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**PELEE ERUPTING.**  
Severe Outbreak Reported by a Passing Vessel.  
CASTRIES, Island of St. Lucia, Aug. 22.—Officers of the steamer Dahome, which arrived here today, report a severe eruption of Mount Pelee at noon yesterday. The eruption was followed by total darkness five miles away from the volcano. It was 20 minutes before it again became light.

**Earthquakes Recorded.**  
VIENNA, Aug. 22.—The Seismic Observatory at Laibach, Austria, recorded this afternoon disturbances of two hours' duration.  
**The Ax Trust.**  
LOUISVILLE, Ky., Aug. 22.—The Times says: Charles D. Gates, president and general manager of the Turnaday & Woodworth Handle Company, has returned from New York, where he conferred with capitalists who are promoting a \$25,000,000 trust, to take in all the ax manufacturers, the handle factories in this country and in Canada, the plants to be operated under one management.  
Men of great wealth are interested in the project, which is to be financed by a big New York Trust Company, to the extent of \$25,000,000 if necessary. The deal, it is stated, on good authority, has been practically consummated.

**VITAL TO NATION**  
Oriental Trade Means Much to Coast.

**FUTURE OF PHILIPPINES**

**President Tells What We Have Done in Far East.**

**FILIPINOS' SELF-GOVERNMENT**

Cuba, a Part of Us, Must Be Given Some Measure of the Prosperity Which We Enjoy.

President Roosevelt, in his Hartford speech, discussing the Philippines, said: "Nor should it be forgotten that, while we have thus acted in the interest of the islanders themselves, we have also helped our own people. Our interests are as great in the Pacific as in the Atlantic. The welfare of California, Oregon and Washington is as vital to the Nation as the welfare of New England, New York and the South Atlantic States."

HARTFORD, Conn., Aug. 22.—The President, on his arrival at the station this afternoon, was cordially welcomed by a committee of representative citizens. He was taken for a drive about the city, occupying a handsome automobile. He was enthusiastically cheered all along the route.

In Cape Park, one of the beautiful outlying recreation spots of the city, the President was greeted by 10,000 workmen, who presented to him a magnificent floral horseshoe, inscribed: "Workmen's Welcome to Our President." Father Sullivan made a few remarks of welcome, in which he commended the honesty and sincerity of purpose of the President in all his acts. The President responded, saying:

"Father Sullivan—I came here to say some words this evening myself, but nothing that I can say will in any way have any significance that the gift from the workmen has, and the language you have used, Father Sullivan, in connection with the meaning it has, and I am sure that Colonel Green, Senator Platt himself and all of my other hosts will pardon me for saying that no greeting that I have received or can receive in Connecticut will, or can begin to please me as much as this one that I receive through you. Father Sullivan, I should, of course, be wholly unfit for the position I occupy if I did not give my best thought and best powers to trying to serve the interests of the toilers of America—the man who works with his hands, and, of course, also the man who works with his head—if I did not try to serve each decent American citizen according to the best of my capacity; and, certainly, my most painstaking effort, my most resolute purpose, shall be given and that kind of representative, I shall strive to be according to the light which is given me.

"One thing more. I should like to accept that gift as in some way personal to myself, but I would rather accept it as I know it is meant as a gift from Americans to a man who for the time embodies American governmental principles, the principles of square and fair dealing with all men, so that men shall have their rights under the law, that all shall be given a fair and an even chance in the struggle for life as we can best give it."

**Audience of Workmen.**  
Five thousand men and women crowded the Coliseum here tonight to hear the address of President Roosevelt, brought two-thirds of the audience were workmen, and their enthusiasm aroused the keenest interest. Again and again during his speech, which was based on the incident of the presentation of the floral horseshoe by the workmen, the President was interrupted by vociferous applause.

Through Senator Platt, the President tendered his thanks to the state for the splendid reception accorded him, and to Mayor Sullivan he made his thanks to the people of the City of Hartford. Then, turning to the audience, he said: "Before beginning the speech that I had intended, and still intend, to make to you tonight, I wish to allude to an incident that happened this afternoon, which struck me as more important than what I have to say to you. On being driven around your beautiful city, I was taken through Cape Park and stopped at a platform, where I was presented with the great horseshoe of flowers, the gift of the workmen of Hartford to the President of the United States. I listened to an admirable little address by Father Sullivan. Now, in his speech, he was kind enough to allude to me personally, but he laid primary stress, as he ought to lay it, upon the fact that it was a gift of welcome of the workmen, upon whom ultimately this Government depends, and he coupled the words of greeting with certain sentences in which he expressed his belief that I would do all I could to show myself a good representative of the workmen. Gentlemen, I should be utterly unfit for the position that I occupy if I failed to do all that lies in me, to act as light is given me—to act so as to represent the best thought and purpose of the workmen of the United States.

"Now, at the outset of the 20th century, we are facing difficult and complex problems: problems social and economic, which will expect the best energies of all of us to solve right, and which we can only solve at all if we approach them in a spirit, not merely of common sense, but of generous desire to act each for all and all for each; and while there are occasions when, through executive action, the Government, which represents the people can do special service to one set of our citizens, yet I think you will agree that in the long run the best way in which to serve any one of our citizens is to serve all alike well; to try to act in a spirit of fairness and justice to all; to give to each man his rights, and to safeguard each man in his rights, and so far as in me lies, while I hold my present position, I will be true to that idea of my duty. And so I have finished what I have to say that was suggested by the touching and pleasing incident of the afternoon reception.

"Now, I want to speak to you tonight, not on our international problems as a Nation, but on some of the external problems which we have had to face during the last four years. The international problems are the most important. "Keep your household straight is our first duty, but we have other duties. Just exactly as each man who is worth his salt must first of all be a good husband and good father, a good beginner, a man of business, so as to deal with his own home relations, and yet must, in addition to that, be a good citizen for the state at large, so a nation must first take care to do well its duties within its own borders, but must not make that fact an excuse for failing to do those of



REAR-ADMIRAL HIGGINSON AND HIS FLAGSHIP, THE KEARSARGE

its duties, the performance of which life values its own borders."

**Our Duty to Cuba.**  
Mr. Roosevelt then continued as follows: "The events of the last few years have forced the American Republic to take a larger position in the world than ever before, and, therefore, more than ever before to concern herself with questions of policy which affect her interests beyond her own borders. As a people, we now have duties and opportunities in the tropic seas and lands south of us, as well as in those of the farthest East. And much depends upon the way in which we meet these duties, the way in which we take advantage of these opportunities.

"From the days of Monroe, Clay and the younger Adams, we, as a people, have always looked with interest upon the West Indies and the isthmus connecting the two Americas, feeling that anything happening in those regions must be of concern to our welfare. There is now ample reason to ever before for this feeling."

**Grains Near Pullman.**  
In the immediate vicinity of Pullman the crop is fully as good as that of last year, and between here and Snake River threshing returns to date indicate that it is somewhat better than that of last year. Threshing returns from a quarter section three miles southeast of Pullman show an average of 51 bushels to the acre, and a slightly larger tract near Almota averaged 56 bushels per acre. These phenomenal yields are from the best part of the Palouse, and from lands which received plenty of moisture at a time when the fields lying farther south and west were basking under fierce June sunshines. They are also from well tilled farms, where the enterprise of the owners is shown by their getting their big yields into the sack much earlier than their less thrifty neighbors, who will now be coming along with poorer yields. Around Endicott not only is the yield far short of that of a year ago, but the quality is seriously impaired by the presence of an unusual amount of smut. A 20-acre field near Endicott, which a month ago promised 40 bushels to the acre, only threshed out 20 bushels, and it was estimated that there would be a further loss of 10 per cent on account of smut.

**WHITMAN IS MIXED**  
Good and Bad Yield in the Palouse.

**LIGHT LAND CROPS SUFFERED**

**Out-Turn Will Be From 15 Per Cent to 20 Per Cent Less Than Last Year—Big Crop of Oats.**

PULLMAN, Wash., Aug. 22.—(Staff Correspondence.)—Whitman, the county of magnificent distances, this year finds her generous proportions of manifest advantage in keeping good her record for big yields of wheat. Up her in the heart of the Palouse the enthusiastic citizens will tell you that old Whitman is all right, all right, and is turning out 50 bushels per acre and better. Over toward Endicott, Lactosee and Winona, "Old Whitman" is a bad actor, and the disappointed wheat-growers are bringing in returns of 15 and 20 bushels per acre from localities which last year turned out from 40 to 50 bushels per acre. It is yet too early for accuracy in estimating the final out-turn of the county, for neither the 50 or the 15 bushel yields reflect the general condition of the crop. Enough has been threshed, however, in both ends of the county to make it a certainty that the record yield of last year will not be reached this season, and that the decrease will be at least 15 per cent and may reach 20 per cent. This will bring the output down to the record yield before the coming of last year's phenomenal crop, and that crop was too big for another one like it to be expected so soon, even with an increased acreage.

**Reduced Yield on Light Lands.**  
Wheatgrowers and other land owners in the light land districts in this county as well as those over in the Washtucum district have for the past four years been cultivating a theory regarding these lands. They had proved mathematically and scientifically that the climate had changed and that there would be no more crop failures on the light lands. The theory was a popular one, but unfortunately, like Bill Nye's Indian maiden, it was "too good to be true," and this year it has received a severe jolt. The crop is far from being a failure, but a timely rain early in July is all that prevented the light land farmers from experiencing a failure in all that the word implies. The ground was baked and the fields were wearing that sickly yellow cast in the latter part of June. They were so far gone that an ordinary Summer shower would have had but little effect in filling the heads. It began raining July 3, and a soaking downpour of the regular Winter variety continued three days and put new life into the plant. It came too late to prevent shriveling, but it brought out 12 to 20 bushels to the acre where 40 and 50 bushels was obtained a year ago.

This yield will never drive wheatgrowers from the light lands, but "there'll come a time some day" when the three-day rain in July will be missing, and the climate changing theory and the light lands will both be in disfavor. However, as mentioned at the beginning of this letter, Whitman is big enough to have poor crops at one end of the county and big crops at the other and still retain her place at or near the head of the list. I have not visited Lincoln County since harvesting began, but from random reports received the Big Bend crop is enough short of that of last year to place Whitman in the lead even though her output be but 1,500,000, 8,000,000, and from present indications the latter is a maximum figure. The quantity and value of the barley and oats crop will avail the totals for grain yield to figures nearly equal to those of the record year of 1901.

**Not Much Shattering.**  
The Palouse wheat crop seems to have escaped one affliction that caused serious loss in Oregon and some portions of Washington. The loss by "shattering" in this country has been only nominal, hardly anything but Sonora showing trouble from this source except occasionally exposed patches where the wheat ripened so early that it caught the high wind with bad results. The unsatisfactory yield in certain sections of the Palouse has been partially offset, not only by big yields in the territory adjacent to Pullman, but by an increased acreage in the western part of the country. This new land is not turning out a very big yield per acre, but there is enough of it even with a small yield to

already threshed is showing more smut than was the case a year ago, no accidents of this kind have been reported this season. That would seem to strengthen the theory of some experts who last year asserted that hot journals and poor soil and not smut caused the greater part of the explosions. Smut will this year have enough to answer for in the way of diminishing farmers' profits, without being blamed for threshing-machine explosions.

**RISK IS TOO BIG**  
Insurance Companies Cancel Fire Policies.  
REASON: NO FIREBOAT  
Waterfront Property Left Without Protection.  
LOSSES HAVE BEEN TOO HEAVY  
Agents Are in a Quandary, and in Many Cases Unable to Take Business Even at Excessive Rates—Remedy Is Clear.

Local agents of fire insurance companies are hard put to present because the companies are withdrawing from their liabilities on the waterfront. The truth of the matter is simply that the companies are not willing to carry insurance on certain property along the river, even at high rates, and are serving cancellation notices. Agents are scurrying around lively to cover property thus laid bare with new policies. But they are having a hard time, for the companies are "leery." In some cases the companies are behind in placing the new insurance.

It's all because Portland lacks a fireboat. In the past 15 months the companies have been growing more and more cautious of Portland. That has been advanced on the waterfront until in some cases they are almost prohibitive. Since the big fire on the East Side the companies have been even more on their guard.

Fire insurance rates on the East Side in the vicinity of the last fire have advanced 50 per cent since that fire. But even this does not cover the risk. Companies are withdrawing their lines, reducing their carrying power and cancelling their liabilities.

The public agitation for a fireboat is partly responsible for this situation in insurance. The discussion has advertised Portland as a city without adequate fire protection, and has recently made companies more afraid of Portland than they have reason to be. They overlook the excellence of the city fire department.

The whole trouble is on account of absence of a fireboat from Portland's highly inflammable waterfront. The unguarded water front makes insurance rates higher than they should be all over the city. A fireboat is an absolute necessity, and the necessity is growing all the time. "If we don't get a fireboat," said an agent yesterday, "the companies will withdraw from all their waterfront insurance."

W. J. Clemens, of Clemens & O'Bryan, said yesterday that his company has been the past seven or eight years had written considerable insurance on waterfront property extending from the Oceanic dock and the Portland Flouring Mills to the Luman & Poulsen mills on the East Side, and from the Eastern Lumber Company to South Portland, on the West Side. "It is now serving cancellation notices on the owners of the waterfront property because of all water-front insurance," said Mr. Clemens. "If this plan is pursued by many of the other companies, it will seriously embarrass the Portland agents in the placing of waterfront insurance. Of course, the companies following this will not be popular with the insuring public nor with the agents, but this does not relieve the distress of property owners in the waterfront district. Portland needs a fireboat, and it is to be hoped that the city will soon appreciate this fact sufficiently to secure a boat before the waterfront insurance becomes a serious question and the property thereby be left in jeopardy."

"The last fire on the East Side showed that the waterfront is a tinderbox, and that it just keeps going until there is nothing left to burn up. That fire burnt up the roadways and everything else, and when it didn't have anywhere else to go it went for the bridge and destroyed two spans of it. The only thing saved was the river, and that was saved only because it was water."

E. Thompson, of Hartman, Thompson & Powers, said: "Agents are indeed seriously embarrassed to replace insurance on the East Side waterfront in the vicinity of the last fire. The big companies are pulling out at an alarming rate. They are getting so conservative that it is hard to do business. Give us a fireboat and the trouble will vanish. A fireboat is needed above all things else in Portland. The need is absolute, far more so than the people realize, and it cries for immediate relief. We do not have to wait for the Legislature to appropriate a fireboat. There are plenty of people, large owners of property, heavy payers of insurance, who stand ready to advance the money for a fireboat. It will save them money, and they know it."

"Our company has not canceled its liabilities," said J. D. Coleman. "But this does not reduce the necessity of getting a fireboat right away. Of course, we are not in the fireboat business, and neither is our company, and from a business viewpoint our company does not require a fireboat. It has specified rates for a waterfront with a fireboat, and specified rates for a waterfront without a fireboat. The latter rates we have to impose, according to the rules of our company. As a private individual and concerned in the welfare of the city and my personal business, I cannot urge a fireboat too strongly."

I notice in a late issue of the New York Tribune a paragraph which seriously reflects on the excellence of the Portland fire department. It shows, furthermore, the disposition of insurance companies toward this city. The fire department here is equal, to any on the Coast for the size of the city, but this seems to be overlooked."

**Seaboard Not in Merger.**  
ATLANTA, Ga., Aug. 22.—With reference to rumors that the Seaboard Air Line would enter into a merger with other southern roads under the control of J. P. Morgan, the following telegram was received today by an afternoon paper: "Reports that any negotiations are now being held under consideration looking to a sale of the controlling interest in this system by its owners are absolutely without foundation."

**SKELTON WILLIAMS,**  
"President Seaboard Air Line."

(Concluded on Third Page)