

MUTUAL FIRE INSURANCE COMPANY HAS CLAIMANTS BUT NO ASSETS

Under State Law Policy Holders Have No Recourse. Instead of Damages They May Get Assessments

Acting on complaints that came to his department, States Insurance Commissioner Harvey Wells in August served notice upon the Mutual Fire company of which H. D. Wagon is president, to pay up their outstanding claims for fire losses within 60 days or he would enjoin the company from doing further business in the state.

The time given by the insurance commissioner expired yesterday and a representative of the insurance department has been instructed to ascertain whether the company has complied with the notice served by the insurance commissioner.

Commissioner Wells says that information furnished him by Hamilton Wagon, Jr., secretary of the company is to the effect that the company's unpaid fire claims amount to \$6700, which with other current expenses would make their total indebtedness exceed \$7000, with no cash on hand or assets of any kind. He says also the company has already collected from its policy holders up to full 100 per cent of the standard premium.

While the company was having difficulty with its policy holders and the insurance commissioner, the situation was complicated by an apparent attempt on the Mutual Fire company State Merchants Mutual Fire Insurance company, of which J. C. Mann is president, without effecting a legal consolidation.

When commissioner Wells was advised of this he notified Mr. Mann that he would hold him and the other officers of the Beaver company responsible for any effort to transfer the membership and business of that company to the Mutual Fire company without taking the proper legal steps and giving the members of the company opportunity to vote upon the question of merger.

Commissioner Wells was advised by a policy holder of the Beaver company that at a recent meeting of the board of directors of the concern, three members of the board resigned and the vacant places were filled by appointment, one of the appointees being H. D. Wagon, while the other two were understood to be men closely allied with him.

The complaining policy holder said no notice of a meeting was received by members of the association, and that he believes the remaining two directors had no authority to appoint three board members.

H. D. Wagon Jr., who is secretary of the Mutual Fire company, was elected secretary of the Beaver company. When asked about the matter he said there was no consolidation of the two mutual companies but that he was elected secretary of both so as to save expenses of administration.

The Warrenton News published last week correspondence which has passed between W. O. Hendricks of that place and officers of the Mutual Fire company and the state insurance commissioner, in order to show treatment Hendricks received at the hands of the

company. These letters show that the Mutual Fire company represented that by paring it an immediate saving of from 20 to 40 per cent in fire insurance premiums would be made. Hendricks took a policy of \$1500, and on June 9 1915 he received notice from the company that his assessment was \$31.90, which he paid.

On September 1, he received notice of another assessment of \$63.80. He then sent his policy back for cancellation, and was advised he could not cancel it until all assessments were paid. He then took the matter up with the United States attorney's office, on the alleged grounds that the mails had been used to defraud. He received a reply that nothing could be done. The reply, however, said:

"Undoubtedly you were misled by the agent of the company, as to the cost of insurance to be furnished, as probably have been many other policy holders of that company."

When he took the matter up with Commissioner Wells, that official said:

"To my regret I find that the law does not give us any jurisdiction over mutual companies. The only thing I can do is to order them to pay their losses and expenses, which I have done. Now under the by-laws of the mutual company you are liable for twice the amount of premium in any one year. You have given me the standard rate at \$44 per \$1000. This would make a standard premium of \$66 for \$1500 of insurance. Therefore, you are liable for \$132 in any one year. You state you have paid \$31.00 and they have assessed you \$63.80, which is \$39.70 more than the standard rate. Now if you pay this \$63.00 which they have assessed you they can only assess you \$36.60 more."

To Move Blanco Wireless Station

Clinton Applegarth was in from the Wireless Station at Cape Blanco last Saturday. Mr. Applegarth says that the much talked about moving of the station from its present location to Coos Bay will become a reality next year as the government has decided to make the move when the supplies now at the station are exhausted, which will probably be during the latter part of next summer. The new station to be built by the government will be at Coaledo, about two miles up the bay from Marshfield, and will be made to develop about three times the power that the present one will. It is said that the government's real reason for moving, is not because of the difficulty of getting supplies to Cape Blanco, but because late wars have demonstrated that wireless stations in exposed places are destroyed by the enemy—Port Orford Tribune.

Albany—Nebergall Meat Co. packing plant nearing completion.

Pendleton—Sixth garage of concrete being built here.

Marion and Polk counties have united in program for new bridge across Willamette at Salem.

Would Start State Road

Fred Hollister of North Bend has bravely undertaken to boost a gigantic road building scheme. We hope that his success will be equal to his nerve, and we stand ready to lend our small voice to swell the chorus in favor of the object which he seeks to promote, namely a Coast highway. The plan in the first instance to build a road from the Canadian to the Mexican line, to be promoted in Congress by its representatives there from the three coast states through which the road is proposed to be built and is backed, so we understand, by men of National influence. Mr. Hollister, fearing that Oregon being the weaker numerically, in congressional representatives, would receive the short end of the benefits accruing from such a plan, proposes that Oregon alone initiate the plan, for a coast road from the Washington to the California line and thereby insure the completion of the Oregon section of the road first and later seek to carry out original plan by constructing the North and South ends, through Washington and California. Mr. Hollister appears to be sponsor for the Oregon-First idea in this matter, and his plan is worthy of consideration. The Coos County Good Roads association will prove a valuable assistant to any plans on this line.

STATE INDUSTRIAL NOTES

New lumber rate established by the S. P. Co. for valley mills is 4½¢ per 100 lower than for Portland will go far to revive the interior sawmill industry.

Transfers are to be given between Willamette Valley Southern and Portland Railway Light & Power Co. trains.

Hood River is to have a co-operative spray manufacturing plant.

Lane county to get two clover-seed cleaning plants.

Baker city power plant cannot supply current for needed light.

Seven counties reduced school taxes average of 12 per cent. Twenty-three counties reduced county and road levy \$376,255.

Talbot—Clearing 668-acre farm begun here.

Pilot Rock granting electric light plant franchise.

Enterprise—sewer contract for \$18,652 let here.

The Dalles is to secure another dried fruit industry.

Toledo sawmill, idle since February resumes operations.

Work to begin on the Riddle-Tiller-Trater Lake highway.

Dairymen at Canby are discussing a cheese factory.

Construction of new Portland and Oregon City electric proceeding.

Coast guard and life saving stations to have telephone connections.

Salem city budget reduced \$10,000 from past year.

Falls City logging road to be extended and sawmills to open.

Broom handles and salmon crates are manufactured at North Bend on a large scale.

Eugene—contract let for Allen Lewis warehouse.

Chemawa Indian school will open in \$10,000 auditorium Nov. 15

Condon—50,000 bushels wheat sold at 90 cents.

Amity water works contract let at \$9770.70.

Walker citizens offer \$10,000 bonus to secure a milk condensery

It fell to the lot of J. L. Meyers to be the unfortunate sacrifice to the careless hunter's marksmanship this time. Sunday afternoon Mr. Meyers arranged a hunt in the Cow Creek country near Anchor with his hunting companion, Jim Manuel. Manuel started a buck in his territory and was giving chase and seeing a bush move fired. Upon going to see his game he found his companion drawing his last breath. The story is that Mr. Meyers told him, but instead had encroached Manuel's ground without letting him know of his whereabouts. The result is a calamitous misfortune that will always cause grief.

Mr. Meyers was a prosperous barber in this city for the past sixteen years and was elected mayor in 1911 and has always held the respect of the community. He was 47 years of age and leaves a wife and three children—Oregon Observer, (Grants Pass)

Orville Knight who lives near Myrtle Point, made complaint yesterday before Justice Stanley against Fred Kampher, a neighbor, accusing the latter of threatening to kill him and his family. Constable Dunham went and made the arrest and when Kampher was brought into court he decided not to controvert the charge. He was placed under bonds of \$250 to keep the peace and was allowed to go on his own recognizance until Saturday to procure the bond. The difficulty arose over improperly constructed fences which allowed stock from each side to trespass on the other—Coquille Herald.

PARTHENON FOR CITY OF ASHLAND

Proposed to Move Fair Building to Oregon City. Lady Who Wanted an Apple

If the Southern Pacific will haul the Oregon building to Ashland free of cost, it is not wholly improbable that the famous Oregon Parthenon will grace the wonderful park being developed at Ashland through the expenditure of \$175,000 secured by bond issue for this purpose and that of developing the Lithia Springs there. During the past ten days, Editor Bert R. Greer, of the Ashland Tidings, and chairman of the Springs Water Commission has been here in consultation with the Oregon Commission and the Southern Pacific officials and is serious in his attempt to secure the Oregon building for re-erection in his home city. Just now there is no great hope that the Government will decide to maintain the building here, and contract calls for its removal within ninety days after the close of the Exposition. The best offer that the Commission has had for the building is \$1,000 the concern making this offer agreeing to remove the structure and put the ground in the shape required by the contract. However, Editor Greer figures that the Commission can afford to waive that amount if the famous building could be reset at Oregon's southern gateway, and the public in general will agree. It will cost from twelve to fifteen thousand dollars to wreck the building and Mr. Greer is confident that he can secure that amount in his home city, providing the Southern Pacific will agree to transport the wreckage to Ashland. It is understood that the Springs Commission already has available a considerable sum for the construction of a casino in the park, and there would be no difficulty about financing the construction of the Oregon building. If the Parthenon is not to be maintained here, it is reasonable certain that all Oregon would delight in its reconstruction at Ashland. That city is spending a very large sum to develop a great resort and the beautification of the mountain park practically in the heart of that city is now in the hands of McLaren, father of Golden Gate Park's Landscape beauty and also responsible for the Exposition grounds. The Oregon Parthenon would have perfect surroundings there, and as a convention hall, museum, casino, or something of the sort it would serve a good purpose and advertise Ashland as nothing else could and result to the great advantage of Oregon in general.

A few days ago a lady approached one of the Oregon representatives here and said: "I'm from Los Angeles; I have heard of Oregon apples all my life but have never tasted one. I have inquired around here in the building and they tell me there are none for sale, but I'll tell you what I will do—I'll give you twenty-five cents for just one out of that box there and if you won't take twenty-five cents I might give you fifty." Needless to say, she finally got a fine Oregon apple, at no cost.

On November 15th, officially designated as "Oregon Apple Day" all comers can get a sample of the fruit for which there have been so many requests. The commission has arranged for the distribution of something less than 200 boxes of Oregon apples on that day—Spitzengerg of 96-to-the-box size—and during that day a program involving music and addresses and special features will be carried out. The Exposition has asked for this day and will co-operate in every possible way to make it memorable.

Oregon's competitive apple will be on display at the Palace of Horticulture during the present week, large shipments being now en route. The bulk of the entries will come from Hood River, thirty entries of a dozen varieties being offered from there, while Rogue River will contribute largely. The Willamette Valley and Eastern Oregon will furnish a few entries of different varieties.

Edna McDonald-Walls was awarded \$6000 in her damage suit against the Smith Powers Logging Co. for the loss of her leg, over a year ago at this place near the depot.—Coq. Herald

Geo. Guerin left several days ago from Langlois for his homestead on Coos river, from whence he will go to Roseburg to defend his claim in a contest that will be called at that place tomorrow. Mr. Guerin made proof upon his claim several years ago, but his patent was never issued and now the government has instituted a contest. Since Mr. Guerin took the place it was brown into the Forest Reserve which fact probably has something to do with the contest.—Port Orford Tribune

Madford—Mile of hard surface road laid near Flagstaff.

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