

PULL TILLAMOOK OUT OF THE MUD!
Splendid Opportunity of Obtaining Hard Sur-
facied Highway Through the County
with State and Federal Aid.

Good Roads Oregon's Greatest Issue.

Good roads is the most important issue before the people of Oregon. There is no other question which demands so much of the development of our state—so much of the tillers of the soil—that it must be met squarely. The automobile and motor truck are reaching out and changing conditions in the rural districts. The change has been so complete in places that we have before us such concrete examples of vital need of better roads.—From an address by Governor Withycombe.

State Wide Road Conference Postponed.

Instead of being held April 7 or April 14, as originally announced and later amended, the state-wide conference of good roads supporters has been postponed to a date to be announced shortly.

As delegates have been elected from nearly every county, indications are that the meeting will be well attended.

The Statewide Legislative Good Roads Committee, of which Dr. W. A. Wood, of Hillsboro, is chairman, and Bruce Dennis, of LaGrande, is secretary, feels that the conference is so important that they desire to arrange it as such a date as will insure the largest attendance and the best results.

Text of formal call, as soon as it is assured, will be forwarded.

Cost Falls on Autos.

The cost of this bond issue has been placed on the automobile and most automobile men are glad to pay the cost. Why? Because we had rather pay our money to build good roads than to pay it out for extra tires and repairs.

Will the people from the interior be benefited? There is no question about that. The bonds mean better roads for every section of the country, and better roads mean many things, and the farm or ranch can be sold for more money if one wishes to sell. Marketing is facilitated and the cost is lessened. The sooner we get permanent roads the sooner will the taxes grow less. Good roads cost less to maintain. If we dump our money each year into a few mud holes and keep it up from year to year we have benefited no one not even the men who fill the mud holes for they have to pay part of the taxes too.

Automobile God's Greatest Gift to the Farmer.

The automobile is God's greatest gift to the farmer. It has brought him more benefits than any other civilized agency. Coupled with good roads, it is the greatest force of the age for bettering the farmer's living condition. It puts him within easy reach of town. It gives him the advantage of the city. It has taught him to live the hours he used to spend in waiting before he learned to live on pneumatics. It takes much of the drudgery out of farming. It keeps the young people on the farm. It keeps him in touch with what others are doing—gives him a chance to get the outside viewpoint, and by placing him in frequent contact with his fellows, puts him in a position to take advantage of what they have learned. It makes better school attendance. It has made a real farmer out of him, because without an automobile he spends half of his time as a teamster.—W. S. Allen, Yamhill County, Oregon.

Auto Pays The Bonds.

"That \$6,000,000 is a large sum to take away from the taxpayer," is an assertion being made a good deal in commenting upon the pending road bond issue.

The assertion is based upon a prevalent misunderstanding of what the act involves.

Nothing in the act requires any increase of taxation in order to get the \$6,000,000. It is the automobile which pays the money. Auto license fees have been doubled, and with a normal increase in the number of machines owned in Oregon, the fees will more than cover the interest and the sinking fund payments to retire the entire bond issue. Should there be no increase at all in the number of autos used, it would still be unnecessary to raise taxes, for the extra money needed would come from the present quarter mill road tax. Supporters of the road bonding measure will do well to correct the misunderstanding.

Permanent Roads are Inevitable.

The hardsurfaced road is inevitable. You can't get away from this fact. It has been proven so conclusively so many times that those who cannot see the writing on the wall look with closed eyes. The "all-year" road that will let the farmer haul his produce to market without making a day's job of it; the road that will bring the tourist travel to our state; the road that will develop Oregon as nothing else will develop it—is the permanent improved road. We must educate the people to the truth of this. We must show them that it is the time for Oregon to come forward with a comprehensive system of state highways, a system that will include all our main market routes. All our road expenditure from now on should be made on the basis that the main roads must be hard surfaced, if not right

now, then in the very near future. The time is past when we should consider the advisability of paving our main roads if we have to consider motorized transportation.—F. S. Gunning, County Judge of Wasco County.

"Pull Oregon Out of The Mud"

Washington has approximately 440 miles of hard surfaced roads, built at a cost of \$6,600,000, says the Pacific Homestead.

Washington has approximately 5,300 miles of oil and water-bound macadam, gravel and crushed rock roads, which, it is estimated by James Allen, State Highway Commissioner, have cost \$39,320,000.

The expenditures of the State Highway Department in Washington the past eight years represent a total of \$12,032,095.10 and the tax levies for county road improvement for the same period have been as follows: County road and bridge fund, \$1,390,812.81, and county road district fund, \$19,707,420.79; aggregate tax levies for county road improvement for the period being \$33,610,233.60.

Washington continues to spend big sums of money for good roads. The people of that state are willing to tax themselves for that purpose, for they have discovered it is the best investment they can make.

California has expended \$85,000,000 for good roads. That state plans to invest \$1,500,000 more for good roads within the next two years. If these immense sums had not proved good investments, it is not reasonable to suppose that the citizens of California would continue to put their money in more good roads.

Citizens of Oregon, can you afford to ignore such a momentous issue? Are you satisfied to remain in the mire? If you want the state to develop and keep abreast with Washington and California, it should be your duty to vote for the \$6,000,000 road bonding act. Help "Pull Oregon out of the mud."

Mr. Spence's Argument Fallacious.

The Pacific Interstate says C. E. Spence, master of the Oregon State Grange, has filed an argument with secretary of State Olcott against the \$6,000,000 road bonding act to be used in the voters pamphlet. He says he favors good roads, but he urges the people not to vote a debt upon the state for what he calls a "luxury."

If that is the main argument, Mr. Spence has against the measure, every one of his friends who does not own an automobile especially should vote for the bonds. If an automobile is a "luxury," possibly a paved road is a "luxury." The quarter mill levy on taxable property now is being applied to road construction; the law doubling automobile licenses was enacted by the last legislature and will become effective August 1, 1917, but the new scale of fees generally is not operative during the present year. The interest and principal of the bond issue are to be met mostly out of the fund created by motor vehicle license.

It therefore follows that the burden is placed on the men who have the ability to pay for paved roads, "luxuries," at it were, for the big proportion of the people who are not taxed for the additional cost of permanent highways, except that they shall pay their quota of the quarter mill levy for road work anyway. We as yet haven't found the owner even of a "flivver" who is not supporting the bond measure.

One of the results of good roads, as proposed under the bonding act, would be to develop the rural communities. The main proportion of the cost will fall on the shoulders of the urban population. It is simply a proposition where the farmer is to be benefited in a tremendous way at a minimum cost to himself.

Mr. Spence, we reiterate that you are trying to hoodwink the grange and to play politics at the expense of the state's real progress and development. Again, we suggest that it would be a patriotic act on your part to take a protracted vacation.

Washington's Great Dairy Progress Due to Good Roads.

Probable the most notable development incident to the building of our fine highways is dairying. When we commenced this development about 15 years ago, we had about 10,000 dairy cows on the western side of the Cascade range, and one little condenser at Kent, producing about two carloads a week. With the building of good roads, the products could be brought to market, the farms were cleared and the dairy herds increased, so that today we have in western Washington some 13 condensers to two in Oregon; a hundred or so good creameries and cheese factories; more than 100,000 cows, with the grade changing from 2.7 per cent butter fat to 4.5 per cent. In these condensers we are now putting up approximately 100 carloads of evaporated milk per day, besides sending out large quantities of butter and cheese. Nearly all this product is sold outside our state.

Oregon has as great dairy possibilities as Washington, and perhaps greater. Western Oregon today ought to be evaporating 200 carloads of milk to be evaporating 4,000,000 pounds. For every day, or 4,000,000 pounds, this product there is an unlimited market. Reports show that evaporated milk from Oregon and Washington is the very best that goes on the market from any point in the world. Therefore, if we keep up the grade, conform to the Government standards and make an honest product, all

that can be produced will be sold at a profit.

Fifteen years ago, when we began to build good roads, we were selling milk to the condensers at \$1.25 per hundred, while the last quotation is about \$2.10. What is true of assisting and promoting the dairy farmer is likewise true, in the fullest degree, when applied to the wheat, fruit and other farm interests.—John P. Hartman, Seattle, Washington.

Jay Bowerman Speaks.

At a recent good roads meeting at Oregon City, Attorney Jay Bowerman, of Portland, who drafted the original bonding bill, gave an interesting talk on the good roads question. Following are a few scraps of his speech, taken from the Oregon Voter:

"I can't understand how Mr. Brown can consistently oppose this act and try to prevail upon his farmer friends that it is a vicious measure. Mr. Brown and I lived in the same county for a good many years, traveled over the roads which were two feet deep in dust on the level in Summer and impassable muddy bogs in winter. We both moved to Multnomah County where we have enjoyed the benefits of good roads, and why he should want his farmer friends of Eastern Oregon to be condemned to everlasting wallowing in dust and mud is beyond my comprehension.

"Mr. Brown's chief objections to the bonds, so far as I could gather, was that they do not run long enough. I drew the bonding measure myself and know that both interest and principal will be taken care of under the system laid out. There were no dark mysterious star-chamber proceedings, as have been gravely hinted at. I know what I am talking about and no one can justly accuse me of being identified with the paving interests. Why I defeated the Warren Construction Company in two separate suits in the circuit courts, would they likely to regard me in a friendly light in consequence?

"The legislature labored along for 35 days and had a road code and everything worked out except the means wherewith to build the roads. I conceived the idea of capitalizing the quarter-mill tax levy and the automobile license revenue whereby we could realize a large amount of ready cash and a splendid system of good roads immediately and could take our time in paying for them without costing the taxpayers a single cent.

"I will admit that I am a little proud of the idea and cannot see for the life why the farmers, the very ones which the measure is designed to benefit and in whose behalf the people of the state have so generously voted to permit the state to bond itself for \$18,000,000 to provide them with cheaper money, should arise and condemn this proposition, when they have everything to gain and absolutely nothing to lose.

"The trouble with Mr. Brown is, as he confesses, that he does not know much about the bill he is condemning. I think he is acting in very poor grace when he claims he is representing the farmers, the very people you and I helped to secure cheap improvement money, in opposing something we now want.

"To show that he does not know much about the bill, he asserts that the only roads of first importance designated as the hard-surfaced roads in Section 6 of the measure clearly prescribe that all of the roads designated in Sections 6 and 7 of the bill shall be known as 'roads of the first importance.' Section 7 prescribes what shall constitute post roads. Doesn't that look like all of the roads in the measure, with the exception of the forest roads, are of the first importance?

"As to the whole matter being put up to the counties, as represented by Mr. Brown, Section 10 of the act prescribes that the Highway Commission shall designate the routes. I prepared the plans and specifications for all of the roads constructed in the several counties. The county has nothing to do with it and does not have to prepare any road for hard-surfacing if it does not want to.

"You are not going to have continuous roads then," interrupted Mr. Brown.

"That's a matter that is left entirely with the counties," replied Mr. Bowerman. "But I'm here to tell you that there will not be very few of the counties that will not be ready for the pavement when the time comes for laying it.

"As to the legislators all voting for the measure because the roads were laid out 'past their doors' I will call your attention to the case of Representative Sam Brown, of Marion County, who owns a big loganberry ranch near Gervais, and the highway passes in front of his house. He hauls hundreds of tons of berries over this highway with his big auto truck at low expense and he voted against the bill in the legislature. As a matter of fact hard-surfaced roads reduces the hauling cost to the farmers by at least one-half the present cost.

"I feel ill-at-ease in opposing the interests of the farmers, if they are correctly represented by Mr. Brown, and it is hard for me to believe that they do oppose the bonding measure, for I was born and raised upon a farm myself, my father was an active member of the grange, and he was laid to his final rest by the farmer's organization. I trust we will all look at this thing from a purely business standpoint and not be guided by short-sighted prejudices."

Fallacious

INSURANCE PROTECTION.

Mutual Fire Policy Holders "Pay Up."

ASSETS, \$121.71. LIABILITIES, \$11,238.

Often Repeated Story of Mutual Fire Insurance Difficulties to Pay Losses:

Mr. I. C. Rowe, who has a small farm north of town, has supplied this office with the following information, which passed between the MUTUAL FIRE COMPANY, of Portland, Oregon, and himself, and of which we will only give a portion of to cover the essential points:

In August, 1914, Mr. Rowe secured from the above company Policy No. 9604 covering \$1,400.00 insurance on his house for 3 years. The assessments made on this policy amounted in the first payment to \$13.60, which was paid. Now, before September, 1915, in less than one year, the assessments made against this policy amounted to a total of \$33.50, which were all duly paid, the last payments being made under protest and cancellation by Mr. Rowe of his policy, being duly acknowledged by the company on October 11th, 1915, as follows:

"Mr. I. C. Rowe, Tillamook, Ore. Dear Sir,—We ask you to regard this letter as official notice of the cancellation of your policy, No. 9604 as per your instructions. Yours truly, Mutual Fire Co., by Hamilton Wagon, sec."

When the above notice was received Mr. Rowe supposed that this finally disposed of the matter as far as his insurance was concerned, and, to be fully protected, secured "OLD LINE" protection in this agency.

NEW READ THIS (dated March 1st, 1917).

What Do You Think About It?

Mr. I. C. Rowe, Tillamook, Oregon.—Dear Sir,—The records of the Mutual Fire Company, of Portland, Oregon, show that Policy Number 9604 was issued to you for \$1,400.00, and as per Court order herewith enclosed, your assessment under this policy amounts to \$13.10. This amount is now due, and I request that you send your check or money order in payment at once. Yours truly,

Lester E. Thompson, Receiver Mutual Fire Co.

The Court order is as follows:

In Re William Anderson, plaintiff, vs. Mutual Fire Company of Portland, Oregon, a corporation et al defendants.

To the policy holders of the Mutual Fire Co.—This is to notify you that on the 10th day of December 1916, the Honorable Circuit Judge of Department No. 3, of the Circuit Court of the State of Oregon, for Multnomah County, duly made and entered an order in the above entitled cause, that undersigned, as receiver of Mutual Fire Company, of Portland, Ore., should levy an assessment on all policy holders of said company, in the sum of \$11,238.08, which sum is expected to be sufficient to cover all fire losses, liabilities and accounts payable owned by said company, and which estimate includes overlay and expenses in administration, which order is as follows:

"Wherefore it is ordered and adjudged, and this does so order and adjudge, that said receiver levy upon such policies held, or heretofore held by members in said company, and liable therefore, an assessment amounting to \$11,238.08; that said assessment be based upon the books and records of said company, and

that each and every of said policy holders assessed in accordance with this order be required to pay by virtue thereof.

"There is no assets in the hands of the receiver except \$121.71, and this assessment was ordered by the court for the purpose of paying the proven established indebtedness of the company and expenses herein, and was made under the authority of section 8, of the bylaws of the company, which section is incorporated into your policy contract, and is as follows:

"Section 8. The mutual contingent liability of each policy holder for assessment for losses or expenses shall not exceed one full standard annual premium, in addition to the unpaid portion of the premium as is now charged by standard insurance companies."

"Enclosed please find statement of amount due from you as your part of said sum assessed, and please remit same promptly by check or money order to the end that said indebtedness be paid at an early date, and the affairs of the company wound up.

Signed, Lester E. Thompson, Receiver, of Mutual Fire Company of Portland, Oregon.

Now Where Are We At? What would Mr. Rowe's Insurance Have Cost Him to Date:

\$33.50 previously paid.
 13.18 assessment wanted.

Total \$46.68, for \$1,400.00 insurance.

If admitting that this insurance had been in force for 3 years at above cost, the company that wrote the insurance have been insolvent and unable at any time to meet its liabilities.

In an Old Line Company, this insurance would have been carried for the past three years at a standard rate for this property for \$28.00 with no assessments and ample assets to meet all losses.

There is a Difference—In insurance, as in all business matters. We are in a position to serve you on all matters pertaining to insurance.

Now, under the by-laws of this Mutual Company the policy holder is liable for the amount of TWO ANNUAL RATE of an Old Line standard company, which would total \$56.00.

Your Insurance is Safe with this Agency. All Losses and Claims are satisfactorily adjusted and settled promptly in cash.

No Assessments. One Payment. Low Rates.

Phone Us. Call on Us. Write Us. When your next Mutual Assessment is made, Cancel and get an Old Time Policy.

ROLLIE W. WATSON, The Insurance Man.
 Tillamook City, Oregon. Court House Square.