

Into the reserve. This deficit, in 1963, was found to be, in round numbers, \$149,000,000. In other words, should the members 55 years and over begin the new rate, \$4.20, they should also deposit to the reserve fund \$149.-000,000-max, it should be earning 4 per cent instants to properly protect their certificates. Now the new plan provides for this deficit by a guerranty fund, and this fund is wholly into the reserve. This deficit, in 1903, was

a guaranty fund, and this fund is wholly collected from members 18 to 55 years. In other words, the young men of the order are making the old men a present cut and out of \$150,000,000, and the longer the adoption of the new plan is deferred, the greater will be the sum required from the young members. Showers: brisk so Now the old member, notwithstanding the fact high along coust. that he kept his money in his pocket or spent it, when he should have had it on der protect his certificate, says there is no longer any fraiernity in the order, because matters must be adjusted to an honest basis, 31.4 thinks the making good of his deficit of \$150, 100,000 by the younger members doesn't show the amount of fraternity he was led to ex-

pect It looks to me to be a case of not knowing

when they are well off. Any member of 55 years can soon last the justness of the new rate by applying for protection in any sufe, suitable company. He will find that, instead of \$45 per year, he must pay \$56 to \$60 per year for \$1000. If this is true of the member at 55 years, how about the man at 65 or 70 years? Where will be find insurance at \$48 jer year on \$1000' Verily their faith is strong enough in the impossible to work miracles. but they are up against Father Time, and nothing short of putting him out of business

will stop the death rate nor cheapen the com bearance. DONALD ALLISON.

FORTUNE CARRIED IN SATCHELS

Banker Concludes One of the Largest Deals Ever Made in East St. Louis.

ST. LOUIS. July 14 .- More than \$400,000 was carried in satchels by two messen-gers who accompanied Henry D. Sexton, president of the Southern Illinois National Bank, when he went to the offices of the East St. Louis Trust & Savings Bank and bought about 2000 of its 2500 shares, valued at \$562,500. Par value, 1225 a share, was paid for those already purchased, and the same amount will be paid for the remainder, which Mr. Sexton has arranged to acquire for the Southern Illinoi: National Bank by Saturday.

By a vote of the board of direc-tors of the Southern National Bank it has been decided to take over the desits of the East St. Louis Trust & Savings Bank Company, which amounted to \$20,000. Of this sum one-fifth is cash and the balance is in securities. The deal is the largest of the kind ever made in East Side financial circles, and was accomplished in less than two days.

FAVORS GRAIN EXCHANGE.

President of Commission Company Says It Would Benefit Business.

George H. Hammond, president of the Cos Commission Company, is in Portland on a trip through the Northwest. As his business is concerned with dealing in wheat on the Minnenpolis exchange, and this country produces such a large quantity of that commodity he expresses surprise at the absence in the Northwest of any kind of exchange where prices can be set and options on future sales made at a prescribed rate. The benefit to buyers and growers allke, says Mr. Hammond, is that they know where they are. The grower would get a higher price and the manufacturer could take an option on a future sale, the price to be set from the quotations of the Northwest exchange, rather than from that of Chi-cago or some other place. Suyers for fuure dalivery would not have to take op-

30 miles, southwest,

Forecasts made at Portland at 8 P. M. for 25 hours ending midnight July 15:

Portland and vicinity-Partly cloudy and oc-casionally threatening, with showers; brick south to west winds.

Western Oregon and Western Washington-Showers: brink south to west winds, probably

Sastern Oregon, Eastern Washington an Northern Idaho-Showers; brisk south to west

Southern Idaho-Showers and possibly thun der storms; cooler; brisk south to west winds.

AUCTION SALES TODAY.

By J. T. Wilson at salesroom, Sixth and Ankeny sts., at 10 A. M. J. T. Wilson, suc-

At Baker's auction-house, corner Alder and 'ark. Sale at 2 P. M. Geo. Baker & Co. actioneers.

MEETING NOTICES.

HASSALO LODGE, NO. 15. I. O. O. F.-Begular meeting this Friday evening at 8 o'clock. First degree. Visitors welcome. HENRY BROWN, Secretary.

PORTLAND LODGE, NO. 55, A. F. & A. M.-Stated communication this (Fridar) evening, 7:30 sharp, work in F. C. degree, All F. C. ars cordially invited. By order W. M. I. W. PRATT, Becretary.

WOODMEN OF THE WORLD, MULTNOMAH CAMP NO. 77-Meets Priday alghis in their forst. East Birth and East Ai-relied by any camp in the order. Come and meet with us. J. M. WOODWORTH, Clerk.

BORN.

WHITE-To the wife of F. Manson White, July 13, a daughter,

DIED.

SCISLOWSKI-At Montavilla, July 14, 1904, William Scislowski, aged 47 years. Romains are at Finley's Chapel.

HAWKINS-In San Francisco, July 14, Mrs. C. A. Hawkins (nee Grace Prideaux). Body will be acnt to Portland for burial. Fu-neral notice later.

HOECKER-In this city, July 14, 1904, Charles F. Hoceker, aged 00 yearn, 4 months and 11 days, Remains are at Fin-ley's Chapel Funeral notice later.

MCARGAR-In this city, July 14, 1904, at 270 Porter st., Mary L. McCargar, aged 27 years, 1 month 4 days. Remains are 27 rent. 1 month 4 days. Remains are

atter. BIRKENFELD-In this city, July 14, 1904, Anton J. Eirkenfeld, of Mist. Or., aged 24 years. The remains are at Finley's Chapel, where they will be prepared for shipment home Saturday morning, July 16. ARMSTRONG-James Armstrong died June 28 at residence of his nephew. George Armstrong, pieneer Clark County, Wash-ington. He was born in Ireland S4 years ago inst May. He came here 12 years ago from Vinciand. N. J.

EDWARD HOLMAN CO., Undertakers and embalmers, have moved to their new Build-ing, Third and Baimon. Lady assistant, Twisphone No. 597.

5. P. FINLEY & SON, Funeral Directors, cor. 5d and Madison. Office of County Cor-sper. Lady assistant. Telephons No. 8, F. S. DUNNING, Underinker, 414 East Alder. Lady assistant. Telephone East 52. DUNNING & CAMPION, Undertakers, 7th and Pine. Lady assistant. Phone Main 430. Zeller-Byrnes Co., Undertakters, embalm-ers. 578 Russell, Phone East 1055, Lady As't.

CLARKE BROS., FINE FLOWERS, FLO-INI designs. 150 Merrison.

Charles Calman

T-HOOM COTTAGE, % BLOCK; MODERN conveniences, excellent repair; most sighly place on Fortland Heights; purchasers only, B 77, Oregonian. OrpheumTheatre THREE WEST SIDE LOTS, 33 1-1x110 FT., 16th st., 100 ft. south of Mossgomery; \$1500 each. Owner, 210 Allsky bldg., 5d and Morrison. Fourth and Stark Streets. A Vandeville Theater of Actual Befinen Matinee Every Sunday at 2 P. M. FREE-Admission-FREE. LYRIC THEATER (Corner Alder and Seventh.) HIGH-CLASS REFINED VAUDEVILLE 2:80 to 4:30; 7:30 to 10:30; Sunday, 2 to 10 P. M. This sd, and 10c will admit two people any matinee except Sundays- and holidays.

TEN CENTS-NO HIGHER.

NEW TODAY. FOR SALE-10 ACRES BEAUTIFULLY situated for plating; near 48th st., 3 blocks south of Hawthorne ave. Mrs. W. S. Failing, Mount Tabor, Or.

S. Failing, Mount Tabor, Or. * ILLUSTRATION NO. 3. THE Oldest Trust Company in Oregon. THE FORTLAND TRUST COMPANY OF OREGON. No. 100 Third Street. Incorporated April 22, 1887. Tou contemplate enlarging your business, or going into a new venture. You have the money, but the time is not quite ripe. Deposit the money with uk, and we will issue a certificate of deposit, payable on thirty days' call, with finterest at three and one-half per cent per annum. When you are ready to proceed, call your certificate, and at the end of 30 days you can draw your money with inforest up to date. Do you want to know more about these certificates? Call on us or send for our book of ILLUSTRATIONS. DENDING COMPANY President



 Best creamery
 45c

 Good creamery
 40c

 Duiry butter
 30c and 35c

 Hanch eggs
 20c

 Common eggs
 20c

 Best sugar-cured hams
 15c

 Breakfast bacon
 15c

 10 pounds pure lard
 \$100

 5 pounds pure lard
 50c

 Fwilas chress
 10c

 Swilas chress
 20c

Lied at wholesale prices. LA GRANDE CREAMERY, 264 Tamhill.



Japanese Goods R. KOHARA CO., 351 MORRISON STREET.

200 FARMS, SMALL TRACTS AND LOTS-Bargains on O. W. P. electric line. O. R Additon, Lents, Or. Take Mt. Scott enr; 5c FOR SALE-AN IRVINGTON HOME, 7 rooms, full lot, east front, beautiful law 403 East 12th, North. Phone East 1924. ELEGANT AND COMPLETELY FUR-nished 5-room cotings, Lew; terms owner leaving; price \$1850. Phone Unice 181. FOR SALE-500 ACRES STUMP LARD, 10 miles from Portland, Inquire 287 E. Mor-rison st. C. R. Davis Fuel Co. FOR SALE-TWD LOTS ON TILLAMOOK st., 100 feet from Union ave. Inquire 40 N. 9th st., West Side, NEW 6-ROOM MODERN HOUSE, NEAR steed bridge; \$3000; terms, 612 Commercial building. TWO NEW MODERN HOUSES-4 AND 6-rooms. 311 Skidmore st., or phone owner, Boott 6952. FOR SALE-CHOICE SMALL HOME, 10TH West Side; Al location; owner, Q 70, Ore

gonlan. BARE BARGAIN-\$1000 BUYS 255 ACRES near Brownsville. P. O. Box 275, Oregon City, Or.

\$2200-0-HOOM, BAT WINDOW HOUSE, lot 30x70, on Hall st.; rent \$25. Apply 300 Park st.

5-ROOM COTTAGE, 2 LOTS, 100x109, one block east of Woodlawn car. Inquire 394 Shaver.

5 OR 5-ROOM COTTAGE-SMALL PAYMENT down, balance monthly. Owner. Phone East 675.

HOUSES AND LOTS FOR SALE IN Howe's Addition. Mrs. Howe, phone Union 173.

FOR SALE-FINE COTTAGE CHEAP AT 401 Russell st., Upper Albina. Inquire at house.

NICE SUBURBAN HOME AT A SACRIFICE; must be sold at once. Phone East 1864.

A SNAP-CORNER LOT, E. 39TH AND Grant sts.; \$175. Call \$15 Water st.

FOR SALE-FARMS.

GUARANTEED AS ADVERTISED. S0 acres-2-story house, 1dx24, good barn, wagon shed, blacksmith shop, sneep shed, chicken-house, all built of sawed lumber, 8 stands of bees, plow and gar-den plow, 40 acres under T-rail fence. T acres in cultivation, 2 acres in silver prunes and Baldwin apples, other bearing fruit trees well assorted, water supply con-venient; 2% miles from town on graded road, easy of access; price, \$950. S0 acres, good house and harn, outbuild-ings, 12 to 14 acres in cultivation, good orchard, well watered, treut stream fun-ming through place. 1 mile to railread station, less than 1 mile to school; price \$750. Write for list or come see us. Imus & Willoughby, Kaiama, Wash.

1612—ACRE ORCHARD, SIX MILES FROM Yancouver, 14 miles from Portland; 15 acres full bearing Italian prubs trees, one acre in rasporteries; house and barn; home or-chard or assorted fruits; just the piace to make money from the start by raising pranes, chickens, bees, small fruits and veg-etables; easy terms. Call on or address owner, 605 Commercial block.

27,000 ACRES OF IRRIGATED LAND, free from the state to settlers, who will pay from \$15 to \$16 per acre to the Co-lumble Southern irrightion Company for perpetual water right; for information call or address B. B. Cook, 251 Alder st., Port-land, Or.

IMPROVED FARMS FOR SALE IN ALL parts of Oregon and Washington; parments made to suit purchasers. For particulars apply to Wm. MacMaster, 311 Worcester block.

350-80 ACRES. 14 CLEARED, HOUSE, 50 fruit trees, living springs; 20 miles Portland; 2½ miles flourishing town on railroad. Inquire grocers, 614 Front, cor. Caruthers.

FOR SALE-FILING, ALL LENGTHS, from 30 to 125 feet, all sizes; fill orders on short notice; 75.000 feet in boom. Ad-dress Lock Box 53, Rainler, Or. dress Lock Box 53, Rain

STANDARD TTPEWRITERS FROM \$25; all makes rented and repaired. Rubber stanupe, notary scala, etc. Cunningham'a, 231 Stark. Tel. 1407.

FOR SALE-LIGHT BRAHMA EGGS \$1.50 per setting of 15; also one each cock and cockerel, fine birds; \$1.50 each. G 70, Ore-gonian.

FOR SALE-A 10-H. P. ENGINE, IN FINE shape; also 10-h. p. upright boiler and a trac-tion wood saw. W. J. Benson, Hillsboro, Or.

BEST FIR AND POLE OAK WOOD DELIV ered to any part of the city. Phone Main 810 462 Everett st. Travis Bros.

IF YOU WISH GOOD 4 FOOT LIVE FIR wood, go to Hoover & Convey, 313 Water st. Phone Main 4596. FOR SALE - ROLL-TOP DESK AND chair. Apply 431 Washington st. Jacobson-Bade Co.

A CANDY STORE FOR BALE; GOOD Lo cation and two living rooms, H 42, ca Oregonian,

LUMBER FOR SALE CHEAP, CORNER 11th and Harrison; contractor on ground, SMITH-PREMIER, NO 4, NEW; CENTURY refrigerator, family size. T 66, Oregonian. PRESH MILCH COWS, WITH OR WITH-out call, for sale. 1004 Milwaukie st.

UNDERWOOD, OLIVER AND REMING ton cheap; desk and safe. 231 Stark.

BICYCLE CLOSING OUT SALE-\$40 WOLFF Americans now \$25. 7th and Morrison.

FOR SALE-ONE HARDWOOD BEDROOM met and cook move. Phone Scott 2404.

FOR SALE - FINE JERSEY COW AND call 325 E. 3d st., N. cor. Halsey.

FINE SILVER SKYR TERRIER PUPPIES for sale. Busement, 326 Park st.

ONE SINGLE AND ONE DOUBLE-DOOR safe; a bargain. X 73, Oregonian.

HELP WANTED-MALE.

COMPETENT DRUGGIST WISHES SITU-ation; am accustomed to take charge; ref-erences as to reliability. Address W 56, care Oregonian. BARBER WANTED FOR EASTERN WASH-ington; wages \$16 and 60 per cent; must be a first-class man. Address or call at G. N. W. Wilson Co. Barber Supply House, 72 oth st., at once. SITUATION WANTED AB COLLECTOR, manager, ticket-seller or any light work; best of references. Address D 69, Oregonian. MAN AND WIFE, \$40: IF HAVE BOT, \$12 more; ranch near coast; blacksmith, \$2 day and board; all kinds of work at the Oid Reliable Ploneer Employment Co., EXPERIENCED COMPETENT STENOGRA-pher desires position. D 84, care Oregonian 4 MEN, ROCK QUARRY, \$2.50 EACH; 1 bucker, \$2.25; 1 second failer, \$2.25; can use all kinds of help at all times. West-ern Employment Bureau. 225 3d st. Phone Main 1519. 215 Morrison. ADVERTIBER HAVING MANY YEARS' experience in export and import trade, both in America and Europe, is anxious to join syndhcate of millers and manufac-turers to work the export business to Far East, African and European markets; young, energetic and accustomed to man-agement. Apply P. O. Box 119, New York City.

WANTED-MEN AND BOYS TO LEARN Countries trade, Counte Brok, Co. School plumbing trade. Coyne Bros. Co. School of Practical Plumbing; send for catalogue. Address 4973-5 Easton ave., St. Louis, Mo.

POSITIONS OPEN-WE HAVE GOOD POSI-tions open for the right; if you want one write for our plan and bookiet. Hapgoods (Inc.), suits K, 323 Walker bidg., Sentile.

JAPANESE EMPLOYMENT AGENCY FUR-nishss cooks and waiters, chambermaids, por-ters, farmhands, demesics. 69 N. 5th st., bet. Everett and Davis. Tel. Clay 597.

SHORTHAND, TYPEWRITING, BOOK-keeping, penmanship and English branches taught by experienced teacher; day and night. "M. 35, Oregonian.

MIDDLEAGED MAN DESIRES EMPLOY-1900 MEN, ALL KINDS OF WORK-NAME your job: we have it. Phone Main 3074. Canadian Employment Co., 240 Burnside and 2203 Morrison. STEADY MAN, PRACTICAL CUTTER AND tailor, wants a steady job, in or out of city, Address P 57, care Oregonian.

TOUING MAN-UNDER 35, TO PREPARE for Government position; short hours, good salary. Call afternoon. C. Justin Kennedy, Imperial Hotel.

WANTED-ONE GOOD JOB PRINTER and one good paper ruler. Apply personally to J. S. Dellinger & Co., Astoria, Or.

THE COLUMBUS CALIFORNIA WINE DE pot, headquarters for cooks and w P. Lorati. Phone Red 1993. 148 4th.

WANTED-FIRST-CLASS LUNCHMAN; NO others need apply. Call bet 2 and 3 P. M., Louvre Cafe, 4th and Alder sta,

COMPETENT GIRL FOR COOKING AND assist in general housework; wages, \$25. 179 Overton st. GIRL TO ASSIST IN GENERAL HOUSE-work, sleep at home preferred. 179 10th. MAY 1-7 ROOMS OR MORE, WEST OF 7th, bet Washington and Jefferson, E 50, Oregonian, WANTED-MANGLE GIRLS AND STARCH work broners, Oregon Laundry Company.

promptly attended to. Hood 517.

WANTED-MODERN 8 OR 9-ROOM HOUSE; will pay \$80; must be central on Washington, F, listel Portland.

WANTED-FURNISHED HOUSE, SUMMER of lease; 5 or 9 rooms; central, F, Hotel Portland.

WANTED-TO RENT, IMPROVED \$ OR 10-acte truet, mear car line, cheap. A 15, Ore-gonian.

WANTED-MISCELLANEOUS.

WANTED-SECOND-HAND FIRE-PROOF safe. Give name of maker, dimensions in-side, and lowest cash price. M 85, Ore-

WANTED-MEN'S CAST-OFF CLOTHING and shoes; highest price paid. Call at The "Fair Deal," 62 N. 3d. Phone Hood Sif.

VANTED-MACHINEBY FOR ABOUT A 5-ton ice plant. Address Fred Carter, Sell-wood. Phone Scott 4584.

WANTED-TO BORROW \$2000; GOOD East Side property; no brokers. Address 1, 35, Oregonian.

WANTED-LOAN, BY PRIVATE PARTY of \$35; can give good security. Address K 76, Oregonian.

WANTED-HORSE TO RIDE AND DRIVET must be genuls and city broke. A 60, Orego-nian.

WANTED-TO BORROW \$1000 AT 6 FER

WE CALL FOR DEAD HORSES AND CAT-tie of all kinds. Phone East 2238.

WANTED-TO BUY TWO DRIVING HORSES.

REE PERSONAL COLUMN WANTED SHOR

FOR RENT.

Rooms,

THE ALEXANDER, NEW BUILDING, ELE gant, newly furnished front rooma, single of en suite; select location; all conveniences; transients solicited. N. W. cor. loth-Alder,

167 W. PARK-NEATLY FURNISHED apartments with homelike accommoda-tions, every modern convenience; desirable

129 13TH ST.-VERY PLEASANT FRONT room, with running water; also side rooms; fine location; reasonable. Bet., Wash. and Alder.

ONE LARGE FRONT PARLOR. NICE FOR one or two gentlemen; nicely furnished, \$15 month; unfurnished, \$10 month. Phone East 1182.

Furnished and unfurnished housekeeping and sleeping rooms; \$1 week up. Gliman, ist and Alder; Albina Hotel, 450 Goldsmith.

COMFORTABLY FURNISHED, SUNNY room, modern, cheap; gentleman. 129 10th., bet, Washington and Alder.

NICELY FURNISHED ROOMS, PRIVATE

364 TATLOR ST., PLEASANT ROOMS FOR gentlemen; two blocks Portland Hotel; gas, phone, bath, No children.

ISB PARK ST.-TWO NICELT FURNISHED rooms near Portland Hotel; connecting or single; modern conveniences.

FURNISHED ROOM FOR GENTLEMEN IN private family; home surroundings. 21st and Johnson. J 49, Oregonian.

LARGE FRONT ROOM, PRIVATE HOUSE, reasonable terms: gas, ghone Main 3605. 259 14th, near Hobart-Curtia.

TWO NICELY FURNISHED ROOMS WITH private family, four blocks south Hotel Portland, 248 Sixth st.

ELEGANT FURNISHED ROOM FOR ONE or two gentlemen: modern house, 551 Tay-lor. Phone Main 2396.

TO PARK ST.-NICELY FURNISHED BAY window room; also well-furnished smaller room; batb, phone.

family; bath adjoining; rent reasona 35 N. 18th, near Washington.

Oregon Laundry Company,

location.

gonian.

WANTED-BOOKKEEPER; STATE SALART and experience. Address F SL, Oregonian. ANTED-NURSE GIRL APPLY TO 232 Stout st., cer. Salmon. King's Heights. WANTED-A GOOD, PLAIN COOK, PRI-vate boarding-house, 186 5th st.

WANTED-GIRL TO HELP WITH GEN-eral housework, 405 Hall st.

WANTED - GIRL TO ASSIST WITH housework, 03 Ella st.

HELP WANTED-MALE OR FEMALE.

WANTED-ENERGETIC MAN OR WOMAN

ANTED-ENVIRONMENTED MAN OR WORKAN to act as traveling manager for an old established firm; references given and re-quired; salary \$15 per week and expenses advanced; chance for promotion. Address F. B. Cornwall, Portland, Gr.

WANTED-AMATBUR PHOTOGRAPHERS everywhere; can make \$10 to \$20 per werk easely and pisamabily at home; no money required. The Lake Co., 110 Monroe st., Chanses

WAITRESSES (CITY, COUNTRY), DO mestica, farmhands (milking), \$30; secon cook, \$35. Drake, 2051, Washington.

WANTED-AT ONCE, WEAVERS AT woolan mill, Kirkland, Wash.; male or fe-male.

SITUATIONS WANTED-MALE.

Bookkeepers and Cierks.

Miscelinneous,

FIRST-CLASS MAN AND WIFE OPEN FOR engagement, beach hotel; manager or day clerk and housekeeper; experienced; refer-ences. V SI, care Oregonian.

BY YOUNG MAN AND WIFE, IMMEDIATE-ly, position in club, hotel, or take charge of store in or out of town. O 80, Oregonian.

JAPANESE LABOR ASSOCIATION CAN furnish domestic, servant, farmers and all

ment some kind; no objection to leaving state. Address X 85, Oregonian.

BOX OF 18 WOULD LIKE TO FINISH machinet trade; 1 year's experience in rali-road shop. F 82, Oregonian.

ENGINEER AND GENERAL MECHANIC desires position; mill or factory preferred references. F 96, Oregonian.

TOUNG MAN (JEW) MACHINIST, SOME experience in electricity, wants any kind of work. G 84, Oregonian.

GOOD BARTENDER WOULD LIKE POSI-tion out of the city. P 60, Oregonian.

furnish domestic, servant, farmers and kinds of help. 268 Everett, Black 992.

COMPETENT GIRL FOR GENERAL HOUSE work. 161 N. 24th,

WANTED-A FIRST-CLASS WAITRESS at 161 23d st.

SIRL FOR GENERAL HOUSEWORK, 200

required. Chicago,