

ALL TESTS OF THE YEAR'S PROGRESS

Portland Business Men Unite in Saying 1910 Is Best Ever for Business.

FUTURE DECLARED BRIGHT

Development in Every Part of State Phenomenal—Portland Is Bound to Show Even Greater Growth During 1911.

From all over the state is told the story of development and growth, consequent to the influx of newcomers from the East. There is general good cheer as the new year dawns, for with splendid results behind us, and the evidence of prosperity to spur onward, 1911 will bring even greater and better things for Oregon. That was the opinion expressed by merchants and business men interviewed yesterday. Optimism seems to be in the air in Oregon, and the new year is approached with a feeling of confidence.

Growth Is Wonderful.

Dr. Andrew C. Smith, president of the Ilberna Savings Bank, foresees a great future in development throughout the West. He is enthusiastic at the results accomplished during the year. "The year of 1910 was a record-breaking one in the history of Portland," said he. "There was more development, more big buildings put up than any other year. The growth of the country has been marvelous in my judgment. Yet it has not gone beyond the conservative state. Our banks are in splendid condition. Never before have we had such a sale of our products has been unusually healthy. We should give thanks for our blessings, for certainly we are in a grand opportunity and all that is required of a man today is to be steady, save his money and invest it in Oregon property, and surely he will have a competence when again we permit him to labor as in his youth."

Bank Clearings Show.

"Portland's growth from a financial standpoint," said John L. Hartman, of the banking firm of Hartman & Thompson, "has been marvelous during the year of 1910, and it is our first year in the billion-dollar class, judged from the amount of checks handled, which are the sole representatives of transactions. When it is considered that Portland stands in a class by itself in the matter of having over a half billion of clearances in its clearing-houses for one year, it is something to be proud of. Ad to this condition our population and you will find that we have a position to be proud of in comparison with other cities of the country. I look forward to even a greater increase for 1911 than we have had this year, and if indications are to be accepted as a basis for future years, then Portland will soon assume a position of supremacy on the Pacific Coast."

Outlook Is Bright.

C. C. Coit, of the Union Meat Company, in speaking of the past year, said: "It has been a splendid year. We in reality are at the beginning of a new era with us. During 1910 we became established at the new packing plant near Kenton, and the opportunity for development in this respect is unlimited in the Pacific Northwest is very encouraging. We have preached the doctrine to everybody willing to listen, and through all the winter months we have convinced them that the Northwest will become one of the largest livestock sections in the country. The Union stockyards handled during the year 1910 a record amount of cattle, sheep and hogs. We expect to almost double that next year. "We have just closed a year of unprecedented business," said Julius L. Meier, of Meier & Frank Company. "The great increase in railroad mileage throughout the state, and the erection of modern buildings in Portland and other cities in the state, is unparalleled in the history of business."

Railroad Is Aid.

"The construction of two railroads up the Deschutes River forms a water grade to Portland for the vast tonnage of our land empire. The fact that we have therefore been deprived of transportation, the principal product was livestock, which could be driven to market, and no transportation facilities which make desirable locations for small homes and diversified farming. We are just beginning to feel the good effects which the construction and operation of the Panama Canal will have on the business of the Pacific Coast. The building permits now being issued indicate the great confidence of the investing public in the stability of Portland property. From the above I can say that never in the history of our great city did we have such promise of becoming so much greater in any ensuing year."

Year Is Banner One.

Louis G. Clarke, of Clarke-Woodward Company, said: "This has been our banner year in the wholesale business. Collections have been good and sales greater than ever before. Our inventories are now and we have been talking with them with regard to the coming year's business, and all of them look forward to a larger business during the year 1911. The prospects of Portland, in my judgment, from a wholesale point of view, are exceedingly bright. With the opening up of the new country, the merger of the Hartman roads of the Pacific Northwest with headquarters in Portland is bound to have a wonderful effect upon the growth of this country. The North Coast road brings in the Takloma County, and in a few months we will be able to reach Bend in Central Oregon. It is a wonderful development. The again, the 'Open River' is a splendid proposition. We have river transportation from Pasco to Lewiston, Idaho."

Merger Is Help.

J. C. Atkinson, president of the United States National Bank, said: "It has been a good business year—almost the banner one for Portland. The remarkable railway development of this area has been remarkable and the largest of any state in the Union. It is this fact, in my judgment, which has caused so much prosperity of an immediate character in the state. I look forward to the coming year of 1911 being the greatest we have ever had. The merger of the Hartman lines in this section of the Coast into one corporation, so as to secure funds for development, is the greatest benefaction received by Portland in 1910. It means so much from a wholesale point of view. It means Portland bigger and better than ever. Eastern Oregon is brought into close touch with Portland. We are going to sell our goods down there and the people of that region are going to buy our goods. We ought to be very thankful over our prospects."

Business Is Increased. "Business has been very satisfactory with us for 1910," said F. R. Gibbs, of Wall & Gibbs. "I think that we have increased our business 15 per cent over the preceding year. It has been a very prosperous one and we are immensely pleased with the outlook for merchandising in Portland. Our city is growing in the building lines with such remarkable speed that it is hard to keep up with it. I look forward to the doubling of our population in five years. That may seem optimistic to some but it seems a certainty with me." "The year of 1910 has been a very good one," said L. N. Fleischer, of Fleischer & Co. "It has been better than 1909. Collections are not quite as brisk, owing to the farmers up in the wheat region holding on to their wheat, but in the main the situation is very good. Our prospects are very bright. With the railroad construction going on in the state is bound to be in the foreground move as long as the money is being spent for large constructive work." Roberts Bros. "Business has been very good with us for 1910, and we have had an increase of 25 per cent. It is our banner year. We never did such a business. The year of 1911 has just as much promise and we look forward to very successful results. The remarkable activity of the railroads and the unusual number of settlers coming from the East, and the advance of our soil and climate are probably the main reasons for the advances we have made in our prosperity."

Future Looks Good.

W. G. McPherson: "This year has been a glorious one. Business has been good. From talks I have had with dealers it is regarded as the banner year in the history of Portland. More business has been transacted than ever before. The fine feature of it is that the condition is true in all lines of business. There is no exception. The coming year will be a year of success, and duplicating what was accomplished this year." D. O. Lively, manager of Union stockyards, said: "The year of 1910 will always be remembered as the beginning of our going into the business of raising hogs. The gospel of stockraising has been preached industriously and as a result there are here a large number of men engaged in raising hogs today in the territory tributary to Portland than ever in the history of this section. The United loggers' registry of this section has been the greatest opportunity for the development of the Pacific slope that I know of."

Stockraising Profitable.

"As this country grows it will broaden out, and the fruiting, which is now occupying particular attention, and people will devote more time to what may be regarded as the game, and here is settlers of the middle class. Fruitraising is all good enough and has many advantages, but it will do nothing for hogs, cattle and sheep will do our section and make Portland a substantial, permanent and progressive city. When James J. Hill was in Portland, he was given a series of figures showing the needs of the country from the standpoint of settling up the country with people. It was pointed out that the population of the state was so much, the population of the people living on farms was so much, and so on. It was pointed out that the necessary suggested the only way to get this land to get the settler engaged in raising hogs and cattle along with what fruit he could raise. After the figures were given him he quoted them continuously in his talks and his speeches, to indicate that he believed the future was that it be wrapped up in this very line of development."

Factories Are Added.

"Portland is growing," said C. C. Chapman, manager of the promotion committee of the Commercial Club. "When 1895 came Portland had 47 factories of various kinds. In 1910 we had 81, an increase of 56 per cent. During the past five years there has been addition of 5000 men to the payroll of the city, and approximately 600,000 for the year. The value of the product of lumber and timber of coarse rank is \$4,132,294. The flour and grist mills of Portland, which produce a value of \$2,787,215. These figures are the product of the industrial bureau of the Commercial Club, and are accurate. I believe. They would indicate the prosperity of the city and give evidence of its remarkable growth."

Woolgrowers Are Prosperous.

"The year has been a prosperous one for the woolgrower," said Herman Metzger, wool buyer. "The demand for wool of good quality has been very brisk and the conditions of the country back of it have been all that could be asked of nature and the weather. Woolgrowing, of course, has to contend with the liability of a change in the protective tariff, and it is all cheering, but with this exception, it is self-evident that we are enjoying prosperity." H. Wortman, of Olds, Wortman & King, said: "The year of 1910 has been the greatest in the history of Portland. It is the banner business year. This has been due to several causes, perhaps the largest and most effective being that of the railroad building. This in connection with the crops for which big prices were received. It has brought the city to a high-water business mark. For the year 1911 there is every evidence of a bigger year. There is apparently not a cloud on the horizon to prevent it. The cloud of this is due to the influx of settlers and the statements issued by the railroads that even more railway building will be done in 1911 than in 1910. This continued activity is almost certain to bring to the state a wonderful growth, and Portland, of course, will share in this."

Newcomers Are Many.

"We have had a fine business year," said W. F. Lipman, of Lipman, Wolfe & Co. "Our increase has been remarkable, and we place the cause upon the influx of new settlers, railroad building and good prices received for produce. It has been very noticeable with us, the number of new people who have come to our store to start new accounts, who had from the East. It has been the most noticeable feature in the year's business. Our system of advertising has had much to do with the growth of our business. The truth—plain unvarnished and without the sensationalism so frequently used in these days of merchandising—has had much to do with the growth of our business. The year of 1911 has more in sight, and it looks to me as if the banner year of 1910 would be beaten. We have told our Eastern buyers to go to the limit of their judgment."

Wheat Anticipates Best and Longest.

Wheat Anticipates Best and Longest. E. 302, C. 2203.

READY FOR BUSINESS

THE PACIFIC STATES FIRE INSURANCE COMPANY.

Head Offices of Big Corporation in Portland—Company Well Financed.

Oregon's big fire insurance company, the Pacific States Fire Insurance Company, with an authorized capital of one million dollars, announces to the public that it will open its doors to business on the first day of January. The company's management has met every requirement of the state insurance department, its assets have been examined carefully by the insurance state commissioner, and the company will begin to write business with the good will of the business community generally. The present offices of the company are on the second floor of the Chamber of Commerce.

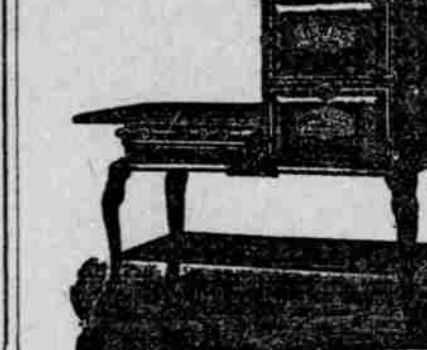
It may be said in this connection, an authoritative statement by the company's management, that a fire insurance company to do business in Oregon must make an actual showing of \$100,000 in assets. These assets must be either in cash, or in negotiable securities, and these securities are at all times subject to the supervision and control of the State Insurance Department. A sufficient amount of the stock of the company has already been subscribed to more than meet the requirements of the State Insurance Department. The company's management confidently expects that the entire authorized issue of the company's stock will be fully subscribed before the close of the coming year. No fire insurance company incorporated under the laws of Oregon is permitted to import its capital. The money representing the par value of this capital may be invested in securities only that are acceptable to the insurance commissioner, and this asset must be kept intact. A further provision of the statutes covering the regulation of local fire insurance companies, makes it obligatory on the part of the management to set aside 49 per cent of the company's premium income as a legal reserve. While the requirements of the state provide for a legal reserve of 40 per cent of its premium income, the underwriting board of the new company has wisely adopted the policy of keeping the legal reserve at all times up to the amount of 50 per cent of its premium income. This legal reserve under the Oregon statutes must not be impaired. These statutes governing the regulation and fire insurance companies in this state are sufficiently drastic to insure every reasonable protection to policyholder and stockholder alike. The Pacific States Fire Insurance Company will be carefully and conservatively managed, and it will take its place among the fire insurance companies of recognized standing in the country.

Among the list of the company's stockholders today are the names of 35 of the bankers of the state. A. A. Koser, Insurance Commissioner for the state of Oregon, sent the following letter to F. M. Beach, president of the company: "I take pleasure in handing you certificates of authority and license to the company to transact its appropriate business of fire insurance in the state of Oregon, during the year beginning January 1, 1911, with receipt in duplicate for the amount of the license fee of \$150, and fee for registering title and issuing certificate of authority. The Pacific States Fire Insurance Company is the only stock fire insurance company now operating in the state. By virtue of the rapid development of the resources and prudent management, the Pacific States Fire should share in the business of our people sufficiently to make it a factor among the fire insurance companies doing business in the state. "I wish you success, and bespeak for you a share of the business of the citizens of the state. Very respectfully, SAM A. KOZER, Insurance Commissioner."

Echo of Price Escapee Heard. KLAMATH FALLS, Or., Dec. 31.—(Special)—As an echo of George L. Price and his Oregon Independent Telephone Company, promoting in this city in the Circuit Court here today by E. J. Evans on a building which Price had erected at Midland for central office of the Neal Cure, it is now serving a five-year sentence in prison for issuing worthless checks and obtaining money under false pretenses.

BRIDGE-BEACH HEATING STOVES PERFECTION OIL HEATERS

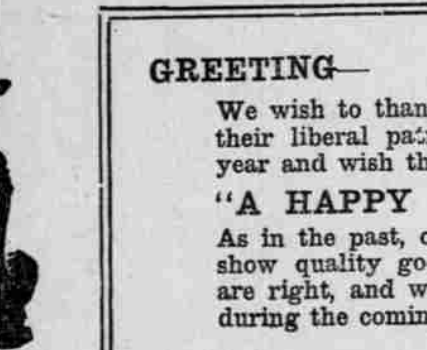
CLARK-JEWEL GAS RANGES GARLAND WATER HEATERS



CLARK-JEWEL GAS RANGES GARLAND WATER HEATERS

THE AURORA HEATER

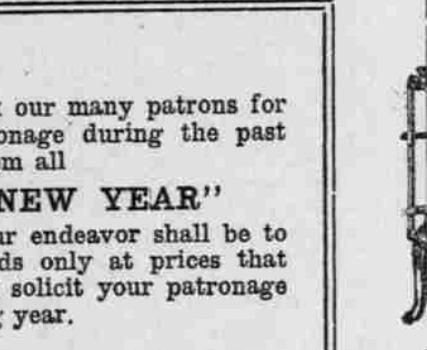
GREETING— We wish to thank our many patrons for their liberal patronage during the past year and wish them all "A HAPPY NEW YEAR" As in the past, our endeavor shall be to show quality goods only at prices that are right, and we solicit your patronage during the coming year.



THE AURORA HEATER

SUPERIOR STEEL RANGES REZNOOR GAS HEATERS

GARLAND GAS RANGES



GARLAND GAS RANGES

HONEYMAN HARDWARE Co. FOURTH AND ALDER STREETS, PORTLAND, OR.

DIVA TO DEPART TODAY

TETRAZZINI SEES NEW YEAR IN AFTER DAY OF REST.

Great Britain's Monarch Desires Singer to Be Present at Coronation Next June.

In preparation for engagements at Tacoma, Spokane, Vancouver and Seattle, in the order mentioned, Madame Tetrazzini yesterday enjoyed a quiet rest at the Portland Hotel, refusing all social invitations, a rule which will prevail throughout her tour of America.

Accompanied by her manager, William H. Leahy, and a few friends, she will leave this evening for Tacoma, where she sings tomorrow night.

Curry County Among Wets. BANDON, Or., Dec. 31.—(To the Editor.)—In the Morning Oregonian of December 24 appears two maps of the county of Oregon relative to the local option elections of 1908 and 1910. In the lower, or 1910, map Curry County is shown to have voted "dry" in the

land Hotel grill, remaining until the New Year was ushered in. Her engagement at Seattle completed, Madame Tetrazzini will return to San Francisco and Los Angeles. From the latter city she will go East, singing in all of the important cities. The tour will end at New York April 3, and immediately thereafter she will return to Covent Garden, London, where she will sing at the coronation of George V on June 9. Madame Tetrazzini has been commanded by King George to be present at this function.

Mr. Leahy daily receives scores of telegrams offering engagements for the singer, but, owing to the shortness of the time in which the tour must be made, he is unable to accept many engagements.

Today happens to be Mr. Leahy's birthday. It will be quietly celebrated by the Tetrazzini party.

Curry County Among Wets. BANDON, Or., Dec. 31.—(To the Editor.)—In the Morning Oregonian of December 24 appears two maps of the county of Oregon relative to the local option elections of 1908 and 1910. In the lower, or 1910, map Curry County is shown to have voted "dry" in the

election of November 8, 1910. This is incorrect. Curry County having returned 29 majority in favor of the wets at the November election. This correction being made, will show 23 "wet" counties now, as compared with 13 "wet" after the election of 1908.

Four towns of Coos County, Bandon, North Bend, Coquille and Marshfield, will undoubtedly remain in the "wet" column. J. A. SEABURY.

Robbers Hold Up Gamblers. BAKERSFIELD, Cal., Dec. 31.—A telephone message from Maricopa, a town in the oil district, 40 miles west of Bakersfield, reported that two masked men had entered one of the gambling rooms of that place at 11:15 o'clock last night, lined up at the muzzle of guns the 40 or 50 men who were participating in the games, and escaped after taking about \$1000 cash from the tables. The men disappeared in the hills west of Maricopa. A posse is in pursuit.

The coal deliveries of the Edifteen Fuel Co., Inc., during December equal an entire shipment, and they have enough on hand to supply as great a demand in January.

The Great Achievement of Hon. James E. Bruce

Closes His First Year's Work Devoted Exclusively to Promotion of Neal Three-Day Treatment of Alcoholism

The Lawyer-Banker-Statesman Responsible for the Redemption of Thousands of Victims of Drink Through Establishment of 61 Neal Institutes in America, Introduces Marvelous Neal Treatment at Portland Institute



When the story of great achievements of the past year is written, no chapter will be brighter—none fraught with more live interest than that which tells of Senator James E. Bruce's nationalization of the Neal Treatment, which in three days' time frees men from the slavery of drink.

Although for several years the Neal Cure for Alcoholism had met with a measure of success, its administration was largely local. It was not until Senator Bruce of Iowa, with his strong personality, ample financial resources, pluck, indomitable energy and abiding faith, got behind it with a determination to make it his life's work that the movement became one of great tidal wave of helpfulness. The first anniversary of Senator Bruce's indorsement and promotion of the Neal Cure sees it strongly entrenched in 61 Neal Institutes, established and opening on every continent and with helpful foothold in the countries of Europe and all but encircling the globe in the mighty mission of redemption of victims of drink.

The story of the discovery of the Neal Treatment is interesting. Dr. Benjamin E. Neal made a special study of alcoholism and as a result of his many years of research and experiment, he originated and perfected the cure which bears his name. Dr. Neal's investigations led him to believe that alcoholism is due to an accumulation of alcoholic poison in the system. The habitual drinker takes on this poison faster than nature can expel it. The poisoned system craves more poison. Hence the insatiable longing for liquor continuously experienced by the unfortunate who has allowed drink to get the better of him. The Neal Treatment antidotes this poison and in three days' time all appetite and desire for drink disappears. It was only after years of investigation and practice that Dr. Neal found the component parts of the harmless vegetable compounds which constitute his famous treatment.

After the treatment was perfected and Dr. Neal realized what it should accomplish, the question of its promotion arose and proved such a gigantic one that the very thought of its possibilities bewildered him. It was just at this crisis that the "man of the hour" came forward. This man was Hon. James E. Bruce of Iowa—a wealthy banker, manufacturer and lawyer, an Iowa State Senator for nine years—a man of ripe experience and yet in the prime of life—a man inured in business—a man of marked executive ability, rare judgment, keen foresight—a man with an untarnished character, whose word is as dependable as a draft issued by the Bank of England—a man with a high

sense of justice, the personification of honor, with a human side to his being that reaches out in deep-feeling sympathy for his fallen fellowman—in short, a man big enough to master the proposition.

The association of such a man with the Neal Cure gave it at once the stamp of intrinsic value, backed by ample financial resources and the prestige of genuineness in the open field of operation. Senator Bruce entered into the work actively just one year ago, and he has since devoted his undivided time and effort to the promotion of this cure. To say that his efforts have been crowned with success is putting it mildly. The promotion and expansion of the cure has already been almost world-wide and it may be truthfully said phenomenal. The first institute at Des Moines, Iowa. The second at Omaha, Neb. The third at Davenport. The fourth at Sioux City. Then the work broke these confines and now there is a Neal Institute in nearly every state in this country, and the Neal movement is spreading to foreign countries. Thousands of human wrecks have been reclaimed in the past year by the Neal Cure. Thousands of darkened homes have been lighted and turned into homes of joy, gladdened by the ring of childish laughter by reason of the Neal Cure. Those who do know say down deep from the bottom of their hearts, "God speed the work!"

All over this broad land, husbands, fathers and brothers are returning home from Neal Institutes living, walking examples of the efficacy of this marvelous cure—new men in their communities—men who could not be induced again to touch liquor in any form. Is it not wonderful that such a transition, such a regeneration of a life of slavery to drink can be effected in three short days? It seems too incredible to be true, but it is true. The history of individual cases would require this whole issue and then "the half would not be told."

When one thinks of the origination of this treatment by Dr. Neal, the discovery of Senator Bruce, and the great work that has been accomplished in the past year, one's mind reverts to the words of the good old hymn, "God moves in a mysterious way His wonders to perform." So astonishingly marvelous are the results of this Neal Cure that Rev. J. F. Nugent, a noted Catholic prelate of Iowa, standing with hand clasped in that of a lifelong friend who was then a patient in the Des Moines Institute, on the third day of his treatment exclaimed: "Not since the raising of Lazarus from the dead has there been anything like this."

As stated above, other places similar to The Chicago Hospital are established and engaged in this splendid work for mankind in nearly every state in this country and in Canada. The address of one nearest you will be furnished upon application to the head or parent treatment can be arranged for those who prefer it. Senator Bruce is now at the Chicago Hospital supervising this National and world work, where he may be addressed by any one wishing to further investigate the Neal Treatment. Or write, phone or call at the Portland Neal Institute, 254 Hall Street, for full information and book. Take Sixteenth Street car, get off at Hall street, walk two blocks west. Phone Marshall 2400. Institute Open Day and Night.

Advertisement for Brandreth's Pill and Alcock's Plaster. Brandreth's Pill: "When you need a Pill, take a Brandreth's Pill. PURELY VEGETABLE. ALWAYS EFFECTIVE." Alcock's Plaster: "The World's Greatest External Remedy. Apply Wherever there is Pain."

Advertisement for Do You Feel This Way? "Do you feel all tired out? Do you sometimes think you just can't work any at your profession or trade any longer? Do you have a poor appetite, and are unable to sleep? Are your nerves all gone, and your stomach too? Are you ambitious to forge ahead in the world left you? If so, you might as well put a stop to your misery. You can do it if you will. Dr. Pierce's Golden Medical Discovery will make you a different individual. It will set your lazy liver to work. It will set things right in your stomach, and your appetite will come back. It will purify your blood. If there is any tendency in your family toward consumption, it will keep that dread destroyer away. Even after consumption has almost gained a foothold in the form of a lingering cough, bronchitis, or bloodstain at the lungs, it will bring about a cure in 98 per cent of all cases. It is a remedy prepared by Dr. R. V. Pierce, of Buffalo, N. Y., whose advice is given free to all who wish to write him. His great success has come from his wide experience and varied practice. Don't be wheedled by a penny-grabbing dealer into taking inferior substitutes for Dr. Pierce's medicines, recommended to be 'just as good.' Dr. Pierce's medicines are of known composition. Their every ingredient printed on their wrappers. Made from roots without alcohol. Contain no habit-forming drugs. World's Dispensary Medical Association, Buffalo, N. Y."