

The Independence Enterprise

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INSURANCE TRUST

It is doubtful if a very great many of the thousands of people who have invested in life insurance through the Modern Woodman of America realize the magnitude of power the head officers hold over the camps which provide large salaries for the men holding so-called high positions.

A prominent Circuit Judge of Superior, Wisconsin, and a Modern Woodman, has the problem solved about as nearly correct as can be.

At his age, (49) years if he lives out the expectancy as shown by the records of the order, he will pay into the order during the next twenty-five years, principal and interest, more than \$700 in excess of the amount his beneficiary will receive at his death.

It is not astonishing that there is a great awakening in interest of the people whose savings have contributed \$10,000 annually to the head clerk, \$7,000 a year to the head consul, thousands of dollars to the traveling lecturers for going through the country proclaiming the merits of this new assessment plan, etc., etc.

You may not be aware of it, neighbors, but the plan of assessment adopted at the Chicago meeting will mean a certain decrease in the membership. It is not the strong, robust policy holders who will remain—men who can find other protection—it is the man who has reached a point in life where there is no other hope, and naturally the death rate will exceed the expectancy shown in a recent issue of the Modern Woodman, the official paper.

The days of fraternal insurance are practically at an end. The man who puts away his savings in the postal savings banks for the wife or the children is the man who will win out successfully in the end. If we have reached a period in our history where the Modern Woodman has gone into the hands of trusts we might as well surrender our charters and disband first as last.

THE BUNCO MAN

It would seem that nearly every bucco game conceivable had been exposed long ago and that people having money to invest could have learned the lesson taught by the experience of those who have bought "gold bricks." But every day turns up some new scheme by which the man with a few dollars is relieved of his wealth with speed and deftness.

The device used on the streets of Independence last Saturday to part a man from his hard earned savings was that which masqueraded under guise of a transient merchant. He purchases the privilege from the city for a paltry sum to stand on the street corner for ten hours, blocking the passage with his audience of tobacco chasers and curiosity seekers and disposes of inferior articles to citizens who should have learned the policy of trading with merchants who pay the money for cleaning and improving the streets, educating their children and improving civic conditions generally.

CARD OF THANKS

We wish to extend our heart felt thanks to all who assisted us during the long illness and at the burial of our beloved husband and father—Mrs. A. M. Sharp and children.

TAFT REFORMS POSTAL SERVICE

Government's Biggest Business Now Run on Modern Basis.

PENNY POSTAGE POSSIBLE.

Economy and Efficiency in Administration Under Hitchcock Make Cheaper Postage Rates Imminent—Policies Should Be Continued.

In thorough accord with the policy of economy and efficiency of the Taft administration, Postmaster General Frank H. Hitchcock has put an end to the annual deficit in the postoffice department and made possible the serious consideration of further reforms and improvements, not the least important of which is the imminent possibility of penny postage. Many other reforms that have the support of President Taft will be inaugurated this year.

At the beginning of the present administration the postal service was in arrears to the extent of \$17,479,770.47, which was decidedly the largest deficit on record. Last year the revenues exceeded the expenditures by \$219,118.12.

The wiping out of the deficit has been accomplished without any curtailment of facilities. On the contrary, there have been established 3,744 new postoffices, delivery by carrier has been provided in 183 additional cities, and 2,516 new rural routes, aggregating 60,679 miles, have been authorized. Meanwhile the force of postal employees has been increased by more than 8,000, and last year the total amount expended for salaries was approximately \$14,000,000 greater than two years ago.

Postal Banks Great Success.

By persistent effort the present Republican administration secured the passage on June 25, 1910, of the act creating the postal savings system, which is now in operation at practically all the 7,500 presidential postoffices. Preparations are being made for its extension to 40,000 fourth class postoffices. It is confidently anticipated that the deposits at the close of the present fiscal year will aggregate \$50,000,000 and that the income of the system will be sufficient to pay all operating expenses.

Under President Taft the postoffice department has engaged in an aggressive crusade against the fraudulent use of the mails. Last year the inspectors investigated many cases involving the sale of worthless stock in imaginary mining companies and other fictitious concerns. There were altogether 529 indictments and 184 convictions, with but 12 acquittals. The other cases are pending. The convicted swindlers had defrauded the people of many millions of dollars.

Sunday service by employees has been reduced to a minimum, with little objection from patrons.

Reforms Under Way.

Many other improvements have been made in the postal service during President Taft's term of office, such as the shipment of periodicals in carloads by fast freight, which has reduced the cost of transportation and expedited the handling of first class mail, and the consolidation of the star route and rural delivery services, so that it has been possible to establish many new

ed in the estimates of the postal service by Postmaster General Hitchcock, two to cover the initial expense of introducing the parcel post on rural routes and in the city delivery service, respectively, and the third to meet the cost of an investigation looking to the final extension of the service to the railroads and other transportation lines.

TAFT DEFEATS RAILROADS.

Prevents Increase in Freight Rates by Vigorous Action.

President Taft's method of doing his work as president without seeking to achieve personal notoriety from his good works was never better illustrated than in his ultimatum to the railroads of the country which prevented a general increase in railroad rates just prior to the adoption of amendments to the railroad rate law two years ago. The president served notice upon the railroads that if they anticipated the new law they would be haled into court and as a result of subsequent conferences the railroads agreed to postpone their action until the new law was passed.

In the new law of congress President Taft assisted in inserting a provision which transferred from the shoulders of the shipper to that of the railroads the burden of proof in establishing the reasonableness of a railroad rate. Prior to that time the practice had been just the opposite, with the result that many shippers who were or had been suffering from discriminatory rates or practices, were unable to prove their cases without great expense or long litigation or both. Under this new law the railroads subsequently made

application for an increase in their rates and the interstate commerce commission... showing of the railroads as to their reasonableness, denied them. This one of the great achievements of President Taft came to pass, an achievement which affected every man, woman and child in the country, but it was done so quietly that it has almost been forgotten by many who were beneficiaries.

DELEGATES PLEDGED TO TAFT. The delegates to the Republican national convention pledged to President Taft on Saturday, April 6, 1912, numbered 230, as follows: Alabama 22, Alaska 2, Arizona 2, Arkansas 2, California 8, District of Columbia 2, Florida 12, Georgia 26, Idaho 20, Indiana 26, Iowa 8, Michigan 8, Mississippi 20, Missouri 7, New Mexico 7, New York 79, Oklahoma 4, Philippines 2, South Carolina 16, Tennessee 16, Virginia 24, Total 280, Necessary for choice, 539.

routes and to serve thousands of additional patrons on existing routes with little or no increased cost. But the Taft program of postal reform and progress is not yet completed. The president is urging congress to adopt legislation for the readjustment of postage rates on a basis of cost, which will eventually permit of a 1 cent rate on letter mail. A project also is under way for giving to village communities the same free delivery of mail that is now enjoyed by cities and the rural population.

The establishment of a domestic parcel post has received the earnest consideration of the president. In some branches of the delivery service, notably the rural and city delivery routes, the equipment now necessary is sufficient for the additional transportation of considerable merchandise with little or no increase in expense.

President Taft, accordingly, has urgently recommended to congress the adoption of the necessary legislation, and to present the issue clearly, three items of \$20,000 each have been included

Will Buy Wool and Mohair—I will be in the market for wool and mohair stronger this year than ever; always paying the highest market price. Mohair sacks on hand.—Allen T. Clark, McMouth, Oregon. Bell Phone.

AT THE M. E. CHURCH Sunday school 10 a. m. Preaching, 11 a. m. Theme—Our Church, how Can I help it? Epworth League, 7 p. m. Topic—The Desolation of Emptiness. Leader Miss Ella Chase. Evening sermon, 8 p. m.—What of The Titanic's Loss? Special music at these services.—A cordial invitation is extended to all.—F. N. Sandifur.

CHURCH OF CHRIST NOTES After nearly a month's absence, we are in Independence again. We had a glorious meeting at Carlton. In 17 days 49 souls answered Christ's invitation. Next Lord's day morning our subject will be "Christ also Pleas'd Not Himself," and at the evening service we will speak on "Born Anew, or Regeneration." Everybody is invited to come and hear. We preach the Scripture, not 'presumptions impossibilities or theories of man.' H. Campbell Clark, Minister.

Whole Family Benefited By Wonderful Remedy

There are many little things to annoy us, under present conditions of life. The hurry, hard work, noise and strain all tell on us and tend to provoke nervousness and irritability. We are frequently so worn out we can neither eat, sleep nor work with any comfort. We are out of line with ourselves and others as well.

A good thing to do under such circumstances is to take something like

Dr. Miles' Anti-Pain Pills to relieve the strain on the nerves. Mrs. J. B. Hartsfield, 33 Corput St., Atlanta Ga., writes:

"I have on several occasions been vastly relieved by the use of your medicine, especially the Anti-Pain Pills, which I keep constantly on hand for the use of myself, husband and two sons. Nothing in the world equals them as a headache remedy. Often I am enabled by the use of one or two of the Pills to continue my housework when otherwise I would be in bed. My husband joins me in my praise of the Anti-Pain Pills and Nerve."

Dr. Miles' Anti-Pain Pills are relied upon to relieve pain, nervousness and irritability in thousands of households. Of proven merit after twenty years' use, you can have no reason for being longer without them.

At all Druggists, 25 doses 25 cents. MILES MEDICAL CO., Elkhart, Ind.



A DELICIOUS BREAKFAST may be made from a few of our tender, juicy lamb chops, pork chops and tender steaks. Start this day right, with nutritious meats and strength, energy and health will be the result. We sell fresh good meats only, and at fair prices.

WILL H. BLOCH'S

MUSIC

FROM YOUR PIANO ONLY WHEN PROPERLY TUNED

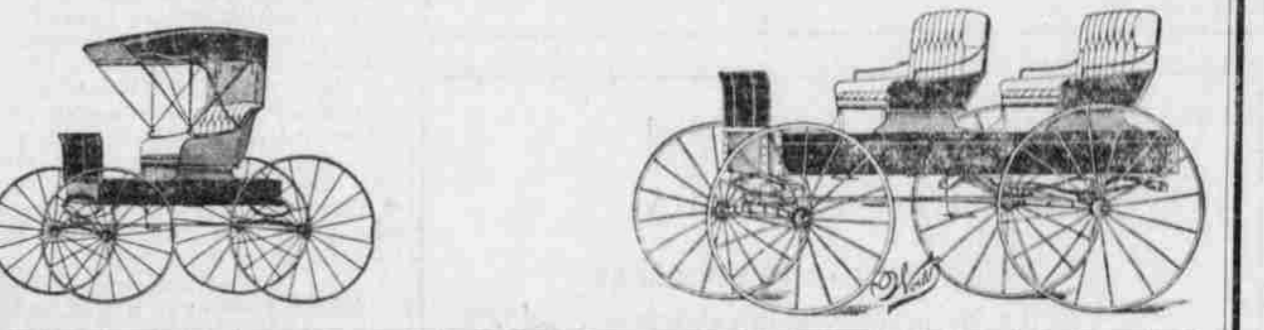
The Professional Piano Tuner

CHAS. W. JOHNSON K. H. KALTZ'S REPRESENTATIVE

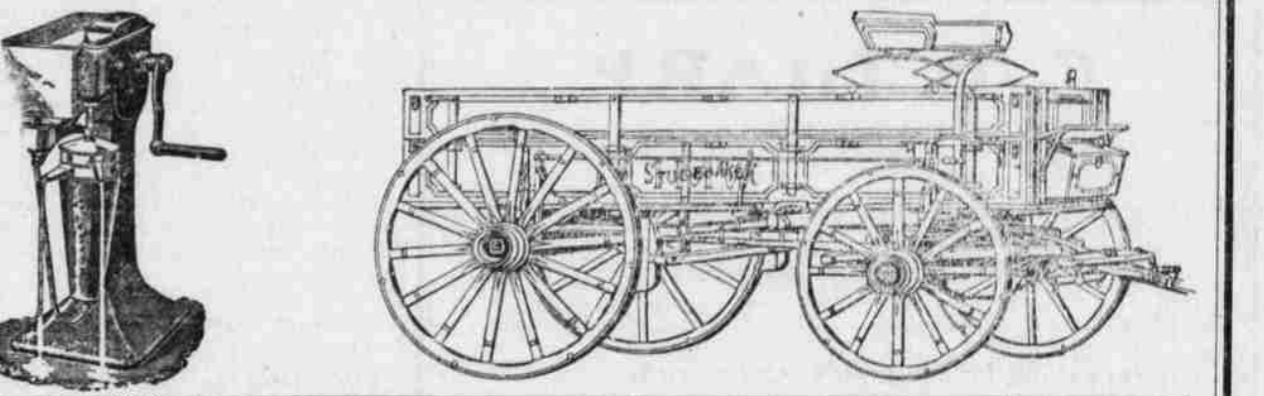
At Your Service During This Week. Leave Orders at the Independence Hotel.

Advertisement for Wilson Dress-hooks. Features the word 'FREE' in large letters, an illustration of two women, and text describing the product and where to purchase it (Conkey, Walker & Lehman).

THE WORLD



The reputation of the celebrated Studebaker Carriages, Buggies and Wagons has already been established. We handle this line in all styles and in great variety. Immense shipments enable us to quote exceptionally low prices. We also have the exclusive sale of the Buttendorf wagon. Come and let us show you the merit of this wagon.



This is the time, place and opportunity to buy a serviceable cream separator. You know the rest. Then let us introduce the housewife to our new Electric Power Washer—the latest thing out.

HANNA BROTHERS

IMPROVE YOUR LAND RAISE MORE CROPS

DO THIS BY USING DRAIN TILE AND LAND PLASTER PROCURE THESE FROM

C. K. SPAULDING LOGGING CO. Both Phones Independence, Oregon