

### WILL SURPASS OTHER EFFORTS

**Ladd's Addition to Be Made Exclusive Residence Section of Beauty.**

**GROUND RESERVED FOR PUBLIC PARKS**

Tract Comprises About 187 Acres, Which Has Been Divided Into 730 Lots—More Than \$200,000 Being Spent—Alleys Will Be Provided.

Within 90 days, or four months at the farthest, Portland will have a residence addition that will surpass the most ambitious effort that has heretofore been made in this city, and will equal in the class of improvements made on it the justly celebrated residence tracts that have been added to Los Angeles during the past two or three years, and which have been largely instrumental in causing the metropolis of southern California to become known as a city of beautiful homes.

The new Portland residence tract will be called Ladd's addition, although it is familiarly known as "Ladd's field." The tract is bounded on the north by Hawthorne avenue, on the east by East Twentieth street, on the south by Division street and on the west by East Twelfth street.

**Very Latest Improvements.**

There are about 137 acres in the tract, which has been divided into 730 lots, and on the property more than \$200,000 is being expended in the very best and most up-to-date character of improvements. The general plan followed in laying out the tract closely resembles that which was used in the older and more fashionable residence districts of Washington, D. C. The William Ladd had the tract platted when most of the east side was a cow pasture.

The addition is so planned that five parks are reserved for the use of the public. In the center is a circular park known as Central park. Two blocks to the north, east, south and west are diamond-shaped parks known as North, East, South and West parks.

Ladd and Elliott avenues, two 80-foot highways intersecting each other at the center of the tract which they cross diagonally, are the broadest streets in the tract, which they divide into four triangular pieces, facing each other from the four points of the compass, each piece bisected with other streets running north and south and east and west.

**Alleys Will Be Provided For.**

The entire tract is provided with 14-foot alleys, in which sewers are being built. Gas and water mains are also being put down along the alleys. On both sides of the streets and between sidewalks and cement curbing have been put down with eight feet of space left for parking between the sidewalk and the street. The streets are to be 24 feet from curb to curb and all are to be paved with asphalt laid on a concrete foundation.

The sewer trenches are being cut by a powerful steam ditcher that cuts a trench 12 feet deep and 24 inches wide at the rate of 120 linear feet per hour.

About 200 men and half as many horses are at work putting in these improvements. The work began last March and will be completed by October 15. The miles of cement sidewalks and curbing are about completed and the paving is being made in laying the asphalt paving, putting in sewers, water mains and gas mains.

It is planned to plant several thousand shade trees throughout the addition this fall.

**Building Restrictions.**

The management of the property will establish building restrictions which will insure uniformity of front. No residence costing less than \$2,500 will be allowed to be constructed.

There will be the only addition ever put on in Portland where every improvement required under city ordinances was made by the owners of the property before the property was sold to the home-builder. No street or sewer assessments can come up against a lot in this addition, even water mains, ordinarily put in by the water board, are being put down by the owners of the tract.

Probably the most attractive feature to the home-buyer about this property is its nearness to the center of the city. A walk of 20 to 25 minutes will bring one from any portion of the addition to the business center on the west side.

The car service in that section of the city is excellent. Both the Hawthorne avenue line and the Sellwood line maintain frequent and fast schedules. It is probable that a line will be run through the addition along East Harrison street to connect with the Sellwood line on East Eleventh street. This has not been definitely decided upon, but negotiations looking to that end are in progress now.

The addition will be handled by F. W. Taylor, agent, who has put up a handsome office on the Hawthorne avenue side of the tract and will hereafter have a representative on the ground.

### WOODMEN CONVENE AT SEATTLE TODAY

(Special Dispatch to The Journal.)

Seattle, July 24.—Five thousand delegates, representing lodges in nine western states, were present this morning when the biennial convention of the Woodmen of the World met in the Grand opera house in this city. The convention will be in session four days, closing Saturday night with a banquet in honor of the head officers and delegates. The most important matter to come before the convention for consideration and action is the question of readjusting the insurance rates of the order. The readjustment probably will call for a slight increase over the present rates.

**Dollars in His Pocket.**

Every woman who sends her husband to Robinson & Co's, Great Anticipation Sale puts dollars in his pocket. See page 8.

### MONY paid in premiums to outside insurance companies accrues to the benefit of other states. A strong local company saves time and trouble by its prompt adjustments and thorough grasp of local affairs. Oregon people would profit by taking out insurance in an Oregon institution, managed by Oregon men of high standing and backed by Oregon money. Plate Glass, Steam Boiler, Liability and Accident Insurance; Indemnity Bonds.

### UNION GUARANTEE ASSOCIATION

W. B. GLAFER, President  
F. DEWESE, Vice-President  
BENJAMIN ALBES, 3d Vice-Pres.  
H. D. WAGGON, General Manager  
J. R. WETTERBER, Medical Referee  
Physician and Surgeon

N. W. BOUTNER, Auditor  
BONTRON & DIAMOND, Real Estate  
W. COOPER MORRIS, Treasurer  
OREGON TRUST & SAVING BANK  
S. C. SPENCER, General Counsel  
H. D. WAGGON, Jr., Secretary  
Union Guarantee Association

MARQUAM BUILDING, PORTLAND, OREGON

### CAPITALISTS TO MAKE HOME HERE

**Wealthy Residents of Middle States Attracted by Portland's Advantages.**

**BOUND TO BECOME MANUFACTURING CITY**

G. K. Wentworth, Chicago Millionaire, Tells of Former Trip to Oregon and His Belief in the State's Resources.

In addition to large amounts of eastern money invested in Oregon resources and industries this year, a large number of eastern men with capital are locating here, and many of the same class men are considering removal from the middle and southern states to Portland. G. K. Wentworth, well known Chicago millionaire, is one of the recently notable instances.

Mr. Wentworth was not long ago elected to the presidency of the Bankers' and Lumbermen's bank of Portland, and is giving his personal attention to that institution. For more than 30 years he has been one of Chicago's foremost citizens, and his large timber and milling interests extend into many sections of the country, from Michigan on the north to Louisiana on the south, and from Georgia to the Pacific coast. Discussing Oregon and its future, he said:

"The resources of the state of Oregon are nothing less than wonderful. The half has not been told, and but few people who have knowledge of them appreciate the state's marvelous natural wealth and future possibilities. Few people who pass in and out of the state on inspection trips get any real idea of what is here in minerals, timber, agriculture, fruit-raising and manufacturing resources. I came to Oregon first about 23 years ago. With a partner I made the trip through the country to look up timber. My partner selected the Grays harbor country, for certain reasons, and we have ever since held a considerable amount of timber there. The Oregon country has been first to open up, however, and is now in a fair way to be developed."

Wentworth said the city of Portland, its climate and various advantages were sufficient to attract a great number of people here to live, and the city was bound to become in time one of the great business and manufacturing centers of the continent. It is his intention to spend about half of his time here, and the other half in Chicago, the latter city being nearly the center of his various interests.

In the last five or six years he had made to Portland he had been accompanied by his family, and that they become so favorably impressed with this city as a place of residence that they will make it their permanent home, should they desire to do so, relinquish their residence in Chicago.

In the Bankers' and Lumbermen's bank organization Mr. Wentworth has represented by directors A. W. Cook, Grand Rapids, Arthur Hill, Saginaw, W. H. Mitchell, Cadillac, J. E. Wheeler, W. H. Rothchild, C. C. Barker and J. I. Cook, Portland; E. N. Salling, Manistee; G. F. Sanborn, Ashland; J. Wentworth, Ray City; further east the bank is represented by Directors A. W. Cook, of Brookville, Pennsylvania; W. H. Mersereau, Porterville, New York; G. S. Watson, Endeavor, Pennsylvania.

### Boise Livory Barn Burns

(Special Dispatch to The Journal.)

Boise, Idaho, July 24.—Fire broke out in the livory stable occupied by Smead Bros. at 3:40 this afternoon, consuming several of the structures and several small buildings. A number of vehicles and one horse were also burned. For some time residences and another livory stable were threatened. The loss is several thousand dollars.

**It's Well Worth Looking Into.**

It often happens that few dollars put in upon work will save the tone of a piano. While you are away on your vacation we will do this work and have the piano ready for you when you get back. Phone Reed-French company, Main 1252. It's the piano store on Burnside street.

### QUOTATIONS FURNISHED BY ROBERTS & CO.

313 1/2 Washington St.

BONDS.	Bid.	Ask.
American Biscuit	100	100
Oregon Water Power	102 1/2	103
Omaha Ind. Tel.	80	80
Pacific Coast Biscuit	100	100
Portland Gen'l Electric	100	100
Portland Railway	99	99
Portland Home Tel.	85	85
Spokane Home Tel.	80	80
Tacoma Home Tel.	80	80

BANK STOCKS.	Bid.	Ask.
Bank of California	315	325
Bankers' & Lumbermen's	110	110
Merchants' National	160	160
Oregon Trust and Sav.	160	160
Portland Trust Co. of Or.	200	200
U. S. National	120	120
German-American	120	120

INDUSTRIAL.	Bid.	Ask.
Alaska Packers' Ass'n	45	47
Associated Oil Co.	27 1/2	28
Omaha Ind. Tel.	60	60
Pacific Tel. & Tel. Co.	95	95
Pacific Tel. & Tel. Co.	15	15
Portland Home Tel.	42 1/2	43
Spokane Home Tel.	40	40
Tacoma Home Tel.	40	40

MISCELLANEOUS.	Bid.	Ask.
Alameda Consolidated	26	26
Alaska Pet. & Coal	10	10
Can. Marconi Wireless	115	115
American Telegraphs	11.00	11.00
Letfiter Electric System	4.00	4.00
United Wireless Tel.	6.00	6.00

**THE STOCK AND BOND EXCHANGE.**  
PUBLIC INVITED.

**CORRESPONDENCE SOLICITED.**

### OREGON IN GOOD FINANCIAL SHAPE

**Great Crops of This Year Sure to Make Times Good for Long Period.**

**STRINGENCY IN EAST HAS NO EFFECT HERE**

Portland Clearing House Figures Continue to Show Immense Gains Over the Same Period of a Year Ago.

Reports of tight money markets in the east and difficulty in securing capital to develop legitimate business enterprises do not apparently affect the situation in the west. While there have been for some time a more conservative tone than usual, the banks are recognizing the fact that Oregon is in splendid shape financially and its great crops this year are bound to make times good for another year or two despite any unfavorable condition that might arise elsewhere. The so-called stringency touches only certain limited sections in the east and middle west that have not the solid foundations of wealth that exist in Oregon.

Although the prices of all materials are high, labor is fully employed at high wages, and there are not enough workmen to meet the demand for labor. A fair amount of building is in progress in Portland, and there is hardly a small town in the state that has not a number of fine new business blocks and scores of new dwellings to show for the year's improvement record.

Money are more active than ever before. Large investments of eastern money have been made this year in southern Oregon mining, properties, and a vast amount of machinery has been shipped to develop them. The fruit interests are in line for the greatest prosperity in their history, with large crops and good prices. The wheat crop of the inland regions is immense, and farmers will have money to loan. The record of the Portland clearing house for the last week shows a continuance of the great tide of commercial transactions that has flowed through Oregon this year. The clearings were \$1,315,416.69, as compared with \$656,217.58 for the same week a year ago, a gain of 46 per cent. This evidence of the growth of substantial business in Portland over the prosperous year of 1906 is convincing enough to change the attitude of the most pessimistic. The increase is not of one or two or three months' duration, but has ranged from 40 to 75 per cent every month this year.

### Small Savings Grow Fast

A great many people do not start the savings habit because they think it would be a long and tiresome task to build a good-sized bank account. This is not true. It is really surprising to see how fast savings accounts will grow if deposits are made regularly each week or month. Open a savings account with this bank with \$1.00 or more and add to it as fast as you can spare the money. We pay

**4%**

Interest, compounded semi-annually.

### THE COMMERCIAL SAVINGS BANK

KNOTT AND WILLIAMS AVE.

George W. Bates, President  
J. S. Birrell, Cashier

### Bankers and Lumbermen's Bank

Corner Second and Stark Streets, Portland, Oregon

**CAPITAL STOCK \$250,000**

**OFFICERS**

G. K. WENTWORTH, President.  
F. H. ROTHCHILD, First Vice-President.  
JOHN A. KEATING, Second Vice-President and Cashier.  
H. D. STORY, Assistant Cashier.  
PLATT & PLATT, General Counsel.

**AMONG THE LUMBERMEN WHO ARE STOCKHOLDERS ARE THE FOLLOWING:**

JOHN W. BLODGETT, Grand Rapids, Mich.  
ARTHUR HILL, Saginaw, Mich.  
W. W. MITCHELL, Cadillac, Mich.  
E. N. SALLING, Manistee, Mich.  
W. H. WHITE, Boyne City, Mich.  
J. WENTWORTH, Bay City, Mich.  
G. W. EARLE, Hermansville, Mich.  
G. K. WENTWORTH, Chicago, Ill.  
A. W. COOK, Brookville, Pa.  
N. P. WHEELER, Endeavor, Pa.  
G. S. WATSON, Tionesta, Pa.  
W. B. MERSEREAU, Portville, N. Y.

G. F. SANBORN, Ashland, Wis.  
L. J. WENTWORTH, Portland, Oregon.  
Vice-President Portland Lumber Co.  
J. E. WHEELER, Portland Oregon.  
Secretary Wheeler Timber Co.  
C. C. BARKER, Portland, Oregon.  
President Peninsula Lumber Co.  
J. H. COOK, Portland, Oregon.  
President Multnomah Lumber and Box Co.  
E. S. COLLINS, Ostrander, Wash.  
President Ostrander Railway and Timber Co.

### FULLER REPLIES TO MILWAUKIE

**Alleged Inadequate Freight Service Topic This Time—Oak Grove Fare.**

(Special Dispatch to The Journal.)

Salem, Or., July 24.—F. I. Fuller, vice-president of the Portland Railway, Light & Power company has filed an answer to the complaint made by Mayor William Shindler and other persons from Milwaukee relative to the inadequate freight service given by the electric railway company to Milwaukee.

It is denied that freight service is any slower or more unreliable than freight service usually is, and it is declared that the freight service is not large enough to justify the keeping of a resident agent. The company is ready to erect a freight shed when the town will furnish a site by leasing a permit for the location of such freight station. No complaints have ever been made of inadequacy of train service except possible car shortages. It is stated.

H. Lee Paget, in a communication to the state railroad commission, states that there is no friction existing between the Portland Railway, Light & Power company and the patrons on the Oak Grove branch, but that, on the other hand, the people of that vicinity are desirous to build up that section, which, without question, is seriously retarded at the present time by the streetcar fares, which appear to would-be purchasers and home builders as excessive, and which are excessive when compared with rates that they could secure on other branches of the company's lines.

He then sets forth matter in answer to the rate explanation given by Vice-President Fuller and holds that "some of the company's patrons are charged 5 cents for a 12-cent ride, where they must pay 10 cents to ride three miles."

### PRISON FOR TRYING TO KILL HER CHILD

(Special Dispatch to The Journal.)

La Grande, Or., July 24.—Joie Palmer who has been prominent in the police courts for some years and who has been the cause of the death of one man, appeared before the circuit court yesterday and entered a plea of guilty, whereupon Judge Crawford passed sentence upon her of seven years in the penitentiary. The charge upon which she last faced the court was that of attempting to kill her own child. The child has been taken in charge by the authorities and a good home will be given her.

### Save Small Sums

It is not what you earn, but what you save that makes wealth. Just note the results of small savings:

5 cents per day for 5 years	\$ 91.25
10 cents per day for 5 years	182.50
25 cents per day for 5 years	456.25
50 cents per day for 5 years	912.50
100 cents per day for 5 years	1,825.00

Add to these sums 4 per cent interest and see what can be done by a little forethought.

Some amount can and should be saved from the daily earnings. It is a duty you owe to yourself and those dependent upon you. Start at once.

Our neat leather-covered pocket savings bank will aid you. Call for one.

### Merchants Savings and Trust Company

247 WASHINGTON STREET

**CAPITAL FULLY PAID.....\$150,000**

J. Frank Watson.....President  
R. L. Durham.....Vice-President  
W. H. Fear.....Secretary  
S. C. Catching.....Assistant Secretary  
O. W. T. Muellhaupt.....Cashier

### EVERY MAN

Should place his savings where they will be **SAFE**

THE **"Oldest Trust Company in Oregon"**

With Resources of Over **\$2,200,000.00**

Offers you a safe depository.

**WE PAY**

2 per cent on check accounts.  
2 1/2 per cent on ten days' call.  
3 per cent on savings accounts.  
And on six months' certificates.  
3 1/2 per cent on thirty days' call.  
4 per cent on ninety days' call.  
On twelve months' certificates.  
And on coupon certificates.

Call for our statement and book of **"ILLUSTRATIONS."**

Portland Trust Company of Oregon  
S. E. Cor. Third and Oak Sts.  
Phone Exchange 72.

BENJ. L. COHEN.....President  
H. L. PITTOCK.....Vice-President  
B. LEE PAGET.....Secretary  
J. O. GOLTRA.....Asst. Secretary

### SCHOOL REPORT FOR UMATILLA COUNTY

(Special Dispatch to The Journal.)

Pendleton, Or., July 24.—County Superintendent Frank K. Wells has filed his annual report for the year ending June 30. The report shows 4,390 pupils are enrolled in Umatilla county and 175 teachers are employed. The school houses in the county are valued at \$195,185 and furniture and apparatus at \$28,440. The amount of insurance is \$79,850; the average monthly salary paid male teachers is \$66.08; female teachers, \$51.82. Total receipts of school revenues are \$11,898.73; disbursements, \$9,409.40; balance on hand, \$2,489.33.

### Parole for Edward Albrecht

(Special Dispatch to The Journal.)

Olympia, July 24.—The state prison board has recommended a parole for Edward Albrecht, sentenced from Clarke county, November 17, 1905, to five years' imprisonment for assault. The prisoner is assured employment at Vancouver. The parole is recommended by a number of prominent citizens of Clark county. The prisoner has a wife and several children now residing at East Portland, who need his support.

"I have been somewhat costive, but don't regret my stay in the penitentiary. They act mildly and regulate the bowels perfectly," George R. Krause, 206 Walnut ave., Altona, Pa.

### One of the Most Attractive Beach Resorts on the Pacific Coast Just Now Is

# North Beach

Near the mouth of the Columbia River, on the Washington side, reached from the City of Portland on the splendid excursion

## Steamer T. J. POTTER

IN ABOUT 5 HOURS.

It is upward of 30 miles long, very broad and level and almost as compact as a composition pavement. It is dotted its entire length with towns, cottage settlements, tent cities, villas, fine hotels, and all the amusement resorts of a popular summer beach resort. **TRY THE PLACE TO GO** for rest, health and a good time. Thousands go there for their summer outing. Try it.

### The Potter Sails Every Day

EXCEPT SUNDAYS AND FRIDAYS.  
See published schedules.

Fare From Portland, Round Trip, \$4.00  
Saturday to Monday Tickets \$2.50

Purchase tickets and make reservations at City Ticket Office, Third and Washington streets, Portland, or inquire of any O. R. & N. agent elsewhere for information.

WM. McMURRAY, General Passenger Agent, PORTLAND, OR.

# NEWPORT

## YAQUINA BAY

### Has One of the Finest Beaches on the Pacific Coast and is an IDEAL SUMMER RETREAT

It is easily reached, is not an expensive place to visit, has excellent hotel accommodations, affords perfectly safe and delightful surf bathing and all sorts of beach pastimes, such as clam-bakes, oyster hunts, fishing, pebble and shell gathering, etc., enjoys a mild and inviting climate, picturesque scenery, and all the other attractions that can be desired for recreation and pleasure.

NEWPORT is reached by way of the Southern Pacific to Albany or Corvallis, thence Corvallis & Eastern R. R. Train service daily and the trip a pleasure throughout. Leave Portland 8 a. m.

Rate from Portland \$6.00 for the round trip. Tickets on sale daily and good for return until October 31. There is also a Saturday-Monday rate from Portland of \$3.00, tickets on sale Saturdays, good for return Mondays. Correspondingly low rates from all other points. Call at the city ticket office of the Southern Pacific, Third and Washington streets, in Portland, or at any S. P. agency elsewhere, for complete information.

WILLIAM McMURRAY,  
General Passenger Agent, Southern Pacific Company, Portland, Or.

### THE ROGUE RIVER VALLEY

Is the garden spot of the earth, and **GOLDEN GRAIN GRANULES** is the finest drink on earth

## GOLDEN GRAIN GRANULES

is a pure cereal health coffee, and can be had from the following grocers in the ROGUE RIVER VALLEY

**IN MEDFORD, OR.**  
E. N. Warner  
Hutchinson & Lumsden  
Miller & Ewbank  
Allen & Reagan  
W. Stringer  
F. L. Cranfill  
H. Metz & Son

**IN JACKSONVILLE, OR.**  
T. J. Kenney  
Nunan-Taylor Co.  
Ulrich Bros.

**IN CENTRAL POINT, OR.**  
Cranfill & Robinet  
J. W. Merritt.

**IN FRESHLY, OR.**  
Hearn & Fisher.

**IN TALENT, OR.**  
C. W. Wolters  
Sargent & Dunlap.

**IN WOODVILLE, OR.**  
C. G. Seaman  
W. V. Jones.

**IN GOLD HILL, OR.**  
Varter & Duffield  
C. H. Farmer  
Merritt & Co.

**IN ASHLAND, OR.**  
O. Winter  
Holmes Bros.  
Nims & Cappeller  
Yeo & Co.  
Young & Dix  
Crews & Son  
Loomis & Nelson

### D. P. THEISS & CO., Wholesale Grocers

MEDFORD, OREGON

Dist-butlers for Southern Oregon and Northern California.

"Golden Grain Granules" is served at the Moore Hotel, Medford, Ore., because the Moore Hotel serves the best

# ASTORIA

## THE LARGEST CITY IN OREGON

(with the exception of Portland) is the headquarters for the salmon industry of the world. Astoria has the climate, there are neither flies, fleas, mosquitoes nor dust.

## Golden Grain Granules

The 100 per cent pure cereal health coffee, can be had from the following grocers in Astoria, viz.:

Milk Depot No. 1 Grocery.  
Milk Depot No. 2 Grocery.  
Milk Depot No. 3 Grocery.  
Fisher Bros. Co.  
A. V. Allen.  
Acme Grocery.  
Schaffeld, Matison & Co.

Ross, Higgins & Co.  
C. M. Christensen.  
Tongue Point Lumber Co. Store.  
Johnson & Morrison.  
Suomalainen Cooperative Co.  
E. Hauke & Co.  
M. E. Ege.

**IN EMMETT, OR.**—(Center for lumber industry on the Columbia river.)  
F. Dresser.

**IN CLATSkanie, OR.**—(A lively city, where settlers are wanted.)  
F. L. Edgerton.  
F. Traw.  
M. Ellis & Co.  
A. L. Richardson.  
J. L. Bell.  
**IN WALKANA, OR.**  
J. P. Harrison.

**IN WARRINGTON, OR.**  
Warrenton Grocery & Butcher Co.  
C. W. White.

**IN SEASIDE, OR.**—(Two stores.)  
B. W. Otto.  
F. Dresser (two stores).

"Golden Grain Granules" is served at Lochley Hall, Seaside, Or., because it is the 100 per cent pure health coffee.