KILLED A LITTLE BOY

CHARLES ROSE, OF WALLA WALLA, SHOT IN THE HEAD.

Don Carlos Boyd Arrested to Answer the Charge of Embezslement and Forgery.

WALLA WALLA, Feb. 22.-At 11 o'clock WALLA WALLA, Feb. 22—At It o'clock today Charles, the 6-year-old son of T. J. Rose, a merchant of this city, was shot in the head and killed by Arthur Isitt, a 13-year-old boy. Isitt used a 22-fife. Various versions are given as to the in-tention of Isitt. He says he shot acci-detally, but a companion says that Isitt had threatened Rose several times during the morning. Isitt is in the county jail, and will have a hearing tomorrow. The father and mother of Rose are in the East, and, up to a late hour, their ad-

Don Carios Boyd was arrested here today and lodged in fail. He will be taken to Heppiner to answer to a charge of embenzlement and forgery made by the Pat-terson Publishing Company.

DOMESTIC CORPORATIONS. Those That Have Been Incorporated

in Washington State. OLYMPIA. Feb. 22.—Articles for the following domestic corporations have been filed in the office of the secretary of state: Prosser, Sunnyside & Northern Railroad Company; Prosser, Yakima county; capital, \$1,006,000; 10,000 shares of \$100 each; incorporators, J. G. Van Marter, jr., and Fred R. Reed; to operate a railroad from Prosser to a point on the Great Northern

Central American Land & Develops Company: Tacoma; capital, E50,00; 50,00 shares of \$10 each; incorperators, J. A. C. McCoy, F. M. Sammons, J. P. Nellis, H. C. Patrick, A. U. Milis, Lewis Ott and C. F. Owens; to conduct business of a general character in Central America. Renton Co-operative Coal Company; Seattle; capital, \$100,000; 1000 shares of \$100

each; incorporators, Rees P. Daniels, John A. Williams and others; to mine and market coal. Tacoma Carriage & Baggage Transfer Company: Tacoma; capital, \$40,000; 2000 shares of \$30 each; incorporators, Joseph McCabe, S. J. Maxwell, S. M. Nolan, J. S. Ternes, L. S. Pinnegan; to transfer pas-

rengers and baggage.

The Ellensburg Mining Company; Ellensburg; capital, \$10,000; 100 shares of \$100 each; incorporators, Austin Myers, W. G. Johnson, C. V. Warner; to carry on the

business of mining.

The American Patriotic Memorial Association: New Whatcom; incorporators,

H. B. Williams, Frank Cook and others;
to conduct schools for the gratuitous instruction of the children of soldiers and callors who served in the wars of the
United States.

United States.
"Seiffert's," of Spokane; capital, \$2006; 2009 shares of El each; incorporators, H. S. Seiffert, G. Seiffert, C. O. Rinchard; to conduct a restaurant business.

HELD CONFERENCE. Session of Delegates of the People's Party at Olympia.

OLYMPIA, Wash., Feb. E.-A conference of the people's party was held in this city today, and was attended by delegates from various paris of the state. The special object of the meeting was to perfect the party organization. With this end in view it was determined to form what will be known as the Initiative and Referendum Club of the people's party in every county, which will hold regular meetings and serve to strengthen regular meetings and serve to strengthen the organization. Among the other sub-jects to be taken up by these clubs, on the advice of the conference, is the liquor traffic, with a view to natiopalizing the question. At the session this evening a resolution condemning the so-called high-handed proceedings in depriving Maple of the office of treasurer of King county was carried unanimously by a rising vote. The conference adjourned sine-die

SATISPACTION AT CORVALLIS. Much Pleased There Over the Ap-

pointment of Mr. Yntes. CORVALLIS, Or., Feb. 22.—The recent appointments of regents to the agricultural college by Governor Lord gives universal satisfaction here. This is particularly true of W. E. Yates, appointed Harkins has been unable to obtain work, from this county, and it is doubtful if a better selection could have been made. All appointed are men of modern ideas, and the interest which they will take will potently assist in the advancement of the institution. There is but one member of the board of regents resident in Corvallia and on him the remainder are dependent to a great extent for their information re garding the work and management of the college. To the members of the alumni ege Mr. Yates' appointment is highly satisfactory.

THE RUSH FOR ALASKA.

A Great Many Will Be Disappointed, However.

While men continue to crowd the steam ers to Alaska, attracted by the low rates produced by the rate war, says the Seattle Post-Intelligencer, warnings continue to come from experienced men in that country against too great a rush of immigra-tion. The latest of these is contained in a letter from Richard Willoughby, of Ju-neau, to his old partner, Richard Cameron, in this city, dated February 15, and some up the situation in the following words:
"I am sorry to hear of such a large im-tulgration coming to Alaska in the spring. for it will make times hard for some of them, for there are lots of tille men her w, unless they come prepared to get og for a while without having to go work. I don't think that over 1900 men will get employment in this district this er, and there are over that number now. Several parties who came up last boat have returned, and others would go if they were able. Men who are coming to Alaska and depending on get ing work here should not come before the lest of May. Capital is what is needed ere at present, for there is no doubt as to the riches of this country in quartz, but it takes experienced and moneyed men to start the ball rolling. There is a time in the near future when there will be thousans of men employed here, but it will not he this summer, I am afraid; this sum-mer is too early for laboring men."

he gem of household helps-Dr. Price's Baking Powder. The best m

The Dalles Telephone Line.

THE DALLES, Or., Feb. 22.-The Daller s becoming a network of wires. The new telephone company has its poles up and is stretching its wires, while the Western Union Telegraph Company is placing new poles and wires through town. The latter is rebuilding its line from Huntington to Portland, and is now at work here. The poles are very large, and are intended to withstand the winter storms

Sturgeon-fishing is proving a great in-dustry now at The Dullea. A large num-ber of men are catching them here and down the river, and a ready sale is found The fish are shipped by the Regulator the Portland market.

Tucoma Items.

*CACOMA, Feb. 22.-Out of the 16 largest export ports of this continent, Tacoma contributed one-ninth of the entire quan tily of flour exported. For the week end-ing February 16, 225,000 barrels were ex-

TACOMA, Peb. 22.-Nine families have been poisoned by cating imported cheese A number of the persons are critically ill.

The Day at The Dalles.

ness houses closed, and, as the weather was pleasant, many people took an outing. The banks remained closed all day. The public schools continued work as usual and made no holiday. A day had been lost to the school work earlier in the week by the breaking of the furnace, so the scholars had their vacation then This evening a large masquerade bal was given in the opera-house by the order of Woodmen. The floor was crowded with lancers and the receipts were quite large.

VICTIMS OF FLAMES.

Three Burned to Death at Hot

Springs, Arkunsus. HOT SPRINGS, Ark., Feb. 22.-Fire was discovered in the Ledgerwood bakery, on Conchita avenue, at 4 A. M. It is in the southern part of the city, where boarding-houses abound. In an hour, three women had been burned to death, and six boarding-houses, several stores and 15 cottages, in all worth \$100,000, had been swept away. The dend are: Mrs. Laura Scannon, Mrs. Henry G. Mc-

Leed and Augustine Stivette, colored.
Mr. and Mrs. G. H. Brownson, of Macon, Mo.: Mrs. Peacock, and others, were injured, but none dangerously. A strong wind fanned the flames, but prevented them from moving in the direction of the big hotels and bath-houses. The streets covered by the fire were Quachits, where it crietasted Scaley, Malyern, Woodbins. Leed and Augustine Stivetto, colored. t originated, Scaley, Malvern, Woodbins and Orange. The Ledgerwood bakery was a frame building, on the second story of which Mrs. Scannon had furnished apartments.

Charles Ledgerwood first saw the flames and in his efforts to distinguish them, neg-lected to warn the people in the neighborhood. Nothing was heard of Mrs. Scannon until the fire was over, when her bones were found in the ashes of her house. Mrs. McLeod was a guest of the Laclede boarding-house. She was aroused, and with her husband started out of the house, but before reaching the door remembered some jewelry, and returned for it, against the advice of her husband. When she started back she found her way blocked by the flames. Her busband tried to reach her, and almost lost his life in the effort. She endeavored to rush through the flames, but fell down in them and per-ished. The remains of the colored woman were found in a partly saved room in the

Mr. and Mrs. Brownson, of Mishad a thrilling escape. They lived on the third floor of the Quachita boarding-house, and when aroused found the house wrapped in flames. Escape by the stair-way was cut off. They rushed to the wiuwrapped in flames. Escape way was cut off. They rushed to the windows and cried to the people below for help, but none could be given them. Mrs. Brownson tied several sheets and blankets together, making a rope long enough to together, making a rope long enough to reach down to the window below. She reach down to the window below. She can be considered the second floor own general appropriation bill and it is now in the house. Omitting all items now in the house. ond floor the stairway was blocked by flames, and he had to jump. He received severe bruises, and the woman's hands were badly lacerated in sliding down the

About 100 buildings were burned, including 15 cottages, of an aggregate value of \$25,600. The boarding-houses destroyed are the Ouachita, Illinois, Laclede, Missouri and Bloomington. Each of these was worth \$5000 with its contents. Three hundred men, women and children were driven to other quarters for lodging, and most of them lost all their ciothing.

For the Dying, Then for the Bend, PHILADELPHIA, Feb. 22—While the mangled body of a boy was pinned beneath the trucks of a trolley-car last night, women who had attended the services in Old St. Augustine church, near by, came out, and kneeling on the pavement, prayed that his life might be spared. Before the little fellow was removed they were joined by men and women from the congregation of Si. George's Methodist church, and in a long semi-circle, they all sent up fervent petitions while a tremendous crowd gathered. The parents of the boy, whose name was Willie Jones, were among those who knelt, and it was not until the dead body of the little fellow was released that they learned who the victim was. When the kneeling women were told that the boy was dead, a prayer was offered for the re-

The Babe Starved to Death SAN FRANCISCO, Feb. 22.—The death from starvation of a four weeks' old child of Mrs. John Harkins, who lives in a miserable shanty on Oregon street,

An Old Woman's Terrible Death OXFORD, N. Y., Feb 22-Mr. and fra. Morris Whitmen went out for a call ast night, leaving the 65-year-old mother of Mr. Whitman alone. On their return the lamp was found to have exploded The old woman was in the yard near a well, into which she had tried to jump while her clothing was afire. Her body was burned to a crisp.

Victims of the Snow Storm. NEW ORLEANS, Feb. 21.—Among the casualties of the snow storm was the death of a hunting party in the woods on the Alliance plantation, 19 miles below New Orleans. They have been found frozen to death in a kneeling attitude.

Strikes and boycetts never affect Dr. Price's Baking Powder, Everybody uses it.

QUIETLY BURIED. The Late First Secretary of the Russian Legation.

WASHINGTON, Feb. 22.-As a result of cable communication with his relatives in Moscow, the remains of Pierre Bogdanoff, the late Brat secretary of the Russian le-gation, were quietly interred today in the Rock Creek cemetery, of this city, Mr.
Bogdanoff, while suffering intensely from
neuralgia, shot himself Wednesday morning last. What mystery, if any, was behind this tragic taking off is probably
buried with him. The note that he left for relatives has been forwarded to them unopened. A priest of the Greek church came from New York and conducted, at the house of the deceased, the simple cere monies which, under the circumstances, were all that could possibly be done in the way of religious ceremony. Prince Cantacurene, the Russian minister, and all the members of the Russian legation and many other diplemats attended the services, but only a few personal friends followed the remains to the grave.

Suicide the Verdict. SAN RAFAEL, Cal., Feb. 22-An in st was held today upon the remain of Harry C. Stillwell, late of the California bank, who committed suicide by shooting himself. The jury returned a verdic that he came to his death by a gunshot wound, self-inflicted, with suicidal intent.

Died From His Injuries.

LOS ANGELES, Feb. 21.-Marco Hell man, the ex-baseball manager, who shot himself on Tuesday last, after learning that he was to be prosecuted for having negotiated spurious checks amounting to \$50, died today from the offects of his injuries.

California's Native Sons.

SAN FRANCISCO, Feb. 21.—The corner tone of the new building of the Nativ ions of the Golden West, on Mason street between Geary and Post, was laid with appropriate exercises this morning. Previous to laying of the stone there was a grand parade, in which various local pariors of the Native Sons and several pariors from San Jose and Oakland, the second brigade national guard, a naval battallon, veterans of the Mexican war, veteran firemen and other organizations participated. Thous-ands of people lined the route of the procession, and a vast crowd was present at THE DALLES, Feb. 22.—Washington's the exercises. J. D. Sproul, grand president day was quietly observed in The dent of the order, officiated, and Joseph E. Dalles today. In the afternoon all bust- O'Donneli delivered the oration.

NOT IN THE MANUAL

LEGISLATIVE INCIDENTS AT GUTH-RIE AND AT DENVER.

Rough Trentment of a Populist Who Tried to Force His Way Into a Republican Caucus.

GUTHRIE, O. T., Feb. 21 — The first sensation of the Oklahoma legislature occurred today. The republicans of the house, in the majority, were holding a caucus in the house chamber, discussing matters of party concern, when Representative Nesbitt, pop., and Representative Halls, dem., both of Clevelant county, demanded admittages and several county. demanded admittance, and were refused by the doorkeeper. They declared they had a right in, and could not be shut out by a republican caucus. Neshitt secured a big ladder and proceeded to knock the door down. Representative George Vick-ers, of Alva, was the first republican met, and his giant-like frame was soon rain-ing blows on Nesbitt's head, who fled to the basement. A serious riot was nar-rowly averted. The republicans, however, concluded their caucus undisturbed.

A Fight in Denver.

DENVER, Feb. 22.—Senators Mills and Pease had a row on the floor of the sen-ate today over an appointment to a minor cierkship. Mills called Pease a llar and Pease threw a paper-weight, which struck him in the side. Mills aprang at Pease, but was met by the latter's son, a com-mittee clerk, who struck him three times. sittee clerk, who struck him three times, utting a gash in his face and blackening his eyes. The combatants were separated and the senate appointed a committee to investigate and report who was to blame. The senators are past the prime of life and are prominent leaders in the populist party

WASHINGTON'S BILLS

Some Comparisons With Appropriations Two Years Ago.

OLYMPIA, Feb. 2.—The appropriation ill presented by Chairman Temple was received with a great deal of satisfaction by a majority of the members of both houses. Temple was chairman of the same committee at the last session, and his experience at that time assisted him materially in the work of this session. He recognized the general demands for economy, and though desirous of work-ing in perfect accord with his committee, found that different interests were exnow in the house. Omitting all items vetoed in the general appropriations bill of two years ago, as well as all items for improvements in that bill, a comparison of the two for maintenance of public in-stitutions and offices, alone, shows a saving to the state in this bill of about a quarter of a million dollars. A comparison of some of the more important items in the two appropriation bills follows.

1			1898-5		1995-7
j	Governor's office	5	13,000		12.50
1	Secretary state's office	1	20,700		18.6
ı	Auditor's office	ı.	15,400	н	16.5
1	Treasurer's office		8,600		8,0
9	Attorney-general's office.		17,650		10,50
1	State board of education.		10,450		9,2
j	Supreme court		56,000		48.0
1	Fish commissioner		- 8,000		7.1
3	Superior court			Į,O	1417
d	Cinta Discussion		76,000		75,0
3	State librarian		0.400		3.7
1	Transporting insane, etc.		45,000	11	17,0
1	Cost in felony cases, su-		100000000000000000000000000000000000000	m	100.00
1	perior courts	H	70,000		29,0
9	Extradition expenses		5,900	ш	3.0
3	Coal mine inspectors and		2000	н	-0.7
J	expenses	١	8,000	ш	5.8
d	Board of health	ļ.	5,000	'n	4,0
9	Western Insane asylum.	ĸ	168,960	и	350,0
9	Eastern asylum		105,000		87,0
1	Penitentiary	r.	150,000	n	122.6
1	Reform school	F.	53,000	W	49,6
	School, defective youth	١.	80,000	n	56.9
1	State board horticulture		10,800	1	7,0
j	State university	i .	20,000		55.0
	Ellensburg normal school	ļ.	25,000	9	21.0
	Contingent expenses agri-	1	-		
4	cultural college	L	10,000	ŧΟ.	15.00
ı	Soldiers' home		30,900		25,0
1	Public printing and bind-)	80,000		4470
1	Ing	1	70,000		60.0
1	Books for state library		\$,000		15.0
d	STREET, NOT STREET BUTTLE ST.		80,000	1	20,0
	Military Land office fees, state		50,000	3	200,00
	amin omce rees, state		4 400		1000
	Appraisment and sale of	ž.	4,000	1	3,6
1	Appraisment and sale of		No. of s		200
1	school and other lands.		35,000		15,0
j	60 4 3	15	Shirt and a	1	Distance of
	Total	91	190	8	1,5762,57

OLYMPIA. Feb. 22.-The legislature was ession today. Both houses will at 10 o'clock tomorrow. A maority of the members left the city today. remaining devoted their time to

A William Bay Protest.

SOUTH BEND, Feb. 22.-Remonstrances are being very generally signed by the systemen on Willapa bay against the proposed amendment to house bill No. 5, which has passed the house and is now in the senate. The bill provides, among other things, that only actual residents and citizens can acquire title to oyster lands in this state. The bill is aimed at the Morgan Oyster Company, a Califor-nia corporation, which has laid claim to and planted over 200 acres of the best oyster lands in Willaga bay for over 20 ears, and thereby controlled the cutput and price of cysters. It has secured a monopoly of the sale of said cysters in San Francisco, its principal market. A cowerful lobby is at work to secure an mendment in the senate allowing non-esidents to file upon and acquire title o said oyster grounds. During years past ystermen have had no title to their ands, but have held them by squatters ights, pending legislation providing for heir survey and sale. The passage of such an amendment the oystermen regard as amounting to a destruction of their busisees and the fastening of a monopoly pon them. They hold also that the syster product of the bay would be far-her restricted, for the Morgan Oyster company has ample oyster grounds in san Francisco bay for propagation, and would only hold its oyster lands here o prevent competition at the only point on the coast where it is possible for ystering to assume any great propor-

A good sum for a superior article is real That is why Dr. Price's Baking Powder is a good invertm

NORTH CAROLINA ADJOURNMENT, Washington, Lec. Douglass, but

Douglass Is Greatest." RALEIGH, N. C., Feb. 22.-The News

RALEIGH, N. C., Feb. 22.—The News and Observer says editorially this morning in regard to the action of the house of representatives yesterday:
"Several weeks ago a proposition was made in the general assembly to adjourn in honor of Robert E. Lee on the occasion of his birthday. This resolution was voted down, although by envertment of a prior legislature General. by enactment of a prior legislature General Lee's birthday is a public holiday in the state, and the public buildings are closed on that day. Yesterday a resolution was introduced to adjourn until 18 o'clock Saturslay to pay respect to the memory of George Washington, whose birthday is also a legal holiday. This was voted down, As the session where the resolution to ad-journ in honor of Washington was voted town, the following resolution, introduced by Crews, colored, of Granville, was

Whereas, The late Frederick Douglass "Whereas, Wegreatly deplore the same; ow, therefore, be it departed this life on the 20th inst.; and Resolved. That when this house ad-

journs it adjourn in respect to the memory These three dates, the birth of Lee, the birth of Washington and the death of lougiase are companied in one month. This general assembly, deliberately and unknown.

after debate, voted down the resolutions to honor the memory of the Father of his Country and Robert E. Lee, who, with Grant, was among the heroes of Chepul-tepec and the commander of the armies of the South, put on record in the journals of the house a resolution of adjournment in respect to the memory of Frederick Douglass

Ouglass.

"The action is equivalent to saying,
"Washington, Lee, Douglass. These three,
but the greatest of these is Douglass."
This action, more currectly than any other
official proceeding of this legislature, shows
the spirit of this body."

THE THEATER HAT. Comment Upon the Action of the

California Legislature.
CHICAGO, Feb. 21—The Post has the following editorial: "The California legislature is the first to put in form the rage of the matinee man against the high theater hat. It has passed a law forbidling the woming of hats in places of the control of the c ding the wearing of hata in places of pub-lic amusement and providing for a fine of \$50 for its violation.

What a silly thing this California law is. What puerile notion of their position must these assemblymen entertain who fancy their duties comprehend a censorship over dress. In other times and other countries laws were seriously enacted for-bidding this class or that from wearing beards, or allowing their hair to grow long, or appearing in public in certain colors, or donning blouses of a certain style, or boots of a certain length. But one would think that Americans of this century had gone beyond this sort of ex-perimenting. Possibly the action of the Californians was tomfoolery which clownish legislators have engaged in of late, in which case it is doubly reprehensi

IN OTHER LEGISLATURES. One More Candidate at Dover.

DOVER, Del., Feb. 22.—One ballot was taken today in the United States senatorial fight, as follows: Higgins, rep 7 Tunnel, dem Massey, rep 3 Bayard, dem Addicks, rep 6 Martin, dem

Wolcott, dem7 It Is Now a Law.

ALBANY, N. Y., Feb. 22.-Governo Morton today approved the act to pre-vent the display of foreign flags upor public buildings in this state.

Not in Session BOISE Feb. 22.-The legislature is no

EMPTY HANDED.

Trainrobbers' Missouri Hold-Up.

SPRINGFIELD, Mo., Feb. 22. eastbound train on the St. Louis & San Francisco road, due here at 10 o'clock to-night, was held up by robbers near Au-rora, 20 miles west of this city, at 7:30 clock. Three men boarded the engine when the train was five miles from Au-rora, compelled the engineer and firemen at the point of revolvers to go back to the express-car and open it. The robbers, however, found, to their disgust, that the car was empty, the safe locked and the messenger not in sight. He had disap-peared in time, and the robbers left empty-handed. Much excitement was caused at Aurora and this city by the news. A posse of officers was organ-ized and started in pursuit of the robbers. The train was delayed 35 minutes, and no one was injured. From the description given by the engineer, it is thought the robbers are the men who made an at-tempt to hold up a train on that road near Monett some time ago.

A Miser Tortured in Vain. ST. JOSEPH, Mo., Peb. 22.—W. Walsh, a misar, was called out of bed this morning by five masked men, who, at the point of pistote, attempted to make him divulge the hiding place of his money. He refused, and they set fire to his hair and beard, burning them off, and burned his body with a red-hot poker. He still re-fused and they placed his feet over a fire and roasted them. Upon his still refusing, they beat him into insensibility and, after ransacking the house, escaped.

Blow Off His Head With a Shotung GUTHRIE, Feb. 22.-Mrs. M. C. Taylor, a dressmaker, today blew off the head of William H. Harrison with a shotgun. She had applied for a divorce, and the case was set for tomorrow. She claims her husband hired Harrison to shadow her and secure evidence against her. Har-rison, she says, has dogged her for weeks, and this morning entered her house. When he ordered him out and he refused to go

Rather Costly "Thank You, Sir." VICTORIA, Feb. Z.—Justice Cras yes-terday afternoon sentenced John Simp-son and Peter Nelson to five years' imprisonment for robbery of the bonded warehouse at the outer wharf. As they were leaving the dock, Simpson observed, "Thank you, sir," for which, interpretedas contempt, he was brought back and en three years additional, a year for

Robbed by Chicago Footpads. CHICAGO, Feb. 22.—Frank B. Earl, of Los Angeles, reported to the police today that he was robbed last night of notes and valuable papers, together with a cor iderable amount of money. Earl was met y two footpads at Madison-street bridge nd knocked senseless. When he regained consciousness he found his overcoat and the papers and money it contained miss

Victim of Chicago Footpads. CHICAGO, Feb. 22.-Frank B. Earl,

Los Angeles, reported to the police today that he was robbed last night of notes and valuable papers, and # considerable amount of money. Earl was met by two footpads at the Madison-street bridge and knocked senseless. When he regained knocked senseless. When he regained consciousness his overcoat with papers and money was missing.

Bold Bank Burglars.

THOMASTON, Conn., Feb. 22.-Three nen blew off the doors of the Thomaston Savings bank vault with dynamite at 1 A. M. today, and secured all the cash in the vault. The citizens aroused by the the vault. explosion, were driven back at the muzzle f revolvers by the robbers. The bank flicers say the amount secured was small.

"The knave of hearts, he stole thes arts," And no wonder, if they were made with Dr. Price's Cream Baking Powder,

No Verdict in the Howgate Case. WASHINGTON, Feb. 22—At 11 o'clock might the jury in the Howgate case re-orted to Judge McComas that it was unble to reach a verdict. It was ordered cked up until tomorrow morning at 1 clock.

A Kansas City Attorney Missing. KANSAS CITY, Feb. 22 - Attorney Pope Higgins, one of the best-known lawyers n western Missouri, has been mis ce February 2, and his friends believe has been murdered for his money.

Gentry's Condition Improved. FHILADELPHIA, Peb. ZZ-The condi-tion of Gentry, who killed Miss Yorke, the notress, which was reported this morning to be much worse, is improved tenight.

Frozen in the Cumberland Mountain RICHMOND, Ky., Feb. 22.-News has ust reached here to the effect that two men were frozen to death near Pound Gap, in the Cumberland mountains, last week. One was named Sturgeon and the other A. C. Kelly. The latter was overome while feeding stock, only a short dis tance from his home.

A Blacksmith and His Razor VICTORIA, Feb. 22.—The body of Gar-vin Andrews, a well-known blacksmith, was found last night in his room, a razor at hand indicating suicide. The cause is

FORTY-NINTH ANNUAL REPORT

Connecticut Mutual Life Insurance Company.

To the Members:

Despite its great general duliness the year 1894 was, on the whole, a fairly prosperous one for your company. The hard times and the hungry competition of a certain class of companies made it somewhat more difficult than usual to do a large new business. Careful men are cautious in such times about taking on increased expenses. But just such times make the unselfish, tenderly provident and prudent husband and father resilize the more clearly his family's need of a sureand constant protection and their dependence on him to provide it. It is only to that class that The Connecticut Mutual, with its simple, wholly businessilke and wholly non-speculative plans and methods, commends itself. It is not surprising, therefore, that while we wrote slightly less in amount than in the previous year the number of persons insured was larger.

The proportion of lapses and surrentered.

ly less in amount than in the previous year the number of persons insured was larger.

The proportion of lapses and surrenders was extremely small, being only \$5 per cent of the amount at risk at the beginning of the year and less than in the previous year; so that while the amount at risk has decreased a trifle, \$397,637, the number of persons insured has increased several hundred. The remarkable persistence of our bushness is a most graulfying feature. On the one hand, it is due to the unparalleled low cost of insurance in this company, and, on the other, it helps to keep down that cost by making it needless to spend heavily for new business to replace a heavy outdraft.

The mortality was somewhat higher than in the previous year, but was still far below that expected and provided for by our calculations.

The gains in income, assets and surplus have been satisfactory.

The expenses have been kept rigidly down to the same scale of economy which has always characterized the company and given it an unique position among institutions of its kind.

The increased dividends paid were fully earned, and there was left besides a suistantial addition to the surplus which protects our large and all-important obligations, and which also materially assists in maintaining a steady rare of dividend unaffected by ordinary changes in general

maintaining a steady rate of dividend affected by ordinary changes in general

business conditions.

In all that goes to affect the strength and permanency of your company and the cost of your insurance here, now and in the future, the results of the year are not only satisfactory, but, under the untoward general circumstances, gratifying.

To speak in detail:

FINANCIAL OPERATIONS. For premiums \$1,677,972 88
For interest and rents 2,298,408 28
Balance profit and loss 19,377 55 19,377 25

Disbursed— For claims by death and matured en-dowments\$4,273,874 99 dowments
Surplus returned to
policy-holders
Lapsed and surrendered policies..... 1,265,415 20 659,791 34 Total paid policy-35,198,991 52 Commissions to agents, salaries medical examiners fees, printing, advertising, legal, real estate, and all other expenses of management \$7,285,559 64

Total disbursements... Balance carried to increase net

Net assets, Jan. 1, 1885...... \$80,546,308 26
Add interest due and accrued,
market values of stocks and
bonds over cost, and net deferred quarterly and semiannual premiums, as per
itemized statement, herewith. 1,888,126 97

Surplus, January 1, 1895..... \$ 6,876,212 7:

INTEREST.

We received for interest and dividends \$2,202,965 89; for rents, \$268,42 48. On real estate loans of \$37,48,28 18 the overdue interest at the end of the year was \$28,597 53, or 35-189 of 1 per cent. Nearly all of this small percentage is on loans on city property. On farm loans of \$12,285, 527,64 in the "corn belt" only there was only \$12,067 10 overdue interest. Our experience has steadily shown that the ability of good farms, in good hands, in the right localities, to pay interest promptly on a proper, that is, a relatively small, loan, is less affected by hard times than is the case with city property of good character and of the average variety; and yet we loan only in cities which are the great centers of commerce. All our loans are very conservatively distributed and placed.

On bonds costing \$12,256,830 25 there were two items of overdue interest, amounting to \$1705. One of these is on bonds of the city of Austin, Texas, and the other on Pirst Mortgage bonds of the Detroit, Lansing and Northern Railroad. In neither case do we apprehend a loss.

LOANS ON REAL ESTATE.

We loaned on real estate during the year \$6,850,078 81; loans were paid amounting to \$500,781; loans were paid amounting the year \$6,850,078 81; loans were paid amounting the year \$6,850,078 81; loans were paid amounting the year \$6,850,078 81; loans were paid amounting to INTEREST.

We loaned on real estate during the yer \$6,880,007 St. loans were paid amounting \$7,064,654 52.

St.094.004 SZ.
FORECLOSURES AND SALES OF
REAL ESTATE.
It is not to be supposed that over 11,006
loans aggregating over \$25,500.000 could go
through times of protracted and severe loans aggregating of through times of protracted and severe financial stringency and depression without some defaults of payment and the necessity of enforcing our security in such cases. During the year we have necessity of enforcing our security in such cases. During the year we have taken in under foreclosure property costing us at decree 4457.603.74, and have sold properties costing 230.331.31, leaving a net increase of real estate held at a cost of \$257.272.41. Of these sales \$155.655.61 represented the cost of properties which were entirely closed out at \$205.655.6, a gain over cost of \$17.489.31. The remainder represented sales of parts of properties.

While we always regret the necessity of realizing on our security and do not wish to hold property any longer than is necessary in order to sell it to your best advantage, we are governed by the fact that these are not the times to press real estate to sale except at a sacrifice which we do not need to make. We are strong holders and can well await a normal market.

A bit of history will illustrate. In the

market A bit of history will illustrate. In the A bit of history will illustrate. In the disastrous decade 1870-80 we took in properties costing \$13,482,163 49 and valued by the then Insurance Commissioner at only \$1,325,58 69; out of which properties costing \$1,315,90 62 and valued at only \$6,234,607 94 have been sold for \$8,721,215 31, a gain over cost of \$1,468,256 80 and \$2,487,286 37 over the Commissioner's valuation. And these properties came from loans made upon valuations representing the great currency inflation prevailing during and after the civil war, and suffering corresponding shrinkage as the country approached a sound basis. That element of disturbance and danger is fortunately absent from the present situation. ent from the present situation. We can therefore contemplate such forc-losures as have been and are likely to be made during this depression without serious anxiety, while the higher rate of interest realized from real estate founs makes them especially desirable for earning dividends.

BONDS. . BONDS.

No purchases of importance have been made during the year. Bonds have been paid off to the amount, at cost, of \$173.185 39. We now hold bonds of the par value of \$11,838,800, costing \$13,256,856 25, and worth January 1, 185, \$12,769,857 by a most conservative use of market quotations. An impection of the list will disclose their high character. We have been at a good deal of pains to get our holdings into bonds having a long time to run.

Insurance Operations. MORTALITY.

The death losses in 1894 were somewhat the ocal moses in 1994 were somewant higher in amount and ratio than those in the previous year, but were still so far within the amount anticipated by our premiums and reserves as to give us a net saving of about \$35,000. REVIVALS.

A good feature of the year's business

was the revival of a considerable num-cer of policies which lapsed in the pres-sure of the panic of 18%. It is far the cheapest way in which persons who still need insurance and are still insurable less can resume carrying policies. Our agents are instructed to give particular attention to such cases.

DIVIDENDS. The dividends paid to policy-holders in 1804 were larger than those paid in 1802. The cost of their insurance was therefore less. A like increase will be made in the dividends on policies renewing in 1895.

SURPLUS.

Notwithstanding the large dividends paid in 1284, the surplus heid increased from \$6,480.07 St January 1, 1984, to \$8.578, \$22 76 January 1, 1985, a gain of \$435,184 20. But \$325,388 80 of this was due to the increase in the market values of stocks and bonds over those of the previous year, leaving a gain to surplus must ultimately come the difference between the par and market values of our bonds if they are held to maturity. For the rest, it protects the assets and the business against unforseen loss and disaster, and aids materially in earning current dividends and keeping them steady, while each maturing policy as it retires from the company receives its apportioned share.

Ouf surplus would be over \$1,000,000 larger than we count it if we tested our own strength by the legal standard used by the state departments and by other companies. Computed by them our surplus would be about \$8,000,000. SURPLUS.

companies. Companies by them our surplus would be about \$8,00,000.

NEW BUSINESS.

We have stendily adhered to our time-honored principle of seeking only such good, safe business, in the healthy parts of our own country only, as could be had without increasing our expenses and so increasing the cost of insurance. So great stress has been laid by certain companies, laboring under certain necessities of their own creation, on the imperative need of a great volume of new business every year, and they so violently criticise those who do not follow their lead, that not a few managers regard themselves justified in meeting hard times with a great expenditure rather than allow a falling off in amount at risk. An appearance of enterprise is to be maintained at whatever cost to their policy-holders. Dividends must not stand in the way.

The Connecticut Mutual is so large and its business so stable that it does not need to make size or growth a matter of other than secondary importance. Its first aim is to make its policies secure; its second, to make them cost as little as possible through economy and prudence; and then, from such business as a low rate of expense will secure without making us out policy-holders' dividends, it takes on growth in easy times and in hard times it takes it or not, as may happen. Cost to the present members is so vital a matter in life insurance that, in our view, if that element be properly taken care of the matter of growth is not a thing to be anxious about. It will take care of itself in the sense that it needs no sacrifice of existing interests.

OUR EXPENSE ACCOUNT.

OUR EXPENSE ACCOUNT.

OUR EXPENSE ACCOUNT.

In 1891 was only 2.94 per cent of the income, a ratio materially less than that of any competitor and much less than halthat of the most pushing companies.

The cost of our insurance is correspondingly less than in those companies. The cost of our insurance is and for a long time has been decreasing each year; the cost of theirs is and for a long time has been increasing.

COMPARTMENT. COMPETITION.

been increasing.

COMPETITION.

The Tontine schemes of one sort or another in use by so many companies require extraordinary profits to make the extraordinary profits to make the extraordinary dividends promised in but postponed to the future. These profits are to come from forfeitures, and a great many are needed, for large amounts, for the success of the plan. A great new business to turnish great forfeitures to the pool seems to be the central idea and aim of the scheme. It is the one end to which every nerve is strained. The new business must be kept ahead of the forfeitures. This makes competition exceedingly sharp.

For example, one New York company wrote in 1891 the enormous amount of \$200,000,000,000 and over in new business. But it also had lapsed and surrendered, besides its death losses and endowments of about \$10,000,000,000,000 the great sum of over \$155,000,000; over 20 per cent of what it had in force at the beginning of the year. Several other companies are striving to outloi if possible or at least equal this one. Its expense account is 21 per cent of its income, and has been as high as that for many years. Its rivals are not behind in liberallity of plan or expenditure. It is useless to look for honest, legitimate competition—an examination of real merit—under such conditions. The business is solicited upon cunningly devised plans, upon deceptive estimates of profitable "investment" which have never been fulfilled, and is usually secured by a heavy rebate on the premium. Whoever pays one of these companies any large part of his first year's premium is probably being discriminated against by the agent.

Under these conditions the Connecticut Mutual still offers plain life leasurance.

acent.

Under these conditions the Connecticut
Mutual still offers plain life Insurance,
as protection to the family, and tries to
make it attractive simply by making it
to that end and by keeping its perfect to that end and by keeping tries to realize the ideal results of a legiti-mate business, and it seeks to attract to its membership only thousand. its membership only those who want only such results and do not want a speculation on their family's protection. And it doe not try to make one man think he is get ting his insurance cheaper than any other man, or at the expense of any one else or at less than its true cost.

"INVESTMENT" INSURANCE.

"INVESTMENT" INSURANCE.

But plain life insurance has to contest the field with so-called "investment insurance." As if anything like "investment" could come out of companies that take from fifteen to twenty-five cents for expenses out of every dollar that comes in. The tack of foundation is concealed from ordinary eyes by an arrangement to postpone all dividends for ten or usenty years—the longer the time the bigaser the commission to the agent and the relate to the applicant. Whosever dies leaves 'e-hind him all the surplus his premiums have carned above the proper cost of carrying his insurance while he lived, and those who lapse forfeit their surplus and also all or a large part of the reserves accumulated from their premiums, in the hope that the forfeitures will be co many as to fill up the hole made by great expenses and furnish great dividends to those who live through the term and keep up their policies. The immortality and cruelty of setting men to speculate an what ought to be absolutely sacred to the protection of their own and other men's families is obvious. But the "estimates" and "flustrations" have tempted a multitude, but only to disappointment.

To illustrations" have tempted a multitude, but only to disappointment.

and "Illustrations" have tempted a multitude, but only to disappointment.

To libustrate: One of the great pioneers
in this sort of speculative life insurance
is settling this year, 1905, the dividend on
Tontine policies issued twenty years are.
Its then estimate of that dividend on a
policy of \$10,000 annual life premiums, age
40, was \$956; it is paying only \$775; just
\$2.70 per cent of its "estimate." Scores
of millions of deliars of reserves and accumulated surplus on inpact policies that
ought have gone to give some remnant of
protection to the families of those who
lapsed or to enable them to keep up their
policies, have been forfeited to the Toutine
pool; but the great expenses incident to
doing a speculative business all over the
world have eaten up the "profits" and left
but that pitiful ourcome.

Mark new how the dividend producing

doing a speculative business all over the world have eaten up the "profits" and left but that pitiful outcome.

Mark, now, how the dividend-producing power of this speculation is steadily wanture. The company referred to began issuing these twenty-year Tonlines in 1871, and therefore first paid a twenty-year Tontine dividend in 1881. On policies like the one just citized that dividend was estimated at \$256. Here are the dividends paid: On policies issued in 1871 the dividend paid: On policies issued in 1872 the dividend paid in 1882 was \$4056, or \$2.67 per cent of the estimate: on policies issued in 1872 the dividend paid in 1862 was \$4556, or \$3.67 per cent of the estimate; on policies issued in 1872 the dividend paid in 1862 was \$4556, or \$3.67 per cent of the estimate; on policies issued in 1873 the dividend paid in 1862 was \$4556, or \$3.67 per cent of the estimate; on policies issued in 1875 the dividend paid in 1862 was \$4556, or \$3.67 per cent of the estimate. Perhaps the company itself furnishes the best comment on this history in its preface to its book of "Estimates" used by agents: "While the results of the future must necessarily depend on the experience of the future. * igures based on past experience furnish the best attainable data upon which to judge of the management of the Society and the value of its Tontine assurance."

When these policies have received their one Tontine dividend they fall back into the annual dividends are slight.

As the "investment" quality dies out its form is attractively varied to conceal the

mual dividends are slight.

As the "investment" quality dies out its form is attractively varied to conceal the want of substance and to create the it-lusion of giving much for little. The policies are made to have an appearance of liberality as to conditions which is false in part and for the rest part destructive of honest mutuality and of public morality.

The legitimate business of a life insur-

ance company is the payment of death losses out of the premiums paid by its members. Aside from making its contracts absolutely just and secure, the great merit in administration is to take as little money as possible from its members; to do the business as cheaply as possible to make their annual payment as small as possible. To assume to convert the payment of losses of any sort into an investment operation is an absurdity. Any advantage to a favored few can be had only by the wholly reedless sacrifice of multitudes, each one of whom hoped to be of the favored few.

CONDITION OF THE COMPANY.

CONDITION OF THE COMPANY. The assets January 1, 186, are \$2.224.

\$5.32 by a most conservative valuation, an increase of \$871,520 72 during the year. The liability for reinsurance reserve on business based on the assumption of earning 4 per cent annual interest (prior to April, 1883), is \$44,308,882 on business based on the Japan cent interest assumption (all April, 1820, is \$44,308,882; on business based on the 1 per cent interest assumption (all since April, 1820, it is 23,932,300. This last item of reserve in considerably over \$1,000,000 more than it would be on a 4 per cent interest bases. The company is so much stronger than any legal standard requires, or than any competitor. As the rute of interest tends to gravitate downward our position in this matter is one of congratulation to our policy-holders and of satisfaction to the management.

The other liabilities are \$1.55, 215, 25, 1684-1918 aurphus of \$8.582,212 78, which has been referred to elsewhere.

CONDENSED STATEMENT.

CONDENSED STATEMENT.

Total \$261,118,612 50 Disbursed— Death claims and endowments! Dividends 53,449,157 09 Surrendered policles .

200,572,013 84

We commend this record to your careful crutiny.
In its business conceptions, plans and actiods, its strength accounts methods, its strength, economy, equity and unpuralleled results to its members, The Connecticut Mutual stands in its totality the matured fruit of time, extotally the matured Patt of time, ex-perience and conservative administration; carrying in itself the vigorous and health-ful seed of a beneficent future. Respectfully submitted, JACOB L. GREENE, President.



True Manhood by Electricity. Rensons Why Dr. Sanden's Electric Belt Is the Only Sure Remedy for the Recovery of This Vital Power. The first indications of a wasting vital force,

the forewarning of complete exhaustion that is should urge prompt action. Effective mean of checking the waste and restoring the power test can be found in electricity. Vital force, animal magnetism, is infused into the falling erves and organs from DE. SANDEN'S ELEC-RIC BELLT. There are thousands of vigorous anden's Belt. It gives steady, southing cur-anden's Belt. It gives tready, soething curng the vital powers and restoring a healthy

and visorous manhood.

Den't you think you are missing the best part
of your life by living it in misery, through the
want of that which makes life a pleasure?

"My sexual strength is gaining every day,
and I am beginning to feel like my old self
once more," writes James L. Crasen, of Carson City, Nev., under date of January 12, 1895. Dr. Sanden's Electric Belt offers you new,

esh proof of its cures. There are no claims cures made five or ten years ago, but today, very day brings new ones, and right at your Would you believe it if your closest friend t is a modern remedy, up to date, and cures sen the old ideas fall.

Simple! As simple as two and two. It is hetricity. "Electricity is life." It is heree orce. By excesses or errors you wasts more orce, and Dr. Sanden's Beit renews It. Even electricity is uncless if not intelligently spiled. Dr. Zorden has devoted twenty years to close study of the nerve and sexual forces, and even if other belts fall, bis treatment will

Cheap, clumsily made electric belts are like cheap jewelry. You think you are getting a high-class article at a low price, but your ex-perience tells you that you pay for twice what

I would not part with this Belt for all the "I would not part with this Bell for all the wealth in California if I could not get another like it." writes John Wallin, Aima House, 21s Brandway, San Francisco, January 31, after using Dr. Sanden's Electric Belt two months. Hundreds of Portland (dilarms are new strong and vigorous by using Dr. Sanden's Electric Belt, after suffering for years from the duly cental and physical agony arising from weak

atten. Every young, middle-aged or uffering the slightest weakness should read it it will point out an easy, sure and speedy way in strength and health when everything se has failed.

If you have not seen this wonderful Beit and
If you have not seen this wonderful Beit and
footh its curative powers, call at the office and
test it, and see the names of preminent Port-land citizens who have been cured. Address.

DR. A. T. SANDEN, ashington St., Cor. Third, PORTLAND, OR. 253 Washingt

