

Vote to Sustain the County Court

"Shall a New County Court House be constructed in Medford, Jackson County, Oregon, using for such purpose not more than \$260,000 from the funds on hand and received by said County from the United States Government under an Act of Congress dated July 13, 1926."

- 300 \ Yes. I vote for the construction of a New Court House.
- 301 \ No. I vote against the construction of a New Court House.

Why You Will Profit by Voting 300 YES

JACKSON COUNTY NOW HAS \$260,000 SET aside for the purpose of constructing this new court house at Medford.

The construction of the court house will not cost you a penny in taxes if the court house is built while this fund is available, whereas

If construction were to be postponed and the court house fund used for other purposes, taxes would have to be levied and the construction would have to be paid for out of your pocket.

The expenditure of this \$260,000 will not in any way retard the progress of the county—the proper construction of highways, the redemption of bonds when they become available nor in any way hamper the county in its regular governmental functions.

Medford will furnish the present building free of rent for the use of the county government offices for **ONLY FIVE YEARS**—which will expire July, 1932. Thereafter, the county will be justly obligated to pay rent to the City of Medford on the building and, since,

The county is now getting only 2 per cent interest on this \$260,000 fund, the charge for rental after the expiration of the five years free rental would very likely be more than the interest derived from the \$260,000.

The building now used is not adequate for the county's needs and the county is now renting outside offices for county officials at a cost of \$140 a month. Furthermore it is not the type of building that should be the home of the county government.

If the expenditure of the \$260,000 fund by the county court is approved by the voters of Jackson County at the May 16th election—this approval being necessary according to law—construction on the new court house cannot be started until July, 1931, which will not give any more time than necessary for the completion of the new court house before the 5-year free rental period expires.

If the expenditure of this fund were not approved by the voters at the May 16th election, the county court might feel obligated to use this fund for other purposes instead of allowing it to remain idle.

This would later make it necessary to levy taxes on all property for a special fund to construct a new court house, and also levy taxes and pay rent to the City of Medford during the interim after July, 1932.

The county court already has tentative plans arranged for the construction of a modern new court house with the \$260,000 which was made available from the O & C Land Grant Refunds.

Vote 300 YES I vote for the construction of a NEW COURT HOUSE

County Court to Select Site

When the City of Medford agreed to furnish the building for the county court house, free of rental for five years, Medford also agreed that selection of the site would be left to the Jackson County Court.

The members of this honorable court, after months of very careful investigation and study, selected the site known as the Washington school house block in Medford.

Thus, to carry out the agreement and to support the county court in its efforts to give Jackson County a court house of which all of us may be proud, it is urged that

You Vote for the Site Officially Designated by the County Court

- 302 \ Yes. I vote for the Washington School Site.

Court House Fund and Site Committee

Paid Adv.

Insure NOW! You Can't Afford to Put It Off

HISTORY OF FIRE INSURANCE FOR OREGON IS TOLD

By Ira P. Reynolds, Special Agent Commercial Union Assurance Company, Portland. About 2,200 persons are engaged in writing stock fire insurance for the protection of property owners in Oregon. Counting each person as representing a family, relatives or dependents to the number of five, we have approximately 11,000 persons directly or indirectly concerned in this great industry, exclusive of the thousands whose properties are covered by the insurance written.

The number of agents recorded does not mean an equal number of agencies operating in this state. Generally the entire personnel of an insurance agency is licensed to perform the duties of agent.

The companies represented by this group pay into the state treasury, in ordinary and special taxes, about \$175,000 a year. That amount is far in excess of the requirements of the state insurance department, for whose support the insurance business is heavily taxed, the remainder being disbursed in other ways by the state and thus relieving the tax load to that extent.

As for the amount at risk by the 234 stock fire insurance companies transacting business in Oregon, this is around \$1,050,000,000.00. This means that if every policy in force were to become payable, a condition which of course could not happen, the companies would be liable for that vast amount of money. It means \$1,050,000,000.00 of coverage, provided by these companies to the property owners of the state and serving as a basis of credit and commercial activity of the broadest character. For the United States the total exceeds 150 billion dollars for 233 stock companies.

In writing this business in Oregon, the stock companies collect something like \$6,135,000.00 in a year in premiums. Of this, expenses and losses must be paid and a certain amount set aside as a reserve to guarantee the payment of claims that come due. The figures which I have given apply to fire insurance only, and have nothing to do with the windstorm and other forms of insurance written by the stock companies.

The industry has a creditable history in Oregon. The first stock company to write business in this state was the Pacific Insurance Company of California, formed about 1865, now out of existence. The first company organized in the state was the Oregon Fire and Marine Insurance Company, articles for its incorporation having been filed by W. S. Ladd, M. S. Burrell, Henry Felling, L. White, Chas. Hodge, C. H. Lewis, William Reid, M. W. Fechtelmeier and Frank Dehann, in 1881. This company retired from business a few years later.

During the succeeding years numerous companies began business under the laws of the state. A few of these were domestic companies, but a majority of them were companies organized in other states doing a nationwide or a worldwide business.

The University of Kentucky will erect two additional buildings this summer at a cost of \$20,000.

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Fire Insurance Stabilizes Credit

Without fire insurance, Credit—the medium and means of business expansion—would be almost wholly curtailed. Through the credit system, with the security afforded by fire insurance, loans are made to aid in building homes, mercantile and manufacturing establishments, and general commercial development. Insurance is indispensable to sound credit.

Without fire insurance, bankers, real estate men, contractors, building and loan organizations, and others who grant credit on future developments would doubtless consider the risks to be taken in making loans too hazardous to contemplate.

Stimulates All Activities

Without fire insurance "modern business," great cities, gigantic construction projects, large production, new sub-divisions to take the cities' overflow, would not have been possible.

Finance and insurance work together in promoting and encouraging the Nation's building activities and in support of the manufacture and distribution of goods, thus assuring continuous and increasing opportunities for employment to workers in all fields.

In the development and support of our great structure of credit, Stock Fire Insurance—as written by the 239 companies constituting the National Board of Fire Underwriters—has carried, and will continue to carry, the major load of the underlying responsibility at a price which on the average has constantly declined for more than twenty years.



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