

SLOW ACTION PAYING UP

Comparatively Few San Francisco Losses Settled by Insurance Concerns—Dilatatory Tactics Used.

(Journal Special Service.)
San Francisco, June 19.—While it is impossible at this time to secure a list of the losses paid by the insurance companies, resulting from the San Francisco fire, it is known that a considerable number have actually turned over the cash. These payments were mostly made by "dollar for dollar" companies and in some cases a small per cent was held out on the ground of depreciation. The policies paid, however, represent but a small proportion of the claims against the insurance companies. Thirty-two companies known as "dollar for dollar" have withdrawn from the fire underwriters' bureau, having made known their intention of meeting all obligations squarely and have formed an organization to act independently of the 55 "sibbits" companies, which announced their intention of scaling all losses in San Francisco.

Keener Companies.

The companies which announce they will pay in full are as follows: Continental of New York, London Assurance, New York Underwriters, Teutonia, London & Lancashire, English-American Underwriters, Orient of Hartford, State of Liverpool, Hartford of Hartford, Citizens of St. Louis, Home of New York, Connecticut, New Hampshire, Queens of Liverpool, Royal of Liverpool, Industrial Underwriters, Aetna Insurance company of Hartford, Mercantile of Boston, American Central of St. Louis, St. Paul, Manchester, Atlas of London, Kings County, Springfield of Massachusetts, New Zealand, North British and Mercantile of Liverpool, London and Globe, Sun of London, Northern Assurance of London, Phoenix of London and Pelican of New York.

It is expected the other companies will be shamed by the action of the above and fearing loss of prestige will follow suit by taking a place among the companies which are meeting the issue squarely.

Adjusting Losses.

Meanwhile the work of assigning the large losses to the adjusting committee continues. Up to noon today the committee of 15 received reports of 65 losses, involving \$1,000,000, which have been adjusted. Among the losses disposed of are the Brewers' association and California Wine company, for a total of over \$1,000,000. These claims have been in course of adjustment for over a month.

Hundreds of adjusters are at work, but the immensity of the task involving policies with a face value of \$175,000,000 and the altogether dilatory tactics of a large number of the companies gives small promise of speedy settlements. Since most of the work of the adjusters concerned large losses, the small property owners will undoubtedly be compelled to suffer the hardship of a long wait for their money, and in many cases the scaling of their policies.

After Backsliders.

Insurance Commissioner Wolf is making every effort to bring the stubborn companies into line and force the payment of all obligations today. He is unable to carry out his expressed intention to enforce the terms of the recent law passed at the special session of the legislature providing punishment for insurance companies in case of refusal to give him a full statement of their policies, not one of the 32 companies which have refused to comply with his request of June 7 will be able to write insurance in California. The penalty prescribed by the law is a fine of \$3,000 or banishment from the state of California.

The authorities hold that a company once banished can never again do business in the state.

SISTERS WILL ERECT ACADEMY IN ASHLAND

(Special Dispatch to The Journal.)
Ashland, Or., June 19.—It is learned officially here that the Sisters of the Holy Name will erect an academy building on ground donated by citizens, to be ready for occupancy by September, 1907. The first building will be of equal plan admitting of enlargement without destroying the architectural scheme and will cost approximately \$25,000. The site selected is an attractive one fronting on the boulevard.



"Things are not what they used to be," and let us all be thankful for it. Shirts nowadays are made to fit and to give comfort.

Percales and Madras are the popular fabrics—in all shades of pinks, helios, blues and apple green.

For the high-class novelties, plaids and striped bosoms and cuffs.

For scruffs—the crepe cravat has "budded" in large bat wings, and down in, and Windsor, runchudas and Austrian cravatings are also winners.

TODAY'S SPECIALS:

New Soft Shirts... 75c
Plain Shade Ties... 25c

LION Clothing Co.

Gus Kuhn Prop.
Men's and Boys' Outfitters.
166 and 168 Third St.
Mohawk Building.

A Valuable Agent.

The glycerine employed in Dr. Pierce's medicines greatly enhances the medicinal properties which it extracts and holds in solution much better than alcohol would. It also possesses medicinal properties of its own, being a valuable demulcent, nutritive, antiseptic and anti-ferment. It adds greatly to the efficacy of the Black Cherrybark, Golden Seal, root, Stone root and Queen's root, contained in "Golden Medical Discovery" in subduing chronic, or lingering coughs, bronchial, throat and lung affections, for all of which these agents are recommended by standard medical authorities.

J. V. Beach, Who Will Be Chairman of the Board of Education for the Next Year. The Member Who Has Been Longest in Office Takes the Chair in Rotation.

FOUR AND A HALF FEET THROUGH THIS CABBAGE

A cabbage measuring 4 1/2 feet through has been raised on the poultry farm of Charles Heener, near Tremont, and he has notified Colonel Miller of the Portland chamber of commerce exhibit that he will bring it to the city as soon as he can secure a suitable vehicle for transporting it and will place it on exhibition at the chamber. Its arrival is expected any day.

These large vegetables and fruit specimens are common in Oregon. Easterners who read about them find it difficult, sometimes to believe the truth. said Colonel Miller modestly. "It is hard for residents of less favored climes to realize that we have large and luscious strawberries that have to be allowed like a cucumber and eaten piecemeal, and that we have gooseberries here that are an inch and a half long. Some people from the east would take them for watermelons."

DEMONSTRATION IN FAVOR OF HEALTH CULTURE

Two Thousand People Crowd White Temple to Hear Talks on Health.

The popular demonstration last night in favor of a sound body as the working medium for a sound mind proved that health culture has taken firm hold of the community. The White Temple was filled to overflowing with nearly 2,000 enthusiastic advocates of reform in all that concerns intelligent development of the body, in order to promote thereby the greater usefulness and happiness of the individual. As a result of the meeting 400 people joined the new Hundred Year club.

"Every human being," said Professor Flynn, "is created able to handle his own machinery, be his own engineer. This Hundred Year club stands for a principle—perfect health—and that means perfect happiness.

"God Almighty," who made the body, made also the rules that govern it," said Dr. Brouncker. "Christians, above all others, ought to know how to keep it in good running order. All Christians ought to stand for good health and sunshine. You know me by my body, for there are two things the world has no use for—corpses and ghosts."

Mrs. Louise McIntyre spoke of the urgent need of more intelligent physical culture for women. Among the other speakers were Rev. E. C. Hines, pastor of the First Congregational church; Dr. T. B. Ford, Rev. Charles W. Hayes, John Flynn, who is 90 years young, and others.

The constitution of the Hundred Year club, presented by the Rev. E. L. House, chairman of that committee, and unanimously adopted.

NORTH DAKOTA HOLDS FIRST DIRECT PRIMARY

(Journal Special Service.)
Fargo, N. D., June 19.—The first state primary election under the new law is being held in North Dakota today. The primary law provides for the nomination by direct vote of all party candidates for county offices and state legislative positions, and for the election at the same primary of delegates from each county to the state convention of the party, which convention is to meet in the fall. The machinery of the state, and which must be conducted under state laws. Three lists of candidates for delegates to state conventions are being voted for at the primary. Two of the lists are for delegates to the Republican state convention at Jamestown, one being filed by the "regulars" and the second by the "insurgent" faction of the Republican party. The Democrats also choose delegates to their state convention to be held at Minot.

HIGH DEGREE MASONS AT BOSTON MEETING

(Journal Special Service.)
Boston, June 19.—High degree Masons from nearly every state of the union were present today at the opening of the triennial convocation of the general grand chapter of Royal Arch Masons. The gathering was called to order in the Masonic temple by the head of the order, William C. Swain, of Milwaukee. The meeting will continue over tomorrow.

YELLOWHEAD PASS GOAL OF RACE

Canadian Railroads Are Beginning Hot Contest for Choice of Right of Way.

SETTLEMENT TO BE LEFT TO RAILWAY COMMISSION

Four Big Corporations Planning to Run Transcontinental Lines Over the Same Route Through the Rocky Mountains.

(Special Dispatch to The Journal.)
Chicago, June 19.—A great race is reported to be in progress among the Canadian transcontinental lines for the Rocky mountains. Yellow Head pass is the goal for which they are headed. There are four contestants and the Canadian railway commission will have a hard time deciding to which of them the prize should be awarded. The four companies are: The Canadian Pacific, which, although it already has one transcontinental route, is seeking another outlet to the Pacific farther north; the Grand Trunk Pacific, which seems to be a particular favorite with the government; the Canadian Northern, controlled by Mackenzie and Mann and built by the sale of bonds guaranteed by the government, and J. J. Hill's projected Canadian line.

It is asserted that Yellow Head pass will accommodate all of the roads, but there will be considerable competition for a choice of routes through it and this will have to be decided by the railway commission.

RECOUNT BEGINS TOMORROW

Judge Frazer Will Preside and Attorneys of Contestants Will Be Present.

It was agreed this morning by Attorneys Henry E. McGinn and Dan J. Malarky, counsel for Sheriff Word and R. L. Stevens, respectively, that the recount of the votes for the office of sheriff shall begin tomorrow morning in department No. 1 of the circuit court before Judge A. L. Frazer.

ANSWER TO WORD'S NOTICE IS FILED

Alleged Errors of Clerks and Judges of Election and Contention That Word's Vote Was Really 9,505 Is Denied.

An answer to Word's notice of contest was filed in the office of the circuit clerk this morning by Malarky. It denies the alleged errors of the clerks and judges of election; the contention that Word's vote was in reality 9,505 and Stevens' vote only 9,010, and that Word received a majority of 495 votes or Stevens less than 9,260 votes.

FOREST GROVE WOMAN IS ELETED DIRECTOR

(Journal Special Service.)
Forest Grove, Or., June 19.—Yesterday afternoon the woman suffragist aggregation of the place scored their first victory in Forest Grove, when they massed together at the annual school election and elected their candidate, Mrs. George Hancock, over two other strong competitors, H. F. Buxton and Joseph Loomis. H. F. Buxton has served the district as director for three years, has given great satisfaction and every one expected his reelection. The school is on a good financial basis, there being a balance of \$3,728.87 on hand after all the expenses are paid.

ASSASSINATION OF TREPPOFF ATTEMPTED

(Journal Special Service.)
St. Petersburg, June 19.—It is reported that an attempt to assassinate General Trepoff was made by a woman masquerading as Prince Harishkin. The woman, a native of the Ukraine, approached and drew a revolver when Trepoff approached. The weapon was seized and the woman arrested. The police deny the report.

REPUBLICANS GIVEN OLD PLACES IN RACE

(Journal Special Service.)
Burlington, Vt., June 19.—Republican congressional conventions held in Vermont today resulted in the renomination of Representative D. J. Foster and Representative Kittredge Haskin of the First and Second districts, respectively. The nominations were made without opposition.

WASHOUT EAST OF PENDLETON.

(Special Dispatch to The Journal.)
Pendleton, Or., June 19.—On account of a big washout east of here no train has arrived in Pendleton since 9 o'clock yesterday morning. No. 6 will arrive in Portland tonight.

CURE OLD SORES.

Westmoreland, Kan., May 5, 1903.—Ballard's Snow Liniment Company—Your Snow Liniment cured an old sore on the side of my chin that was supposed to be a cancer. The sore was stubborn and would not yield to treatment, until I tried Snow Liniment, which did the work in short order. My sister, Mrs. Sophia Carson, Alenaville, Mifflin county, Pennsylvania, has a sore and mistreats that it is a cancer. Please send her a 10-cent bottle. Sold by Woodard, Clarke & Co.

American Restaurant

CORNER THIRD AND COVER STS.
Open Day and Night.

Dinner from 11 a. m. to 8 p. m.
Luncheon from 12 to 3 p. m.

Crab Salad Mayonnaise	20c
Grilled Shad	15c
Shad Roe	20c
Baked Ham Kocks and Cabbage	20c
Stewed Rabbit with Cauliflower	20c
Baked Lamb Pie, home style	15c
Braised Ox Heart with Spinach	15c
Beef Stew with Vegetables	15c
Chile Con Carne	15c
Tomato Baked Potatoes	15c
Short Ribs of Beef with Brown Potatoes	15c
Potatoes	20c
Spaghetti with Cheese Sauce	15c
Spaghetti with Onion Sauce	15c
Corn Beef Hash	15c
Half Spring Chicken on Toast	15c
Kosely-Corned Turkey a la Creole	15c
Compo of Peaches with Rice	15c
Compo of Peaches, side order	15c
Roast Chicken with Dressing	25c
Roast Veal, Beef, Pork	25c
Roast Spring Lamb, Mint Sauce	20c
Coffee, Bread and Butter and Potatoes with all meals.	

Dining-rooms for ladies.

THE TRUTH ABOUT THE MUTUAL LIFE

THIS is a matter of great interest to the public, and of still greater interest to thousands of individuals. People with the fairest minds—and that means most people—have been disturbed and unsettled by the developments and denunciations of the past few months. What these people want is the truth—the plain unvarnished truth. To give them this truth is the object of this announcement.

The Mutual Life Insurance Company was organized in 1843, the first of its kind in America. In 24 years it had become the largest in the world. For 39 years, in spite of the keenest competition, it has held the lead, passing unharmed through panics, failures, strikes and wars; meeting with promptness its every obligation and having 460 millions of assets to-day.

The recent insurance agitation was unique. The investigation certainly was thorough. As every one knows the Mutual Life was on the firing line. The smoke has now cleared away. What do we find?

In the first place we find that the Mutual Life is still the largest and staunchest life insurance company in the world. Without defending or in the least belittling the abuses and extravagances recently brought to light, everybody should keep in mind the fact that the solvency of this Company has not for a moment been affected thereby. Concerning the work of the finance committee which has been attacked in the press, this Company's auditing committee consisting of Messrs. Truesdale, Auchincloss, Fish and Dixon stated on February 15th, 1906:

"The Committee certify that the investments of the Company are of the highest order and well selected," and "have found the valuation given safe and conservative, in many instances less than the market value and in none in excess of such value."

In the next place, extravagance has been stopped, and those responsible for it have gone; a new management has been installed, and retrenchments have been effected that have already saved vast sums of money and will save much more as time goes on. Legislative reforms have likewise been anticipated, and the Company is now as sound at the circumference as it always has been at the core.

In the next place, the ending of the first quarter presents an excellent opportunity for comparing this year with last.

The amount paid policy holders is \$9,608,436.50, an increase of \$1,070,835.26. The receipts for premiums were \$15,022,484.57, a decrease of \$857,995.29 for the period. This is a shrinkage of less than 5 1/2 per cent. The amount paid for expenses was \$2,935,552.44, a reduction of \$1,547,279.36.

This remarkable showing is a good thing to be kept in mind by everybody—those now insured in the Mutual Life, and those who should be. It cannot be accounted for by the smaller amount of new business written. Of the saving for the quarter, the sum of \$390,961.52 is in items not connected with the obtaining of new business.

In the next place we find that this Company is doing business—more business than any other company in the world with one exception. Far from being paralyzed or demoralized it is forging right ahead. Policies by the hundred are being written each day; honest trustees, keenly alert, are directing its affairs; faithful and experienced men are doing its intricate work; loyal agents are explaining its advantages and discriminating people are obtaining its protection.

In the next place we find that there need be no question as to the future. A policy in the Mutual Life is just as good as gold. No obligation could possibly be better. A bond of the United States Government is no safer. It will, therefore, be a misfortune if any one is misled by the writer who prints for revenue or for notoriety, or by the attorney who is out for his clients, or the competitor who is out for himself, or even by the gentlemen who have organized themselves into committees under an honest misapprehension of the facts. Such incidents may tend to hinder business, but need deter no one who needs insurance.

With economy, which means rapid improvement in regard to earning of surplus for dividends, everywhere at work in the Mutual Life; with its immense size as the basis for moderate general expenses; with smaller liability for renewal commissions to agents than any other Company; with the cost of new business limited by law for all Companies, how can any one possibly better provide for the uncertainties of the future than through a policy in the first Insurance Company in America, and the strongest in the world—

The Mutual Life Insurance Company of New York New York

The Mutual Life has devised and placed on the market at a notably low rate, a policy which provides protection more far-reaching than an ordinary contract. Send your address and let us inform you as to the particulars.

CONSTABLE'S TRIAL IS POSTPONED BY COURT

(Special Dispatch to The Journal.)
Eugene, Or., June 19.—The regular June term of circuit court convened here yesterday. No grand jury will be chosen at this term, as no important criminal cases are to come up. The case of Constable Virgil Rowland, accused of giving liquor to a minor and of a statutory crime, has been postponed till the next term of court on account of the illness of Ruby Miller, who is the principal witness against him.

REV. HAMILTON TAKES OFFICE AS PRESIDENT

(Journal Special Service.)
Medford, Mass., June 19.—The Rev. Dr. Frederick W. Hamilton of Boston was today inaugurated president of Tufts college. The ceremonies took place in the college auditorium this afternoon and were attended by many prominent educators.

CORVALLIS WANTS OLD SOLDIERS NEXT YEAR

(Special Dispatch to The Journal.)
Corvallis, Or., June 19.—Those who left yesterday from here as delegates to the annual department encampment of the G. A. R. and W. R. C. now in three days' session in Grants Pass, are Mrs. Fannie Oren, department chaplain; Mrs. Ada Farmer and Mrs. T. J. Thorp of the W. R. C. and Levi Oren and West Newton of the G. A. R. A petition was circulated here yesterday among the business people asking that the encampment be held here next year.

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The Mutual Life Insurance Company of New York New York

The Mutual Life has devised and placed on the market at a notably low rate, a policy which provides protection more far-reaching than an ordinary contract. Send your address and let us inform you as to the particulars.

In the Name of Sense, that good common sense of which all of us have a share, how can you continue to buy ordinary soda crackers, stale and dusty as they must be, when for 5¢ you can get

NEEDA BISCUIT

fresh from the oven, protected
from dirt by a package the
very beauty of which makes
you hungry.

NATIONAL BISCUIT COMPANY