

# ROYAL BAKING POWDER

**ABSOLUTELY PURE**

The only Baking Powder made from Royal Grape Cream of Tartar

Saves Butter, Flour, Eggs, and makes home baking easy

No Alum - No Lime Phosphate

## OREGON SUPREME COURT DECISIONS

Full Text Published by Courtesy of F. A. Turner, Reporter of the Supreme Court.

**Larsen Spande v. Western Life Indemnity Co., Clatsop County.**  
Decided September 26, 1911.  
H. A. Larsen Spande, respondent, v. Western Life Indemnity Company, a corporation, appellant. Appeal from the circuit court for Clatsop county. Hon. J. A. Eakin, Judge. Submitted on briefs. Edward and A. R. Mendenhall and John H. and A. M. Smith on brief for appellant. C. W. and G. C. Fulton on brief for respondent. Burnett, J. Reversed.

After alleging the corporate character of the defendant and its authority to conduct the business of life insurance in the state of Oregon, the complaint recites that on August 28, 1888, the Washington Co-operative Life Insurance Association was organized and doing business within the state of Oregon as a life insurance association on a mutual benefit plan, and states "that on that date the said Washington Co-operative Life Insurance Association, for a good and valuable consideration, executed and delivered to this plaintiff a 20-year endowment and insurance upon the life of this plaintiff, agreeing to pay plaintiff, should he live 20 years and pay his assessments, the sum of \$2,000; or if he should die be-

fore the expiration of said 20 years to pay his beneficiary, plaintiff's wife, the sum of \$2,000."

According to the complaint, about September 10, 1898, the Washington association above named was re-organized under the name of the Order of Washington and on September 20, 1904, with the consent of the plaintiff, the Order of Washington took up the original certificates of insurance issued to him by the Washington Co-operative Life Insurance Association and instead thereof issued to him another benefit certificate of life insurance and 20-year endowment, in words and figures following, to-wit:

"Issued in lieu of Washington Co-operative Life Insurance Association certificate number 245, dated August 28, 1888.

No. 245	Age 30 years
Life Expectancy	Monthly payment
20 years	\$1.60

Certificate of Membership Issued by the Supreme Union, the Order of Washington, Portland, Oregon. Twentieth Century Endowment Department.

This Certifies, That H. A. Larsen

Spande has been accepted and admitted as a member of Home Union No. 1, located at Portland, State of Oregon, and that in accordance with, and under the provisions of the laws of the Order, he is entitled to all the rights, benefits, and privileges of membership there, and the Order of Washington agrees that after the maturity of this Certificate of Membership, occasioned by the death of the member, or otherwise, one assessment on the Life Benefit membership collected for said fund not exceeding in amount the sum of Two Thousand Dollars.

Will be paid as a benefit to Emily Weckoline Larsen Spande bearing relationship of wife, which sum shall, after the surrender of this certificate and satisfactory proof of death, or upon proof of the maturity of this certificate otherwise, shall have been furnished by paid in accordance with the laws of the Order; provided the above named member shall be in good standing in that Order at the time of death or at the time any benefits may accrue, and provided that he or she shall have in every particular complied with the Constitution, Laws, Ritual, Rules and usages of the Order now in force or those that may hereafter be adopted, and has not obtained his or her membership by fraud, concealment or misrepresentation as to his or her age, physical condition, habits or occupation as shown by his or her application and medical examination, all of which is hereby referred to and made a part of this certificate.

In Witness Whereof, The Supreme President and Supreme Secretary of the Supreme Union, The Order of Washington, have hereto subscribed their names and affixed the corporate seal of the Order at Portland, Oregon, this 20th day of September, 1904. Maturity of this policy dates from original date, August 28, 1888.

W. W. TERRY,  
Supreme President.  
J. L. MITCHELL,  
Supreme Secretary.

(Seal) I hereby accept this certificate on the condition named therein.  
H. A. L. SPANDE,  
Signature of member in full.  
Registered and delivered this 20th day of September, 1904."

The plaintiff avers that he complied with the rules and regulations of the original Washington association and of the Order of Washington without stating anywhere what those rules and regulations were and that on and prior to March 21, 1908, the defendant represented to the plaintiff that the Order of Washington had entered into an agreement with the defendant whereby the latter would take over all the insurance then being carried by the Order of Washington and that by the payment to the defendant by the plaintiff of the monthly assessments due by the terms of the certificate issued by the order, the same would be assumed by the defendant and that the defendant then and there, in writing, for a good and valuable consideration in hand paid by this plaintiff, covenanted, contracted and agreed if this plaintiff would pay the said defendant all of the assessments required to be paid under the laws of the Supreme Union of the Order of Washington on said benefit certificate, life and 20 year endowment policy hereinbefore mentioned that said defendant would assume all the conditions and stipulations contained in said in-

### New Way to Make Apple Dumplings

Served With Hard Sauce or Cream and Sugar

By Mrs. Janet McKenzie Hill, Editor of the Boston Cooking School Magazine

Here is a new way to make apple dumplings that will surely please every housewife, for it is not necessary to have whole apples, and the juice cannot run out and burn as with apple dumplings where the apple is placed in the center and the dough turned up around it. The biscuit part forms a crispy shell that holds the apples and juice.



**K C Apple Dumplings**  
One and one-half cups sifted flour; 1/2 teaspoonful salt; 3 level teaspoonfuls K C Baking Powder; 1/4 cup shortening; about 1/2 cup milk; apples.

Fill the cups of a buttered muffin pan with pared and sliced apples, sprinkle with salt and turn two or three tablespoonfuls of water into each cup. Sift together, three times, the flour, salt and baking powder; work in the shortening, and mix to a soft dough with the milk. Drop the dough from a spoon with the apples in the cups, giving it a smooth exterior. Let bake about twenty-five minutes. Invert the pan on a large serving-dish. Put a spoonful of hard sauce above the apple in each dumpling and finish with a grating of nutmeg.

This is only one of the many new, delicious and surprising recipes contained in the K C Book, which may be obtained free by sending the colored certificate enclosed in every 25-cent can of K C Baking Powder to the JACOBS MFG. CO., Chicago. Be sure to get the 25-cent size—smaller cans do not contain Cook's Book certificates.

insurance policy required to be done and performed by said Supreme Union of the Order of Washington."

He alleges the acceptance on his part of the contract and agreement alleged to have been made by the defendant, and that he complied with its terms as well as with the terms of the certificate issued by the Order of Washington until August 28, 1908, when he notified the defendant of the fact that he had lived out his life expectancy; that his policy had fully matured; and that he had in every way complied with the regulations and laws of said order and agreement between plaintiff and defendant, and demanded the payment to him by the defendant of the sum of \$2,000, offering at the time to make such further proof as the defendant might require or whatever was required by the rules, laws or usages of the defendant or the Order of Washington, but that the defendant waived further proof and refused payment of the sum of money mentioned. All the allegations of the complaint, except the corporate entity of defendant were traversed by the answer.

As a further defense, the defendant alleged that the present contract made between the defendant and the Order of Washington was in

(Continued on Page 5.)

# \$5000 WORTH

Of new sample suits and coats just received from our New York buyer. They're the best values we ever offered. The styles and materials are all up-to-date, handsome garments, all underpriced for quick selling. Now is your time to buy while the stock is fresh and new. Investigate—it will pay you.



**Millinery Bargains**  
Stylish Hats at a Great Saving

We do the greatest millinery business in Salem. It is the volume of business we do that helps us to sell stylish hats at such low prices. Come and look through and see the beautiful trimmed hats we have on sale, all priced away down \$5, \$7.50 and \$10 hats now on sale.

For \$2.50, \$2.95, \$3.50, and \$4.50.

**Stylish Coats and Suits on Sale**

\$5000 worth of the latest and newest coats and suits now on sale at prices that will make selling lively. Little profits is our motto. We have the stock to show you and no matter where you go you cannot beat our prices for stylish, up-to-date garments.

Ladies' \$15 suits \$8.50, Ladies' \$18 suits \$10.50, \$22.50 suits for \$12.50, \$18 Caracul coats \$10.50, girls' coats \$2.50, \$3.50 and up.

**We are Headquarters for fine Dress Goods and Silks**

Come and take a look through this great stock of fashionable silks and dress goods. See the beautiful weaves and materials; compare our goods and prices, you will very soon find out the best place to spend your money. Silks and Dress Goods.

Yard 25c, 35c, 49c, 65c and up

**Domestic Bargains**

5000 yards Outing Flannels, yard 3 1-2c  
Muslins and Sheetings at Mill Prices.  
Blankets and Comforts at Bargain prices.  
Kimona Flannels, pretty styles—now yard 10 and 12 1-2c

## The Greater CHICAGO STORE Salem Oregon

"The Store That Saves You Money"

**RAILROADS.**

**SOUTHERN PACIFIC.**

Southbound.  
No. 13 San Francisco Exp. 3:31 a.m.  
No. 19 Ashland Passenger 10:59 a.m.  
No. 17 Roseburg Parstinger 6:21 p.m.  
No. 11 Shasta Limited 7:43 p.m.  
No. 27 Eugene Passenger 8:35 p.m.  
No. 15 California Express 8:56 p.m.  
No. 226 Way Freight 9:50 a.m.  
No. 222 Portland Exp. Frt 10:45 p.m.

Northbound.  
No. 14 Oregon Express 6:43 a.m.  
No. 28 Portland Passenger 8:30 a.m.  
No. 12 Shasta Limited 1:12:35 p.m.  
No. 18 Portland Passenger 2:56 p.m.  
No. 20 Portland Passenger 7:43 p.m.  
No. 225 Way Freight 12:35 p.m.  
No. 221 Portland Fast Frt. 2:43 a.m.

**OREGON ELECTRIC RAILWAY CO**

Leave Salem. Arrive Portland.  
Train 6, 6:30 a.m. 8:30 a.m.  
Train 8, 8:55 a.m. 11:00 a.m.  
Train 10, 11:15 a.m. 1:15 p.m.  
Train 12, 2:00 p.m. 4:00 p.m.  
Train 14, 3:40 p.m. 5:10 p.m.  
Train 16, 4:00 p.m. 9:30 p.m.  
Train 18, 6:05 p.m. 9:45 p.m.  
Train 20, 8:50 p.m. 10:45 p.m.

Arrive in Salem.  
Train 1, 8:30 a.m.  
Train 3, 9:50 a.m.  
Train 5, 10:30 a.m.  
Train 7, 1:00 p.m.  
Train 9, 4:15 p.m.  
Train 11, 6:00 p.m.  
Train 13, 8:35 p.m.  
Train 15, 11:10 p.m.

**ROSTEIN & GREENBAUM**

STORE FULL OF GOOD VALUES

**SWEATERS**

Great variety of fine wool sweaters

Children's wool sweaters; sizes 16, 18 and 20... 50c  
Boys' and Girls' wool sweaters at \$1.25 and \$1.00  
And extra fine wool sweaters at \$1.75 and \$1.50  
Ladies' and Men's wool sweaters at \$1.50 and up

See the Big Assortment.

**CLOTHING**

Men's Suits from \$5 up, Men's all-wool suits \$10.00  
Men's fine all-wool suits, at \$12.00  
Men's good wool overcoats, at \$7.50 and up  
Men's \$4.00 fine wool pants, at \$3.25

Boys' wool suits, sizes 3 to 8—new styles \$2.50  
Boys' wool suits, sizes 5 to 16—new styles \$2.75  
See our fine wool suits, at \$4.00, \$3.75 and \$3.50 (all new patterns).

**UNDERWEAR**

Children's winter weight underwear 25c  
Girls' and Boys' Union Suits, extra good 60c  
Ladies' Winter Weight Underwear 25c  
Ladies' Union Suits 50c  
Ladies' part wool Union Suits 75c  
Ladies' half wool Union Suits \$1.00  
Ladies' all-wool Union Suits \$1.50  
Men's Underwear, heavy weight 45c  
Men's Union Suits \$1.00  
Men's Wool Underwear \$1.00

**UMBRELLAS**

Children's Umbrellas, fancy handles 50c  
Ladies Umbrellas from 50c and up  
Umbrellas and Rust-proof Gloria Silk \$1.50

240 and 246 Commercial Street.

**Salem, Falls City & Western Ry**

Leaves West Salem for:  
Dallas, Falls City and Black Rock  
Dallas and Falls City 9:00 a. m.  
Dallas and Falls City 1:30 and 4:35 p. m.  
Dallas and Black Rock 9:00 a. m. and 1:35 p. m.  
Trains arrive at West Salem from Dallas, Falls City and Black Rock 8:15 a. m., Black Rock and Dallas, 12:30 p. m., Falls City and Dallas 4:15 p. m.

**SALEM INDEPENDENCE BOATS.**  
The launches Independence and Louise will leave their wharf at the foot of Trade street for Independence at the following hours daily except Sunday.  
Leaves Independence 8:30 a. m.  
Leaves Salem 4:00 p. m.

You may not be able to depend upon your friends, but your enemies will never disappoint you.

**Children Cry FOR FLETCHER'S CASTORIA**

**Talmadge Printing Co.**

New White Building, 251 1/2 State Street.  
SOCIETY AND COMMERCIAL PRINTING.  
Give an Iowa Printer a Call.

**Make Want Advertising Your Banker**

Journal want ads bring quick results

# KINGWOOD PARK

MOST IDEAL HOME PLACE ABOUT SALEM. GO OUT AND JUDGE FOR YOURSELF

If you contemplate purchasing a home or homesite you will do yourself an injustice if you fail to investigate KINGWOOD PARK

The awakening of Salem is being recognized outside our own borders. People are turned this way. They demand up-to-date surroundings. That is what we are furnishing at Kingwood Park. You certainly want as choice surroundings as the new-comers. Do you realize what it means to own a home in a reasonably restricted district? It means that the beauty and value of your home will not be depreciated by other buildings, as no shacks will be allowed.

We have installed graded streets, cement curbs, wide cement walks, tree-lined parkways, pure water, electric lights, and entrance gates on the principal driveways. In addition, a fine new school has been completed only a few blocks away. Telephone and other city conveniences give one the pleasures of city life, with the freedom of the open and healthful surroundings of the suburbs.

KINGWOOD PARK is located on the high ground of the West Side, directly opposite Trade Street. Kingwood is a regular stopping point on the Falls City Line, and with the opening of the new bridge will be brought within a few moments of the business center.

THE TERMS we will adjust to suit your particular case. Don't be prejudiced against the West Side on account of the past. Let us show you what we are doing. Why not walk over today and see for yourself. Go over the bridge and walk up the River Drive until you come to the Kingwood signs. You will also see signs of improvement that will astonish you, or telephone for an auto to

**CAPITOL TRUST CO., Owners** **BECHTEL & BYNON**  
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