

BEAVER STATE HERALD

Entered as Second Class Mail Matter at Lents, Oregon, August 25, 1911

Published Every Thursday at Lents, Ore., by the Mt. Scott Publishing Co.

H. A. DARNALL, EDITOR AND MANAGER.

Office Phone: Home 1111. Residence: Tabor 2813

JUST now when we are all interested in the recent fires in Lents it is not amiss to study insurance. Most of the parties interested in the losses of the fire of last Monday morning were well satisfied with the adjustments that were made. That, however, is a matter for another story. The point of interest here is that some of them did not have the protection they thought they had. Part of this misconception grew out of the fact that they had thought to be doubly safe by insuring in two companies for varying amounts. Just what the advantage is in insuring in several companies is not evident to one who understands that in case of damages each company stands only for its pro rata of the total damage. The fellow who insures in one company for a thousand, in another for twelve hundred, does not get \$2200 in case of a fire, even though the loss may be of that extent. The loss is estimated and each company pays its proportion. What then is the value of several insurances? The agents are to the good for the premiums. That is what they are after anyway. The premium costs just as much whether it is first or second insurance. Then if a dozen companies place insurance on your property it is easier for each company to meet its pro rata in case of a loss. But the owner will soon reimburse the companies for the insurance in premiums. This is all wrong. Half of the people who insure in several companies are ignorant of the true outcome. They either hope to make themselves surer of getting a just value for their property, or they hope to get more than it is worth. The latter is the temptation or would be if the companies were required to pay in full for each insurance. Then there would be too much temptation to incendiarism. To make the matter just right no person should be allowed to insure in more than one company at one time and the company should be compelled to pay full face of the policy in case of a fire such as was sustained here last Sunday night. Then if there were any articles of value salvaged they should go to the insurance company. This practice would compel just valuations and would have a tendency to reduce the premiums, as insuring beyond a just value would be less common. If a company knew that it would be compelled to pay its policies in full it would not be so willing to run up big risks. Knowing that it will not have to pay in full it promises a big risk for the purpose of grabbing a larger premium. The matter would adjust itself if payments were to be made in full on cash value as is supposed to be by those who insure. Little that is left in the wreck subsequent to a fire is of value and as long as the company insists on deducting a value for it why not let them assume the ownership and get what they deem is proper for it if they can.

IN connection with the same incident it is worth while to call attention to the fact that every catastrophe has its advantages for some one. In this instance as in others there seems to have been a bunch of looters present, either before or after the fire was put out, who proceeded to appropriate whatever was loose and convenient for removal. It is barely possible that the fire was started by a looter. But of one thing we

are sure, there is a tendency on the part of a large number of people to take anything they want when a fire has occurred. There seems to be just one way to avoid such thievery and that is to appoint some one to look after ones goods and premises until all the property has been safely housed. As a matter of fact there is no excuse for robbing a house damaged by fire any more than there is for breaking into any home. The appropriation of property which does not belong to us constitutes thievery whether it is from something left on the street, a wrecked building or a house under lock, and the individual who takes valuable articles in either instance lays himself liable to punishment.

"Advertising is the leader's baton in the world's orchestra of industry. To its inspired beat, the frenzied fiddles of finance, the solemn cellos of business statesmanship, the loud trombones of the 'boomsters,' the clashing cymbals of commerce, the rattling drums of power, and all the infinite variety of human instruments that make the music of civilization, unite in the grand harmony of the hymn of progress."—The Mail Order Journal.

NOTES OF THE W. C. T. U.

The County Institute is to be held at Arleta on Friday of next week. The regular meeting of Mt. Scott Union will be held next Tuesday at the home of Mrs. Fankhauser, south of Lents. This is supposed to be an all day meeting. Have your lunch tucked away in your basket when you leave home. The great Englishwoman, Lady Henry Somerset, will be sketched, her busy and helpful life furnishing ample material for discussion. The ever widening usefulness of woman to the nation was accentuated recently. President Wilson appointed Mrs. J. Borden Harriman, a niece by marriage of the late E. H. Harriman, the railroad magnate, as a member of the new Federal Industrial Relation Commission. Mrs. Harriman first heard of the proposed great railroad strike and speedily carried the information to President Wilson. The result was the passage in record breaking time, of a bill providing for a board of mediation and conciliation, independent of any other government department, to consist of a commissioner and an assistant commissioner and two other government officers to be named by the President. It is pleasant to know that in the face of grave conditions a "hurry up" congress can legislate wisely. It is also pleasant to know that the women President Wilson has so far appointed to unusual places have proved themselves.

TO MAKE EYELETS.

In making eyelets, when it is not desirable to carry the thread from one to another, adopt the plan, says Needlecraft. Finish the eyelet, then pass the needle along under the stitches on the wrong side about one-third of the way around, and cut the thread. It holds firmly and does not show the fastening.

THE LAST HYMN.

(Marianne Farmingham.)
The Sabbath-day was ending in a village by the sea,
The uttered benediction touched the people tenderly;
And they rose to face the sunlight in the glowing, lighted west,
And then hastened to their dwelling for God's blessed boon of rest.

But they looked across the waters, and a storm was raging there,
A fierce spirit moved about them—the wild spirit of the air;
And it lashed, and shook, and tore them till they thundered, groaned and boomed,
And alas! for any vessel in their yawning gulfs entombed.

Very anxious were the people on that rocky coast of Wales,
Lest the dawn of coming morrow should be telling awful tales,
When the sea had spent its passion, and should cast upon the shore
Bits of wreck and swollen victims, as it oft had done before.

With the rough wind blowing 'round her, a brave woman strained her eyes,

And she saw among the billows a huge vessel fall and rise;
Oh, it did not need a prophet to tell what the end must be,
For no ship could ride in safety near the shore on such a sea.

Then the pitying people hurried from their homes and thronged the beach;
Oh, for power to cross the waters and the perishing to reach!
Helpless hands were wrung in terror, tender hearts grew cold with dread,
And the ship, urged by the tempest, on the fatal rock-shore sped.

She has parted in the center! Oh, the half of her goes down!
God have mercy! Is heaven far to seek for those who drown?
Lo! when next the white, shocked faces looked with terror on the sea,
Only one last clinging figure on the spar was seen to be.

Nearer to the trembling watchers came the wreck tossed by the wave,
And the man still clung and floated, though no power on earth could save;
"Could we send him one short message? Here's a trumpet, shout away!"
'T was the preacher's hand that took it, and he wondered what to say.

Any memory of his sermon? Firstly? Secondly? Ah, no;
There was but one thing to utter in that awful hour of woe.
So he shouted through the trumpet, "Look to Jesus! Can you hear?"
And "Aye, aye, sir!" rang the answer o'er the waters, loud and clear.

Then they listened. He is singing, "Jesus, lover of my soul,"
And the winds brought back the echo, "While the nearer waters roll,"
Strange, indeed, it was to hear him, "Till the storm of life is past,"
Singing bravely o'er the waters, "Oh, receive my soul at last."

He could have no other refuge, "Hangs my helpless soul on Thee,"
"Leave, oh leave me not"—the singer dropped at last into the sea;
And the watchers, looking homeward through their eyes by tears made dim,
Said, "He has passed to be with Jesus in the singing of that hymn."

BACK TO GRAN'PA'S.

I'm goin' back down to gran'pa's,
I won't come back no more
To hear remarks about my feet
A-muddyin' up the floor.
They's too much said about my clothes,
The scoldin's never done—
I'm goin' back down to gran'pa's,
Where a boy kin have some fun.

I dug up half his garden
A-gittin' worms for bait;
He said he used to like it
When I laid abed so late.
He said that pie was good for boys
An' candy made 'em grow;
Ef I can't go back to gran'pa's
I'll turn pirate fust you know.

He lets me take his shotgun
An' loaded it fer me;
The cats they hid out in the barn,
The hens flew up a tree.
I had a circus in the yard
With twenty other boys—
I'm goin' back to gran'pa's,
Where they ain't afraid of noise.

He didn't make me comb my hair
But once or twice a week;
He wasn't watchin' out for words
I hadn't orter speak.
He told me stories 'bout the war
An' Injuns shot out West—
Oh, I'm goin' down to gran'pa's
Fer he knows what boys like best.

He even run a race with me,
But had to stop an' cough;
He rode my bicycle an' laughed
'Bec'us' he tumbled off.
He knew the early apple trees
Around within a mile—
Oh, gran'pa was a dandy
An' was "in it" all the while.

I bet you gran'pa's lonesome,
I don't care what you say;
I seen him kinder cryin'
When you took me away.
When you talk to me of heaven,
Where all the good folks go,
I guess I'll go to gran'pa's,
An' we'll have good times, I know.
—Sheldon (To.) Sun.

Suffered Eczema Fifty Years—Not Well

Seems a long time to endure the awful burning, itching, smarting, skin-disease known as "teetter"—another name for Eczema. Seems good to realize, also, that DR. HOBSON'S ECZEMA OINTMENT has proven a perfect cure.
Mrs. D. L. Kenney writes:—"I cannot sufficiently express my thanks to you for your Dr. Hobson's Eczema Ointment. It has cured my teetter, which has troubled me for over fifty years." All druggists, or by mail, 50c. PFEIFFER CHEMICAL CO., St. Louis, Mo Philadelphia, Pa.

SUPERSTISHUS.

Onct I went a-fishin' with a man what had a reel
An' fancy hooks an' catgut an' a fish pole made of steel;
He never got a single bite from early until late,
Just 'cuz he didn't take no stock in spittin' on th' bait.

Yes, he kin laff an' jeer, but where's his fish, I'd like to know?
Oh, I guess lots o' things is true 'at some folks say ain't so!

D'jever drop a horse hair into th' wa'trin'-trough,
An' leave it there for weeks an' weeks 'thout drainin' of it off?
An' if you use a human hair they say it only takes
Jes' half as long—but anyhow, it turns 'em into snakes!
An' of a feller don't believe one half the things he hears
A darlin' needle comes along an' sews both his ears!

Our cook, she's superstishus—she's scared as anythin'
If someone spills a little salt or don't pick up a pin.
An' when I was a kid I'd walk down to th' gate an' back,
An' think that I was poisoned if my foot stepped on a crack!
I know them things is silly—I cross my heart, I do—
But I guess lots o' things is so 'at some folks never knew!
—Burgess Johnson.

FOR THE CHAFING DISH.

The outside of a nickel-plated dish should never be immersed in water; simply wipe it off and give a final polish with a piece of chamois.

Minister Praises This Laxative

Rev. H. Stubenvoll of Allison, Ia., in praising Dr. King's New Life Pills for constipation, writes:—"Dr. King's New Life Pills are such perfect pills no home should be without them." No better regulator for the liver and bowels. Every pill guaranteed. Try them. Price 25c. at all druggists.

CLASSIFIED

WANTED

WANTED—Boys may be had and sometimes girls. The older ones at ordinary wages and others to be schooled and cared for in return for slight services rendered. For particulars address W. T. Gardner, superintendent Boys and Girls Aid Society of Oregon, Portland, Ore. tf

FOR SALE

FOR RENT—7 acres, 4 in cultivation, good house, barn, other buildings, fruit, 3 year lease. P. S. King, E. Gilbert road, Corner Buckley Avenue.

\$1750. Six rooms, bath, toilet, plastered, wired for electricity, fruit trees, berries, flowers, vines and vegetables, on business street. Box 703 Lents.

Lots in Calkins Plat are now on the market. Come early and get your choice. Water piped to all lots, electric lights and telephone. Owner on tract, E. M. Calkins, R. 1, Lents, Ore. Home Phone B6111, 2924, Gilbert Station, Cazedara line.

FOR SALE—Three good adjacent lots in Arden Park. Level, in cultivation. Bargain for home location. Enquire of Mt. Scott Pub. Co. Lents.

FOR SALE—Concrete blocks for building purposes, foundations, curbing etc. Call at Mt. Scott Pub. Co., office for terms.

FOR SALE—Newspapers for wrapping or kindling. Mt. Scott Pub. Co.

LUMBER—At new mill 1 1/2 miles southeast of Kelso. We deliver lumber. Jonsrud Bros.

WANTED—Hop pickers. Enquire at Eggiman Bros., Shop.

FOR SALE—Young horse, weight 1,000 lbs., good driver. Horse with rig, or horse alone. Enquire of Herald office.

LODGE DIRECTORY.

Mt. Scott Chapter U. D.—O. E. S. stated meeting Second and Fourth Thursday evening of each month at Masonic Hall, (Degrees Fourth Thursday) Order W. M. Maud E. Connell, Sec.

Shiloh Circle Ladies of G. A. R. Meets every 1st and 3rd Thursday in Grange Hall at 2 P. M. G. Maffet, Pres. C. Ingalls, Sec.

ADMINISTRATOR'S NOTICE
Mary Gritzmaacher Estate Notice is hereby given that the undersigned, as administrator of the estate of Mary Gritzmaacher, deceased, has filed his final account in the Circuit Court of the State of Oregon, for Multnomah County, and that Wednesday, the 27th day of August, 1913, at 1:30 o'clock in the afternoon of said day, and the Courtroom of Department No. 4 of said Court, has been appointed by said Court as the time and place for the hearing and settlement of said account and the objections thereto, if any.
Date and first publication July 31, 1913.
Charles Gritzmaacher, Administrator
John Van Zante, Attorney.

In the Circuit Court of the State of Oregon, for Multnomah County.
In the matter of the Estate of Sarah J. Ferris, deceased. In Probate. No. 10490.

Notice is hereby given that the undersigned, William R. Ferris, as administrator of the estate of Sarah J. Ferris, deceased, has filed his final account in the above-entitled Court and matter; that said Court has fixed Saturday, the 2nd day of August, 1913, at 9:15 in the forenoon, of said day, and the court room of Department No. 4 of said Court, as the time and place for the hearing of said account, together with objections thereto, if any, and the settlement of said estate, and the discharge of said administrator.
William R. Ferris, administrator.
First publication, July 19, 1913.
John Van Zante, Attorney.

STATEMENT of the financial condition of THE MULTNOMAH STATE BANK

at Lents, in the State of Oregon, at the close of business June 4, 1913.

RESOURCES
Loans and discounts \$ 37,825 34
Overdrafts 1 10
Bonds and warrants 14,342 65
Furniture and fixtures 2,000 00
Due from approved reserve banks \$18,553 11
Checks and other cash items 1,357 90
Cash on hand 5,548 07
TOTAL CASH 30,429 08
Expenses 1,679 58
TOTAL \$ 36,297 70

LIABILITIES
Capital stock paid in \$ 15,000 00
Undivided profits 1,753 97
Postal savings deposits \$ 9,248 00
Individual deposits subject to check 59,712 16
Demand certificates of deposit 5,443 91
Certified checks none
Cashiers checks 224 81
Time certificates of deposit 4,824 85
TOTAL DEPOSITS \$ 79,428 73
TOTAL \$ 96,052 70

State of Oregon, County of Multnomah, ss:

I, H. Rostad, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
H. Rostad, Cashier.

Correct—Attest:
C. F. Hendricksen
M. G. Thorson
Directors

Subscribed and sworn to before me this 11th day of June 1913.
W. F. Kilmeman
Notary Public.

4%
Interest Paid on Time Deposits

Concrete Blocks For Foundations

BEST ON EARTH
Smooth or Stone Faced
PRICES REASONABLE
Mt. Scott Publishing Co.

The Best Light At The Lowest Cost

ELECTRIC LIGHT is the most suitable for homes, offices, shops and other places needing light. Electricity can be used in any quantity, large or small, thereby furnishing any required amount of light. Furthermore, electric lamps can be located in any place, thus affording any desired distribution of light.

No other lamps possess these qualifications, therefore it is not surprising that electric lamps are rapidly replacing all others in modern establishments.

PORTLAND RAILWAY LIGHT AND POWER CO.

Main Office Seventh & Alder Streets
Telephones Main 6688 and A. 6130

The Herald \$1.00 Per Year