Disastrous Fire on the East Side Breaks Out in Early Morning.

DETALLS OF THE BURNING
 (10)



## The Columbia Life \& Trust Company

Is duly organized under the insurance laws of the State of
Oregon, with a fully paid cash capital of one hundred thousand Oregon, with a fully paid cash capital of one hundred thousand
dollars. It furnishes life insurance in its simplest form and Life Insurance is a contract for the payment of a given
um of money on the death of the insured, and from the nature sum of money on the death of the insured, and from the nature
of the contract, cannot be paid prior to the death of the insured. Contraets or policies whieh, in addition to the life insur-
ance invoved, gaarantee the payment of money during the
lifetime of the insured, are contracts combining investment with insurance, and in event of the death of the insured, such
investment is absolutely forfeited to, and confiscated by, the
compan investiment is absolitely forfeite.
company carrying the contract.
For this reason, and in order to prevent such injustiee
to the policy-holder, the Columbia Life \& Trust Company sep-
arates the insurance element from the investment element arates the insurance element from the investment element, and
issues a separate contract for each, thus securing to the policy-
holder and his beneficiaries both the insurance and the investment deposits.

EXAMPLE, AGE 35.
$\$ 10,000$ insurance costs annually $\ldots \ldots$.
To have this insurance paid up in 20
Columbia Life \& Trust Company bo
Cove this Life \& Trust Company bond for $\$ \$ 750$, costing annually

| Total annual expense for 20 years........................... $\$ 270$ <br> The bond guarantees the payment of its face value in 20 years, and in addition thereto a share of the profits. These profits can be drawn in eash and the interest from the bond will carry the insurance. The insurance and bond both being payable at death, is the equivalent of having $\$ 13,750$ of fully paid insurance. <br> The bond has cash surrender and paid-up values, at the end of every year from the date of its issuance. Should death oceur at any time before its maturity, all payments made on the bond are returned, in addition to the face of the policy. The Columbia Life \& Trust Company leads the way in making returns to the poliey-holder for all that he has paid. The public is respectfully invited to make the fullest investigation of its policies and bonds. <br> OFFICERS AND DIRECTORS. |
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> General Offices, Brook-Giesy Bldg. Temporary Offices, Sixth Floor Concord Bldg. Second and Stark Streets Portland, Or.


## St. Charles Hotel

FRONT AND MORRISON STS., PORTLAND, OR. European Plan
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