

COUNCIL WILL LET MT. TABOR IN

THROUGH NON-COMMITTAL, THE CITY FATHERS GENERALLY BELIEVE THAT IF THE DISTRICT WANTS IT IT CAN GET ITS DESIRE.

The city council will grant the petition to annex Mount Tabor if the majority of the residents so desire. Such is in effect the statement of a majority of the city fathers. None of the municipal officials acknowledge they have paid much attention to the proposition.

"There are advantages and disadvantages," said Mayor Williams today. "They will have city water, lights and such facilities that the municipality offers to the property owners residing within its corporate limits, but they may have a higher taxation. I am not in a position to advise one way or the other. I suppose an election is the only way by which to determine the way the wind blows."

City Auditor Devlin was formerly a resident of Mount Tabor. "There are more people there than in many of the other suburbs which enjoy city privileges," he explained, "and they have an excellent streetcar service. I would hardly know what to advise. Let the people make known their desires. I have no doubt the council will take them in if they want it. I understand the small property owners want annexation, and that the large property owners do not."

OUTLOOK FOR NEXT SEASON VERY GOOD

(Journal Special Service.) Baker City, Or., Feb. 20.—T. W. R. London, representing the firm of Balfour, Guthrie & Co. of Portland, exporters of flour and grain, arrived in the city today, having made a trip through Eastern Oregon and Washington in the interest of his firm. When interviewed by a reporter Mr. London said that general business this winter was in fairly good condition. The farming communities have been able to secure all the money they needed and the prospects for next season are very bright.

"Last year's grain crop, you know, was about one-third light, and the effects of the shortage in the crops was felt everywhere. Farmers, however, who needed money were able to get it at 8 per cent, and a good many first-class loans have been made. The Oriental situation has helped them all very largely. Ever since last August this war has been brewing and the exports of flour to the Orient have been very heavy. The prospects for next season are very bright. The crops of flour will continue heavy for some time to come. In this way a trouble has been stimulated by the war between Russia and Japan. From the information that we get Japan is very confident of success. A few days ago we received the following cablegram from one of our correspondents in the Orient: 'The flour market is dull on account of the continued Japanese successes.' We were much surprised at this, and of course the explanation is that the Japanese are expected to win in a short time, and the demand for food products in the Orient will cease.

"You may say that the Pacific coast is in a general way never in a more prosperous condition than at present, and the port of Portland and the Columbia harbor are now in condition to do the business. The United States government is rapidly getting the mouth of the Columbia into shape to handle the larger class of ships, and the Columbia will be improved so that there will be water connection with the interior, and the Harriman railroad system has doubled its steamer capacity between Portland and the Orient, which has greatly relieved the congested shipping facilities. Portland and Oregon will be the factors in the trade of the northwest.

"The shipments of wheat this season to Great Britain from Portland were not quite so heavy as usual. The shipments to South Africa kept up well with the average, and even with the shortage of crops if it had not been for the Oriental situation there would have been a decrease in the price of cereals. As it is, wheat is away up, and is liable to go higher.

REOPENING OF TAYLOR STREET CHURCH.

The audience room of Taylor street church has been completely redecorated and refurnished. The walls have been frescoed, the wood work grained, new pews have been placed, a new carpet laid and a new lighting system has gone in; the pulpit platform has been changed and reseat and new chairs have been placed in the choir loft. The gallery has been carpeted. The formal reopening occurs tomorrow night, when special music will be rendered and addresses will be made by Judge Caples, Judge Fenton and others.

FEDERATED TRADES COUNCIL.

Reorganization of the Federated Trades council is progressing satisfactorily. After having been out of the council for six months delegates from the Carpenters' union were again admitted. Owing to some minor dissatisfaction the carpenters withdrew from the parent body, but later they decided to return.

Within two weeks from last night the new constitution of the Federated Trades council will be in shape for adoption.

THE "WEIGH"

To insure satisfaction is to sell good goods. Poor stock never reflected credit upon any merchant. We believe this, and bear that in mind when we purchase all goods.

ANWRIGHT THE IOWA JEWELER

293 MOFFISON ST.

The German ship Willkommen was chartered yesterday by the Portland flouring mills to load flour at Tacoma for the United Kingdom. The vessel is on Puget sound and available for immediate loading. It is understood that the rate is in the neighborhood of 20 shillings.

Kerr, Gifford & Co. chartered the French bark Armen Thursday to load grain at Portland for Europe, the rate being 20 shillings.

The new Hotel Scott, postoffice block, Seventh and Ankeny, will be formally opened to the public this evening, 7:30 to 10:30. Souvenirs, music and dancing. You are cordially invited.

CONTINUE PROSPERITY

THE GOOD TIMES WILL CONTINUE DURING 1904.

The Conditions Throughout the Entire United States Show Satisfactory Prospects for Gains This Year, as Shown by the 56th Annual Report of a Great Financial Institution.

As an indication of the prevailing conditions, there are few sources so full of significant information as the business of life insurance. The patronage of old lines, or regular life insurance is drawn from nearly every industry. It is affected by every depression in every trade, and responds quickly to any improvement in any line of business. It is unsurpassed, therefore, as a thermometer of general trade conditions.

To this end eastern papers are publishing the 56th annual statement of the Penn Mutual Life Insurance company of Philadelphia, and using the flattering condition of that company's business to refute the report that the country is on the eve of a financial panic.

The Penn Mutual is strictly a home company, doing no business outside of the United States. It is also a purely mutual company, owned and conducted by the policyholders, who show an unusual interest in the affairs and success of their company.

"The business of the Penn Mutual, therefore, is an excellent indication of financial conditions throughout the United States." President Harry F. West, in a recent interview, said:

A Billion Life Insurance.

"Judging from the returns so far published, 1903 eclipsed all other years in the total volume of new insurance effected, and the aggregate insurance in force. It is a temperate statement when I say that probably new insurances to the amount of \$1,000,000,000 were effected. Of this the Penn Mutual received a flattering share, obtained at a reduced expense rate. We made gains all along the line. We increased our total premium income to \$12,050,665, which is a gain of \$1,122,062; our net interest and rent income increased \$273,094, and the aggregate income from all sources reached \$15,445,718, which is a gain of \$1,400,150. We paid for death losses, endowments and annuities, \$3,826,723. We paid to policy holders the largest dividend in the history of the company. The sum of \$1,321,086 being thus distributed.

"Our gross assets now reach \$61,116,225, of which \$53,210,666 is held as the legal reserve. All other liabilities amount to \$482,101, and the sum of these deducted from assets leaves a general surplus of \$7,423,463. We began the year with \$778,000 of insurance in force, and we finished it with 129,317 policies, insuring \$308,736,092.

Low Death Rate.

"The mortality of the Penn Mutual during 1903 was very favorable. With our volume of business in force the out volume of business in force the number of deaths was about 10 per cent less, losses amounting to \$4,273,801. The actual death losses incurred by us were \$2,792,131, or, as near as may be, 65 per cent of the tabular. The average of the company for a long series of years has been only about 75 per cent of those anticipated, and the insured have had the benefit of this favorable mortality by way of dividends allowed in reduction of premiums or to accumulate. Very considerable gains of surplus from this source have been made. In seven years from 1900 to 1903 we have paid over \$4,827,000 to our policyholders, and the saving last year was \$1,481,670. A great deal of weight is attached by us to careful medical selection.

Good Investments.

"With the gradual decline in interest that has occurred within the last 10 years, there is an increasing difficulty in obtaining reliable securities in which to invest. One of the best tests of the value of a security is the promptness with which interest is paid. Our past due interest for the year on mortgages was less than one-fifty-fifth of 1 per cent, and our interest income as a whole was satisfactory, as we managed to earn and collect more than \$415,601 in excess of the sum required for reserve. The officers and the finance committee direct their attention to the quality of the investments, and we refer to the equal of any.

The Pacific Coast.

"Our business is scattered over 46 states and territories. Our home state of Pennsylvania, of course, leads in amount. We do a large business in Massachusetts, New York, Ohio and other eastern and middle states. We are very strong on the Pacific coast. Ten years ago the north Pacific department of the Penn Mutual was established at Portland, Or., under the management of Sherman & Harmon, and it has grown to be the largest life insurance agency in Portland, with insurance in force of more than \$6,500,000, collecting this year over \$250,000 in premiums. "I am not a prophet, but it seems to me life insurance must last while civilization endures. It is an increasingly large factor from year to year in that civilization. It is the only way possible under present conditions for the average man to make a suitable and timely provision for his family at his death. Its fraternal aspect is creditable to our age in that, rightly administered, it is the bearing of each other's burdens. Naturally we hope to continue to progress. There are yet many who have not accepted its benefits, and life insurance will not have answered its purpose until it is brought home in large or small amount, according to ability, to every producer in the land. We do not wish to be regarded as immodest. There are many excellent life insurance companies; but we know of none which have done better for us than the Penn Mutual."

FLOUR SHIPS CHARTERED.

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STATE NORMAL IS VERY PROSPEROUS

(Journal Special Service.) Monmouth, Feb. 20.—The Oregon State Normal school opened on its second term this week with a largely increased attendance. The school has been continually growing in scholarship for the last 4 years. Immediately following the placing of the school upon a purely normal basis the attendance dropped off considerably, those forming the commercial course and advanced course being compelled to enter other schools. It was thought that better returns would be made by having a school strictly for teachers, and such is the course at the present time, and has been for some few years. It has taken considerable work and time to place the school on an increasing basis in attendance, but it is stated that much better results are noticeable in the efficiency of the instruction for teachers' work under the new system. The school this year numbers some 50 normal last year, and much satisfaction is expressed with the increase in scholarship.

Independence Personal.

Professor E. M. Smith and wife of McCoy spent a part of the week here with their parents and friends.

Professor A. F. Campbell will deliver a lecture under the auspices of the Lewis and Clark club Friday evening at Independence. Mr. Campbell is well instructed along pioneer lines, and has much practical knowledge of the route covered by these early explorers to the territory.

Miss LaVerne Fenton of McMinnville is visiting with friends and relatives here.

The Misses Sears of McCoy entered the Normal this semester.

An "improvement citizens" meeting will be called here in a few days which will be organized for the purpose of cleaning and beautifying the city generally.

A UNIQUE CHARACTER

Remarkable Career of a Man Who Astonishes Everyone by His Predictions.

One of the most unique and remarkable characters that has ever visited Portland is Prof. Saint William, B. Sc. D. Ph., psychic palmist whose rooms at 413 1/2 Washington street, have been visited by all classes of people from the richest and most select to the wage earner, who counts the cost of everything before he makes an expenditure, all anxious to have the future laid open to them. The clairvoyant's life has been an eventful one and he has been in many portions of the globe. He has visited many notable people, including royalty since he began the art of the mystic science of revealing the past, present and future. It is said that once only in her life did the late Queen Victoria ever consent to see a clairvoyant and this was through King Edward's persuasion, and the English clairvoyant is credited with being the one selected to give a reading for her. He also gave a reading for the King Alexander of Serbia and it was his prediction of an untimely end which the eastern and European press recalled to their readers after the unfortunate monarch was assassinated. The assassination of President McKinley recalled through this man's prediction.

The Reading of President Roosevelt is recalled by the eastern press that history would repeat itself in 1904. True as this man has said that Roosevelt will have to come and he has been in many, and as he, the clairvoyant has predicted, he will again be the successful nominee of the Republican party.

MRS. EVANS SPEAKS ON INDIAN PROBLEM

The Mothers' club of Brooklyn held a meeting yesterday afternoon in the Brooklyn school on Milwaukee avenue. Miss A. L. Dimick, vice-president, presided. Mrs. Sarah A. Evans delivered a very interesting address on the "Indian Problem." Mrs. Evans had with her a rare and valuable collection of Indian curios, which attracted attention.

A motion was passed to the effect that the Mothers' club apply for admission to the Federated Women's club of Portland. Miss Dimick urged the motion. The next meeting will be held in the Mizpah Presbyterian church on March 18, and will be called a parents' meeting.

It's Your Fault

If you don't drink good coffee, Country Club Mocha and Java, has been on the market no little while. Insist that your grocer keeps it.

LOOK! LOOK!

For a Few Days Only Our Prices Will Be Reduced as Follows:

Solid Gold 10-karat Frames . \$3.00

1-10 10-karat Filled, ten year guarantee 1.50

Aluminum Frames, Cable Temples 50

Best Crystal Lenses, Scientifically Fitted 1.00

THERE IS NOTHING NEW IN LENSES THAT WE ARE NOT ABLE TO FURNISH; IN FACT, NOTHING NEW IN THE OPTICAL BUSINESS THAT WE CANNOT SUPPLY. OUR PRICES, THE LOWEST IN THE CITY.

We Make No Charge for Examinations

OUR GUARANTEE—ABSOLUTE SATISFACTION OR MONEY REFUND.

NELSON Scientific Optician Successor to Phillips Bros. Sixth and Alder Streets WITH WHITE SEWING MACHINES CO. PHONE MAIN 3046.

DIVIDED CHURCH SOON TO UNITE

ALL BUT FINAL STEPS HAVE BEEN TAKEN TO JOIN CUMBERLAND AND PRESBYTERIAN CHURCHES AND MAJORITY OF MEMBERS ARE SAID TO FAVOR THIS UNION.

The Cumberland and Presbyterian churches will soon be one. All of the preliminary steps have been taken and it is now only a matter of agreement between the general assemblies of the two.

The first step toward consolidation was taken last May, while the general assemblies of the two churches were in session. The general assembly of the Presbyterian church in the United States was meeting at Nashville, Tenn., May 27, when the following telegram was received from the general assembly of the Cumberland church, at Los Angeles:

"Resolved, That a committee of nine on Presbyterian fraternity be appointed by this assembly to confer with such like committees as may be appointed by other Presbyterian bodies in regard to the desirability and practicability of chosen affiliation and organic union among the members of the Presbyterian family in the United States."

The moderator and stated clerk were authorized to send the following response: "The general assembly of Los Angeles receives with cordial consideration your message announcing the appointment of committees on Presbyterian fraternity and union and has appointed a similar committee for the same great purpose, and if after conference and investigation union shall be deemed desirable, suitable measures for its accomplishment shall be taken and a report of such basis of union, as may be mutually agreed upon, will be made to the next assembly."

General committees of nine were appointed by each assembly and sub-committees of three. These committees have been in session in St. Louis during the past week. The sub-committees have come to an agreement and it is now their duty to make a report of their work to the general committee. Dr. E. Nelson Allen, pastor of the Cumberland church of this city, said this morning: "I don't know what the basis of union which has been agreed upon is. None of the facts have yet been made public and it is not likely that they will be until the sub-committee submits its report to the general committee and this is accepted. The matter will then be taken before the general assembly, which meets in May."

Rev. William S. Gilbert, pastor of the Calvary Presbyterian church, says: "The next general assembly of the Presbyterian church will be held in May in Buffalo. Some sort of a union will then be arranged most likely. The action of the two general assemblies will determine whether or not the reports of the committees are adopted."

WHAT IT WILL COST TO SEE THE FAIR

Rates over the Oregon Railroad & Navigation line from northwestern points to the St. Louis fair and return: are published in a circular sent out today by the general passenger department.

From Portland, Astoria and Puget Sound—To St. Louis and return, \$67.50; to Chicago and return, \$72.50; to Chicago, returning from St. Louis (no coupon between Chicago and St. Louis), or vice versa, \$70. Add \$13.50 for return via California.

From Spokane and Huntington — To St. Louis and return, \$60; to Chicago and return, \$65; to Chicago, returning from St. Louis (no coupon between Chicago and St. Louis), or vice versa, \$60. Returning via California to Portland only, use Portland rates.

From Branch Line Points—Moscow, 30 cents; Lewiston, \$1.85; Waiilatpu, 10 cents; Dayton, \$40 cents; Pomeroy, 90 cents; Heppner, \$2.40; Egin, 65 cents higher than Spokane. Stations west of Umatilla, add one fare to Umatilla to rate from Spokane.

A limit of ten days from date of sale is allowed in going; final return limit 90 days from date of sale, and stopover privileges are allowed.

Tickets will be sold on three days during May, June, July, August and September.

When a man's only salvation is a woman, he is generally pretty far gone on the road to destruction.

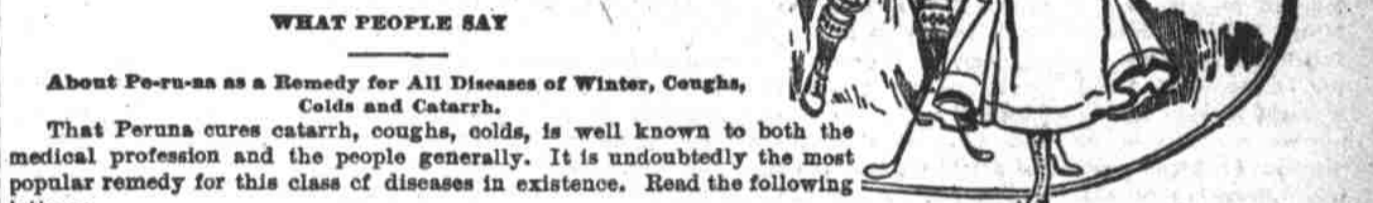
BROOKLYN BELLE THREATENED WITH CONSUMPTION.

Pe-ru-na Promptly Saved Her Life.

Miss Alice O'Neil, 812 Adams street, Brooklyn, N. Y., writes: "I cannot say too much in favor of Peruna. About a year ago I was completely worn out, had a serious cold and a hard cough which seemed to be in danger of affecting my lungs. If my system had been in a stronger condition it would have been much easier to throw off this cold, but I could not seem to get any relief until I took Peruna, and I must say that it did the work thoroughly. Within a week I could see a wonderful improvement, and I took Peruna four weeks and am in perfect health now."



Miss Alice O'Neil.



WHAT PEOPLE SAY About Pe-ru-na as a Remedy for All Diseases of Winter, Coughs, Colds and Catarrh. That Peruna cures catarrh, coughs, colds, is well known to both the medical profession and the people generally. It is undoubtedly the most popular remedy for this class of diseases in existence. Read the following letters: Pe-ru-na Cures a Cold at the Outset. Miss E. M. Isaacs, Armstrong, Pa., Vice-President of the Fortnightly Club, writes: "No one who has tried the comforts Peruna brings would ever be without it. I used to dread the slightest cold, as its consequences were so lengthy and so unpleasant, and the catarrhal condition which invariably followed so hard to get rid of, but since I have known of the blessed relief secured through the use of Peruna, I am free from all this unpleasantness and suffering.

STUDEBAKER CARRIAGES WAGONS HARNESS ALL SIGNS POINT to an early spring. It can not come too soon to suit us. Our spring line of vehicles is ready for inspection. You may not feel disposed to buy just yet, but it is none too soon to plan. Why not drop in now when we both have plenty of time? You can not do better by waiting, nor as well. Studebaker Bros. Co. North-west 330-336 E. MORRISON ST. PORTLAND, OREGON

