

Daily Democrat

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Lessee.

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BUSINESS MATTER

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FRIDAY, OCTOBER 15, 1915

FARMERS' INSURANCE.

By Carl Abrams.

Farmers of Oregon are coming to realize that insurance for their workmen against accidents is desirable, therefore the State Industrial Accident Commission has established a rate for different lines of farming operations under authority of Section 31 of the Amended Act passed by the last Legislature and which became effective July 1st. The great interest manifested by farmers is shown by the fact that up to date about 200 farmers have availed themselves of the benefits of this act, although the Commission has up to this time been so busy putting into operation the new amendments to the law that no effort has been made to notify farmers of their privilege to take advantage of the act. This information is becoming widely disseminated and has caused a number of unfortunate instances in the commission office during the past few weeks. In a number of cases men have been injured on the farm and the employer has then made application to come under the act and sent in remittances to cover his premiums with the hope that by so doing the injured man would be cared for by the state. This, of course, is important as will be realized by all readers. It is similar to insuring a building after the same has been burned down and then expect to collect insurance on the building. Similarly a great many applications have come in from farm hands who have been injured, for benefits under the act. They thinking that as long as they have not rejected the act they are entitled to its benefits. However, no protection can be extended to workmen unless accepted by application of the employer.

The rate fixed for farming operations is general farming including all operations incident thereto, 2 per cent of the payroll. Threshing, clover hulling, hay and straw baling, 4 per cent; prime drying, 1 per cent; wood cutting, 3 per cent; land clearing without blasting, 3 1/2 per cent; with blasting, 5 per cent, road work 3 per cent.

In addition to the above the employer is required to collect from the workmen and remit with his own contribution one cent a day from each workman. In computing the amount due the commission add \$15 per month for board when the men are boarded. For instance, a farm hand is paid \$40 per month and board and works 26 days, his wages would be \$55 per month. The premium would be 2 per cent of \$55, or \$1.10 plus 26 cents to be contributed by the workmen, making a total amount to be remitted to the commission of \$1.36 for the month. This is due and payable on or before the 15th of the month following that in which the work is performed.

Those farmers desiring to secure the protection of this act may do so by making application to the commission for application blanks and a copy of the law.

The protection afforded to both employer and workmen is absolute. In case the workman is injured in the course of his employment, the commission will pay all expenses for doctor's bills, hospital bills, medicine, etc., not exceeding \$250 and in addition compensate the workman for time lost by paying him a portion of his wages, not less than \$30 per month. Under no circumstances can he sue the employer for damages on account of injuries sustained as the money paid by the commission is full compensation under the law for the injury. This insures the employer absolute protection from damage suits and possibly from court costs and insures the workman of the payment of his expenses and money on which to live while injured. Workmen's compensation is one of the greatest steps in legislation. It is not only

protection to the individuals, but it is a protection to society against injured workmen who might become public charges and who often do. It is a protection to the families of injured workmen against suffering and poverty and it is a protection to the public in the way of taxes, because one of the greatest costs of our system of government is court costs and one of the greatest forms of court costs is personal injury cases. Under Oregon's present liability laws it has become comparatively easy for injured workmen to secure damages against employers by bringing suit.

Lastly, state compensation is insurance conducted by the state without profit and the state appropriates sufficient sums of money to more than pay all the expenses of operation, so that every dollar collected from employers and workmen alike is paid back directly to injured workmen in first aid and for time lost. Numbers of farms and a great many manufacturers in times past have afforded themselves liability insurance from insurance companies and in such cases the amount received by the workmen is questionable as more than half of it is used by the company in expenses and profit and a considerable portion of that remaining is dissipated by the injured workman in lawyer's fees and court costs in suing for his rights.

MISFITS

Well, \$D was a hummer. People came from far and near and bought liberally.

Didn't advertising keep buyers posted. People took their papers along and ordered from lists.

Probably the Easiest day in the history of the city.

And the fair is the best yet. Nothing better at San Francisco so far as it goes.

If put together our show would fill an immense building.

Perhaps next year we will have a building of our own.

Our merchants were mightily alive on dollar D.

Do people read the ads. Well, we guess, particularly when interested.

State institutions have to do with the whole state, not with any section. Albany stands on its rights every time.

People like a change in programs. That's what \$D was.

Novelty always attracts attention, from children to grey heads.

Back east there has been a convention of bald headed men. The only trouble was that all wanted to sit on the front seats.

Have you noticed how easy it is for people to get into Albany when there is something to come for. Any direction, any time of day.

FOR RENT—Modern furnished room, 321 West Sixth St. Bell 555-R. 09-15

PIANO TUNING, action regulating and voicing. First class work guaranteed. Leave orders at Daveport's Music Store, 409 West First street. J. R. CHAMBERS, Tuner. Phones, Bell 312-Y; Home 1187.



Your house is an unsafe place to keep your valuable papers, jewelry, etc.

You may be visited by burglars or fire most any time.

Be on the SAFE side—rent a box today in our Fire and Burglar Proof Safe Deposit Vault.



\$1.75

Newport
and back

And every Sunday during October.

SCHEDULE

Going: Leave Albany — 7:30 p. m.
Arrive Newport — 12:10 p. m.

Returning: Leave Newport 6:00 p. m.
Arrive Albany 10:45 p. m.

Newport is a beauty spot of the Oregon Seacoast. It is situated on the Yaquina Bay and the Pacific Ocean. Many amusements offered. Weather is delightful at this season and salmon fishing is good in Yaquina Bay.

Ask local agents for illustrated folder "Newport" and tickets.

SOUTHERN PACIFIC

John M. Scott, General Passenger Agent, Portland, Oregon

Progress Continues.

(By United Press)

Vienna, Oct. 14.—Austro-German progress in Serbia has continued despite desperate resistance. It is officially announced. Several trenches south of Belgrade were captured, and Serbian counter attacks were heavily repulsed. The Teutonic onrush southward was delayed by the defense, it is admitted.

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Spark Plugs	50c
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Thermos Bottles	\$1.25 to \$2.25

Ralston Electric Supply Co.

310 West Second Street

Peroxide of Hydrogen

Buying cheap peroxide of hydrogen to save money, is like stopping a clock to save time. A 15 cent bottle of pure peroxide of hydrogen is cheaper to buy than a full pint of the department store kind at 9 cents. You get the best that money can buy from us.

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Don't wait too long for tomatoes for canning. Nice ripe ones now in. Peanut butter for school lunches.

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overhauled. Address "Roadster"

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FOR SALE—Fine four acre tract,

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lays well. Call at Democrat office.

HOMESTEAD LOCATIONS — 1 have 3 claims of 160 acres each. See me at Hotel Albany. F. H. Westbrook. 07-14

FOR RENT

FOR RENT—6 furnished rooms, 4 blocks east of Lyon St. Near High school. Reasonable if taken immediately. Call 2251 Home phone. a20 tf

FOR RENT—5 room house, full basement, electric light, water, etc. 116 Cleveland St. \$10 including water. Good chicken yard and garden. G. C. Moon. 08-15

FOR RENT—First class store building, good location, 2nd and Ferry Streets. Enquire of Harry Schloesser. a21f

MISCELLANEOUS

WOOD FOR SALE—Big fir, \$4.00 per cord, delivered. Also ash and some vine maple. H. Struckmeier, 213 Baker St. Home phone 3205. a18o18*

FOR SALE—Six room modern house, every convenience, two lots, small barn. Part cash, balance terms. Bargain. Home phone 3168, or enquire First National Bank. a17-o17*

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at St. Francis Hotel. a5tf

SWEET CIDER—Will make cider and apple butter for the public every Tuesday, commencing Oct. 5th, until further notice, at my place 1 mile north of Albany. Home phone 2538. C. R. Widmer. a22tf dly wk

The ladies of the United Presbyterian church will hold a bazaar in the parlors of the church Wednesday afternoon and evening, November 3, 1915. 01tf

FLAT FOR RENT—Wood apartments. Call at 228 E. 3rd St. a22tf

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WANTED—4 or 5 room modern bungalow, furnished—man and wife, boy 4 years old. Reference if required. Call from 4 to 6. E. B. Pickard, 342 E. 2nd. 01tf

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