33RD DEGREE

Youngest Member of Masonic Degree in United States.

C. A. DOLPH AND G. M. LEE OF PORTLAND INITIATED

Held, in Scottish Rite Cathedral Friday Night - Dr. Lowe Only Forty Years Old.



He was elected to the last degree of Masonry at the regular blennial session in October in the House of the Temple at Washington, D. C., of the Mother Supreme Council of the World for the A. F. A. M.

Mr. Dolph is a member of the law



Cyrus A. Dolph, Portland.

Genrin of Portland. He is one of the most prominent attorneys in the north-

Mr. Lee formerly resided in Tacoma, but is now local passenger and freight agent of the Pacific Coast Steamship company. He is past master of State lodge No. 68, F. & A. M., of Tacoma; past venerable master of Tacoma Lodge of Perfection No. 9, A. & A. S. R.; wise



George .M. Lee, Portland.

master Tacoma chapter Rose Croix No. 6, A. & A. S. R.; grand marchai of the grand lodge of Washington, F. & A. M. The meeting Friday night was called by Irving W Pratt, thirty-third degree active sovereign graud inspector-gen-eral in Oregon.

Those present were: Irving W Pratt

active sovereign inspector general; John McCraken, past sovereign grand inspec-McCraken, pust sovereign grand impector general, assisting; Philip S. Maleolm, leutenant grand commander; L. G. Clark, grand prior; J. M. Hodson, grand minister of state; M. C. George, grand herald; John B. Cleiland, first grand equerry; Donald McKay, second grand equerry; James W. Cook, grand chanceltor; Douglas W. Taylor, grand chanceltor; Douglas W. Taylor, grand marshal of ceremony; Joseph A. Biaden, grand treasurer; B. G. Whitshouse, grand secretary; Jacob Mayer, General Thomas M. Anderson, Joseph Simon.

Dr. C. W. Lowe of Eugene is Senate Passes Bill Providing for Station Near Cape Flattery Lightship.

> TWO OTHERS MAY BE ESTABLISHED ALSO

Ceremony of Advancing Candidates Feeling Is General That Had There Been Life Saving Crew Near Loss of Life in Valencia Disaster Might

Have Been Smaller.

A LODGING HOUSE

Sick unto death, with a malady long since past the curable stage. William Smith, aged 31 years, sent out for a policeman Friday night to have him as a witness when he expressed his desire as to who should receive his property after his demise.

Partolman Golts went to the man's room and found him hardly able to talk. As soon as he learned that Smith is the owner of real estate worth \$14,000 he immediately advised the landlord to send for a physician and a lawyer. This was done and the policeman left the house.

house.

The sick man has lived in Portland about six years. He came here from Omaha, Nebraska, where he has a haif-nister living. She has been informed of his condition. He is at the Red Front lodging-house, 25½ North First street, his condition being such as to make it impracticable to remove him to a hospital. Rooms at the Red Front rent for from 15 to 56 cents a night.

COST OF LIFE INSURANCE.

The following is also taken from the October number (1905) Review of Re-

views:

"One of the most important contributions to the insurance discussion is an article on "The Cost of Life Insurance,' by Allan H. Willet of Brown university, in the Political Science Quarterly (New York) for September (1965). This is a scholarly survey of the whole subject, with valuable tables exhibiting the expenses of 24 leading American life insurance companies in the year 1963.

"After a detailed study of all the elements entering into the cost of modern

"After a detailed study of all the elements entering into the cost of modern
life insurance, the writer concludes;
"Whether we reach our results by
analysis of the elements of the
income of insurance companies and
the relation of each element to the purpose to which it is theoretically assigned or examine directly the gain and
loss account of the insurance companies. loss account of the insurance compa-nies, the same conclusion is forced upon us, that the premium rates are unnecus, that the premium rates are unneccessarily high. We have seen that the average experience of 24 companies shows a saving on mortality of over 20 per cent, an excess of interest earnings of nearly or quite one per cent, and a generous profit from lapsed and surrendered policies, while the loading is just sufficient to cover the cost of carrying on the business. The gain and loss exhibit indicates but for the depreciation of securities during the year 1903 the insurance operations for that year would have brought into the companies a profit of more than \$40,000,000 to be returned to policy holders as dividends or added to the surplus. With no improvement in the methods and pracimprovement in the methods and practices of insurance companies, a reduction of 20 per cent or 25 per cent in premium rates is possible for a company managed with average care and efficiency, and is in every way desir-

But to bring insurance rates down "But to bring insurance rates down to the present cost level is not enough. The cost itself should be lewered. It is demonstrable that some of the practices of the insurance companies tend to increase their mortality loss, that a higher net rate of interest could be secured on their investment, and that the cost of administration is often extravagantly high. Improvement in annexisting the cost of the cost of administration is often extravagantly high. gantly high. Improvement in any of these particulars would materially lower the cost of insurance and make possible a further reduction in premium rates, resulting in a wider utilization of the benefits of insurance by people small or moderate means."

H. R. DIXON FINDS **HE WAS NOT ROBBED**

Thomas M. Anderson, Joseph Simon.

John Dellar Reduction Sale.

John Dellar has forty thousand dollars' worth of men's and youths' suits and overcosts. He is selling for \$6.75 that a large sum of money last Sunday night. He reported to the police on Monday that a large wallet was stolen from his house which contained a duebill for \$12.50 grade.

Mr. Dellar will permit purchaser to take one of these suits or overcosts have one of these suits or overcosts have for approval, and if not satisfactory can be returned.

The two John Dellar stores are located one at the corner of First and Tambill and the other at Third and Davis.

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The Meier @ Frank Stores Rummage Sale Wonderful Bargains in Remnants, Odds and Ends, Etc.

Thousands of marvelous bargains in high-grade merchandise of every description -- Broken lines, odds and ends, remnants resulting from the phenomenal Clearance Sale selling, to be closed out at ridiculously low prices before the annual inventory late in the week-The economical buyer will reap a harvest at the "Rummage Sale" tomorrow—Come

\$1.50.\$2.50 Gloves 93c

Great "Rummage Sale" in Glove Department; broken lines in glace and suede; good styles and shades; few have slight imperfections; best makes, \$1.50, \$2, \$2.25, \$2.50 values at .93c

Laces and Embroideries

Great bargains in remnants of Laces, Allovers, Figured Nets, Chiffons and Embroideries; all lengths, all grades.

Odds and ends in Venise and Point de Paris Laces and Insertions—Great values.

Values to 20c, yd...5¢ Values to 45c, yd. 12¢

Big Embroid'y Bargains

\$20.00 Suits for \$6.85

Special lot of women's black cheviot Long Coat Suits, also Short Coat Suits in Eton and blouse styles—green, gray and black, pleated and tucked skirts; \$20 value for...\$6.85

\$8.00 Skirts for \$2.98 An up-to-date line of women's etamine and cheviot Walking Skirts; blue, green and black; made in the new circular and panel effect; button trimmed; regular \$8.00 values on sale for the low price of

\$12.00 Coats for \$4.85

\$22.50 Coats for \$8.75 Women's 34 length Coats; loose and tight-fit-ting; coverts, tweeds, cheviots and broad-cloths; tan, black, gray and fancy mixtures; coats selling regularly at \$22.50. Your choice at this low price,

Dress Goods # Half Price

Hundreds of 2 to 6-yard remnants of wool Dress Fabrics in plain colors and mixtures; great variety of the best styles in all grades. Your choice during this great "Rummage Sale" at ½ regular

price Half Price

Silk Remnants Half Price

Wonderful Silk Bargains

35c Challies at Yd. 17c

2,000 yards of Wool Challies in the very best

styles for dresses, waists, kimonos, etc.; pretty pattern; regular 35c value on sale

\$2Dressing Sacques 59c

\$2.25 Wrappers at 79c

300 women's percale and flannel Wrappers made up in the very best styles; all sizes. Val-

\$2.25 Waists for \$1.18

Great Specials in Wo-

men's Petticoats

Women's cambric Underskirts, trimmed

in embroideries, laces, tucks and inser-tions; best \$1.25 values, on

Women's cambric Underskirts; wide

flounces; lace and embroidery \$1.67

Bargains in Night-

gowns-2d Floor

Women's cambric and nainsook Gowns, trimmed in lace, embroidery, tucks and insertions; high, V and square 97c necks; \$1.25 values.

Cambric and nainsook Gowns, lace and embroidery trimmed; \$1.50 and \$1.19

\$1.50 and \$1.75 values

Lace Curtains Half Price

Odd pairs of Nottingham, Irish Point, Brussels and Arabian Lace Curtains; best designs; values ranging from \$1.50 to \$45 a pair, on sale at exactly 1/2 regular price; Half Price third floor.

Domestic Remnants

Thousands of yards of Sheetings in all widths; bleached and brown muslins, long greatly reduced prices during the great "Rum cloths, nainsook, Swiss, lawns, etc., on sale at

Wash Goods Remnants Thousands of remnants of colored Wash Goods—ginghams, percales, prints, galateas, sateens, crepes, organdies, mulls, ½ regular prices. Many grand values in Half Price

Curtain Material Rem'ts

35 and 40c Ribbons lOc

\$2, \$3.50 Corsets 99c

Great odd lot of women's high-grade Corsets; black, white and drab; sizes 18 to 30; some special good styles for stout figures in large sizes; \$2.00 to \$3.00 values on sale at 99c the low price of

Corset Cover Bargains

50c Veilings, Yard 21c

550 pairs of women's fine Shoes; newest and best styles in patent leather, vici kid and box calf; all sizes; regular \$3.00, \$3.50 values on sale at the special low price of \$1.97

Table and Bed Linens Remnants of Table Damask; odd dozens of Napkins, slightly soiled and mussed, cloths and doilies, odd towels, bedspreads, remnants of toweling, etc., at very low "Rummage Sale" prices.

\$3, 3.50 Shoes \$1.97

Spangled and Lace Robes—Bargains

Extra special values in women's Spangled and Lace Robes; magnificent styles; grand

50c, 65c Ribbons 12c

Broken line of 2,000 yards of satin merceil-lieux and fancy brocade Ribbons in the best designs and colorings; extra wide widths; regular 50c, 65c values, on sale at this extremely low price, yard......12c

50c Ribbons Yard 23c

4,000 yards of beautiful Taffeta and Chiffon Ribbons, with satin polks dots; very best colorings; regular 50c value; buy all you want at the remarkably low price of. 23c per yard.

Women's Knit Underwear—Low Priced

Handkerchief Bargains

\$2 Handkerchiefs 73c

Special lot of about 200 fine linen Handker-chiefs for women; embroidered and lace trim-med; very pretty styles; finest quality; values up to \$2 each, at this low price... 23c

\$8 to \$15 Hats \$5.50

\$5 Trimmed Hats \$1.75

Great special lot of women's trimmed Hats in many shapes and colorings; all this season's styles; values up to \$5.00 each; to be closed

price of......\$1.75

GREAT SPEC'LS IN TENNIS SHOES

Best grade, white or black' uppers, suitable for symmasium use; all sizes. Anticipate your needs Men's sizes. low top, 77¢; high top, 92¢ pr Women's sizes. low top, 72¢; high top, 88¢ pr Boys' sizes. low top, 72¢; high top, 88¢ pr Misses' sizes. low top, 66¢; high top, 82¢ pr Children's sizes. low top, 61¢; high top, 77¢ pr

Art Department Spec'ls

Swiss Squares and Scarfs, 18x54 and 21c
32x32-inch; great value at.
Laundry Bags in blue, red and green art
ticking; great values at.
Stamped Pillow Covers; top and back
stamped with floral designs; 25c values... 10c

Linen Squares at Ea. 3lc

Kitchen Goods 1/2 Price

Great special lot of slightly damaged Granite-ware and Tinware, in all style pieces. Wash Boilers, slightly dented; copper bottom

Great Bargains in China

\$2.00 Handbags at 98c

\$1.00 Handbags at 39c

Women's Hand Bags, fitted with card case and coin purse; blue, green, black, brown and tan; in seal, walrus, alligator and patent leather. Values up to \$1.00 on sale at......39c

50 to \$1.00 silk and leather Belts, each 184

Specials in Fancy China

out at the low

Fine linen Handkerchiefs for women; 35c

French Chemise \$1.19

Odd lot women's French hand-made Chemise; great value....\$1.19 French hand-made Chemise.....\$1.69 Odd lot women's white lawn Aprons, plain hem; great value.....14c

Umbrellas at Ea. 73c