LOCAL GLEANINGS

M. J. Lazelle of the Commercial Club gave an interesting address to the high school Wednesday morning on the topic "Opportunities Emphasized in Clackamas County."

Wednesday evening Miss Lena Torrence, formerly of this city, was united in marriage to Mr. L. B Simons of Portland. The ceremony took place at 7 o'clock in Portland. Only the witnesses were present. Mrs. Simons is the daughter of Mrs. J Torrence of Mountain View and is well known in this city, having lived her the greater part of her life. For some time she was connected with the Home Telephone Co in this city. Mr. Simons is a clerk in Rosenblatt's clothing store in Portland. The young couple will make their home in Portland.

Wednesday morning at nine o'clock the Woman's Foreign Missionary Society of the Salem district, met in the Methodist church in this city. An all day session was held, and delegates from all over the district were present. Many important matters regarding the work of the society were discussed and officers were elected as follows: President, Mrs. Edwin Sherwood, first vice president, Mrs. R. C. Blackwell; second vice president, Mrs. W. B. Moore; recording secretary, Mrs B. Blackenberry; corresponding secretary, Mrs. D L. Fields; treasurer, Mrs. F. Sackett; superintendent of young people's work, Mrs. O. Gardner; superintendent of children's work, Mrs. Von Eikon. In the evening the ladies of the church served a splendid dinner, after which a short program was rendered The convention was considered very successful.

Presbyterian Song Service.

The following song service will be rendered at the Presbyterian church Sunday night: Anthem, "Lift Up Your Heads," Ira B. Wilson; "Now Is Christ Risen," Gabriel. Ladies' quartette, "Easter Hallelujah," Parks. Anthem, "Come See the Place," Carrie B Adams. Solo, selected, Mrs. Des Larzes. Anthem, "They have Taken Away My Lord," Lorenz. Double quartette, "Victory Over Death," Herbert Anthem, "Jesus Christ the King of Glory," Carrie B. Adams.

Boy Scout Books.

The Boy Scout movement is creating considerable interest throughout the country; hardly a newspaper or magazine escapes some mention of it; it is yet in its infancy and literature on the subject is in great demand. Hurst & Co., the well-known publishers of popular priced books, have issued the first volume of their "Boy Scout Series," by Lieut Howard Payson, entitled: "The Boy Scouts of the Eagle Patrol" Whether you are a Boy Scout or not, you will want this thrilling volume. Every wide-awake, healthy boy should own a copy. Price, including postage, 50 cents. From your bookseller, or mail orders to Hurst & Co., 395 Broadway, New York

Are you really in the harness for business now? Many folks are. Buckle the straps good, tuck in the ends and let the other fellow do the kicking. Keep your own legs inside the traces and pull true all the time.

LIFE INSURANCE VS. LIFE INSURANCE POLICIES

By W. J. Cuddy, Editor Weekly Oregonian.

A man who has engaged in all sides of newspaper work for more than a third of a century naturally has acquired a knowledge, varying in degree from superficial to thorough, of business and professional life, and I have been wondering how it is that I was so unfamiliar with a business which has been given so much publicity, and in which so much money has been made in a legitimate way—one to which nearly everybody contributes some money every year.

I know a man who has been carrying a $10,000 twenty year endowment insurance policy upon his life for the past three years, paying one of the Eastern companies $500 yearly for it, so I had a talk with him. "In twenty years," he said, "I will have paid this company $10,000, ever dollar of which will go out of circulation in this vicinity, with no possible chance of any of it going into my pocket during the twenty years. If I live to the end of the twenty years, the company will return to me $10,000, the interest on the money paying for the cost of the insurance.

"I consider this a good business proposition. It is one that is being embraced every day by the best business men of Oregon and else where. I do not find fault with the proposition, nor do I intend to cancel my policy nor take paid up insurance I am, however, interested in the profits made out of the insurance business by the stockholders who have invested their money in the capital stock of the companies.

"The official reports of the insurance department of one state shows that this same company, in which I carry my twenty year endowment policy, has paid to its stockholders every year since 1839 the enormous sum of 220 per cent annual cash dividends. Only $19,000 of its $22,000,000 of capital stock has been paid in cash, making only 910 shares of its 20,000 shares of capital stock actually paid for in cash. Each holder of original capital stock has received 21 shares of stock as stock dividends."

This statement led to investigation. According to the latest published reports of the market quotations of life insuance company stocks, as furnished by E. S. Bailey & Company, 66 Broadway, New York, that company's stock is quoted at $450 per share bid $500 per share asked. Since each holder of original capital stock has received 21 shares of stock as stock dividends, he now has 22 shares of stock for each original share of stock held, making 22 shares as his present holdings of the par value of $100 each. Each share of stock has a market value of $450, therefore the value of his original share of stock has grown to be worth the sum of $9,900.

"I am not dissatisfied with the company on account of the enormous stock dividends it has paid to its stockholders," my friend remarked. "On the contrary I believe the stockholders of a successful life insurance company should be paid large dividends. I would not care to carry a policy in a company that did not earn large dividends. It is the volume of business and not the large percentage of the income that earns the large dividends. For example one per cent of the income of one life insurance company's income amounts to four hundred per cent. of its capital stock."

An investor of $10,000 in the original capital stock of the company, in which this man carries a $10,000 endowment policy, would have received 100 shares of its capital stock of the par value of $100 each, and today he would be holding 2200 shares, having received 2100 shares of stock as stock dividends. Calculated at the market price bid would be worth the sum of $990,000, all for an investment of $10,000 since 1875. These values do not include the enormous annual cash dividends paid to stockholders since the organization of the company.

The life insurance business requires men of exceptional ability in their lines, but if we must trust someone to manage the life insurance companies for us, we find we have just as honest and capable men in the West as in the East, and that our interest rates are higher as well as our securities are safer on account of the rapid increase in real estate values.

"In view of the rapid development recently in the business of Portland," he concluded, "with its sky-scrapers going up everywhere in the commercial district of the city, and believing that the time is ripe for the establishing of a big life insurance company in the Northwest, with Portland as the loigcal center, I have concluded to subscribe for a block of the capital stock of a new life insurance company of Portland believing it to be the very best investment I can make.

"Should the new company do one-half as well as some of the life insurance companies of the Eastern states have done, the investment will be entirely satisfactory."

One must agree with him.

The Union Pacific Life Insurance Company of Portland, Oregon, has an authorized capital stock of $100,000, all of which is about subscribed. It will increase its capital to $200,000 at once so as to be able to qualify to do business in all the states.

An excellent opportunity is given to the people of Oregon to not only subscribe for the capital stock, but the plan of the Union Pacific Life Insurance Company in distributing its capital stock in a way that not only offers a remarkable opportunity for investment, but at the same time puts into effect a successful method of securing the co-operation of its stockholders in building up the company, affords an opportunity which will be quickly seen and accepted.

For further information address
UNION PACIFIC LIFE INSURANCE COMPANY,
609 Oregonian Bldg.,
Portland, Oregon.

Took the Shilling.

A recruiting sergeant one day met an ignorant youth idling, with his hands in his pockets and standing before a house on the front of which was a notice informing the public that the building was to be sold. The notice ran thus: "To Be Sold by Private Treaty."

The sergeant approached the youth and asked him if he had ever thought of joining the army.

"Not me," was the reply. "You'd have nothing in the army worth talking about."

"Is that so?" said the other. "Well, how is it then Private Treaty has a house for sale and him only a private yet?"

The youth looked thoughtful and puzzled, and presently, over a pint of ale, the possibility of owning a house by joining the army grew into a certainty and the shilling changed hands. —London Tit-Bits.

Candor.

Shopper—Can I hang this paper on myself? Salesman—Yes, sir, but it would really look better on the wall.—Harper's Bazar.

Discretion of speech is more than eloquence.—Francis Bacon.

Wants Water Franchise.

At a meeting of the city council at Gladstone Tuesday night, representatives of the Portland Ry., Light & Power Company were present to take up the matter of the grade at Portland avenue.

George E. Nolan of Portland asked for a fifty-year franchise for a water system, with the provision of an option to the city to purchase the system if desired, at a price of $23,480.

An ordinance prohibiting the possession, sale or use of any Fourth of July explosives was up for a first reading.

COLTON

About one inch of snow fell here Monday. Looks quite wintry for this time of the year.

Mrs. George Wallace, who has been visiting her parents at Hubbard, returned to Colton last Tuesday, accompanied by her mother, Mrs. Plurd.

A family moved to the Van Horn place last week.

Mr. Will Dix of Shubel was home last Sunday visiting with his mother, Mrs. Dix.

John J. Jones is digging stumps for C. Stromgreen.

Mr. and Mrs. W. Warner and Mr. and Mrs. A. Whitman of Portland were out visiting with Mr. Warner's brother in the hills last Sunday.

E. Trigg started his job of clearing for C. Stromgreen Saturday.

Mr. Worden, who has been at Portland for some time, is out on his place again.

U. S. Dix purchased some hay from Mr. Axene and was hauling it last week.

Miss Florence Stromgreen attended church at Elwood last Sunday.

Mr. Sullivan, the road supervisor of district No. 20, was around looking over the roads and found some places where improvement is very necessary.

Mr. H. Warner accompanied his friend, Mr. John Dietz, who has been visiting him, to Estacada, Monday. Mr. Dietz intends to leave for Alaska this week.

Mr. Axene is selling all his stock and farm implements and will leave for Portland soon.

W. S. Gorbett has finished his winter contract of logging for Hult Bros.

Mr. Axene has sold his wagon to Mr. Freeman of Ewood.

Bill Hettman left for Hubbard Wednesday.

STAFFORD

We have had some snow.

The grain began to need a little moisture, but stock were glad to stay under shelter while the storm lasted.

On Tuesday night Mr. Weisenberg's hen house caught fire at a late hour, perhaps at 10 or 11 o'clock. Some neihgbors happened to see the light and telephones began to send warnings, so a number of men collected as soon as possible, but too late to save anything except a few hens and one hen and chickens. He had one incubator in the house and another loaned out. The loss amounted to three hundred little chickens, ten or eleven setting hens with their eggs, two or three brooders and a few other things. Most of the laying hens were saved and the fire was kept from the house

One little child is sick with measles and others have the same disease in different families, so the board ordered the school closed for two weeks and there was no school Monday, but they reconsidered the question and decided it might as well continue.

The entertainment Saturday evening passed off very nicely. The program was short, but each number was well rendered. After the program Judge Samson sold the baskets to the highest bidders, and each happy possessor of a basket, after hunting his partner, bought two dishes of ice cream and proceeded to enjoy himself, and at a late hour all went to their homes well satisfied. The baskets and ice cream netted over $60, and the baseball boys are to have suits.

Mr. and Mrs. Neal of the Church of God visited the neighborhood this week.

The Stars and Stripes wave over the Stafford school now.

The patients at the home of P. DeNui are slowly improving.

The grader worked by Wm. Schaltz, supervisor, and Frank and Perry Sharp was trying to improve our highways last week.

Wonderful Animalculae.

Of all the minute creatures that inhabit this globe unseen by the naked eye there is none so astonishing, according to the Scientific American, as the little living things that live in stagnant water. They are called slipper animalculae, or, as the scientist has it, the paramecium. These tiny, invisible things develop so rapidly that if they were able to live through 350 generations they would crowd every other living thing off the face of the earth and form a mass larger than the planet itself. Should they go on reproducing until the nine hundredth generation these little creatures would form a mass large enough to crowd the moon and stars and even the sun entirely out of space. Luckily for us this is not possible, according to nature's decree. The paramecium dies after it has attained the one hundred and seventieth generation, and so the awful possibilities are checked of its multiplying to fill the universe.

The Medicine Bottle.

In order to avert the most serious thing of having a child take the wrong medicine, mothers should adhere to the following rules:

Never give medicine in the dark.

Always read the label on the bottle.

Never go by the color of the medicine.

When the bottle is refilled see that the label reads clear.

Keep poisons locked up.

Keep all bottles locked up in a drawer or medicine chest.

Mistakes of giving children carbolic acid and such like poisons in the nighttime make it imperative that mothers study and adhere to these rules, for sometimes such inadvertent mistakes bring about terrible conclusions.—Cincinnati Commercial Tribune.

In an English Hotel.

Proprietor (addressing porter)—Was the American pleased with his room, William?

William—Now, I wouldn't hexactly s'y that, sir. 'E looked as if there might be something that wasn't just to 'is liking, but I gathered from 'is remarks that 'e found it hunusually comfortable.

Proprietor—Well, what did he say about it?

William—'E said it was cowlder than 'ell, sir.—Judge.

Sow clover seed twice to be sure it will take, and don't forget the aliske along with the red.

The liver loses its activity at times and needs help. HERBINE is an effective liver stimulant. It also purifies the bowels, strengthens digestion and restores strength, vigor and cheerful spirits. Price 50c. Sold by Jones Drug Co.

"Unclassified" Ads

WANTED AT ONCE—Hampton's Magazine wants a reliable man or woman in Oregon City to sell the fastest-growing magazine in America. Earn $1.50 to $5.00 a day. Write immediately for "Salary Plan" and free outfit. Address "VON," Sales Mgr., Hampton's Magazine, 85 West 35th St., New York.

WANTED—Girl for general housework. Apply to Mrs. W. E. Pratt, 706 Water street, Oregon City.

WANTED—To rent for the summer, modern 3 or 4 room furnished house in Oregon City, or between the city and Maple Lane. Address or call at Courier office.

FOR SALE—Meat market in good live town, doing $25 to $30 business per day, no competition. Will make a low price to purchaser, as cannot look after it on account of other duties. J. O. Statts, Sheriff's office, Oregon City.

STRAYED OR STOLEN—Three horses, on Sunday, April 2, 1911. One 700 lbs, light sorrel pony, branded "O" on right flank. Also one 1150 lbs, chestnut sorrel gelding, old, one right hind foot white. One 1300 lbs., bay gelding with black points. Reward for information of one or all. Address P. D. Newell, Jennings Lodge, Ore.

FOR SALE—Gasoline drag saw in good condition, and thirty-five cords of four foot wood. Address C. D. Bly, Oregon City, R. F. D. No 3., box 131.

FOR SALE—One ton of good timothy hay. Inquire a Courier office.

WANTED—Cosmopolitan Magazine requires the services of a representative in Oregon City to look after subscription renewals and to extend circulation by special methods which have proved unusually successful. Salary and commission. Previous experience desirable but not essential. Whole time or spare time. Address, with references, H. C. Campbell, Cosmopolitan Magazine 318 Fourth Ave., New York City.

FOR SALE—Choice Denver onion seed. Took prize at state fair. Best keeper known. Gold medal at Lewis & Clark fair J. Backman, Clackamas, Oregon.

FOR SALE CHEAP—Two small work horses. One pony. J. O. Staats, sheriff's office.

FOR SALE—Good 7-room house with fine well, pump, cellar, woodshed, barn, Six lots, fruit, nice garden; everything in good shape. Price only $1500.00. John Menke, 214 7th Street, near Main.

BOYS! GIRLS! FREE COLUMBIA BICYLCES for a little easy spare time work for Hampton's Magazine Send postal for wonderful free bicycle offer. Address "Bicycle Club," Room 538, 66 West 35th St., New York.

RHODE ISLAND RED Setting Eggs for sale at $1.50 per dozen. Inquire at Courier office.

BIG MONEY—We want an agent in every town; salary and commission; references required; for full particulars address subscription department, National Sportsman, Inc., 75 Federal St., Boston, Mass.

EGGS FOR SETTING.—Anyone desiring setting of eggs of following breed chickens, White Minorcas, White Leghorns, White Plymouth Rocks, Rhode Island Reds, Houdans, full blooded fowls, can secure same by leaving order at the Courier office. Price $1.50 per setting.

FOR SALE—Pekin duck eggs, $.75 a dozen. Jones and Imel, Oregon City, R. F. D. No. 2. Leave orders at A. B. Buckles' grocery store.

FOR SALE—1¼ acres of land on the Concord road on electric car line, near Brownell residence. A large stone house, full stone basement and stone story. Well water. Barn, story and half, 12x20, place fenced with chicken wire. 25 fruit trees, two rows of black raspberries 150 feet long, one row of red raspberries 150 feet long, one row of loganberries, 150 feet long, one row of blackberries 150 feet long, six rows grapes 150 feet long, also a row of Perfection currants and one row of gooseberries. Price $3,600. Ten cent fare from Portland, 8 cent fare from Oregon City. Address Courier office, Oregon City, Ore.

The Chicago Store
New and Second Hand
CLOTHING
Highest Price Paid for Second Hand Clothing
WE ALSO DO
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Land and City Property Wanted!

We want 15 acres of land without buildings in the vicinity of Mt. Pleasant.
We want 15 acres within two or three miles of Oregon City that will grow good fruit.
We want 15 to 30 acres on Willamette or Clackamas rivers.
We want a good ranch, price not more than $4000 to trade for cash and property near car line.
We want a house and lot in Oregon City, that can be purchased on the installment.

Our Portland agents are calling for all sorts of Clackamas County Farms.
We have money to loan on good security.

CROSS & HAMMOND
Attorneys at Law
We make a specialty of Land Titles and Abstracts. Beaver Bldg, Oregon City

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have no taste for fruit growing, but who would prefer dairying, poultry or the growing of alfalfa and the raising of horses. Owing to the almost exclusive use of the land in these valleys for orchard purposes the products mentioned are not only at a high price now, but bid fair to go still higher. Land lying several miles from market centers could be got at a reasonable figure, and, while the haul for some of the products might be long, there would not be injury in transit, as in the case of tender and soft skinned fruits.

NOTICE

Whereas my wife, Nellie Strohaker, has left my home without cause or provocation, notice is hereby given that I will not pay any debts contracted by her without an order from the undersigned.

Signed, JACOB STROHAKER.
First publication April 7, 1911.

Notice of Final Settlement

In the County Court of the State of Oregon for the County of Clackamas. ss.

In the Matter of the Estate of Henry M. Boggess, Deceased.

Notice is hereby given that the undersigned Administrator of the estate of Henry M. Boggess, deceased, has filed his final report in the above named estate, and asked for his discharge as such administrator and the said County Court has set Monday, April 24th, A. D., 1911, at 10 o'clock A. M. of said day for the hearing of objections, if any there be to said final report and for the settlement of said estate. Any and all persons having objections thereto are hereby notified to file the same in said court on or before said date.

Dated, March 17th, A. D., 1911.
W. W. JESSE,
Administrator of Aforesaid Estate.
C. H. DYE, Attorney for Estate.

Summons

In the Circuit Court of the State of Oregon for the County of Clackamas.

Mary B. Skirvin, Plaintiff
vs.
Harvey E. Skirvin, Defendant.

To Mary E. Skirvin, said defendant:

In the name of the State of Oregon: You are hereby required to appear and answer the complaint filed against you in the above entitled suit on or before May 5th, 1911, and if you fail to answer, for want thereof the plaintiff will apply to the Court for the relief demanded in said complaint.

This summons is published by order of the Hon. J. U Campbell, Judge of the said Circuit Court, by order made and dated March 17th, 1911, the first publication being March 24th, 1911.

C. D. & D. C. LATOURETTE,
Attorneys for Plaintiff.

If you eat something which disagrees with you, don't let it work its own way through. It's a slow process and makes you feel bad. Get rid of it quickly by taking a dose of HERBINE. It drives out impurities in the stomach and bowels and you feel better immediately. Price 50c. Sold by Jones Drug Co.

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If it's the house, barn, fence, kitchen floor, walls or anything else, we will gladly tell you what kind to use, quantity required, the cost, and how it should be applied. We have

ACME QUALITY

Paints, Enamels, Stains and Varnishes for refinishing any shabby surface—indoors or outdoors.

Glad to show colors and offer advice whether you decide to paint or not.

THE JONES DRUG COMPANY, Oregon City.

Tightness in the Chest, Irritation in the Throat and a Dry Hacking Cough means a miserable night for the whole family.

BALLARD'S
Horehound Syrup
Is An Effective Remedy for the Throat and Lungs.

It relieves tickling in the throat, tightness in the chest, inflamed lungs, difficult breathing and wheezing in the bronchial tubes. Conveys a soothing, healing influence to the sore lungs, promotes easy expectoration and contributes to the enjoyment of a quiet night and restful sleep.

Put Up in Three Sizes, 25c, 50c and $1.00 per Bottle.

Buy the Dollar size. It contains five times as much as the 25c size, and you get with each bottle a Dr. Herrick's Red Pepper Porous Plaster for the chest.

JAMES F. BALLARD PROPRIETOR ST. LOUIS, MO.

For Sore Eyes, Granulated Lids, Redness of the Eyeball, Weak Sight, Smarting Sensations in the Eyes, use Stephens Eye Salve. It is a remedy of proven merit.

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