

CO-OPERATION WINS IN BERRY GROWING

Puyallup and Sumner Association Increases Profit of Production.

CARLOAD SHIPMENTS MADE

Study of Market Conditions and Change of Routing in Transit Proves Advantage — Evergreen Berries Pay.

What intelligent co-operation will do for fruit-growers was told yesterday by W. H. Paulhamus, president of the Puyallup and Sumner Fruitgrowers' Association...

Business Is Increasing.

President Paulhamus predicts that the output of the association will have increased within five years to 500,000 crates annually and within 10 years to 1,000,000 crates.

Routes Changed in Transit.

"During the shipping season we have representatives in all our principal markets. It is our policy to meet the demands of one market or another at that point, the effect is to reduce the price at which all fruit is disposed of."

Cannery Has Surplus.

"The cannery has been operated by the association for two seasons. Last year we paid the growers more per pound than other canners had been paying them and cleared upwards of \$16,000."

Net Returns Much Larger.

"When the association was first organized 12 years ago the average net return to the grower after paying transportation charges and commissions was 33 cents a crate. From this price it is now 45 cents a crate and the cost of picking at 30 cents a crate and the cost of the crates at 16 cents each."

Net Returns Much Larger.

"In these 12 years our output has increased from 7000 crates annually to 150,000 crates. In five years we are marketing 500,000 crates and in 10 years 1,000,000 crates annually."

Dairies Also Co-operate.

Mr. Paulhamus is also engaged extensively in dairying under modern methods. Twenty-five dairies in the Puyallup Valley are now under his supervision and 16,000 gallons of milk are disposed of each month.

Fraternal Prescription For Nervous Wrecks

(From "Medical Reports.") Thousands of men, nervous wrecks, have found the following "fraternal prescription" a blessing and a boon. Such men are nervous, easily discouraged, lacking in self-esteem and confidence, suffer from cold extremities, thin watery blood, nervousness, sleeplessness, night terrors, trembling hands and limbs, unsteady gait and an absolute inability to perform the ordinary natural and rational acts of daily life...

UNION PACIFIC LIFE INSURANCE COMPANY

Has \$87,916.18 Paid in—Only Needs \$12,083 to Obtain License in Oregon

PROFIT

On account of the high percentage of success, and because the profits are greater than in any other business, there is no better investment than that in a flourishing life insurance company.

Life insurance companies have, therefore, been practically financed, with the result that the enormous profits which they have made, and are making, remain in a few hands.

The plan of the Union Pacific Life Insurance Company in distributing its capital stock in a way by which it not only offers a remarkable opportunity for investment, but, at the same time, puts into effect a successful method of securing the co-operation of its stockholders in the upbuilding of the company, affords an opportunity which will be quickly seen and accepted.

SAFETY

In every investment there are two considerations—safety and profit.

The most important is safety; no one is justified in putting money into any enterprise unless it can be shown that the money so invested is practically insured against loss.

To place funds in a concern of any character is speculation.

The capital stock of the UNION PACIFIC LIFE INSURANCE COMPANY is an absolutely safe investment.

In considering this investment offer, therefore, the following should be borne in mind:

That immense fortunes have been and are being made in life insurance—the most profitable of all forms of legitimate business.

That there is a growing sentiment towards the upbuilding of home institutions of every kind, and especially in regard to life insurance.

That the UNION PACIFIC LIFE INSURANCE COMPANY stock is absolutely safe under the legal reserve laws, and will grow more rapidly in value than any stock available.

That by securing stock in the UNION PACIFIC LIFE INSURANCE COMPANY you have the opportunity of personally and effectively promoting the business of a company in which you are interested, and thus adding to your profits, and the value of your holdings.

Don't wait until the Stock is either Advanced in price or Withdrawn from the Market. BUY NOW!

For further information, address

Union Pacific Life Insurance Company

Oregonian Building, Portland, Oregon.

The Enormous Profits in Life Insurance

Extract from the Forty-eighth Annual Report of the Insurance Commissioner for the Commonwealth of Massachusetts:

"The amount paid into the Prudential Company in cash for stock was \$91,000.

"All the rest of its \$2,000,000 of capital has come from stock dividends, besides which there has been paid 10 per cent in cash dividends annually since 1893. In other words, for every \$1000 paid in the stockholders hold \$22,000 of stock, upon which they received \$2200 annually, that is each year for ten years they have received in cash dividends more than twice the original investment. Indeed, the Secretary of the Prudential made affidavit, in case hereafter reviewed, to the effect that one of the complainant stockholders, had he sold his present holdings of Prudential stock for \$600 of \$100 par value, as he could have done, he would have received the sum of \$329,363.63 altogether, including dividends, stock sold, etc., for an investment of \$2200 made since October, 1875.

"The stockholders have already received enrichment beyond what avarice could have dreamed of when the Company started, and are yearly receiving an amount more than twice the original investment."

EXTRACT FROM COLLIER'S WEEKLY:

Senator Dryden's son, Forrest F. Dryden, Vice-President of the Prudential, in an affidavit in a lawsuit in which it was to his interest to prove that the Company had been a very profitable enterprise for the stockholders, stated (the legal technicalities of the affidavit have been eliminated; the quotation is otherwise correct): "William Robotham, a stockholder in the Prudential Company, on October 13, 1875, paid into that Company in cash \$2200. For that investment he has received in cash dividends, and for the sale of part of, his holdings, \$149,363.60; the remainder of his holdings are now worth, in cash, \$180,000; so that he has received altogether for an investment of \$2200, a return of \$329,363.60." This profit is 15,000 per cent.

FILL OUT THIS SUBSCRIPTION BLANK, SIGN AND MAIL US

SUBSCRIPTION FOR CAPITAL STOCK TO

Union Pacific Life Insurance Company

Incorporated. 604 AND 605 OREGONIAN BUILDING, PORTLAND, OREGON.

I, _____ of _____ Street, _____ City, _____ State, hereby subscribe for _____ shares of fully paid and non-assessable stock of the Union Pacific Life Insurance Company, of Portland, Oregon, of the par value of \$10.00 each, for which I agree to pay at the rate of \$30.00 per share, it being understood and agreed that the excess amount over and above the par thereof is paid for the creation of surplus and organization expenses.

Will Have Capital Stock \$200,000, Surplus \$400,000 Will Be Superior to Many, and as Good as the Best

\$162,086.65 IS PAID

OREGON TRUST'S OBLIGATIONS DWINDLING FAST. Many Out-of-Town Depositors Are Tardy in Collecting — Mr. Devlin's Return Uncertain.

No further news has been received here concerning the return of Thomas C. Devlin to resume his duties as receiver for the defunct Oregon Trust & Savings Bank, the old claims against which are at present being liquidated by the German-American Bank.

ation with all of the claimants and have the books cleared of all obligations.

La Grande Architect Dies. LA GRANDE, Or., Feb. 16.—(Special.)—Robert Miller, a well-known architect of this city, died suddenly last evening. He had been under medical care for a few days, but no indication of the serious nature of his condition was apparent. Several of La Grande's finest buildings are monuments to his genius. Mr. Miller was 55 years old and leaves a widow and three children.

MAKES YOUR KIDNEYS ACT FINE, ENDING LAME BACK AND ALL BLADDER MISERY

Several Doses will Regulate Your Out-of-Order Kidneys and Make You Feel Fine. A real surprise awaits every sufferer from kidney or bladder trouble who takes several doses of Pape's Diuretic. Misery in the back, sides or loins, sick headache, nervousness, rheumatism, pains, heart palpitations, dizziness, sleeplessness, inflamed or swollen eyelids, lack of energy and all symptoms of out-of-order kidneys simply vanish.

SHEEP AND CATTLE LOST

HEAVY SNOWS IN MOUNTAIN RANGES CAUSE ALARM.

Range Stock Has Been Unable to Reach Short Grass and Heavy Loss Results to Owners.

Unusually heavy snows along the mountain ranges of Eastern and Southern Oregon are causing the sheep and cattle-growers of the state the greatest alarm. Information arriving in the city yesterday morning is to the effect that losses have already grown to enormous proportions and that bodies of the animals dot the ranges in great numbers.

GRUBER BACK FROM TRIP

OFFICIAL DENIES HE CONSIDERED RAILROAD EXTENSION.

Private Land Purchase, Not Pacific and Eastern Business, He Gives as His Errand.

J. M. Gruber, of St. Paul, general manager of the Great Northern Railroad, arrived in Portland yesterday morning in a private car from a quick trip to Medford, where it was reported that he had gone to look after plans for extending the Pacific & Eastern Railroad, a portion of which is now being constructed between Medford and the Crater Lake district in the Cascade Mountains.

HERE IS SOMETHING.

Ladies' black peraline petticoats, great big ones; look as well and wear as well as any you ever made. Price 49 cents. Other grades at 98 cents, etc. For sale in suit department. McAllen & McDonnell.

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