

**FOREST GROVE PRESS**  
 Published & Edited by  
**The Press Publishing Co.**  
 in the City of  
 FOREST GROVE, OREGON,  
 J. N. Hoffman, Manager,  
 THURSDAY of EACH WEEK.

INDEPENDENT PHONES  
 OFFICE 505 RESIDENCE 442

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Display advertisements for publication in the PRESS must be in this office not later than Tuesday evening to insure appearance in current issue.

A copy of The Press will be mailed to all advertisers in which their ad appears.

**A Drain on Oregon**

Governor West recently called attention to the enormous amount of premiums taken from Oregon yearly by Eastern Fire and Life Insurance Companies. The Governor said "Companies not only in this country, but in England, France and China are annually taking millions of dollars from the state which I believe should be kept here." This is a very interesting statement for all Oregonians to consider and should awaken the interest of citizens all over the state to the excessive rates outside concerns of this nature are making who come to Oregon and put a drain on her resources to the time of millions going to enrich stockholders of companies even as far distant as China.

Our State Insurance Commissioner shows that during 1910, 91 fire insurance companies organized outside of Oregon wrote business here and took from the state in net profits \$1,342,595.46 on fire insurance alone or in other words paid the insured only 42.5% in losses out of the net premiums received, the companies keeping as profit 57.5% over the actual cost of the insurance carried by them. Can anyone wonder at the large prices paid for stock in these Eastern and foreign monopolies, some stock at \$100 par value and even less selling at \$1000 per share and upwards and the Governor has issued a timely warning against this insurance graft.

The exorbitant rates permitting this large rakeoff were even higher in past years and their gradual reduction, however slight, has undoubtedly been due to the competition and increasing business of mutual fire insurance companies organized within the state and operated under careful and scientific state supervision.

They assure their members equal and even better protection in some instances both at a minimum cost for only actual losses sustained with small administration expenses added and these local mutuals are unquestionably solving this problem of high rates whereby foreign stockholders now grow rich at our expense.

Mutual insurance be it known is the oldest, cheapest and safest means of fire protection as the history of insurance shows and we find that the people of such states as Rhode Island carry 90% of their insurance in mutual companies as do a large percentage of the inhabitants of Pennsylvania, Wisconsin, Iowa, Michigan and others.

It is interesting to note also that our leading merchants of this state are becoming alive to these benefits as was reported from a recent tour among the

large wholesale, department and implement stores of Portland, wherein the fact was disclosed that most of them are insured in mutual companies.

One of the leading mutual companies of Oregon, the Pacific Home Mutual, as is well known, has its home office here in Forest Grove and its low cost policies and long record of prompt adjustment of fire losses has made it a very popular and prosperous institution and in its destined future larger growth will undoubtedly continue to do much toward eliminating and bringing to terms these Eastern and foreign fire insurance companies along the lines suggested in Governor West's statement and our citizens can very profitably give this home company their substantial support.

Prof. Gardner, Superintendent of our city schools, has secured the services of Miss Wuest, of Portland, as supervisor of Drawing and Music in the public schools. Miss Wuest is a sister of Esther Wuest, Superintendent of Drawing in the Portland public schools. She comes to us highly recommended and this is one more onward step made by our educational board which deserves the endorsement of our citizens. Our schools at this time have the well-deserved reputation of being as good as any in the state and every effort is being made by those interested to place our schools in the lead. Parents should lend their aid in this noble work.

Some people's attitude toward their home paper seems to be "Do the best you can we are ready to help," and others stand back and seem to say "Now you make good if you can." Sorry to note so many of the latter sort.

Do your own worrying and have it well done.

If animal propensities are never overcome except by the bullet or the lash they will never be less.

Hate grows with what it feeds on, the same as love.

Law that governs man governs all things and in that law nothing finds peace that is not obedient to its workings.

Surgeons are making wonderful advancement in their profession. However, while they have been able to give a man a new stomach, they have never yet been able to supply anybody with a new set of brains—and lots of us are in need of the latter, too.

**The First National Bank**  
 of  
 Forest Grove, Oregon  
**Has Capital, Surplus & Undivided Profits**  
 In the  
**Sum of \$62,000, Being Greater Than**  
**Any Other Banking House**  
 In  
**Washington County**

**UNDERTAKING**  
 EMBALMING—FUNERAL DIRECTING  
 Telephones  
 Office: Pacific 48 Independent 642. Residence: Pacific 221 Independent 492  
**Forest Grove Undertaking Co.**  
 A. W. NELSON, Manager  
 Successor to V. H. Limber  
 FOREST GROVE, OREGON

Dr. David Roberts Veterinary Remedies  
 A. D. S. Cold Cure and Cough Remedy  
 Eastman Kodaks and Supplies  
 At the store that saves you money  
**Dr. Hines' Drug Store**

**C. C. HANCOCK**  
**General Merchandise, Farming Implements**  
 Dry Goods, Notions, Clothing, Shoes, Complete  
 Line Furniture, Groceries, Buggies  
 Wagons, Hardware, Etc.  
**CORNELIUS, OREGON**

J. M. BROWN J. C. WEGNER  
**BROWN & WEGNER**  
**General Blacksmiths**  
 Specialists on Horseshoeing, Interfering, Forging, and Nail Pricks. All Diseases of horses feet scientifically treated.  
 East Side Main-Street, next to McNamer Bros. Livery  
**FOREST GROVE, ORE.**

**CHEAP**  
**A Seven Room House**  
 Lot 100x100, plenty of fruit, a fair barn and near in. What more can you ask? All for \$1500.00. Terms. 2t  
**A Cozy Little House**  
 Lot 50 x 150. Near in. On south side. Citywater. Lots of Fruit. Price \$850. House has five rooms. Part down, Time on balance.  
**T. J. O. THACHER**

Windows, 1 1-8, 8 and 12 Lights			
8x10, 1 1/2, 8 lights	..... \$ .80	8x10, 1 1/2, 12 lights	..... \$1.05
10x12, " " "	..... .95	10x12, " " "	..... 1.30
10x14, " " "	..... 1.05	10x14, " " "	..... 1.50
12x14, " " "	..... 1.20	10x16, " " "	..... 1.65
12x16, " " "	..... 1.30	12x14, " " "	..... 1.90
14x16, " " "	..... 1.60	12x16, " " "	..... 2.15
1 1/2, 8 lights, 10¢ more		1 1/2, 12 lights, 15¢ more	
1 3-8, 4-Light Windows			
12x32, 1 1/2, 4 lights	..... \$1.45	2x24, 1 1/2, 4 lights	..... \$1.15
14x28, " " "	..... 1.45	2x26, " " "	..... 1.20
14x30, " " "	..... 1.50	2x28, " " "	..... 1.20
14x32, " " "	..... 1.60	2x30, " " "	..... 1.25
1 3-8, 2-Light Windows			
20x20, 1 1/2, 2 lights	..... \$ .90	24x30, 1 1/2, 2 lights	..... \$1.25
20x24, " " "	..... 1.00	24x32, " " "	..... 1.30
20x28, " " "	..... 1.10	24x36, " " "	..... 1.40
20x30, " " "	..... 1.15	26x26, " " "	..... 1.15
22x24, " " "	..... 1.05	26x28, " " "	..... 1.30
22x26, " " "	..... 1.10	26x30, " " "	..... 1.40
22x28, " " "	..... 1.15	26x32, " " "	..... 1.40
22x30, " " "	..... 1.25	28x28, " " "	..... 1.40
24x24, " " "	..... 1.10	28x30, " " "	..... 1.40
24x26, " " "	..... 1.10	28x32, " " "	..... 1.65
24x28, " " "	..... 1.15	30x30, " " "	..... 1.65
Half Ply Roofing, sq.	..... \$1.20	Two Ply Roofing, sq.	..... 1.75
One Ply Roofing, sq.	..... 1.35	Three Ply Roofing, sq.	..... 2.35

Door and window frames, mouldings, casings, stair and porch material. Send us your list for an estimate.  
**PORTLAND SASH & DOOR CO.**  
 230 Front St., Portland, Oregon

**PROFESSIONAL DIRECTORY**

**W. M. Langley & Son**  
 Lawyers  
 Forest Grove, Ogn.

**W. P. Dyke**  
 Attorney-at-Law  
 and  
 Notary Public  
 Forest Grove Oregon

**Hollis & Graham**  
 Attorneys-at-Law  
 Forest Grove, Ogn.

**J. N. Hoffman**  
 Attorney-at-Law  
 EQUITY AND PROBATE ONLY  
 Office Hoffman Bldg. Pacific Ave.  
 Ind. Phone 502 Forest Grove

**H. W. Vollmer, M. D.**  
 Physician and Surgeon  
 Office in Abbott Bldg.  
 Both Phones Forest Grove, Ogn.

Ind. Phones  
 Residence 212 Office 233

**DR. C. E. WALKER**  
 Osteopathic Physician

Treatment by Special Appointment Only

**W. Q. Tucker, M. D.**  
 Physician and Surgeon  
 Calls answered promptly day or night  
 Both Phones.

**Oregon Electric Time Card**

LEAVES Forest Grove	ARRIVES at Portland
6:20 a m	7:35 a m
8:30 a m	9:45 a m
10:35 a m	11:50 a m
1:10 p m	2:25 p m
3:25 p m	4:40 p m
6:10 p m	7:25 p m
8:05 p m	9:20 p m
9:53 p m	11:00 p m
LEAVES Portland	ARRIVES Forest Grove
6:55 a m	8:05 a m
8:30 a m	9:40 a m
10:50 a m	12:02 p m
1:15 p m	2:27 p m
3:30 p m	4:42 p m
6:00 p m	7:15 p m
8:30 p m	9:38 p m
11:25 p m	12:30 a m

Trains leave North Bank Station in Portland 15 minutes earlier than schedule.  
 All Trains Daily

The Press would be pleased to have the farmers call and get our prices on printing and furnishing of letterheads and envelopes.