# TO PEOPLE ORECON

A. L. Craig Delivers Address on "Immigration."

## IS STATE'S GREATEST NEED

To Get More Workers and Farmers to Develop Resources Requires Thorough and Systematic Effort on the Part of Citizens.

At the monthly dinner of the University Club last evening, General Passenger Agent A. L. Craig, of the O. R. & N. Co., ivered an interesting address on migration" and after dinner, the O. R. & N. Co.'s stereopticon views taken throughout Oregon were displayed. There was a good-sized assemblage present both at the lecture and at the showing of the views, and the remarks of the evening were often interspersed with vigorous ap-plause. The views shown comprise about 150 of the best scenes in the state. Mr. Craig's address in part was as fol-

take it that the immigration which the University Club had in mind when it asked me to be here, was that which state—the beautiful, fertile state of Oregon. The Pacific Coast does not get directly from Europe or other foreign lands any considerable proportion of its population. It is true that more or less foreigners drift to the coast in time, but out of the many thousand immigrants landing at the port of New York each year not more than 2000 or 3000 come to

"A large proportion of those from abroad booked through to California were Italians who are attracted by climatic conditions similar to those of Sunny Italy, and by the opportunity of following viticulture, vegetable gardening and other rsuits in regard to which they killed at home. It is to be regretted that we are not attracting a greater number Britons, Scandinavians and Germans as they are mainly thrifty and sturdy workers and producers, such as are needed open up a new country like this.

"Oregon's population is largely American born, or composed of foreigners who have en long enough here to become assimilated. It is the history of Western im-migration that the West settles the West. To my mind, the Pacific Coast offers especial inducement to the law-abiding inending immigrant owing to the excellent class of those already resident here. We have no such class as that which comes from Europe and furnishes the cheap labor of the Atlantic Coast and rarely gets beyond the Mississippi River, nor have we the ignorant and shiftless negro of he South. It is true we have some Chinese, but their number is not great mough now to be material. Some think that in the absence of cheap white Euro-pean labor, Oregon would receive material aid in its development if we had 100,000 inamen here engaged in clearing forest similar work, for when they are plentiful they work cheap, and much could be ac-complished under such conditions which not now be done owing to the scarcity

cannot now be done owing to the scarcity and high price of labor.

When it Can Be Induced to Move.

"When it mes are dull and money scarce, there is no sale for lands or personal property. At such times it is almost impossible to actiract immigrantion. People located in the East will seldom sacrifice their belongings in order to move even when they have been convinced that some other locality would be more agreeable to them. Immigrants can best be moved, them, and they from Front to Park, Gisan from Front to Park, Gisan from Front to Park, Gisan from Front to Park, Hoyt from Fourth to Park them. Immigrants can best be moved, them. Immigrants can best be moved, the first of comes perhaps to Oregon.
"The securing of immigration is subject

to the same rules as any other well-ordered husiness. A shot into the air some-times strikes, but a carefully-aimed shot is much more likely to be effective. Systematic properly directed effort is, therefore, required. As at present conducted most successfully immigration work is along about the following lines:

"First, a large quantity of cheap printed

matter is distributed by mail and by other means in a certain community. In this printed matter there is an invitation to with a certain person. Correspondence, which includes the mailing of attractive and more elaborate printed matter than that first sent out, is followed by personal calls, and whenever the interest in the community seems to warrant, lectures-often illustrated with stereopticon pictures—are given. Assistance is given in finding such a home as the training or inclination of the intending settler would em to make desirable, this entailing a preliminary trip to Oregon, if you please. When the immigration agent hears that Mr. So-and-So has sold his farm, the seller is promptly approached and solicited to go West. Like any other business, after the first symptom of Western fever has developed, it is simply a matter of persistent, intelligent work. Bargain days in railroad rates are at-Bargain days in railroad rates are attractive. Why \$15 or \$39 should influence any one in choosing a home, unless in very straitened circumstances, I cannot understand. I can vouch, however, for the fact that the advertising of cheap rates is attractive to the farmer who is contemplating a change.

How to Hold It.

"If the present residents of Oregon will ook after the newcomer a bit and give some evidence of a desire to have him remain, it will go a long way toward mak-ing the immigrant stay with us. A pleas-ant word and a friendly greeting to the stranger is worth much to him and costs the giver little. He perhaps knows almost no one and is lonesome, and if allowed to drift along without attention from his neighbors he is very apt to be-come dissatisfied and return. Encourage him, however, until he has established himself and made new friends and become ne of us, and he will not be apt to regret

"Despite the fact that the movement of homeseckers and prospective settlers to the Pacific Northwest in 1802 was the most benomenal within its history, and that buring the year there were more public lands entered and disposed of in Oregon than in any state west of the Rocky Mountains, there yet remained at the close of the fiscal year. June 30, nearly 22,000,000 acres of unappropriated public land. The untaken lands lie in every part of the state, and include lands of all kinds-productive and unproductive Near-ly all of the public lands which under present conditions are susceptible of being cultivated are somewhat remote from transportation lines. It is not only upon Government lands, however, that the new immigrant can be placed. In thousands of instances those already here have title to much land which is not cultivated, and what is under cultivation is not yielding the best results. The present owners of land untilled or improperly tilled must give way to the Eastern farmer, who has learned through many bitter trials the value of diversified farming. Therefore even if Uncle Sam is no longer rich enough give us all a farm, there is no dearth just close your eyes and dwell on this single statement: If Oregon were as thickly settled as the anthracite coal retion, which has given cause for so much hought during the past year, she would

ter be taxed to help support our Government and public institutions. Besides this, these people come from thickly set-tled regions, where competition has forced careful and advanced methods of farming do not mean to advance the idea that Eastern people know it all, but I do believe it is a fact that, other things being equal, methods are more truly economical, and therefore more advanced, where competition is keen and the volume of business large. I believe that until this rtate is fairly well settled and supporting a population of at least 2,000,000 people instead of 500,000 Oregon could well af-ford an expenditure of \$100,000 per annum to be spent in inducing immigration. A part of this should be spent in Europe. Exhibits should be sent to Eastern State and County Fairs, newspapers freely used, pamphlets and maps printed and intellient men employed to explain by word of tages of this country.

"I regard individual effort as a great factor in the settlement of Oregon onsistent sending of printed descriptive matter, such as pamphlets, holiday edi-tions of newspapers, newspapers or magazines containing information regarding the state's productions, scenery, etc., sup-plemented with seasonable and pertinent facts, to acquaintances in the East will be of material help; for instance, a few days ago, in writing a friend in Minnesota, my wife inclosed a sprig of pussy willow, thus demonstrating that our Spring is nearly three months earlier than theirs. Received as this was when the thermometer was below zero, such an object-lesson cannot fail to leave its im press. These things are talked of and commented upon in the immediate family circle as well as among family friends. What first attracted me to this country was the fact that every one I met from ere was in a hurry to get home. Summer in the East it was too hot, and in Winter too cold, but 'all right' in Oregon at all seasons of the year."

### MANY MILES OF SIDEWALK List of Streets Which City Council Has Ordered Improved.

The Council at its regular meeting passed resolutions directing the City Engineer to prepare estimates and specifications for the improvement of no less than 29 streets of this city. This is the largest lot of improvement resolutions that has ever been passed in a single meeting, and it will mean many weeks' work for the City Engineer's department. All the streets running east and west from Jefferson to Hoyt and as far up as Nineteenth street in some places will be improved with cement walks, and 16 of the principal streets of South Portland will be macadamized. This improvement cost many thousand dollars and it will be several months before it is fin-

- By passing these resolutions on Wednes dny, the Council expressed its intention of improving the following named streets with cement walks during the coming Spring: Jefferson from First to Fourth, Madison from Front to Fifth, Main from Front to Fifth, Salmon from Front to Sixth, Taylor from Front to Sixth, Yam-hill from Front to Sixth, Morrison from Front to Chapman, Alder from Front to

and by laying cement walks and curbs where the old wooden ones are in bad condition: Twentieth from Washington to Savier, Front from Arthur to Seymour, Bancroft from Macadam to West, First from Arthur to Seymour, Corbett from Hood to Seymour, Hooker from Water to Seymour, Meade from Corbett to Sec-ond, Water from Arthur to Hooker, Ar-thur from Front to Water, Hamilton from Macadam to Water Hamilton from Macadam to West, Hood from Caruthers to Baker, Hood from Porter to Grover, Corbett from Curry to Galnes, Corbett from Porter to Grover, Front from Woods to Grover, First from Woods to Glbbs and First from Sheridan to Arthur. This will include practically all the important streets in South Portland, and by the time they are finished that part of the city

### MANY AFTER CITY JOBS. Civil Service Commission Receives Numerous Applications.

The city Civil Service Commission evidently has its work cut out for it. It is not likely to meet in session until after the Legislature adjourns, as there is no particular necessity for it meeting sooner, and it has other things to attend sooner, and it has other things to attend to than examining applicants for positions. Meantime persons desirous of securing positions continue to apply for examination papers, the majority being persons who wish to become policemen. It is remarkable how many persons desire to be clad in a little brief authority and a suit of blue with brass buttons. Auditor Devlin had 1500 applications printed, thinking that they would be sufficient but it looks now as if 15,000 will be needed unless the commission should meet soon.

mission should meet soon.

The filling out and attesting to so many The filling out and attesting to so many blanks will furnish a lot of available information as to the age, birthplace, education, residence, height and weight of a large number of people, and all who desire can find out whether these applicants have been married or had the rheumatism, or have been convicted of any crime. There was considerable sympathy expressed by all in the Auditor's office yesterday morning for one unfortunate applicant. He had evidently suffered some severe illness and did not appear to be strong or capable of much physical exertion, and besde had lost his hearing, but was still able to speak a little in a strange voice. He was anxious to secure some kind of employment and willing to take a position as janitor or in the street-cleaning department. The poor fellow received every courtesy from Auditor Devlin, who was obliged to tell him that he was not fitted for street-cleaning work as every street of the street and t courtesy from Adatter Devilin, who was obliged to tell him that he was not fitted for street-cleaning work, as, owing to his deafness, he would be likely to be run over by streetcars or other vehicles. A bystander remarked aside that he was not

by Sending St. Louis Displays Here.

The Bombay Gazette of January 9 has the following account of the visit of John Barrett, Commissioner-General of the Louisiana Purchase Exposition, in which Mr. Barrett urges exhibitors to "kill two birds with one stone" by sending their displays to the Lewis and Clark Expo-

The St. Louis World's Pair Comm The St. Louis World's Pair Commissioner-General, the Honorable Mr. John Harrett, ac-companied by his secretary, Mr. Theodore Har-dee, have returned from attendance at the Delhi durbar, and are stopping at the Hoyal Yacht Club chambers. By invitation of the Hombay Chamber of Commerce, the Commissioner-Gen-eral will address that body this afternoon on

## IRISHMEN PROTEST.

Circular Letter Voices Indignation at Sentence of Colonel Lynch.

"Again we are called upon to enter our solemn protest against, and condemnation of, the action of the British governservitude for that crime for which so many Irishmen have suffered, high trea-son against the British government. The



THE LATE DOWAGER EMPRESS OF CHINA.

Chang, devolved much of the diplomatic work of the present complex situation in the "Celestial Kingdom," was a rather handsome woman in her youth. The picture is a reproduction of a photograph of an early painting. The Empress was the daughter of a Chinese laborer, and was sold in her childhood to a mandarin, through whose favor she was taken to court, where the then Emperor saw and loved her. Her full name is spelled with 57 letters.

pleting the arrangements there for the partici-pation of Asiatic countries at St. Louis, and pation of Asiatic countries at St. Louis, and then go on to Australasia, which he has not yet visited in the execution of his misson. When the Commissioner-General salis away from India he will have negotiated with every important independent and dependent government from Tokio to Bombay, including Japan, Korea, Russian Siberia, China, Philippines, French Indo-China, Siam, Straits Settlements, Ceylon, Burmah and Indian proper, Although he has met with many difficulties largely due to the prevailing ignorance in Asia of the plan and scope of the St. Louis World's Fair, and of many unhappy experiences with former exhibiscope of the St. Louis World's Fair, and of many unhappy experiences with former exhibitions he will carry back to America with him the official assurances of a majority of these countries that they will take part in the Louisiana Furchase Exposition on a larger scale than they have done at any other World's Fair. As his mission is chiefly a diplomatic one, he has devoted his attention principally to arrangements with the governments and to conferences with the representative business interests. He has no time or authority for the actual collection of exhibits.

When the Commissioner-General was asked by a representative of the Gazette to give an interview on the World's Fair, he asked to be excused from making an extended statement in

interview on the World's Fair, he asked to he excused from making an extended statement in advance of his address before the Chamber of Commerce this afternoon, but consented to answer a few questions that were asked him. In respinse to an inquiry about his declination of the Japanese mission, and the alleged opposition of Japan to his appointment, Mr. Barrett sad:

ead:

"Although I appreciated greatly the honor that President Roosevelt showed me by offering me the high and responsible post of United States Minister to Japan, I felt that I could me the high and responsible post of United States Minister to Japan. I felt that I could not possibly accept without doing serious injury to the interests of the World's Fair, and disregarding my obligations to complete my present mission. The offer came to me just as I was beginning the exploitation of India, which I consider a most important field. Had I accepted I would have been obliged to have given that up, as well as Australasia, another very important section of the world which I have not yet had time to visit. It is my desire and ambition to see the Asian and Australasian representation at St. Louis the most complete ever displayed in America, and so do all in my power to promote the growth of commercial and friendly relations between the United States and the countries bordering on the Pacific and Indian Oceans. In view of the magnitude and character of the World's Fair, I am striving to arrange to have these Asiatic exhibits not only comprehensive, but thoroughly egitimate and illustrative of their real resources, products and possibilities I am not seeking spectacular features, which often are account of certain political views I was de-scribed as holding. I have no definite knowl-edge. I cabled my declination almost imme-diately after the tender."

As Commissioner-General Barrett comes from the Pacific Coast of the United States, he takes more than the usual interest in the development of American commerce and com-

by streetcars or other vehicles. A bystander remarked aside that he was not
fitted for a janitor, as some one would
have to write out for him whatever he
might be required to do and hunt him up
to give him the paper. All felt sorry for
him, but all knew that the city was not a
charitable institution and could not out on the Pacific Ocean. He prophesies for them but all knew that the city was not at charitable institution and could not complete institution and could not have complete institution and could not complete institution and could

patriots, as thousands of his countrymen formerly did who served in the armies of Washington and Jackson and others, whose successful campaigns drove the hosts of Britons from our shores. But, being an honorable man, he first foreewore his allegiance to Britain before taking up arms against her. "He saw that the same spirit which im-

pelled British soldiers to shoot down deperied British soldiers to shoot down de-fenseless citizens in the streets of Bos-ton, to slaughter people of all ages, exces-and conditions who had taken refuge around the Celtic Cross at Wexford, and to blow the patriots of India from the cannon's mouth still exists in the breasts of Englishmen and was being practiced upon the Boers, whose only crime was Englishmen coveted. "The only crime of Colonel Lynch con

sists in that he was elected to Parlia-ment while serving in the army of Eng-land's enemy. For this insuit of his con-situents he must now suffer.

"The people of Cape Town were British subjects. Many of them served in the ranks and gave aid and comfort to the Boer cause, yet these people are to be spared, and Colonel Lynch, who owed no allegiance to Britain and consequently was not a traitor, is to suffer. The incon-sistency of England's position in the Lynch case must again remind the civil-ized world that England has one law for Irishmen and another for those with whom it is wise to deal lenently.

"We deem it the duty of the members of the A. O. H. to protest in the strongest terms against this, the latest outrag against Ireland and Irishmen. We hope that our members everywhere will take up the matter and act upon it in a manner worthy of Irishmen and of the cause of Irish Nationality."

## MR. NEWSOM AND SETTLERS Is the Irrigation Company Retard-ing Development Work?

SALEM, Or., Feb. 4 .- (To the Editor.)-Noticing in your paper of December 26, 1902, page 12, a letter from S. J. Newsom entitled "Not for Poor Man," I saw the following: "Juniper has never been considered timber, evidence; surveyors are required plainly to blaze the timber on section lines, mark bearings to corners, etc., which is never done in the survey of land where juniper is the wood growth.

Juniper and singe brush are vegetable growths which water will kill."

Why, the northwest corner of the very land that S. J. Newsom filed upon under the desert act is a juniper tree and plainly marked in numbers that a blind man could make our with his fineers also the could make out with his fingers, also the section lines are plainly blazed upon juniper trees. There is another juniper tree on the south end of Mudspring butte numbered Sec. 4, T. 16 S., R. 11 E., also the northwest corner of the township in which

Newsom and others organized what is known as the Three Sisters Irrigation Company, said company corraling all the water in the Tomallo River and also ap plying for several thousand acres of land under the Carey act; they, the company did a little work on their ditch two years ago last Fall, but as the settlers did not James E. Dolan, National president of the Ancient Order of Hibernians, to the officers and members of the society in the United States and Canada:

In a little work on their ditch two years ago last Fall, but as the settlers did not bite according to expectation the work suddenly ceased and now the said company is trying to sell out to the Government at a good round of the control of the contr ment at a good round figure. Mr. New som's spiel about the poor homesceker le all boeb, as we that know Brother New-som know that he has about the eams ment against one of our race, Arthur Lynch, who is under sentence of penal has for a chicken, and this same juniper Club chambers. By invitation of the Bombay Chamber of Commerce, the Commissioner-General will address that body this afternoon on the subject of India's participation in the Louisiana Purchase Exposition, as this World's Fair is officially known. This meeting bids timber is and has been made into violing

Now, this Three Sisters Irrigation Com-pany has retarded and held back from settlement nearly all the tillable land west of the Deschutes, freezing out most of the settlers that did locate upon land under their proposed ditch, as the company built 1% miles of ditch, then issued themselves a certain amount of non-assessable preferred stock and then kindly offered to let the cettlers finish the ditch for them and they (the company) would let the settlers have water out of said ditch forever, providing the settlers would pay the company \$1 per inch per annum for water. HENRY M'CALLESTER.

### FOR PORTAGE ROAD BILL Chamber of Commerce Circulates Petition Among Business Men.

mental in having a petition circulated around the business part of Portland yes-terday in support of the Johnston-Ginn bill for a portage road. The petition, which follows, was well signed: To the Members of the Multnomah Delegation of the Legislative Assembly of the State of Oregon:—We, the under-signed merchants of Portland, respectful-

ly request you to give your earnest sup-port to the bill introduced by Represen-tative R. J. Ginn, providing for the con-struction of a state portage railroad be-tween The Dailes and Cellio and appropriating \$165,000 therefor. The building of this portage railroad would open to continuous navigation 540 miles of water on the Columbia and Snake rivers and save our merchants and producers \$1,500,000 annually in freight charges. It would mean the opening of the Inland Empire on a large scale and the marketing of its products at Portland. In our judgment, a portage railroad between The Dalles and Cellio is essential to the commercial prestige of Portland and to the proper development of our tributary trade field. Action by the State of Oregon is urgent, as it will be many years before the Gov-ernment of the United States will com-

February 3, boy to the wife of George Rout-edge, East Twenty-fourth and Knox streets. February 3, girl to the wife of C. R. Powell,

Benths.

February 4, Leontine M. Lambert, 42 years 11 months 23 days, 488 Columbia street; can-February 5, Mary E. Cain, 45 years, Good Samaritan Hospital; endocarditis.

February 3, Margaret Hale, 91 years 8 months

day, Patton Home; old age. February 3, Wilhelmina Robinson, 64 years 9 nonths 9 days, 184 Market street; pneumonia. February 2, Patrick Prunty, 51 years, St. Vincent's Hospital; sarcema.

## Building Permits.

J. S. Weed, repairs, Albina avenue, between remont and Beech; \$150. George Kiser, addition, southeast corner of rving and Sixth; \$4000. Irving and Sixth; \$4000.

F. Brithauer, one-story dwelling, East Sixth, between Shaver and Falling; \$500.
George King, one-story dwelling, East Thirteenth, between Shaver and Falling; \$150.

L. Steinhauser, one-story cottage, East Twenty-third, between East Main and East Medicon.

dadison.

O. W. Nelson, two-story dwelling, East Six-eenth, between East Burnside and Couch; \$2800.

O. W. Neison, two-story dwelling, East Couch, between East Sixteenth and East Sev-

enteenth; \$2000.

C. M. Hinkle, two-story dwelling. Ivy, between Williams and Rodney avenues; \$2000. Real Estate Transfers. The Alliance Trust Company, Ltd., to Max and George Loewenson, S. ½ of lot 3, block 16, Couch Addition.

I. D. Peters et al. to Jacob H. Cook, E. ½ of lots 5, 6, block 24, Hanson's Sec-

block 25, Albina 2000
Lida J. Jones and husband to Robert W.
Wilson et al., undivided one-third of lots
1, 2, and N. 5 feet of lot 3, block 308., 4000 Multnomah Cemetery Company to Clara Hale, ½ of lot 42, block D, Multnomah P. H. and Jessie V. Marlay to John D. Litherland, lot 10, block I, Albina Home-

w. E. Eewis and wife to B. E. Longe

For many years the operations of the Connecticut Mutual have been assuming a more and more distinctive and peculiar interest for its members, for the American public and for the whole insurance world, and for several remarkable reasons worth

For many years the great majority of companies have been gradually swerving from the lines of practice which are na-tive and inherent in life insurance, until from the lines of practice which are native and inherent in life insurance, until at last many of the largest and most rapidly-growing companies have openly abandoned the motive of life insurance as the motive to which they appeal for their business; they no donger offer the results of real life insurance attained by them as the attraction to the men whose families need its protection and whose business they seek; they give their contracts other names; they suppress so far as possible the appearance of a life insurance contract; they endeavor as fan as possible to give them the appearance of a profitable investment for the insured himself. He is offered, not a life insurance policy for the sake of its protection to those who need its protection, but a "Bond" as a money-making investment for himself, trusting, apparently, to the general ignorance not to discover the unalterable facts which make such a thing impossible, so far as the great body of their clients is concerned, and possible, if at all, only to a few at the undue expense of the many. Life insurance uncertakes to pay the money value of a man's life to those dependent on it, whenever they may lose it by dyath. While he lives he contributes to pay the values of other men's lives by way of a premium proportioned to his risk of dying, according to his age. His risk of dying, according to his age. His risk of dying ingreases each year, but his premium does not increase; therefore it must be so calculated that a proper part of it can be put into a Reserve Fund to meet the future increase of the risk; this Reserve is put at interest, a certain part of which is yearly added to the Re-Reserve is put at interest, a certain part of which is yearly added to the Reserve; an addition to his premium is also made to provide for his share of the ex-

If the death losses are as heavy as was

penses.

If the death losses are as heavy as was assumed in computing the premium, if the interest earned is no higher than was assumed, and if the expenses are as much as was assumed, then the company will just pay its losses as they occur, and there will be nothing over for anybody; the cost of the insurance will just equal the income; but if the losses are lighter, the interest rate higher and the expenses less than was assumed, a saving will be made on each of these items of total cost, and that cost to the company will be so much less than the assumed cost.

Mutual Life Insurance undertakes to give each man his insurance at only what it costs the company; at his equal share of that total cost in proportion to his risk and to the premium he has paid in. It returns to him, therefore, his share of the savings. If it does this each year, then he pays each year only what his risk has actually cost the company for that year. The more carefully the risks are selected, the better the rate of interest earned; the smaller the expenses in proportion to the licome, the greater the whole yearly saving; the less the total cost to the company, the greater each man's share of the total savings and the less his share of the savings. That is Mutual Life Insurance. There is no speculation in that; there is nothing in that to make it attractive to a man as a personal venture; it is a pure expense to him, and no one is advantaged

with the company for, asy, 20 years; that if he dies meantime, his policy being still in force, all his yearly shares of savings which he might have had back shall be forfeited to the company for division among the final few; also, if he does not keep up his policy, his share of the savings while it was in force shall so the same way. The division is supposed to take place at the end of supposed to take place at the end of supposed to take place at the end of supposed to take place at the policy, his share shall so the policy had been paid their full premiums straight through; but each one has had to agree beforehand to accept whatever the company soliots to him as his share; there is to be no statement of the size of the "pot" nor any accounting for its distribution. The expected value of the share in it of each of the final few is set forth in the estimates of various bonds, and other forms of contracts, the specific feature of all of which is the postponement of its distribution of all of which is the postponement of its distribution. The expected value of the middle shall be a state at the attraction, addressed to the personal interest of the man and not to his sense of duty and honor toward his dependent family. That chance, as estimated by the companies originating the scheme, is about one in three. At least two-thirds will drop out by the way. Each man expects to be of the one-third. So he stakes his own proper share of heiping does, And the company holds the stakes without accountability to any one.

Notwithstanding the fact that none of the companies doing this sort of "investimates which attracted the "investors," and that these dividends have steadily years of their experiments which attracted the surface. Not withstanding the fact that none of the companies doing this sort of "investimates which attracted the "investors," and that these dividends have steadily years of their experiments of the force of the company holds the stakes with grow the surface of the force of the force of the force of the f

the whole of the United States in 1900, and have something over 40,000,000 souls besides.

Value to Oregon.

"Nearly every newcomer to this state brings with him something of intrinsic value which adds to the taxable property in the state. I can safe in saying that there was brought into Oregon and Washington in 1909 by newcomers from the East not less than \$6,000,000, which will hereaft to be taxed to help support our Govern
Tells Them They Can Kill Two Birds.

BARRETT BUSYAT BOMBAY

enterprising cities as San Francisco, Los Anderco, Los Ande care, in a limited area where the conditions of life and health are well known; it seeks safety and fair returns on its investments; it keeps down its expense rate as low as possible; all in order to save as much as possible; all in order to save as much as possible; of the premiums received by it, to be returned each year to those from whom they were received, so that each man's insurance shall cost him as little as possible, and only what it has cost the company; and it seeks to deal in entire equity and the good faith of true mutuality with those who lapse or die, so that no one is plucked for the advantage of some one cise.

In a word, it is doing and seeks to do business as a real mutual life insurance company, for life insurance purposes, knowing that never before was pure life insurance so much needed as now, and all the more because so much has its place been usurped by that which is not pure life insurance at all, and the funds for which can no longer be held with any certainty for any purpose of life insurance.

It is in this light—as a real mutual life.

ance.
It is in this light—as a real mutual life

Insurance company—that its operations are to be viewed, and their results weighed.

### The Experience of 1902.

In general, the experience of the Company during the past year has been of that steady, even-going character which should characterize an old, thoroughlygrounded company, conservative in holding to the real purpose of life insurance and to all that best effectuates it, and yet progressive in that which will the better commend it to those who want it only for that nurrous for that purpose.

The New Business taken on in 1902 was somewhat more than that of the previous

year.

The Old Business has persisted in the usual remarkable degree, so that the amount of business in force at the end of the year shows the same steady gain as for several years past.

The Mortality cost for the year 1902 was 22.7 per cent less than that expected and provided for, effecting a saving of \$545.256.

The Expenses of management for the year were less than for the year 1901.

Interest. For several years the abundance of money-seeking conservative investments has caused a progressive decline in the rate of interest on good securities, and this Company has been somewhat affected thereby, in common with all other finan-cial lastitutions which derive their inter-est income from investments of a perma-nent character. Our interest income has, however, been satisfactory, considering existing conditions, and a considerable margin above reserve requirements has been saved.

been saved.

Owing to the very low rate of interest obtaining early in the year and during 1901, the market villue of our bond holdings was very high, even on a conservative view of the market. During the year ings was very high, even on a conservative view of the market. During the year the money market so radically changed, carrying the rates of interest so high, as to cause something of a decrease in market values, though very slight as a percentage on our large holdings, indicating their strong character. Such changes do not affect at all the income from them, and with a return of former conditions a return of former values is to be expected. With the exception of two items of Texas municipal bonds, interest has been very closely collected on all securities. The Real Estate Market in 1902 was not a very favorable one for selling, but the Company disposed of 89 pieces of foreclosed property, costing EXL833.46. As our members are already aware, the Company has during the last three years been erecting a new office building, which is practically completed, it has also been making such changes in its old building as increase its capacity, add greatly to its convenience and attractiveness for tenants, and connect it with and adapt it to the new edifice. This work is near completion, and the whole seems likely to prove a judicious undertaking to a satisfactory result.

The Surplus at the end of the year

as it will be many years before the Government of the United States will complete its proposed locks and canal to overcome the obstructions in the Columbia in the to make it attractive to a man as a personal venture; it is a pure expense to alm, and no one is advantaged in any case except, his beneficiaries, who get the money value of his life, which they will during the year by the legal standard will offer in the only motive for a man to take a policy of Mutual Life insurance, therefore, is the need of those dependent on his life and its financial product, and his life for its protection, and his duty to give that protection to those whom has made, or who rightly are dependent on his life and its financial product, and his desire to get it at only its actual, proper cost.

Mildred Wright, 302 Sixth street; diphtheria. Julia Pratt, 1200 East Taylor street; scarlet fever. Albert Timm, 620 Third street; scarlet fever. Albert Timm, 620 Third street; scarlet fever.

Mildred Timm, 620 Third street; scarlet fever. Albert Timm, 620 Third street; scarlet fever.

Births.

Births.

Births.

Births.

February 1, girl to the wife of F. P. Andrews, 375 Stark street.

February 3, girl to the wife of George Routledge, East Twenty-fourth and Knox streets.

February 3, boy to the wife of George Routledge, East Twenty-fourth and Knox streets.

For premiums
For bremiums
For literest
For rents
Balance profit and la
Balance profit and la
Total receipts
It has paid Death el
For surrendered la
For Dividends
A total returned to
has paid for Exp
Taxes Statement).... SHEE 1997 8518 製造を

\$261,586,614. \$63,182,791. 2,461,845. \$65,644,636. 3 88 6 Of the \$2:2,022,804.83 which The Connectiof the \$22,022,934.83 which The Connecticunt Mutual has received from its policyholders it has returned to them or paid
to their beneficiaries \$220,472,548.93, or 99.30
per cent. What it has so paid back and
what it still holds as security for policycontracts aggregates \$286,117,183.46, or
128.87 per cent of its receipts from policyholders. This has been done at an expense ratio of only 9.21 per cent of the
total receipts.

This is a record of a Mutual Life Insur-

pense ratio of only s.a. p.

total receipts.

This is a record of a Mutual Life Insurance Company doing actual Mutual Life Insurance, and it challenges comparison.

Respectfully submitted,

JACOB L. GREENE,

President.

Hartford, January 24, 1908,

How to Award Rhodes Scholarships, R. Parkin, of Toronto, Canada, who represents the trustees under the Cecil Rhodes will to decide upon the method by which free scholarships to Oxford University are to be awarded to American boys, held a conference in this city with the presidents of the universities of the Southwest. A tentative arrangement was com-pleted and a man from each of the states and territories will be sent to Oxford in 1904 under the terms of the will. The conference recommended that the president of each state or territorial university should appoint two or four heads of educa-tional institutions in his state, who, with tional institutions in his state, himself as chairman, shall constitute a himself as chairman. The following committee of selection. The following were present at the conference: President William Prather, University of Texas; President D. R. Boyd, University of Oklahoma; President Henry L. Hartzog. University of Arkansas; Dr. W. S. Chablin. Washington University, St. Louis, and Dr. W. B. Brown, University of Mis-