

INSURANCE COMPANIES SHOW LOSS IN OREGON

Abnormal Losses May Result In Application For Permit To Raise Rates

The annual statements of fire insurance companies doing business in this state, on file with the insurance commissioner, indicate that the fire losses in Oregon have been excessively abnormal during the year 1914 and the first quarter of 1915, the companies suffering a loss ratio of about 110 per cent, and in all probability, all fire insurance companies doing business in this state will make application to Insurance Commissioner Wells, following an investigation of rates and causes of fire losses, for permission to increase rates. It is understood that the already extremely heavy loss ratio for 1915 has caused the insurance companies to become nervous, and the proposed investigation is doubtless the result.

Insurance Commissioner Wells expressed the opinion this morning that no business could be done at a loss, but while the raising of rates would amount to more income to the companies, he believes, under present conditions, the losses would continue regardless of the increase in rates. He is further of the opinion that the greater portion of the fire losses in Oregon are due to carelessness on the part of the people and the property owners,

Cleanup, Paintup Week, May 4-11, Says Governor

All Towns of State Are Asked to Follow Portland's Lead Against Dirt, Dirtiness, Flies—Children Busy.

A statewide cleanup campaign has been taken up by the new Portland Chamber of Commerce, which has thrown the resources of its membership of 4300 into a movement to make Oregon cleaner, prettier and healthier. The co-operation of the state university and other centers of civic welfare activity is asked.

Governor Withycombe has set aside the week of May 4-11 as cleanup and paintup week. The chairman of the Portland Chamber of Commerce committee on cleanup and paintup work is George D. Lee, president of the George D. Lee Advertising Agency. Portland school children have been enrolled by classes as a first line of attack against the enemy dirt. Women's clubs, ministerial associations, physicians, business houses, schools and colleges, have joined the army that stands for cleanliness in Portland.

A similar campaign, Mr. Lee says, is wanted in every hamlet in Oregon. Suggested activities for the week are:

- Paint the house inside, and out if possible.
- Make, clean and freshen yards.
- Repair sidewalks and fences.
- Put school grounds and school houses in apple order.

Set fly traps, properly baited, to catch the breeders and thereby lessen wonderfully the summer number of disease-bearing flies.

and that if the people would clean up around their premises and exercise more care it would, in a measure, materially decrease the losses.

Social and Personal

By MOLLIE RUNCORN

SEND IN SOCIAL NEWS.

 The Capital Journal is always glad to print social news from outside of Salem, and will appreciate anything of this kind sent in over the telephone or by mail. In sending in news the writer's name should always be signed, not for publication, but as a guarantee that the matter is reliable. We do not print anything sent in unless we know the author of it.

CORSELET SKIRT AND PLAIN BLOUSE MAKE CHIC SPRING GOWN



HANDSOME FROCK

MAY second was even more beautiful than May first, and if you happened to be one who "stood in the dust of the highway, where the throngs of the world go by," you were probably under the impression that the world and his wife were taking a general holiday and going a-Maying. Automobiles! There was an endless pageant of them, and if you were at all deficient in figures you concluded you must have seen a good many thousands. There was not a highway leading out from the city but enticed motorists by the score, and there were so many objective points that it would fall one to tell of journeys to Portland, Albany, Eugene, up the Columbia and Pacific highways, culminating at nearly every beauty spot in the northern section of the Willamette valley. Motorists from Salem, Portland and McMinnville met at the beautiful country place of the Homer Goulets, just north of Salem, at Hopware yesterday, enjoying a delightful old-fashioned out-of-doors gathering. Luncheon was served picnic style on the spacious veranda, the whole affair being most enjoyable. Those who partook of the Goulet's hospitality were: Mr. and Mrs. Frank W. Durbin, Mr. and Mrs. F. W. Spencer, Mr. and Mrs. T. H. Kay, Miss Rita Steiner, Miss Barbara Steiner, Miss Carolyn Dick, Miss Marjorie Kay, Franklin Durbin, and Albert Egan, of Salem; Dr. and Mrs. Mason, Mrs. Fiezel, of Portland; Mr. and Mrs. E. C. Apperson, Mrs. Norwood, Miss Mildred Apperson, Diel Schneider, Norwood Apperson, Mr. Bevens and Mr. Hanford, all of McMinnville.

Mrs. F. P. Talkington and Miss Corn Talkington enjoyed a delightful motor trip to Albany, Lebanon and adjacent points, Sunday, with the E. A. Kurtzes, in the latter's car.

May-day festivities at Willamette university closed Saturday night with the presentation of "An American Citizen," a comedy-drama, by the directors of the university, under the direction of Professor Wallace McMurray, instructor in the English department. The Grand opera house was the scene of the event, and it was filled with the largest audience that has ever witnessed a junior play.

The production was appreciated to the fullest extent, and the actors deserve much credit for the work done. In the matter of lines, each member of the cast was practically perfect; in the way of action, that necessary part, lifted the piece out of the ordinary run. It was pleasing throughout and indicated careful attention to detail on the part of the students and their director. The humor was so well presented it was caught immediately and relished keenly by the audience. Although "An American Citizen" is a one-act play—that is, practically all the best lines being in the mouth of the hero—it offered good opportunities for the whole cast to do effective work in impersonation. The play deals with an American citizen who, in order to secure a legacy from an English relative, is compelled to marry an English girl, and renounce his citizenship to become a subject of the king. He marries the girl, but they separate at the altar, and the play shows the manner in which the husband and wife were brought together again after many misunderstandings have been thrown across their path.

In the role of Beatrice Carew, Miss Frances Gittins won a distinct triumph. The part is a difficult one and required a portrayal of almost every human emotion. She carried all her scenes with reserve, yet she gave the character its full play in the various moods. Her work revealed the fact that as an emotional actress she is entitled to rank with the best that the colleges produce. The charm of her characterization was her naturalness in acting and her excellent reading of her lines, an excellence more to her credit because this was her first appearance before the public. Her personality fitted well into the character of the English girl who is full of reserve, scorn, kindness, pensiveness and love. She held the audience with the deep spell of sympathy in her big scene in the third act. Miss Gittins showed excellent taste in the choosing of her gowns, which were well suited to a lady of high degree.

J. Reed Bain was the hero of the play. The piece brought out his versatility in both serious and humorous scenes and he carried off all with honor to himself. His impersonation of Herford Cruger was clever and the way he put the humor over the footlights spoke well for his ability as an actor. His analysis of the lines was good and he bore himself with an ease and grace that is often times lacking in those who make acting a profession. Mr. Bain was at his best in the third act when he is beset by complications and humor and seriousness follow fast upon each other.

Another impressive impersonation was that of Eud Elliot as Georgia Chapin. She spoke her lines with a naturalness that was very pleasing. She made one feel that behind all her gaiety she had a serious nature that was capable of something deeper than was apparent on the surface.

Hans Schroeder made a hit as Otto Stroble, the man who always had a

Gabardine is one of the most popular fabrics for the spring season. The gown pictured here is built of golden brown gabardine with a garniture of darker brown pussy willow taffeta. The corselet skirt is an innovation, and the trimming of buttons and simulated buttonholes is applied in an entirely original way. The tunic is finished at the hem with stitching.

proposition to sell, who always was trying to inveigle somebody into an investment. He was bluff and as impudent and as energetic as is customary to such characters. The impersonation was good. Although a minor character the part of Sir Humphrey Bunn, taken by John Gary, was well done. Mr. Gary, with monoch and cane, looked the typical Englishman and spoke in the habitual drawl.

Arlie G. Walker, as Peter Barbury, played the part in a capable and satisfactory manner. Simms, taken by Fred A. McMillan, was portrayed with fidelity and truthfulness. Both Howard P. Jewett, as Egerton Brown, and L. Gilbert, as Willie Bunn, were good in their respective characters.

Genevieve Aviston, as Lady Bunn, a plump and good looking middle-aged body, and Beryl Holt, as Cecelia Chapin, did creditable work in their various parts. The truthfulness of their portrayal made the whole production well rounded and thoroughly satisfying. The part of Mercury, played by Keith Chapman, was given with cleverness.

The second act was relieved of its lack of dramatic action by the confetti battle on the part of some peasant girls at Nice and the esthetic dance of Helen Wastell. Miss Wastell was a feature in a French dance as the Spirit of Nice. The dancer, most charmingly portrayed, was a revelation of grace and rhythm. She was like an elusive spirit that flits from place to place. She was forced to respond to an encore and was roundly applauded. The peasant girls were Ruth Winters, Helen Wastell, Lois Ross, Edith Lannston, Ruth Hodge, Elmo Ohling, Ada Ross, Valeria Hoxie, Annie Ryan, Eva Hogue, with Florence Pace as the Spirit of Nice.

The university orchestra furnished the music for the entire act entertainment. After the show the cast adjourned to the Spa, where refreshments were enjoyed.

Mrs. Frank Davey returned Saturday evening from Burns, where she had spent the past three weeks, making arrangements to move the family effects to Salem.

Mr. and Mrs. S. Willis were "at home" to the Hayesville Sunday school teachers and officers Tuesday evening. The hours were devoted to helpful suggestions made by the guests, closing with a most instructive address by the superintendent. Those present were: Mr. and Mrs. White, Mr. and Mrs. Gilbert, Mr. and Mrs. Savage, Mr. and Mrs. Tyrell, Mrs. Yoder, Miss Ruth Ingerson, Miss Elsie Whiff, Miss Edna Pitts, Rollie Armstrong, Clarence Armstrong and Rudolph Hansen.

Miss Norma Harper, of Monroe, Oregon, passed the week-end as guest of Miss Genevieve Aviston, coming to Salem to attend the May-day festivities.

Mr. and Mrs. E. P. Burlingham, of

Shipley's Store

This store is filled with the best of Spring and Summer merchandise, crisp, clean, and new. You will find here every item in women's, misses' and children's Ready-to-Wear garments, white wash goods, linens and accessories of all kinds from the foremost manufacturers.

Standard Merchandise at Popular Prices

- Carter's Knit Underwear
- Kayser's Knit Underwear
- Alexandre Kid Gloves
- Kayser's Silk Gloves
- Hurd's Fine Stationery
- Yankee Notions & Supplies
- Colgate's Toilet Articles
- Richardson's Famous Linens

- Phoenix Guarand Hosiery
- Black Cat Guarand Hosiery
- Arnold's Infants' Wear
- Warner's Standard Corsets
- Modart Front Lacing Corset
- Dix House Dresses
- Dix Nurses' Uniforms
- Leather Traveling Bags

Women's, Misses' and Children's Suits, Coats, Dresses, Undermuslins, Petticoats, Lingerie and Silk Waists, Novelty Neckwear, Plain and Fancy Ribbons.

Right Goods Courteous Treatment Right Prices

Exceptional values this week on Lingerie Waists, Lingerie and Silk Dresses, Women's and Misses' Suits, Infants and Children's Wash Dresses.

U. G. Shipley Company

145-147 N. Liberty St., Salem, Oregon

Forest Grove, motored to Salem to be week-end guests of Mr. and Mrs. Gerald Volk at "Volkland." Mrs. Burlington is a prominent member of the P. E. O. society.

Pupils of Miss Laura Grant pleased an audience composed of relatives and friends at a studio piano recital given Saturday afternoon, April 24. The program was varied and well rendered throughout. These recitals, which are held monthly, have proven most successful in putting the young folk at ease before an audience, and also in furnishing delightful entertainment for their elders. The order of the numbers was as follows:

- March of the Gnomes.....Parlow
- Eileen Johnson.
- Little Bo Peep.....Engleman
- Deryl Meyers.
- Autumn Birds Are Calling, B. E. Teator
- Ruth Thompson.
- First Piece of the Star Performer.....Garritt
- Chester Kurtz.
- First Regiment March.....Kelly
- Ruth Thompson, Jessie Gibson.
- Off We Go.....Delacey
- Alice Roth.
- Rocco.....August Nohk
- Kataryn Pugh.
- Daffodil.....Volger
- The Old Cathedral Chimes.....Spiek
- Hollis Vick.
- Song—"Listen to My Tale of Woe".....H. T. Smith
- Donald Schaupp, Chester Kurtz, Emery Goode, Donald Allison, Ronald Prizzell, Kenneth Perry, Virginia Star.
- Evening Schottische.....Elicker
- Elsie Bickner.
- To the Chase.....Streablogg
- Donald Schaupp.
- In the Sweet Bye and Bye.....Brickford
- Delilah Falkner.
- Dance of the Moonbeams.....Sawyer
- Donald Allison.
- Prayer of the Pilgrims.....Eugene Wyatt
- Paul Lee.
- Good Evening Schottische.....Basler
- Marie Harold.
- In the Twilight.....Holler
- Emery Goode.
- Jolly Fellows.....R. Vollstedt
- Cecil Deacon.
- Springtime Greeting.....Baldwin
- Ronald Prizzell.
- Tae Charming Shepherdess.....Matthews
- Barbara Trester.

One of the most pleasant affairs of the season, in Catholic circles, took place Wednesday afternoon from 2:30 till 5:30, when the ladies of St. Joseph's church were entertained by St. Monica's Altar society in St. Joseph's hall, which was decorated with a profusion of Scotch broom artistically arranged in Indian baskets. The guests were received by Mrs. P. Walsh, Mrs. M. Petzel, Mrs. A. O'Brien, Mrs. J. Noud and Mrs. T. K. Campbell. The afternoon was passed informally, in one contest, prizes being won by Mrs. Joseph Bach, Misses L. Petzel and Leona Weidner contributed several pleasing vocal and instrumental numbers. Refreshments were served by Mrs. Jos. Bach, Mrs. Quinn, Mrs. H. Stiff and Mrs. G. Irwin, Mrs. H. K. Merwin and Mrs. H. Brians presiding at the tea and coffee urns. The committee in charge of the afternoon was: Mrs. E. A. Pruitt, chairman, Mrs. H. K. Merwin, Mrs. H. Brians and Mrs. A. O'Brien.

Mrs. Mark McAllister and little daughter, Decis, who had been visiting her parents, Mr. and Mrs. H. M. Finley, and other relatives and friends in Benton county the past two or three weeks, left today for their home in Salem. Mrs. McAllister was Miss Ada Finley, and is an O. A. C. graduate, well known in Corvallis.—Friday's Corvallis Times.

Mrs. Henry L. Bents entertained Saturday afternoon and evening, April 24th, with cards. In the afternoon the guests were from Woodburn and Salem. Mrs. Bittney won the first prize and Mrs. Emmett the second. Luncheon was served at 6 o'clock, the guests departing on the early evening train. The ladies present in the afternoon were: Mrs. R. B. Houston and Mrs. L. M. Boggs, of Salem; Mrs. G. H. Beebe, Mrs. F. W. Settlemeier, Mrs. L. M. Bittney, Mrs. E. G. Emmett, Mrs. Robt. Scott, Mrs. O. P. Overton and Miss Lois Beebe, of Woodburn; Miss Amy Gerstel, of Portland, and Mrs. A. W. Krues, of Aurora. In the evening the prizes were won by Mrs. A. D. Yergen and the second went to Miss Beebe. Daily refreshments were served. Musical selections by Mrs. F. L. Miller, Miss Kearnan and Miss Bents were greatly enjoyed. Those present were: Mrs. A. D. Yergen, of Battleville; Miss Beebe, of Woodburn; Mrs. Houston and Mrs. Boggs, of Salem; Mrs. F. L. Miller, Mrs. James Ogle, Mrs. A. W. Krues, Mrs. A. C. Scheurer, Mrs. Ernest Piper, Mrs. Chas. Arnold, Mrs. N. C. Westcott, Mrs. Edith Carpenter, Mrs. Fred Will, Mrs. G. A. Eilen, Miss Lizzie Will, Miss Georgia Krues, Miss Alice Beck, Miss Emma Snyder, Miss Ursula Beck, of Aurora; and Miss Amy Gerstel and Miss Lola Kearnan, of Portland.—Aurora Observer.

Mrs. Nora Gard Miller, of Oregon City, who has been the guest of her daughter, Mrs. Walter Spaulding, at Court street, has returned to her home.

Mrs. C. H. Rowe left Saturday for Carlton, Ore., where she is to pass several weeks with her daughter, Mrs. R. C. Cooper.

Mr. and Mrs. Chauncey Bishop are home from an extended visit to the San Francisco exposition.

The Never Fail Embroidery club gave a pleasant surprise Sunday afternoon, April 25th, to celebrate the birthday

anniversary of Miss Ella Bennett. The hours were filled to capacity with games, picture-taking and other pastimes. Those present were: Mr. and Mrs. Bert Neyhart, Mr. and Mrs. J. C. Schaupp, Mr. and Mrs. Paul Fink, Mr. and Mrs. Andrew Bitter, Mr. and Mrs. William Yaple, Mr. and Mrs. Henderson, Mr. and Mrs. Frank H. Hart, Mrs. Helene Hogan, Mrs. E. E. Bennett, Miss Helene Hogan, Mrs. E. E. Bennett, Mrs. Nellie Schaefer, Mrs. Fern Schaepp, Nellie Schaefer, Mrs. Loreen Gearhart, Biretta Bennett, Ruth Robinson, Olive Nelson, Mrs. Yaple, Viola Fisher, Helene Hogan, Dorthea Fisher, Eva Head, Owen Schaepp, Wallace Bennett and Paul Schaepp.

Miss Bennett was the inspiration of a second surprise Monday evening, which took place at the home of Mrs. Helene Hogan, 600 Union street. The evening was passed with cards and dancing. Those present were: Mrs. Nellie Schaefer, Mrs. Ella Bennett, Mrs. Vera Peetz, Mrs. Ella Bennett, Mrs. Carl Bales, Lyle Warring, Robert Bennett, Truman Henderson and Paul Fitzwater.

No, Corbelle, the knife was not given another will not cut friendship—the odds are it won't even cut the butter.

Young Men

Who Appreciate Style and Quality Clothes

Will find in Scotch Woollen Mills garments all that can be desired in clothing. In style, cut, value and right even to the most minute details. In quality, they contain the best materials with the skill of the most expert tailors. The combination makes garments of superior quality—clothes that last well after months of the hardest kind of service. While Scotch Woollen Mills clothes surpass in every point they are moderately priced.

\$15 and \$20



Clean Up!

Says the Governor

Of course, this is an order to the men—every woman knows when house-cleaning time comes around. Nearly every housecleaning discloses the fact that some article has served its time of usefulness. You will find, perhaps, that one or more rooms need

New Curtains and Draperies

And you will also find that such necessities are most economically bought at this store. The choice embraces a wide range of the good ones.

Draperies

48 and 50 inch heavy reversible Tapestry in plain, green and brown with beautiful raised design, exceptional values, at yard, 60c and75c
A 50 inch heavy Tapestry in combinations of black, green, tan and old rose floral designs, yard\$1.25

Large assortment of 36 and 38 inch Panthea and Taffeta Draperies in Oriental, floral and fruit designs, very pretty color combinations and very conservatively priced,50c

Electra Cloth—a very beautiful fabric with floral design and net drapery effect, yard25c

Art Tapestry and Shaded Drapery—all floral designs, yard25c

Curtain Materials

Hemstitched Voile in white, cream and beige, yard15c to 40c
Plain selvedge Voile in same shades, yard20c and 25c

Hemstitched Marquisette—some with fancy drawn borders—in white, cream and beige, yard20c to 40c
Plain selvedge Marquisette in the same shades, yard20c to 25c

Ready to Hang Curtains

A well assorted stock of good serviceable curtains of handsome design. Voile in white and beige, per pair

\$1.35

Marquisette in white and beige, per pair

\$2.25 to \$3.45

Waist and Dress Silk Novelties

Just a few of the most important new numbers mentioned here.

Dress Silks for Suits and Street Dresses, Silk and Wool Poplins—only the very best qualities and all the important shades and colors obtainable—48 inches wide, priced\$1.00, \$1.35, \$1.85

Chiffon Taffetas for clever afternoon and evening costumes. A large range of plain colors, also navy with white or gold stripe, and black with white or green stripe, some have changeable effect—36 inches wide, yard

\$1.00, \$1.25, \$1.45

Waist Silks—pretty stripes and checks with Jacquard figures in a very

Waist Silks—pretty stripes and checks with Jacquard figures in a very

75c, 85c, 95c

Imported Pongees—more than ever—in wide range of qualities, yard

35c to \$1.95

FOULARDS, BLACK AND WHITE CHECKS, BLACK AND WHITE STRIPES, MESSALINE SILKS, GROS DE LONDRES, CREPE DE CHINES, DUCHES SATINS, CREPE POPLINS, OTTOMANS

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