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THE INSURANCE PROBLEM.

The insurance companies as those evade full payment of losses in San Francisco, are coming in for some criticism. At the session of the Washington Bankers' Association, a committee was appointed to confer with the State Insurance Commissioner and compile a list of companies that cannot meet obligations resulting from the San Francisco disaster and a list of those companies who seek to evade payment of losses. These lists will be furnished to every banker in the state. J. H. ALBERT, PRESIDENT OF THE CAPITAL NATIONAL BANK OF SALEM, STATED AT THE MEETING THAT THE OREGON BANKERS WOULD TAKE SIMILAR ACTION. George H. O'Brien, cashier of the American National Bank of San Francisco, said that the movement had no sting in it for honest companies, and that most of the companies trying to evade payment were more scared than hurt. He said that plenty of money could be obtained, though stocks had been depressed in eastern money markets, and censured companies for not obtaining loans.

The determination to raise rates twenty-five per cent in Oregon has caused more of the severe comment here.

There is nothing to prevent such companies from refusing to pay losses by fire induced by the earthquake.

There is strong talk of organizing a fire insurance company in Oregon that shall be confined to first class business property.

THIS MOVEMENT MIGHT SUCCEED IF IT WERE PROPERLY OFFICERED AND CONDUCTED WITH INTELLIGENCE AND ABILITY.

Whether men of sufficient reputation for integrity to give the people an absolutely square deal could be enlisted is the only question.

REFORM REPUBLICANISM.

The Oregonian overestimates the amount of reform legislation that has been put through the Republican legislature, and that has been drafted by Republicans.

If the Republicans have enacted many reform measures THEY HAVE NOT YET BEGUN TO AFFECT THE PRACTICAL WORKINGS OF THE STATE GOVERNMENT.

Governor Chamberlain and his Democratic state land agent were able to take enough stuff off the records of the state school land office to convict and indict members of the land ring.

The state tax last year was six and two-tenths mills, the highest of almost any state in the Union, and under which no rational development of the state is possible.

The inheritance tax law is so drafted that the tax-dodging millionaire escapes after death, as he has escaped almost uniformly during life. HIS HEIRS CONDUCT THE APPRAISEMENT, AND THE TAX YIELDS ALMOST NOTHING.

In spite of the Kaykendall law the clerkship abuse has not been checked by the Republican legislatures in ten years, and has grown larger each year.

The frauds in the school land funds were not prosecuted until the statute

YOUR EARNINGS ARE DEPOSITED IN THE BANK, OF COURSE BUT WHO MAKES OUT THE DEPOSIT TICKET? YOU OR THE OTHER FELLOW?

IF YOU SPEND ALL THE OTHER FELLOW MAKES THE DEPOSIT AND PUTS YOUR EARNINGS TO HIS CREDIT.

WHY NOT BEGIN TO SAVE AND MAKE THE DEPOSITS YOURSELF TO YOUR OWN CREDIT?

IF YOU WILL IT WILL MAKE YOU FINANCIALLY INDEPENDENT.

SIMPLE RULE—ISN'T IT? BUT IT WORKS.

Savings Department  
Capital National Bank

Weak Lungs

It is the old story of a weak throat, a tendency to weak lungs in the family. You no sooner get rid of your old cold than a new one takes its place. Ayer's Cherry Pectoral breaks up this taking-cold habit. It strengthens, heals. Ask your doctor, the very next time you see him, what he thinks of Ayer's Cherry Pectoral for weak lungs.

of limitations had run against the perpetrators, and then the suits were stipulated out of court by a Republican attorney-general.

The Oregonian is itself a great reform newspaper, and it is doing good work and is sincere in its desire for a better order of things, BUT IT OVERESTIMATES THE VALUE OF WHAT HAS BEEN DONE IN THE DIRECTION OF REFORM.

Republican state officials deserve credit for making a start in the right direction, but the program can hardly have been said to have ever assumed Rooseveltian earnestness and strenuousity.

The new Republican state officials who are going into office in January may lay down a different program and WIN BACK THE CHARACTER AND REPUTATION OF THE PARTY FOR DOING THINGS.

If they sit down and let everything go on as it has been going, with a Democratic governor charming the public ear with reform solos over the heads of his Republican associates, just what future there is for the Republican party is not apparent. Some one ought to tell the Republicans the truth.

REPUBLICANISM THAT MEANS SOMETHING.

Is Oregon going Democratic because Republicans don't know enough to put men in office who mean something to the Republican party?

It is a noticeable fact that the Democratic machine in Oregon appoints no man who is not an active, zealous partisan.

HAVE NOT THE REPUBLICANS HAD ENOUGH OF THE EMASCULATED, NON-PARTISAN STYLE OF POLITICIAN IN OFFICE?

Shall the Republican party gradually be put out of business, and the public service demoralized by men who have no ambition to make records that will popularize the party with the people?

Roosevelt Republicanism means something. Republicanism means something or it means nothing. THE PEOPLE PREFER AGGRESSIVE REFORM DEMOCRATS TO MEANINGLESS, LETHARGIC, ANTI-REFORM REPUBLICANS WHO ARE ALLEGED NON-PARTISANS.

Some of this dehorned deodorized, colorless class of Republicans are saying the present state administration is perfect, that it cannot be improved upon, and on the side they vote for Democrats who help keep them in office.

CLAIMS A REFORM RECORD.

The Oregonian combats the Capital Journal's claim that the Republican party managers of Oregon have not sufficiently identified themselves with reform ideas to keep in power completely.

Then the people certainly had no grounds whatever for electing a Democratic governor for doing exclusively reform stunts, and monopolizing that line of business almost exclusively.

Well, it may be that the Republican party has been consistently and throughout the party of reforms but the people have not been able to see it that way and have acted on what they saw.

Instead of positive reform ideas emanating with the Republican leaders, holy-roller reform propositions have been injected into the state by Populists, Prohibitionists and from any old source.

But we ought to be thankful that they come from anywhere under the circumstances, and if the Republicans are satisfied with the things palmed off on them as reform propositions, no one else should complain.

THE LEGEND OF MULTNOMAH FALLS.

To advertise the beauties of the Columbia river Mrs. Susan W. Smith had published in sumptuous style her sweet poem by the above title, but the publishers delayed the work until nearly all the summer visitors had fled and Mrs. Smith did not reap the harvest she was hoping to get out of her enterprise. The poem, of some 160 lines, embalms the legend that an Indian maiden of surpassing beauty leaped as a votive offering from the cliff eight hundred feet high into the canyon below in order to stay the hand of pestilence that was sweeping away the whole tribe of her fathers. Whether she succeeded or not the girl is supposed to have changed into the spirit of the beautiful fall that is walling its siren song among the rocky walls of a beautiful cleft in the Cascades. Mrs. Smith has woven all kinds of interesting convictions and philosophy into her poems, and those who ever

take that trip should be able to buy one on the trains or boat and imbibe it while under the spell of the waterfall.

A NEW CREED.

Edwin Markim and Florence Morse Kingsley are near neighbors and friends; in fact, Mrs. Kingsley's last novel, "The Resurrection of Miss Cynthia," is dedicated to him.

This novel and its immediate predecessor, "The Transfiguration of Miss Philura," develop her new and hopeful philosophy of the "infinite supply."

The supply of all the good we desire is inexhaustible. To many this philosophy is a joke, but to Mrs. Kingsley it is a great reality. "Be careful what you wish for, because you are going to get it," she admonishes her Sunday School class. She says this philosophy applies to money, food, and other material wants as well as to spiritual needs.

Zionists in Convention.

Tannsville, N. Y., June 29.—The annual convention of the American Federation of Zionists opened here today with a record-breaking attendance of delegates from all parts of the United States. It is probably due to the recent events in Russia and the general agitation in favor of expatriating the Russian Jews and transplant them to some other country or countries that the interest in the convention is greater this year than ever before and it is expected that the urgency of the situation will have a tendency to remove a great deal of the friction which has characterized former meetings of the Zionist Federation.

There are about 300 delegates in attendance at the Hotel Fairmont, which has been specially reserved for this event. The convention will last until July 5, and promises to be unusually successful. The principal subject of consideration will be the question how to bring about the early realization of the Zionists' plan of establishing Jewish colonies in Palestine. Many distinguished leaders of the Zionist movement in this country are here, among them Prof. Solomon Schlechter, representing the Hebrew Theological seminary; Prof. Max Schlessinger, Hebrew Union college, in Cincinnati; Dr. J. L. Magnes, Dr. Dembit of Louisville, Ky., and many others.

Last year the Zionist convention was held in Philadelphia, the year before in Cleveland, O., and three years ago in Pittsburg, Pa. Each of these meetings has marked a great interest in the number of persons interested in the movement and it is confidently expected that the effect of the present convention will be even more telling.



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Cotton Spinners Give In.

Fall River, Mass., June 29.—The cotton manufacturers of this city have granted the operators a 14 per cent increase in wages. About 25,000 hands will be benefited by the increase. The new scale, which will take effect next Monday, is practically the same as that prevailing previous to July 1, 1904. As other New England cotton manufacturing centers follow the lead of Fall River as a rule, the change is expected ultimately to affect all cotton mill workers in this section.

The controversy leading up to the settlement of the present wage question was one of the shortest in the history of Fall River textile troubles. For several months the unions had been dissatisfied with their dividends, these averaging lately but 4 and 5, with occasionally 8 per cent. As a result of a meeting of the textile council early in June a letter was sent to the Manufacturers' Association on June 8, requesting a restoration of the 12 1/2 per cent reduction in wages made in 1904. This request was refused by the manufacturers, who offered to guarantee a dividend of 5 per cent, dating from June 18 to October 1. The unions refused to accept this proposition. A 14 per cent increase on the present wages is necessary to bring about a restoration of the 12 1/2 per cent reduction of 1904. The new rate will be substituted for the sliding scale dividend system.

A FOOLISH PLAN



"It is a joy to eat—I welcome my dinner hour; because I rout indigestion with August Flower." Constipation is the result of indigestion, biliousness, flatulency, loss of appetite, self-poisoning, anemia, emaciation, uric acid, neuralgia in various parts of the system, catarrhal inflammation of the intestinal canal and numerous other ailments that rob life of its pleasures if they do not finally rob you of life itself. "I'm bound in the bowels," is a common expression of people who look miserable and are miserable—yet who persist in "letting nature take its course." What a foolish plan, when nature could be aided by the use of Green's August Flower, which is nature's own remedy for constipation and all stomach ills. August Flower gives new life to the liver and insures healthy stools. Two sizes, 25c and 75c. All druggists. Sold in Salem by S. C. Stone.

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