

EAGLE POINT DIST. REORGANIZATION IS NEAR SETTLEMENT

SALEM, Ore., Aug. 20.—(AP) State Engineer Luper has returned from California, where he conferred with bondholders and bond-dealers interested in several Oregon irrigation districts not being reorganized. Luper says that he is receiving the full cooperation of all California investment bankers and that the general attitude of all bondholders is to extend full cooperation. He conferred with representatives of bondholders of the Ochoa, Grants, Cass, Wamspring, Crook County Improvement District, Deschutes County Municipal Improvement District, Eagle Point and Sumner Lake.

Oldest Exclusive Insurance Agency in City of Medford

Seldom, if ever, does it fall to the lot of a business to assemble the outstanding and some of the most successful organizations in that business under one head, however this has been accomplished in Medford by the H. A. Holmes Agency, the oldest exclusive insurance agency in the city. The agency claims to have collected in its office the oldest insurance company in the world, the Sun Insurance of London founded in 1710; the largest insurance company in the world, being the amalgamation of the Royal and Liverpool insurance company, the largest insurance company in America, being the Home Insurance company of New York, and the oldest company in America, the Insurance company of North America.

CRATER LAKE FISH PROVIDING SPORT

CRATER LAKE, Ore., Aug. 20.—(Special)—Several very good sized fish were pulled out by fishermen Sunday at Crater Lake and last week 17 rainbow trout were caught in one day by a party, two of whom exceeded the limit.

Wilbur Telford of Klamath Falls spent Sunday fishing on Crater Lake and visiting with his father, Ray, who runs the large luncheon on the lake. Mr. Telford was successful with three very good sized fish.

SIX PERSONS DIE IN ROOMING HOUSE FIRE

LITTLE ROCK, Ark., Aug. 20.—(AP) Six persons were burned to death and several others injured or burned in a fire in a rooming house here Monday.

Prisoners Escape. SEATTLE, Wash., Aug. 20.—(AP) Four prisoners sawed through cell bars and escaped from the King county jail here after slugging Jailer H. I. Rice in unprovokedness with a sack of iron scraps.

Insurance Makes the Home Possible

Your Cheapest Necessity— Fire Insurance

Your fire insurance dollar pays for indemnity—for immunity against financial loss when calamity overtakes you. But that dollar buys so much more than the indemnity it pays for that it ranks as one of the most effective dollars you spend. Its purchasing power is away above the average.

Fire insurance, from the indemnity standpoint alone, is one of the cheapest of present-day necessities. Its cost has consistently declined—even during the period of war inflation—practically every year for the last twenty.

And this in spite of the fact that insurance service—as rendered by the 239 Stock companies constituting the National Board of Fire Underwriters—has multiplied its activities for the public welfare and greatly enlarged their scope.

Research and Engineering Your fire insurance dollar may pay for indemnity only, but for good measure the Stock Fire Insurance companies provide engineering and research services to make life and property safer—laboratories in which to test materials and devices—scientific measurement of fire hazards—building construction codes—arson detection and investigation—organized fire prevention—and many other voluntary measures designed to lower the fire waste and thereby reduce the cost of fire insurance.

A thorough understanding of what Stock Fire Insurance really means and does—and a greater public use of its facilities—should result in a still further reduction of the fire waste and a consequently greater service to the insuring public.



THE NATIONAL BOARD OF FIRE UNDERWRITERS 45 John Street, New York A NATIONAL ORGANIZATION OF STOCK FIRE INSURANCE COMPANIES ESTABLISHED IN 1866

NATIONAL CAMPAIGN OF ADVERTISING BY FIRE UNDERWRITERS A few years ago insurance companies and local insurance agencies did not even think about advertising, let alone placing advertisements in newspapers. But times have changed and the live-stock insurance companies and local agencies figure that advertising is absolutely necessary to the successful conduct of their business and they "are doing it now."



Phone 444—Jackson County Bank Bldg.

LIFE INSURANCE PAID LAST YEAR \$2,057,000,000

Policy holders and beneficiaries received \$2,057,000,000 from life insurance companies in the United States and Canada last year, according to the annual "Life Payments Number" of the National Underwriter, an insurance journal. This is an increase of \$311,000,000 over 1927. The increase in 1927 over 1926 was \$196,464,452.

Payments of the life insurance companies in this state were \$17,499,000, ranking 25th in the states, and in this city \$4,900, according to the National Underwriter. The growth of life insurance has been almost unimpeded by the public. There are few industries whose volume of business equals the payments made by life insurance companies to policy holders and beneficiaries.

There are, however, many substantial payments large enough to keep a family from want. The day of the small policy is practically gone. The vast development of life insurance is due to the new economic conditions that make life insurance a good answer to the modern problem.

When there was only one standard of living for the mass of the people, when provision for the future was no factor in the potato and sale price, when women worked in the fields and women supported their families by hard work, when education was rare and children went to work at 10 or 12 years of age, the need for life insurance was not so apparent. Those who have higher standards of living for their families need life insurance, and the payments listed in this issue show they had bought it in amounts that return a stupendous total to beneficiaries each year.

The largest payment was on the life of Roman Wamamaker, whose insurance amounted to \$5,823,450. Although there were only five policyholders who died during 1928 leaving \$1,000,000 or more of life insurance, there were two who left between \$500,000 and \$1,000,000, 34 left between \$250,000 and \$500,000, 22 left between \$200,000 and \$250,000.

State and inheritance taxes account for some of the best policies. Experience has shown that an estate may be wrecked by the necessity of selling the eminent assets in order to meet the demands of the government and the various states. However, the list of large policies includes many men who were not wealthy. They enjoyed good incomes and found life insurance an ideal provision for their families under modern conditions.

Life insurance enables people to budget their income and place ample provision for their families, instead of pinching all their lives in order to leave their dependents in comfort.

New York naturally leads the states in volume of payments, the life insurance distributions in that state being \$227,500,000. Pennsylvania comes second with \$180,000,000 and Illinois third with \$173,500,000. Ohio shows \$129,000,000, all other states receiving less than \$100,000,000.

Today this paper presents the first of a series of advertisements to be continued over a period of months, by the National Board of Fire Underwriters. This is part of a national campaign to be conducted throughout the United States. Most of the local agencies belonging to this organization are co-operating by carrying ads in connection with the national campaign. Inasmuch as insurance rates are predicated on the amount of losses incurred the operations of the National Board of Fire Underwriters has for its object the reduction in the cost of insurance to the property owner.

Stage Line Sold. SAN FRANCISCO, Aug. 19.—(AP) Purchase of the Pacific Auto Stage Lines, operators of a fleet of stages between this city and San Jose, by Arthur H. Samish and Frank Everman, pioneer stage men of California, was announced here. The purchase price was said to approximate \$1,000,000.

The highest point in North America is Mount McKinley, in Alaska, 29,000 feet high.

Brown & White Agency, Inc. J. C. COLLINS, Mgr. ALL FORMS OF Fire Insurance Automobile Insurance Livestock Insurance Hotel Holland Block Phone 130

J. W. Wakefield General Insurance Since 1908 107 E. Main St. Phone 17-R

Earl S. Tummy General Insurance Service 309-310 Liberty Bldg. Phone 402 Medford, Ore.

We Write Fire, Automobile and Liability INSURANCE We also furnish Indemnity and Liability Bonds REDDEN & CO. INSURANCE AGENCY 119 N. Central Medford Phone 720

McCURDAY - DANIELS INSURANCE AGENCY, Inc. Medford National Bank Bldg. Medford, Ore. Phone 123

West Linn—Plans under way for construction of two play sheds for Clackamas county school district No. 34 at cost of \$12,000 each.

INSURANCE First Insurance Agency A. L. HILL, Manager Phone 105 30 N. Central Medford, Oregon

Insure in Sure Insurance We write every kind of insurance in old and tried companies CHARLES A. WING AGENCY, Inc. 18 N. Front Phone 728

Chauncey Florey Fire and Automobile Insurance Liability and Indemnity Bonds 201 1st National Bank Bldg. Phone 318

We Write Fire, Automobile and Liability INSURANCE We also furnish Indemnity and Liability Bonds REDDEN & CO. INSURANCE AGENCY 119 N. Central Medford Phone 720

McCURDAY - DANIELS INSURANCE AGENCY, Inc. Medford National Bank Bldg. Medford, Ore. Phone 123

INSURANCE EVERY KIND FIRE LIFE BONDS TRUSTS MARINE ACCIDENT BURGULARY CASUALTY LIABILITY AUTOMOBILE PLATE GLASS COMPENSATION REST INSURANCE USE AND OCCUPANCY "ASK DAN, THE INSURANCE MAN"

Summons. No. 427—Equity. In the Circuit Court of the State of Oregon for Jackson County, Medford Irrigation District, a public corporation, Plaintiff.

Christina M. Hawkins and John Doe Hawkins, her husband, if the said Christina M. Hawkins be married; and also all other persons or parties unknown claiming any right, title, estate, lien or interest in the real estate described in the complaint herein, Defendants. To Christina M. Hawkins and John Doe Hawkins, her husband, if the said Christina M. Hawkins be married; and also all other persons or parties unknown claiming any right, title, estate, lien or interest in the real estate described in the complaint herein, the above named defendants.

Commencing at a point which is 16.37 chains South and 5.385 chains West of the Northwest corner of Block Four (4) of the Pierce Sub-division in Township 37 South, Range 1 West of the Willamette Meridian in Jackson County, Oregon, and running thence South 14.25 chains to the dedicated road, thence along the dedicated road, West 5.385 chains; thence North 10.37 chains; thence East 2.885 chains; thence South 2.885 chains containing 5.56 acres of land, more or less, and being the Southwest one-fourth of the tract of land described in Certificate of Title No. 274, heretofore mentioned, and in said Certificate of Delinquency, No. 125.

Summons. No. 428—Equity. In the Circuit Court of the State of Oregon for Jackson County, Medford Irrigation District, a public corporation, Plaintiff.

Summons. No. 429—Equity. In the Circuit Court of the State of Oregon for Jackson County, Medford Irrigation District, a public corporation, Plaintiff.

Buy where you see the Violet Color GENERAL VIOLET RAY ANTI-KNOCK GASOLINE

Said real property is particularly bounded and described as follows, to-wit:

Commencing at a point which is 16.37 chains South and 5.385 chains West of the Northwest corner of Block Four (4) of the Pierce Sub-division in Township 37 South, Range 1 West of the Willamette Meridian in Jackson County, Oregon, and running thence South 14.25 chains to the dedicated road, thence along the dedicated road, West 5.385 chains; thence North 10.37 chains; thence East 2.885 chains; thence South 2.885 chains containing 5.56 acres of land, more or less, and being the Southwest one-fourth of the tract of land described in Certificate of Title No. 274, heretofore mentioned, and in said Certificate of Delinquency, No. 125.

Summons. No. 430—Equity. In the Circuit Court of the State of Oregon for Jackson County, Medford Irrigation District, a public corporation, Plaintiff.

Summons. No. 431—Equity. In the Circuit Court of the State of Oregon for Jackson County, Medford Irrigation District, a public corporation, Plaintiff.

Summons. No. 432—Equity. In the Circuit Court of the State of Oregon for Jackson County, Medford Irrigation District, a public corporation, Plaintiff.

Summons. No. 433—Equity. In the Circuit Court of the State of Oregon for Jackson County, Medford Irrigation District, a public corporation, Plaintiff.

Summons. No. 434—Equity. In the Circuit Court of the State of Oregon for Jackson County, Medford Irrigation District, a public corporation, Plaintiff.