-	1-11-11		750,000.0

Net premiums received dar-ing the year \$4,004,389,95 Interest, dividends and rents received during the year. 484,765.29 Income from other sources received during the year. 14,192.27

Total income Disbursements Net losses paid during the year including adjustment	
expenses	\$2,966,383.4
Dividends paid on capital stock during the year Commissions and salaries	150,000.0
paid during the year	1.618.589.0
Taxes, licenses and fees paid during the year Amount of all other expen	258,743.6
ditures	
Total expenditures Assots	\$5,692,795.9
Value of real estate owned (market value) Value of stocks and bonds	\$ 130,000.0

THE DALLES HOTEL

Wednesday, May 31st

Office Hours: 10 a. m. to 4 p. m.

ONE DAY ONLY

No Charge for Consultation

Dr. Mellenthin is a regular grad-uate in medicine and surgery and is licensed by the state of Oregon. He visits professionally the more im-portant towns and cities and offers to all who call on this trip free con-sultation, except the expense of treatment when desired.

According to his method of treat ment he does not operate for chronic appendicitis, gall stones, ulcers of stomach, tonsils or adenoids.

He has to his credit wonderful re sulta in diseases of the stomach. liver, howels, blood, skin, nerves, heart, kidney, bladder, bed wetting, ratarrh, weak lungs, rheumatism, sciatica leg ulcers and rectal all-

If you have been alling for any length of time and do not get any botter, do not fail to call, as im-proper measures rather than disease are often the cause of your long standing trouble.

Remember above date, that con-sultation on this trip will be free and that his treatment is different. Married women must be accompanied by their husbands.

Address: 336 Boston Block, Min-nespolis, Minn.

Income	
fotal premium income for	6,990 547 31
Interest, dividends and	A.S. Salara and a second
rants received during the year	2,118,591.54
ncome from other sources received during the year	182,398.09
	9,291,537.94
Paid for losses, endow-	
ments, annuities and surrender values	4,011,014.04
blvidends paid to policy- holders during the year	729,026.77
Dividends paid on capital stock during the year	Nil
commissions and salaries paid during the year	Contraction of the local
paid during the year	1,309,103.37
paid during the year	172,078.74
ditures	355, 793.77
Total expenditures	0,577,916.69
Assets Value of real estate owned	march and
(market value) \$	1,500,000.00
owned (market or amor-	23,917,805,00
Loans on mortrages and	234100000464000
collateral, etc. Premium notes and policy	8,230,745.00
loans	7,976.937.06 802,345.86
Cash in banks and on hand, Net uncollected and de- ferred pr minms	949,919,52
Interest and rents due and	
occrued Other assets (net)	372,254,09 37,679.98
Total admitted assets	43,222,327.55
Net reacrycs	19,840,449.00
Gross claims for losses un-	266,232,90
All other liabilities	266,232.90
Total liabilities, exclu-	
sive of capital stock	42,241.336,57
Business in Oregon for	the Year
Gross premiums received du	aring
the year Premiums and dividenda turned during the year	\$5,337.04
Lesses paid during the year HOME LIFE INSURANCE	
By W. S. Gaylord Statutory resident attorney	, Secretary.
Hon, A. C. Barber.	for service:

As a result of the expose, the grand jury recommended the taking away from the state treasurer the right of investing state moneys and placing it with the state board of control-a recommendation enacted into law at the next session of the legislature. Mr. Hoff was not and is not accused of dishonesty but his competency was challenged. The conduct of his office has demonstrated his lack of business acumen.

In the argument for his re-election, Mr. Hoff praises himself for increasing interest earnings of the funds in his charge. For this, of course, he is to be commended, but the saving thereby resultant does not begin to offset the loss to the state due to depreciation of poor investments.

Mr. Hoff has handled more money than his predecessor, due to increased revenues from taxation, from highway and bonus bond sales, but this entailed relatively little more work. On the other hand part of the work formerly done by the treasurer, the state land loans, have been taken away from his department altogether, despite which he has spent over double the amount of money that his prodecessor spent. The last legislature appropriated \$50,000 for the state treasurer for two years. During the first year he spent \$26,227.44, in addition to \$14,643 out of the inheritance tax fund. So that his total cost per year is over \$40,000, as against \$19,550 for the last year of his predecessor.

Neither as investor, nor as guardian of public funds, nor as economist nor as administrator has Mr. Hoff earned re-election. His opponent, Thomas F. Ryan of Oregon City, was for eight years assistant state trensurer and his qualifications for the office seem superior to those of Mr. Hoff's-at least they could not be poorer. Mr. Hoff's record is cortainly no guarantee and his experience no protection to the people.

(Paid Adv. by Ryan-for-Treasurer Club, Hal E. Hoss, Sec'y-Treas., Oregon City, Oregon.)

lection written since Sep- 20, 1921 104,583.86 Interest and rents due and	tember 30, 1921
accrued 12,270,55 Total admitted assets \$1,054,394,43 Gross claims for losses an- paid and adjusted expense Amount of uncarned premi- turns on all outstanding 228,246,64	Total admitted assets \$10,474,555,05 Liabilities Gross claims for losses un paid Amount of unearned premi- ums on all constanding risks for commission and 5,015,919.32 Dae for commission and
Total Hisbilities, exclusive of capital stock of 427,540,11	brokersge 20.001.22 All other habilities 1,142,796.39 Total liabilities, exclusive of capital stock of \$7.50,000 \$6,801,586.90 Business in Oregon for the Year
Business in Oregon for the 3 set set premiums received dur- ing the year \$ 140,018.02 Lesses paid during the year 76,002.94 Lesses incurred during the year 71,970.63 PACIFIC STATES FIRE INSURANCE CO. T. H. Williams, President	Net precisions received dar- ing the year 3 71,321,364 Losses paid during the year 48,087,56 Losses incurred during the 43,310,56 year 43,310,56 THE PENNSYLVANIA FIRE INSUR- ANCE COMPANY Cecil P. Shafleross, President H. J. Thompson, Secretary
Statutory resident attorney for service: V. V. Mueller, Asst, Secretary	Statutory resident attorney for service: H. E. Smith, Portland, Oregon.

Think twice before acting, and practice "Safety First." By thus doing you may avoid a serious accident.

The Shevlin-Hixon Company