BEAVERTON ENTERPRISE

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LET'S STOP AND THINK

No one will deny that the United States government is a great institution; that it has done things that no other government in all history has ever accomplished. For instance, during the fiscal year of 1938 it collected in taxes approximately $5,659,000,000, which is the largest sum any government ever collected in any year.

That vast sum is just about a fourth of all the world's monetary gold, but despite this unparalleled "expense account" our federal government operates at a deficit. Anyone who thinks the end is in sight has only to look about him—at new bureau after bureau and at the growing national debt—to realize that the tax burden is going to get heavier.

Perhaps this is an optimist's view, but maybe, after all that 1938 tax load will be worth all it cost. Certainly it will be if it compels us to re-examine the whole question of the relationship between government and the citizen taxpayer, for the world today seems to be moving too rapidly along the road of greater subordination of the individual to the state. In some lands that subordination is complete; the citizen simply exists for the convenience of the state.

In America things have not reached that point. That approach will be dangerously near, however, if taxation is allowed to advance to a point so high that it will constitute virtual slavery to government.

A good mental exercise right now would be to remember and analyze the oldest truth ever spoken about our 151-year-old democracy—that a democratic government exists to serve the citizen, and that as a general thing it serves him best by leaving him alone.

Shipley Says Business Good

"Business is good", said W. W. Shipley when commenting on the opening of a new used car store on the corner of Southwest Alder and Sixteenth, Portland.

"W. W. Shipley Company, as the Dodge-Pymouth distributor, appreciates very much the confidence of the purchasers who selected both the new Dodges and Plymouths and used cars from us during the month of January, and I feel sure that our square deal policy, together with the additional sales made through service has made this amount of business possible."

"Business in Portland is definitely on the up-grade. Our used car volume from month to month shows a definite increase and most of these were purchased by the more conservative type of buyer as represented by owners of small businesses, farmers and executives of manufacturing concerns. With this as an indication of what the future holds for us Shipley Company feels they have an excellent basis on which to continue to expand."

"I wish to personally invite our many friends and well-wishers to visit both our new Use Car store on the corner of Southwest Alder at Sixteenth, and our big Used Car lot on Northeast Sixth between East Burnside and Couch Streets, where we have on display the best used trucks buys in Portland. In both stores we have a large selection of the Finer Used Cars . . . . our prices are low, there are terms to fit your budget, and we meet all finance rates. W. W. Shipley's business is to serve the motoring public, and we will always do this with honesty, integrity and satisfaction so I invite you to prove this fact to yourself."

CHRISTIAN SCIENCE CHURCH

"Spirit" is the subject of the Lesson-Sermon in all Churches of Christ Scientist, on Sunday, February 5.

The Golden Text is "Where the Spirit of the Lord is, there is liberty" (II Cor. 3:17).

Among the citations which comprises the Lesson-Sermon is the following from the Bible: "Thine, O Lord, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine; thine is the kingdom, O Lord, and thou art exalted as head above all, I Chron. 29-11.

The Lesson-Sermon also includes the following correlative passages from the Christian Science textbook, "Science and Health with Key to the Scriptures" by Mary Baker Eddy: "There is neither place nor opportunity in Science for error of any sort. Every day makes its demands upon us for higher proofs, rather than the professions of Christian power. These proofs consist solely in the destruction of sin, sickness and death by the power of Spirit, as Jesus destroyed them" (p. 232)

4-H County Club Leaders Assn. Meets Wednesday At Hillsboro

The next meeting of the County 4-H club's leaders association will be held in the County Court Room on the second floor of the Court House in Hillsboro on Wednesday February 1st, at 8 p. m

The main item of business to come before the group will be the reports by delegates—both men and women—who attended the State Leader's convention at Corvallis January 23, 24 and 25 They are expecting some good lively reports from the six or more delegates who attended.

St. Mary's of the Valley

The annual three day retreat opened for the high school students of St Marys of the Valley Tuesday evening January 17 with Benediction of the most Blessed Sacrament. Rev John E. McGarity, S. CP., director, pointed out the purpose of the spiritual exercises and remarked that it was fitting "to begin with the blessing of Christ Himself."

By his Christlike charity the reverend retreat master gained the confidence of the girls and by lucid explanations brought to their consideration various phases of Catholic life. Outstanding discussions were given on the Divinity of Christ, the Authority of the Church, the Holy Eucharist, Prayer, Death, and Choice of a Vocation.

The days of prayer and recollection closed with enrollment in the scapular, reception of sodalists and Benediction. The following girls were admitted to Sodality of Perpetual Help: Yvonne Luckey, Helen McPhee, May Moffat, Mary Claire Peterson, Evelyn Puncochar, Lorraine Schneider, Frances Smith, Mary Catherine Smith and Jeanette Woodard

Guests for the retreat at St Mary's were: Cecelia Reding, Beatrice Sanders, Florence Van Dyke, Anna Evers, Betty Vulysteke, Margaret Tobin, Katherine Michels, Charlotte Gillem, Rita Gulden and Louise Walz.

In the Tigard M. E. church bulletin for last Sunday we find the following as part of their good thoughts: "Do not pray for for easy lives—pray for stronger men. Do not pray for tasks equal to your powers but for power equal to your tasks. Then the doing of your work will be no miracle. But YOU will be the miracle." Also following: "Trust Him when dark days assail thee; trust Him when thy faith is small; trust Him when, to simply trust Him is the hardest test of all."

If you want news in this issue you must see to it that it is in our offices by 5 p. m. Wednesday.

EXCELLENT DESIGN

Pretty Miss Nannelle Rentz displays something in a new swimming suit at Miami Beach. The suit is white satin with brilliant flowers.

Beaverton Girl On Honor Roll

Helen Vershum daughter of Mr. and Mrs. E. Vershum of Beaverton Oregon, earned a place on the second honor roll at Oregon Normal School by virtue of her high scholaristic record in the fall quarter. Miss Vershum is a graduate of Tigard High school, class of 1936. She is enrolled in a course in elementary teaching training at the State Normal. Inclusion on the honor roll involved carrying a minimum of 15 term hours with a grade average of B.

Multnomah Woman Collects Ten for One

Mrs. Lettis Purser of route 8 Bx 1540 was a lucky collector last week, when she compared dollar bill numbers with a Portland daily list. The bill originally spent in a Multnomah store was returned to her in change for a payment made with a Portland concern. Surprisingly how quickly money will travel from one destination to another. In other words quick turnover keeps the dollars in circulation

Queer Habits of Fish

The Nile catfish adopts the strange habit of swimming on its back and as a consequence its stomach is colored darker than its back, whereas in most fish the back is always darker than the underpart. Another strange swimmer is the shrimp-fish, or needle-fish, of the Indian ocean. These little chaps always live together in small shoals of five or six and they swim in a vertical position, snout upwards. They can, however, swim in the ordinary horizontal position and have even been seen swimming about in a vertical position with their queer-looking tail end upwards.

OTTO B. BENNETT

Funeral services were held Saturday for Otto B. Bennett, father of Manson O., and Harvey Bennett and Mrs LaRue B. Gelvin of Portland. at Finley's Rose chapel, committment Memorial Hall Mausoleum

Mr. Bennett was born in Pennsylvania in 1865. He had lived in and near Aloha for several years.

He was a retired railroad telegrapher.

FREDERICK J. HAMEL

Frederick J. Hamel, died at Beaverton, route 2, January 27, at the age of 80 years. He was husband of Emily Hamel, Beaverton route 2, father of Lewis J. of Orenco, Miss Eleanor Hamel, Beaverton, route 2; Mrs. Joseph Zaniker, Oregon City, Or. Services were held at Hillsboro Monday, January 30 interment West Union cemetery.

MARIE ROMMESMO

Marie Rommesmo, age 60 years, died at Beaverton Jan. 27. She was wife of Chris, mother of Mrs. Gladys Hart and Ingwald Rommesmo; sister of Mrs. Emma Holo, all of Portland. Funeral services were held Jan. 31, Miller & Tracey, interment Greenwood Hill cemetery.

Soundness of Mutual Insurance Proven by Sensational Growth of Oregon Mutual Fire Insurance Co.

Forty-five years ago, some of the citizens of McMinnville, Oregon, believing that they could organize a company on the mutual plan to carry their fire insurance at a cost under that which they were carrying in stock companies organized what was then known as the Oregon Fire Relief association of McMinnville. Oregon In 1930. the name of this company was changed to the Oregon Mutual Fire Insurance Company The company was organized to indemnify the insured for loss by fire and not profit Under its organization, no dividends would be paid to stockholders and the insured themselves would receive all the benefits. It must be operated on a cost basis, the rates being fixed so as to pay the losses and expenses, and create such a reserve fund only as will take care of extraordinary losses. Its management is in the hands of the insured. Each policyholder becomes a member of the company and is entitled to vote in the selection of the Board of Directors. The Board of Directors annually elect the managing officers. Since the policyholders have the management, the company is of necessity operated for their benefit, with the result that its adjustments are always fair, and its payment of losses prompt.

It was organized without capital stock, and as there was no data on which to base the rates to be charged, it provided at that time for an assessment, but after a few years when sufficient tax had been secured, and after it had accumulated a reserve fund to take care of the extraordinary losses, it changed to a flat premium basis and has so continued ever since. Under the laws of the States in which it operates, it issues a non-assessable policy. The premium paid at the time the policy is issued, being the entire liability of the insured for any payments to the company.

The first policy issued by the Oregon Fire Relief association was on January 1 1895. At that time it confined its operations to a few of the counties in Western Oregon, but soon expanded to take in the entire state. Later as it grew, it extended to other States, so that at the present time it is licensed to write insurance in Oregon, California, Washington, Idaho, Utah, Colorado and Wyoming. Starting in 1895 without any capital stock or assets, it has grown until to-day it has assets of more than one and a half millions, which is largely invested in high grade United States Government and municipal bonds. It has aways furnished insurance at less than charged by stock companies, saving its members from 20% to 25% on the cost of their insurance. It thus has saved to the policyholders many thousands of dollars in the cost of their insurance and at the same time made prompt payment of losses of over Five Million dollars. In addition to this thru its competition it has been instrumental in causing other companies to reduce their rates, and through its trained agents by an inspection of risks and advice as to fire hazards has had a great influence in reducing fire losses.

PLAN OF OPERATION:

Under its plan of operation, there are two features that stand out preeminent. The first is to furnish insurance at the lowest possible cost consistent with safety. The second is to do everything possible to reduce the losses by fire Under its plan, the success of the company is measured by its low loss record and the low cost of insurance, and not by the volume of business To bring about these results it has a well trained agent in every community to carefully select., first the persons from whom insurance will be accepted and second to carefully select the risks that will be written. By the selection of the persons to be insured it is aimed as far as possible to exclude those who are careless or who are apt to burn the property in order to secure the insurance. By the inspection of risks, it is aimed to impress the insured with the defects in his risks and enable him to avoid unnecessary losses, and to insure only those risks which are reasonably free from fire hazards. By these inspections, the company is furnished a description of the property at the time it is insured, so that in the event of a loss misunderstandings and disputes are avoided. This company is the policyholder's company, owned by them and operated for their benefit If each policyholder will assist in eliminating the bad moral and physical risks, the cost of the insurance will be materially reduced. The cost of the insurance in this company is fixed by the insured depending on the amount of unnecessary losses.

Under its plan of operation, the assureds themselves determine the cost of their insurance. Whenever losses can be reduced the cost of their insurance is reduced as they are the only ones who receive any benefit from the operation of the company.

STABILITY:

In selecting an insurance company, its stability to pay its losses is the first consideration. The strength of a company is measured by its management and its financial condition. That this company is safely and economically managed is proven by its record of growth, and the savings it has paid to its policyholders. The financial strength of any business, be it insurance or any other class of business is to be determined by comparison of its asset to its liabilities. In such a comparison the Oregon Mutual Fire Insurance Company ranks with the largest and strongest of stock companies and exceeds many of them. The strength of its management is illustrated by the fact that it started without capital stock or assets and has accumulated assets of more than $1,500,000 paying all its losses promptly, and keeping the costs under that of stock companies With a record such as that for a period of more than forty years, it gives assurance that its ability to meet all claims and liabilities is firmly established. That the plan under which it operates is sound is evidenced by the fact that mutual insurance in both England and America has preceded stock company insurance. The oldest and strongest insurance company in America to-day is a mutual, the Philadelphia Contributionship, having been organized by Benjamin Franklin and others in 1752 There are in the United States to day, more than thirty other mutual insurance companies which have been in continuous operation far in excess of one hundred years.

No mutual fire insurance company that in the course of its business has accumulated assets of $200,000 has ever failed so long as it remained a mutual. The percentage of failures among mutuals is less than that among stock companies. That the mutual plan of insurance is economically sound and is the preferable manner of carrying insurance is demonstrated by the fact that the majority of life insurance companies abandoned the stock plan and adopted the mutual plan. That the mutual plan is the safest and best plan of carrying on the insurance business is recognized by the United States Government in that in providing for the insurance of bank deposits, it has placed it under the same plan as mutual insurance companies, and that also in the Government plan for home construction and mortgage loans, it is provided the mutual plan of insurance to guarantee the mortgage, stating that owing to the fact that it is under the mutual plan, it avoids the hazards which were caused by the commercial insurance companies. After a thorough study of the best plan for the operation of these Government institutions, they have recognized and adopted the mutual plan as being the best to carry out their object. In fact so far as the insurance is concerned, he must pay the losses and expenses under either plan and under the stock plan additional to pay dividends to the stockholders. Under the mutual plan any surplus built up remains the property of the insured, while in a stock company, it becomes the property of the stockholders. The assets of the Oregon Mutual Fire Insurance Company belongs to the policyholders, and can be used only for their benefit.

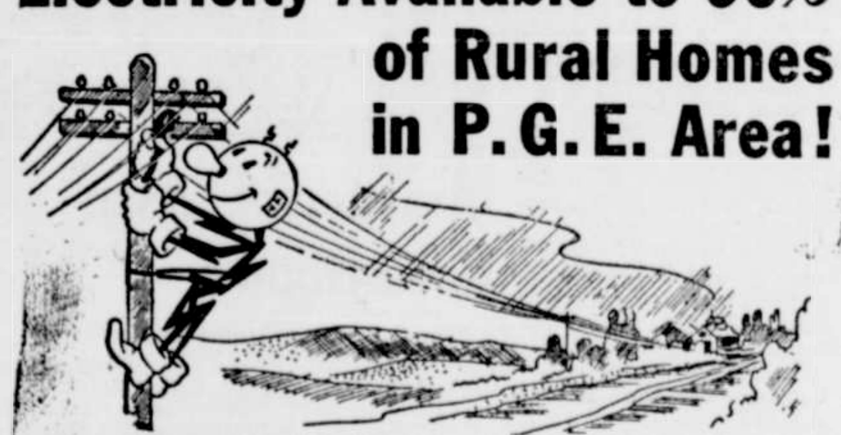
The history of this company shows it is economically and efficiently managed for the benefit of its policyholders. Its growth shows it has served the public well and earned its confidence. Its assets being more than one and one-half times its liabilities demonstrates that it furnishes unexcelled indemnity. It solicits your investigation, knowing that if you will make such an investigation, you will be an applicant for insurance, and become one of its more than seventy thousand members.

Electricity Used in Most Rural Homes

Ninety per cent of all the farms and rural dwellings located in the seven Oregon counties comprising territory of the Portland General Electric company are now enjoying the availability of electric service, as the result of new distribution line extensions made in rural areas by the company last year. The present 90 per cent coverage compares to 86 per cent at the close of 1937 according to the utility.

Representing an investment of approximately $225,000, a total of 200 miles of new rural lines were built during 1938 and brought electric service to 3,245 rural and farm customers not previously served. Gradual extension of lines during the last 30 years has progressed to the point where at the present time the company has 3,290 miles of rural lines, or more than twice as many miles as served cities and towns it is declared.

Farm customers average 13 to the mile on PGE lines compared to 69 customers per mile in urban areas where 80 per cent of the utility's total energy sales are made.



HAWKINSON TREAD SERVICE SAVES MOTORISTS OF TUALATIN VALLEY FROM 1/2 to 2-3 ON TIRE COST

Smooth Tires are Renewed by the Hawkinson Method. Is Under Personal Direction of Mr. Hawkinson.

There is no concern more worthy of extended mention in this review than the Hawkinson Tread Service located at 505 NE Grand, Portland. Under the direction of Mr. Hawkinson, who is thoroughly conversant with every feature of the tire retread business it is not strange that this has become one of the most important commercial assets of the community.

This is the day and age when the public demands not only magnanimous service but the best at reasonable prices.

Thoroughly familiar with the present conditions and with an exceptionally wide experience in the tire retread service the management of this company has been able to render a service to the people in their line that is not only appreciated but service at most reasonable prices possible has been the guiding influence in their policy, and they have built up them trade from all the surrounding country.

Mr. Hawkinson is a man of long and practical experience in this business. He is thoroughly acquainted with its every detail and is considered an authority in all that pertains to the operation of a very modern establishment. He is one of the foremost business men of Portland and has aided in the development of this section of the state This company is not only well equipped and expertly operated but their service is one that is necessary to the onward progress of the community.

In making a review of this onward progress of this section of the country we compliment Mr. Hawkinson and his assistants on the manner in which the business of this modern company is operated. Real service and real prices are bringing them trade from all over the country. Convince yourself. Give them a trial. Telephone 2472.