

LOSS PROMPTLY PAID

BY THE HARTFORD LIVE STOCK
INSURANCE COMPANY

WHY NOT PROTECT YOUR STOCK



**Protection
for Dairy Herds**

Dairymen find it good business to house and feed their stock well. It costs more, but it pays. It also costs a little more to carry.

**HARTFORD
Live Stock Mortality
INSURANCE**

but it protects you from all money loss through the death, from any cause whatever, of either single animals or your whole herd. As a business proposition you cannot afford to be without this protection.

DRAFT

Hartford Live Stock Insurance Company

PAYABLE AT
WELLS FARGO NEVADA NATIONAL BANK
OF SAN FRANCISCO

San Francisco, Cal., Dec. 21, 1921

At sight, when properly endorsed, pay to

the order of Howard R. Edmunds \$800.00

EIGHT HUNDRED DOLLARS Dollars, being in full settlement, final satisfaction, and compromise of all claims for the death and loss of the cow named Buttercup of Silver Hills described in Policy No. 50500 of the HARTFORD LIVE STOCK INSURANCE COMPANY, which loss occurred on the 9th day of Dec. 19 21 In consideration hereof said policy is hereby canceled and surrendered

To Hartford Live Stock Insurance Co.
San Francisco, Cal.

Poland C. Doane
Asst. General Agent



**Stock Farming on
a Sound Business
Basis**

The city merchant who carries no insurance is considered a mighty poor business man. Yet the stock farmer who carries no insurance on his live stock is taking just as big risks. And needlessly, for

**HARTFORD
Live Stock Mortality
INSURANCE**

gives complete protection at a very moderate cost. The Hartford insures farm work horses, delivery and trucking teams and dairy herds. Call or write or telephone.

ROLLIE W. WATSON

The Hartford Live Stock Insurance Man

Box A

Phone

Call

Write Us

TARIFFS ARE SUSPENDED

FOR TILLAMOOK POINTS

A statement issued last Thursday by William P. Ellis, secretary of the Public Service commission of Oregon, has the following to say regarding certain proposed tariffs in Tillamook county:

"This Commission has suspended the operation of proposed tariffs naming increased rates which were filed with this Commission by the Garibaldi Beach Water Company, and the Tillamook Bay Company.

"The tariff of the Rockaway Beach Company, providing for water service at Rockaway Beach and Seaview Beach, was proposed to be made effective January 10th, and by the Commission's order has been suspended until July 10th, pending the Commission's investigation and determination of their reasonableness.

"The Garibaldi Beach Water Company, which supplies water service at Ocean Lake, Rose City Beach, Twin Rocks, Midway, Saltair and Ellmore Park, filed a tariff to become effective January 1st, which tariff has been suspended to July 1st, 1922, pending investigation.

"The tariff of the Tillamook Bay Company applies to service rendered at Ocean Lake Beach, and was to become effective January 20th, while under the order of the Commission it is suspended to July 20th.

"It is probable that a joint hearing will be held on these several matters at a reasonable early date."

Canyon City—Surveys of John Day cut-off road being made.

FARM REMINDERS

Thorough Spraying Pays.
As trees come into bearing, and increase in size the orchardist should not fail to add to his spray equipment as needed so as to insure complete protection with the full spray schedule applied on time. Much loss occurs from hasty work and delayed application where inadequate spray machinery is used.—O. A. C. Experiment Station.

Baker business men to finance milk condenser at Haines.

Boring contractor to build \$15,000 concrete business block.

St. Helens voters to pass on \$15,000 community hall.

Falls City cannery pays 10 per cent dividends.

Albany taxes 53 1-2 mills for 1921.

BIG DAIRY PROBLEM UP

Oregon's biggest dairymen will consider one of the biggest problems facing the dairymen at the 29th annual meeting of the state association, December 29 at college Farmers' week—the problem of co-operative marketing. C. L. Hawley, state dairy and food commissioner and president of the association, Walter K. Taylor, former president and leading dairyman of Corvallis, J. D. Mickle, former dairy and food commissioner, P. M. Brandt, head of dairying at the college, and Dr. Hector Macpherson, head of the federal bureau of markets at O. A. C., will take part in the discussion. William Schulmerick of Hillsboro, Ed. Carey of Carlton, Ivy Condon of Marshfield, are other noted dairy specialists on the program.

CHAMBER OF COMMERCE

MEETS IN JANUARY

Portland, Ore., Dec. 23.—(Special.)—January 3rd has been set as the date of the annual meeting of the Oregon State Chamber of Commerce, according to an announcement today following a meeting of the Board of Directors held at Salem. A meeting of the Executive Committee of the Oregon Irrigation Congress will be called on the same date in conjunction with the State Chamber, according to the announcement.

Notification of the annual meeting is being sent today to all Commercial Clubs of the State, and every organization is urged to have a delegate in attendance. Directors of the State Chamber for the coming year will be elected, and various questions of state-wide interest will be up for discussion, including new methods of dealing with land settlement problems with respect to the irrigated lands of the State, according to the announcement.

Oregon Weekly Industrial Review

Bend—\$25,000 pipe line to tap Paulina Lake.

Linn county mileage tax to be three mills below 1921.

Portland to start work on \$1,000,000 Elk's temple at once.

North Bend sawmill silent for a year to open at once.

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Mout Angel parties planning to erect a new cannery.

Buxton sawmill idle for years to cut 100,000 ft. per day.

DISTANCES ARE GIVEN

The improvement of the Tillamook and McMinnville highway this year has resulted in cutting down distances within points between Tillamook and Portland as follows, and the following table of distances is official and may be relied upon.

From Tillamook eastward: Pleasant Valley, 8.7; Hemlock, 12.2; Beaver, 15.9; Hebo, 20.5; Dolph, 31.4; Salmon river junction, 40.2; Grand Ronde, 22.8; Willamina, 52.5; Sheridan, 57.3; Bellevue, 61.6; West Side Junction, 69.5; McMinnville, 71; Portland, 109.2.

Marion county to sell \$200,000 road bonds.

North Bend approves \$6,000 need or fire department.

A burned factory employs no men and pays no income. Help prevent fires and waste caused thereby.

Portland has cut tax levies about 3.1-2 mills, nearly \$500,000.

St. Johns—New \$240,000 James John high school started.

Gresham—Standard Oil plant shows remarkable growth.

Baker—Eccles Lumber Co. to resume logging operations.

BOARDER HENS DON'T PAY

FOR FOOD THEY CONSUME

Far too many farm hens do not lay enough eggs to pay for the feed and time spent on them, says A. G. Lunn, head of the O. A. C. station poultry work. There is no reason to expect their daughters to do any better than they.

It will pay persons with small flocks to place their best hens in a separate pen before they begin to save eggs for hatching. Buy a good rooster for this pen.

The good hen is a late moulter. She never does get bright yellow beak and shanks after she first lays the yellow out as a pullet. She has a short, blocky head, a full bright eye, and a friendly disposition. She must have a broad back and a deep full rear if there are to be interesting to digest the food which makes eggs. The egg producer is spare of fat and soft of abdomen, not bloated with hard flesh like a beef cow.

Do not use pullets or weak vitality males as breeders as this practice will soon result in poor hatchings and weakling chicks.

Grants Pass—Night and day crews working on Caves highway.

DEE AND TILLAMOOK MEN SAW HISTORIC HAPPENINGS

Writing from Dee, Ore., Albert Tozier, veteran newspaperman, delves into the musty past and recalls that John R. E. Edgar, now an apple and strawberry grower at Dee, saw a famous message before it was handed to the operator: Manila, March 18, 1889. The Oregon and the Iris arrived today. The Oregon is in fit condition for any duty.—Dewey.

Then Rollie Watson, of Tillamook former owner of the Herald, now engaged in the insurance business, and here last week to attend the taxpayers' protestation meeting, heard the memorable words: "When you are ready Gridley, you may fire."

Edgar was in Manila when Captain A. S. Rowan, who delivered the message to Garcia in Cuba, delivered a message to Dewey in June 1899.—McMinnville NewsReporter.

Radio Fog Signal.

Coastwise mariners will be interested in a new "radio fog signal" which recently has been installed at the entrance of New York harbor. It is described "as the greatest advance made in a long time for the protection of vessels." A report made lately by the head of the light house service stated that many light houses should be replaced, several being more than fifty years old.

TWENTY PER CENT REDUC- TION IN LIVESTOCK RATES

According to announcement by J. H. Mulchay, eGeneral Freight Agent, The Southern Pacific Company has filed with the Interstate Commerce Commission a tariff effective January 1st, 1922 which continues in effect the 20 percent reduction on livestock that was intended to expire December 31st, 1921.

This 20 percent reduction applies only to rates that are in excess of 50 cents per 100 pounds, but all livestock rates not effected by the 20 percent reduction will be reduced 10 percent annual. 1st, 1922 if they have not already been reduced to that extent.

This ten percent reduction should materially help the shippers from nearby points as well as continue while the concessions the longer haul shippers have had will be continued as stated above.

The ten percent reduction also applies to farm produce and is for an experimental period of six months and unless the carrier are able to substantially reduce their expenses of which the greater part is labor costs in the meantime the rates will expire June 30th, 1922.

Compost Is Best.

Manure for spring application on the vegetable should be thoroughly composted now, that is, turned over and shaken up and made to rot as thoroughly as possible. It should not be exposed to the winter rains, nor should it be hauled out to the garden now because of the necessity of keeping off land that is at all heavy. Soil which has manure covering it all winter is likely to dry out slowly in the spring because of the mulch formed. Such land is usually late in becoming ready for planting.—O. A. C. Experiment station.

Astoria—Clatsop mill opening is planned for January 1st.

FREIGHT RATES ON ALL

FARM PRODUCTS REDUCED

The following announcement was made Saturday by J. H. Mulchay, General Freight Agent of the Southern Pacific Company. The ten percent reduction in freight rates on farm products other than grain products and hay recently announced by the S. P. Co. will become effective January 1st, 1922, on both state and interstate traffic without exceptions as to territory.

Butter, cheese, eggs, poultry, wool and mohair cotton and cotton lint, cotton seed, tobacco, unmanufactured fruits, fresh or green, and not including canned or preserved fruit, dried or evaporated fruit other than candied, crystallized, glazed or stuffed fruit, fresh and green vegetables but not including canned or preserved vegetables. These rates are granted for an experimental period of six months expiring June 30, 1922, with the hope that in the meantime operating expenses as represented by labor costs will be reduced so that the rates can be continued.

The reductions will not apply on any rates that have been reduced by the carriers 10 percent or more since the rates were advanced August 26th, 1920, owing to the complications that have arisen in connection with the question of rates on grain and grain products it will be impossible to make the reductions on these commodities effective on Jan. 1, but by exerting every effort the Southern Pacific Company will put the reduced grain and grain products rates in effect not later than January seventh.

Klamath Falls—Box factory to open with 50 men and run all winter.

St. Helens lumber shipments by water in November 9,650,00 ft.

U. OF O. EXTENTION

OPEN TO BUSINESS MEN

UNIVERSITY OF OREGON, Eugene, Dec. 23.—(Special.)—Young business men everywhere in the state have been given an opportunity to prepare for advancement by the Extension Division of the University of Oregon which is offering a new correspondence course in Banking Procedure and Practice.

This is a University course, making it possible for the student living anywhere in Oregon to receive instruction similar to that given in the same subject on the campus at Eugene. It was prepared by Professor Franklin E. Folts, instructor in Business Finance in the University. It carries six term hours of University credit.

The course contains 32 lessons, as follows: Introduction, The Business Man and his Bank; the Organization and Management of the Bank; The Business of Banking; Bank Accounting; The Receiving Teller's Department; Paying and the Paying Teller; Clearing and the Clearing House; Transits and the Transit Department; Collections and the Collection Department; Foreign Exchange; Accumulating Exchange; Selling Exchange; Your Credit at the Bank; Loans and Discounts; Trade Acceptances and their Uses; The Bank's Investments; The Fiduciary Function; The Bank as Representative of its Customer; The Savings Function and Safe Deposits; The Advisory Function; Details of Bank Accounting; Audits and Examination; Banking under the Federal Reserve Act; Choosing your Bank.

Cow Feeds One Pig.

How many pigs can one expect to raise on the skim milk from one cow? If the cow is an average producer or better, one pig to each cow is not a bad standard. Under ordinary conditions 300 to 350 pounds of skimmed milk or butter milk will replace 100 pounds of grain in the ration. It should not be fed alone, however, because of its watery bulk, but at the rate of 3 to 4 pounds of milk to one of grain.—O. A. C. Experiment station.

Sherwood reports greatest building activities for many years.

ing permits show large gain over November, 1920.

Ashland fruit shipments total \$120,000.

Oregon City votes 2 1-2 mill road tax to be used in city limits.