

CORBETT

George G. Smith, of Winterset, Iowa, enroute home after spending two months in California at the exposition and other points of interest, arrived Saturday evening for an extended visit with his sister-in-law Mrs. Clara Smith and his niece Miss Ethel Smith, whom he had not seen for ten years.

Miss Ethel Smith finished a nine-months' school at Trenholm, Columbia county, and returned home Saturday evening.

The entertainment and ice cream social at the Grange hall Saturday evening was well attended and was a success in every way.

Mr. and Mrs. Anderson, of Lake county, visited Mr. and Mrs. Lewis Reed Wednesday and Thursday.

Mrs. Anna Reynolds, of Portland, was the guest of Mrs. Clara Smith last week.

Mrs. Myrtle Reed visited her daughter Mrs. Albert Fox at Troutdale Wednesday and Thursday.

Mrs. Blackhall, of Portland, was a guest at the Floyd Reed home Sunday.

Mr. and Mrs. C. V. McMonagle and sister Miss Daisy Stites, of Portland, were out on the former's ranch Monday, and were pleasant callers at Ferndale Place.

Mr. Swartztrauber of the Y. M. C. A. Portland, was out Saturday and made a trip to Bonneville with F. C. Reed and the Misses Iva Reed and Helen Coulter.

TROUTDALE

Mr. and Mrs. Jay Bailey and three children from Colorado, arrived here yesterday for a visit with the former's sister Mrs. C. I. Baker and brother R. D. Bailey. They are contemplating making Oregon their future home.

School desks of the usual form but having tops that roll back into their support are a novelty.

Hong-Kong is an island of thirty square miles.

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A Flexible Roof.
A real door which fastens and locks at all four corners
A bracing system not found on any other silo.

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Field Type-W Gas Engines
All Sizes, Start on Webster Magneto without cranking. No batteries.

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Special Sale of Lumber

1x6, 1x8, RUSTIC, all patterns, No. 1, \$18, No. 2, \$14, No. 3, \$11.
Common Barn Grade of RUSTIC, \$9.
1x4, 1x6, 1x8, 16 or 24 ft. lengths, rough \$6, sized \$7.
2x4, 2x6, 2x8, 16 or 24 ft. lengths, rough \$6, sized \$7.
1x6 FENCING, 16 or 24 ft., \$6.
1x4 SHEATHING, \$5.
1x6, 1x8 SHEATHING, odd lengths, \$6, same 16 or 24 ft. lengths, \$7.
1x6, 1x8 SHIPLAP, 16 or 24 ft., \$8.
2x4, cull, sized, \$2.

ATTRACTIVE REDUCTIONS ON ALL LUMBER.
Good Supply of Split Cedar Fence Posts.
Good Supply of Flooring and all Finish Lumber, Mouldings, Shingles, Etc.

Mill now in operation. Let us figure on your orders. Phone or write. We Deliver.

Sandy Fir Lumber Co.

Phone 446 Martin Lennartz, Mgr. Sandy, Oregon.

FAIRVIEW

The Fairview library has just received a new lot of books, among them "Western Women in Eastern Lands," by Montgomery; "Soils and Fertilizers," by Snyder; several religious works and a substantial addition to our juvenile department, which is largely patronized. After school closes we expect to add a story hour. We now have books on almost any subject either on our shelves or on call from the main library. We also have a goodly line of reference works. Our circulation for the opening month was 175 and is constantly growing. Everyone cordially welcome. Come and spend your idle time with a good book instead of on the street corners.

The Ladies' of the M. E. church will hold a chicken supper in the hall Saturday evening, June 5th. Come and get a fine meal for a moderate price.

The recent ice cream social netted the church \$8.20 which will go toward improving the church property.

Our R. F. D. carrier took unto himself a wife last Saturday. The whole town turned out in the evening and gave them a royal welcome. The lady was formerly Mrs. Vorda, of Ventura Park. Mr. Schram evidently thinks "it is not meet for man to live alone." Their many friends wish them a long and happy married life.

Miss Nannie Anderson has gone to Hood River to pick cherries, and visit Miss Sadie Stone.

"Uncle Nels" Gunnason has gone to Walla Walla to his son's.

An entertainment and ice cream social will be given at the Fairview Presbyterian church Saturday evening, May 29, by the young people's class of the Sunday school of which Mrs. A. L. Stone is the teacher. No admission will be charged to the entertainment. The program is as follows:

- Song by the class.
- Piano solo, Lillie Luscher.
- Vocal solo, W. E. Stone.
- Piano duet, Mrs. A. C. Dixon and Mrs. A. L. Stone.
- Vocal solo, Gladys Holgate.
- Piano solo, Nellie Paris.
- Vocal trio, Eva Townsend, L. H. Stone and E. M. Stone.
- Piano solo, Olive Fancher.
- Vocal solo, Eva Townsend.
- Reading, Mrs. Janet Grant.
- Piano solo, Ruth Shaw.
- Chorus, U. S. Class.
- Piano solo, Mrs. A. C. Dixon.
- Trombone solo, L. H. Stone.
- Piano duet.

Fairview Young Woman Passes.

Miss Bertha J. Moller, daughter of Mrs. A. B. Moller of Fairview, passed away Wednesday, May 26, aged 30 years and 7 months. Besides her mother, she is survived by three sisters and three brothers: Mrs. Clara Dunbar, Louise and Helen, Richard, John and Henry Moller of Fairview.

The funeral services were held today from the family home. Interment was in the Masonic cemetery. Miss Moller was born in East Portland.

A government bureau in Uruguay recently estimated the population of the republic at 1,300,000.

HURLBURT

Miss Lela Lasley, who has been going to school at Berkeley, California, has come home to stay for a time.

Mrs. M. D. Johnson has been visiting her sister in Portland.

The work on the Highway has begun between Springdale and Spybrocks.

The social for the benefit of Roland Morgan, which was held at the Grange hall, resulted in \$23 being cleared.

A column of smoke was recently seen to rise from the crater of Mt. Hood. She seems to be putting on her war paint.

Mrs. S. M. Davis has started a new variety of chickens, especially for preachers. The ones she now has possesses only four legs, but she hopes to increase the number.

LUSTED

Mr. and Mrs. G. Lusted visited Mr. and Mrs. Bauder and family at Seaside last Sunday.

Miss Irene Erz has been having the grip and unable to attend school.

Mr. and Mrs. Mathew Rauw attended the wedding of Frank Canning and Miss Cena Van Fleet in Portland last Tuesday. Mathew Rauw acted as best man and Mrs. Ida Rauw as bridesmaid.

Elmer Hamilton, who underwent an operation at the Portland Sanitarium, is able to be around again and was out visiting his parents, Mr. and Mrs. W. H. Hamilton, Sr., last Sunday.

KELSO

The entire eighth grade received diplomas from the state superintendent of schools. The graduates are Charles Haworth, Clara Harbison, Lillie Jonsrud and Nora Milan. Commencement exercises will be held on June 5th, to which all former graduates of the school and former teachers are invited. Mr. Vedder of Oregon City is expected to make the address. The members of the 7th grade, who passed the state examination in geography are Marion Barnum, John Canny, Hazel Dunn, Hugh Harbison and Eunice Jonsrud.

Mildred Jarl celebrated her 10th birthday last Friday by entertaining a number of her school friends at her home. Games and music and dainty refreshments were enjoyed by all.

The following pupils of the Kelso school were neither absent or tardy during the entire term: Lillie Jonsrud, Marion Barnum, Nora, Leo and Anna Milan, Ruth Lind, Robert and James Milan, Millard Francis, Mildred Jarl, Gertrude and Florence Kligel and Anna Lind.

SPRINGDALE

Born to Mr. and Mrs. George Shelley, a baby girl, Friday, May 21.

School has closed after having completed an eight month's term.

Mr. and Mrs. Vern Lucas have moved into their new home.

Jesse Rogers and Anna Robinette were married last Sunday. They have the best wishes of a host of friends.

The new highway, which goes around by Fred Smith's place, has been opened and work started on it.

Otto Reeves and Louis McAdam, of Salem, Oregon, were callers at the Bell home Sunday.

COTTRELL

Services will be held at the Cottrell Baptist church on Sunday at 11 o'clock by the pastor, Rev. E. A. Leonard, and at Orient in the evening at 8 o'clock.

Miss Cena VanFleet of this place and Mr. Frank Canning of Kelso were united in marriage in Portland at 3 p. m. Tuesday. Mr. and Mrs. Canning will live at Kelso.

Mr. and Mrs. Ed. Andre attended the marriage of their daughter Lula Gilbreth to Albert Clawson, in Portland, Wednesday evening at 8 o'clock. Mr. and Mrs. Clawson will make their home in East Portland. Miss Rosa Wishart was the guest of Mrs. Thomas of Troutdale, Thursday.

The Cottrell Ladies' Aid will meet with Mrs. J. R. Duncan, Wednesday, June 2.

Mrs. Pendleton, of Minneapolis, Minnesota and Mrs. D. D. Jack, of Seaside, were guests of Mrs. Ella Schneider Thursday.

List of Letters.

Remaining letters uncalled for in the Gresham postoffice for week ending May 23d, 1915:

Letters—W. M. Nutting, Violet Giltner.

Cards—Olga Peterson, Miss Lula Mason, Mrs. Virgil Grace.

These letters will be sent to the dead letter office on June 6th, 1915, if not delivered before. In calling for the above, please say "advertised," giving date of list.

I. McCOLL, P. M.

Daily Oregonian, 1 yr. reg. \$6.00
Twice-a-Week Outlook, 1 yr. 1.50
Combination, 1 year. 6.00

INSURANCE AGENT GIVES EXPLANATION

Mutual Assesses Members.
Insurance Commissioner Wells, receiver of the defunct Horticultural Fire Relief association, which was a mutual company, has just ordered its 3700 members to pay into his hands the sum of \$22,139 to meet the pressing debts which the company left outstanding.—Telegram, May 21.

The Outlook has been very anxious to know as near as possible the truth regarding the defunct Horticultural and Oregon Merchants Insurance companies, and in order to gain knowledge in this matter, it had an interview with John Brown who was their agent in Multnomah and Clackamas counties.

Regarding the notice of assessment in the Evening Telegram of May 21, claiming that 3700 members are assessed to make up \$22,139, he makes this explanation: This number comprises only those owing concrete, brick or stone buildings in the "B" class, who were charged 70 per cent of board rates; and residence and farm property, 3 year policies, who were charged 60 per cent, and in each case referred to a certificate fee of \$1 was also charged. All other policies have been written at full board rates since Aug. 1st, 1915.

The last mentioned cannot be assessed, as they have paid full board rates. Yet he says in a great many cases the assured would be entitled to a return premium instead of being called upon to pay an assessment. It was agreed to pay dividends on these commencing August 1st, 1914, which they did, and Mr. Brown says that these dividends came in checks to him, payable to the assured, and that he delivered many checks until in December, 1914, it was resolved to stop payment of dividends for a short time, giving no reason for so doing. Mr. W. U. Moore, merchant at Sycamore receiving the last dividend check sent to this office.

Mr. Brown has been very active in the insurance work for about fifteen years, being the oldest insurance agent east of Portland, and it is reasonable to say that he carried the greater per cent of insurance throughout this country, and as a reason of this he states that his territory was not the largest in the state, yet the losses unpaid from these companies to his clients amounts to \$9,300 or nearly one-fourth of the entire amount which they owe. The oldest unpaid loss to his knowledge is the Gresham losses of December 20, 1914, and he holds a letter wherein the company would send him check for Ed. Osburn on March 1st, 1915, for \$1500. While waiting on the letter, news came through the evening paper of the failure.

Now Mr. Osburn has a letter from the receiver stating that the Oregon Merchants Mutual had no funds and that he can expect very little.

He claims that through verbal information from the officers that it did not matter which company the policy was written in that the moneys on hand was available for each company equally.

The receiver should look into these matters and be fair with each, as it is known that the Horticultural took over the Oregon Merchants Mutual with that understanding; and further, the Horticultural was absorbing the Oregon Merchants policies and asked the agents in February, 1915, to work to that end.

And further: Insurance Commissioner Wells has issued a statement that these companies were defunct over a year before the receiver was appointed. For explanation to the people Mr. Brown has asked that the following letter from W. J. Ferguson, Oregon Insurance company, to the Underwriters report of San Francisco, California, be published:

February 6, 1915.
Underwriters' Report,
359 Sansome Street,
San Francisco, Cal.

Dear Sirs:

"I have noted the article relating to the Horticultural Fire Relief association in your issue of January 29, 1914, and must take exceptions to your statement that the association has no surplus or funds with which to pay losses. The statement to which you refer was of December 31, 1912, and may not be at all applicable to the company at the present time. At that time the association had more than \$18,000.00 cash available for the payment of losses and has since increased this amount.

"You evidently are not aware of the fact that the laws of Oregon relating to mutual insurance make no requirements as to maintenance of reserve to cover unearned premiums. In my report this company is charged with unearned premiums of over \$60,000.00, which is not, however, a legal liability. Eliminating this item, the company had a surplus of more than \$50,000.00.

"The mutual associations of this state are doing a very satisfactory business generally and have joined with this department in adopting the strictest possible standard of solvency. Like our fraternal orders, most

The Battle and the Race

The battle is not always to the strong—the race not always to the swift. It is neither strength nor swiftness that will bring you off victorious in Life's Battles and Life's Race. It's perseverance. It's starting a thing—and sticking to it. By starting an Account at the **BANK OF GRESHAM** and having started it by sticking to it, YOU can win the Battle and the Race. It's up to you!

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Rustic, all patterns, No. 1, \$18; No. 2, \$14; No. 3, \$11. Barn Rustic, \$9.

1x4, 1x6, 1x8, 16 or 24 ft. lengths, rough, \$6, sized \$7.
2x4, 2x6, 2x8, 16 or 24 ft. lengths, rough \$6, sized \$7.
Fencing, \$6. Shiplap, \$8.

SPLIT, ROUGH and DRESSED CEDAR POSTS

Cabinet Lumber, Cedar, Fir and Hemlock

All kinds of Moulding, Apple Boxes, Ladders and Shingles
TURNED PORCH POSTS, NEWELS, BAULTERS, TABLE LEGS, Moulded and Plain GUTTERS.

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PHONE 41x Route No. 2.

of them have to grow up to this standard.

"Such statements as are used in the heading and introduction of your article are misleading and tend to nullify the work this department is doing to improve the situation in our field. Had you understood the situation in our field, I am sure you would not have made this statement."

PLEASANT VALLEY

Mrs. Al. Bruns visited with friends in Portland Wednesday.

The Misses Bowman, of Portland, were entertained by Mrs. W. G. Rogers at her home last Sunday.

Mr. and Mrs. Lewis Yaun, of Ridgefield, Washington, visited over Sunday with Mr. and Mrs. W. L. Rhoads.

Mr. and Mrs. Frank Baxter, of Ridgefield, spent a few days visiting at the home of Mrs. Baxter's parents Mr. and Mrs. J. Krouse.

Mrs. Elwood, of Portland, and her daughter Miss Lura, who has just finished teaching a term of school at Stevenson, Washington, are spending a few weeks with Mr. and Mrs. W. G. Rogers.

According to an editorial in the Mt. Scott Herald there was almost \$102,000,000 sent to foreign countries by people living in the United States. The greater part of this vast sum presumably went to aid the countries now at war with one another. Sending this money out of our own country is wrong. It the first instance sending money to Europe will only aid in prolonging the barbarous war, prolonging the war means prolonging and increasing hard times in this country. This money should be kept here and used to develop our own resources and thus furnish employment for the unemployed, many of whom are now dependent upon charity for their existence and the number of this class is increasing daily.

Those unfortunate people in Hat Valley who have lost their homes through the eruptions of Mt. Lassen, should be provided with new homes by the government.

The tar macadam road has given the best service of any form of street tried in Calcutta.

City Bakery

PAUL HOETZEL, Prop.

Best Bread

On the Market
Fresh Every Day.

Pies, Cakes and other Pastry

Main St., Gresham.

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OF PORTLAND, OREGON

Invites all farmers who have no insurance on their farm buildings to insure with us... This association is the cheapest and safest in the state. It insures only country property and has over \$3,000,000 insurance in force.

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M. W. SNASHALL, Pres.

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