N ASSOCIATION of conservative Portland

business men of un-

the writing of Plate Glass Steam Boiler, Liability and Accident Insurance and the

issuing of Indemnity Bonds.

It has a paid-up cash cap-ital of One Hundred Thou-

sand Dollars of Oregon

It parallels every advan-

tage, facility and security of-fered by the strongest and oldest outside companies.

Its responsibility is greater

and adjustments prompter because it is a local institu-

Every dollar in premiums

paid to it accrues to the ben-

efit of Oregon-not some

Oregon people ought to

have insurance in an Oregon

UNION GUARANTEE

questioned standing, for

### FORESTS MADE SAFE BY RAINS

We erhaeuser Man Says the Damage Danger is Over For This Year.

PREVIOUS FIRES ALMOST HARMLESS

No Loss of Green Timber, in Weyerhaueser Holdings or Otherwise, Says This Authority—Season's Record Unprecedented.

(Special Dispatch to The Journal.) Tacoma, Wash., Aug. 28 .- According to the Weyerhaeuser timber syndicate, which keeps closer tab on the forest fire situation than any other firm or interest in the northwest, there has been less destruction of timber by fire in Oregon and Washington this season uring any previous year since ing operations and lumber manufacturing have been features of the commercial activities of the Pacific

northwest.

It is conceded now by loggers and lumber manufacturers generally that the heavy rains of the past few days, which have been general over the Pacific slope, have practically wiped out all danger of further forest fires for this year, and in summing up the damages done by the fires it is found that they are practically nil.

All in Logged-off Lands.

All in Logged-off Lands.

"In all of the territory in this state and Oregon in which our company is operating," said George S. Long, manager of the Weyerhaeuser company today, "there has been no destruction of green timber by fires this season. In fact I have not heard of any timber being destroyed. The fires that have taken these have been entirely confined.

(From the Denver Post.) taken place have been entirely confined to logged-off lands and brush fires in old burns and here and there in second growth timber that has grown up on ancient fire-blasted areas. The biggest fire that has been in our immediate territory, and by that I mean territory in which we have merchantable timber in striking distance of the fire, was a nasty fire that broke loose in the Succotash valley in the basin of the upper Nisqually river. It burned extensively in logged-off lands in the vicinity of Ashford, but happily did not do a bit of damage and was finally overcome and

No Thanks to Fire Wardens. "There were several fires in the northern part of Washington, and while we have no forestry fire patroiman in that section as we have in other portions of the state, I understand that those fires did no damage.

"The immunity the timber interests have subved from fires this secess is

have enjoyed from fires this season is something distinctly lucky, and is due to natural causes or the working of a to natural causes or the working of a providence rather than to our fire wardens and fire patrols. There were three times during the season when the woods of the Pacific slope were as dry as tinder, following long dry and hot spells of weather. On two of these occasions fires had broken out in many sections of the country and were ranging through the logged-off lands, and there certainly would have been serious forest conflagrations had there not come timely rains. These thoroughly wet the forests and checked the incipient fires. I don't believe there will be any more fires this season."

opening of the academic year 1908-09. Dr. John Laurence Gerig will have barge of the new department.

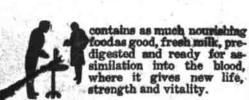
was graduated from the University of Missouri in 1898 and took his master's degree there the year following. He got a Ph. D. from the University of Nebraska in 1902, after he had instructed a year in Missouri. He was an instructor in Nebraska for four years and afterward a year at Williams in the modern language department. He is now a lecturer at Columbia.

Dr. Gerig will give courses of one hour a week in elementary and advanced Old Irish, elementary Welsh and in the elements of comparative Celtic grammar.

For any pain, from top to toe, from any cause, apply Dr. Thomas' Eelectric oil. Pain can't stay where it is used.

Dr. Horace Fletcher, the celebrated authority on diet, says that it is not the quantity of food we eat that gives us strength, but the amount we assimilate.





#### MANY NEW HOMES ADD BEAUTY TO CITY

Contract Let For Combination Store and Apartment on Eleventh.

At the northwest corner of Eleventh and Montgomery streets D. J. Burns is preparing to put up a combination store and apartment building. A local archi-tect has been commissioned to draw the plans of the proposed improvement, which will have a dimension of 50x75

which will have a dimension of 50x75 feet and a height of two stories. The building will rest on a full concrete foundation and basement.

The ground floor will be divided into four storerooms, and the second floor will be arranged into four apartments, three of which will contain three rooms and the other four rooms. The estimated cost of the structure is \$12,000.

Permits for the erection of seven modern homes, the total cost of which will aggregate about \$35,000, were taken out yesterday. On Lovejoy street, between Twenty-third and Twenty-fourth, J. J. Hawes will put up a two-story frame residence at a cost of \$5,000.

George Fitzgibbon was granted a permit to erect a two-story frame dwelling on Northrup street, between Twenty-fifth and Twenty-sixth, to cost \$4,500.

Jones & Margulis are preparing to build three 1½-story cottages on Corbett street at a cost of \$9,000.

W. A. Robb will build a bungalow on Patton road at an estimated cost of \$3,200.

Patton road at an estimated cost On East Lincoln street, near Rowland, Grace Wanzer will erect a one-story residence at an expenditure of \$3,500.

#### GOLD PLACERS ON SAN JUAN RIVER

(From the Denver Post.)

Here is the true story of a great
placer mining region on the San Juan
river in Utah, about eighty miles west
of the southwest corner of Colorado. of the southwest corner of Colorado. The nearest points are Mancos, Farmington and Gallup, N. M., the distance to the deposits in either case being about 200 miles. Preliminary to the recital which follows, it may be stated that persons of the Sen Lucy. stated that portions of the San Juan river have been prospected at various times. This morning C. H. Spencer, formerly of Mancos, Colorado, called and, in the course of an hour's conversation, developed the fact that he not only discovered vary rich placers. only discovered very rich placers run-ning from \$2 to \$8 per cubic yard, but

is now successfully operating them.

The source of the gold has been traced to the massive sandstone placers which skirt the San Juan River on both sides for almost its entire length. The gold of the gravel beds as well as of the sandbeds is too coarse for cyanidation, but can readily be recovered by amalgamation. The sand and gravel deposits slope back from the gravel beds along the river a distance of 4,000 feet to the bluff placers, which are also gold bearing. The deposit has been prospected up and down for many miles always developing the same results. Exellent results are obtained uniformly throughout that large area.
When asked how he came to explore

the country in the first place, Mr. Spencer said: "I went down there in October, 1985, with another party, for the purpose of taking a preliminary survey of the conditions and possibilities. In January, 1906, I went back there, accompanied by C. L. Tripp of Boulder, in the interest of a Chicago syndicate, which had raised funds to put in appliances for washing the gravel beds. I took with me a boiler, engine ers who today discussed ers who today dis

(Special Dispatch to The Journal.)

Walia Walla, Wash., Aug. 28.—E. S.
Russell, a farmer near Trigo, has exposed a cheap swindle by which a number of Walla Walla meat dealers have been giving short weight on lard bought Spencer took in a party with supplies and the necessary machinery, including a Pierce amalgamator, to run the sands on a large scale to see if they would have much more in other increases and the necessary machinery, including a pierce amalgamator, to run the sands on a large scale to see if they would not seemen the supplies and the necessary machinery, including a pierce amalgamator, to run the sands on a large scale to see if they would not seemen the supplies and the necessary machinery, including a pierce amalgamator, to run the sands on a large scale to see if they would not seemen the supplies and the necessary machinery, including a pierce amalgamator, to run the sands on a large scale to see if they would not seemen the sands of the pails. Russell visited a local dealers, and asking for a pail of large scale to see if they would in 10-pound pails. Russell visited a local dealer, and asking for a pail of large scale to see if they would in 10-pound pails. Russell visited a local dealer, and asking for a pail of large scale to see if they would in the pails. It was found that in 10-pound pails. Russell visited a local dealer, and asking for a pail of large scale to see if they would in the pails. It was found that the pails as a substitution of the pails. It was found that the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails as St. Louis firm. As lard is sell, the pails

and carried by pipe lines to any part of the ground.

The company he is representing as general manager is called the Red Rock Placer company of Albion, Nebraska. Its representative, W. M. Reed, has been with the expedition throughout its investigations and is well satisfied with the results accomplished. Other members of the party were Jerome De Jardid C. Law and L. A. Tripp. The climate is very fine and work can be carried on all the year round. They employ a number of Navajo Indians, who are glad to work for \$1 a day, and made very efficient laborers. All the ground taken by the Albion company lies north of the Navajo reservation on the San Juan river. Mr. Spencer firmly believes it will prove to be one of the most productive placer mining sections in the west.

The Gold Dredging Company of America, with offices at rooms 28-28, 142½ Second street, this city, own ten square miles of this valuable deposit adjacent to the above named property, the San Juan river running through the great placers in their entirety. Some very effective photographs of this wonderful desert country may be seen at the company is arranging for a 6,000-yard machine to be installed on their grounds within the next few months.

SHOT HIMSELF TO

ESCAPE CONSUMPTION

(Special Dispatch to The Journal.)

Tacoms, Wash., Aug. 28.—Assured by

(Special Bispatch to The Journal.)
Tacoma, Wash, Aug. 28.—Assured by his physician that he had consumption and his days were numbered, W. J. Allen, a civil engineer, was unable to bear the suspense of waiting for a lingering death and last night shot himself at his apartments at 1904½ Tacoma avenue. His dead body was found an hour later by his wife and little girls. It was lying on a bed in a pool of blood, with a revolver alongside.

Allen was 39 years of age and came to Tacoma from Pennsylvania, seven years ago. He was employed by the Independent Asphalt company.

Sitting on the bed he had placed the revolver to his right temple and pulled the trigger, death probably being instantaneous. He was expert in his work and has been intrusted with important engineering affairs about the city.

#### SELLWOOD'S BANK SOON TO MOVE INTO FINE QUARTERS



Sellwood Bank Which Opens September 1. Sellwood's new \$20,000 bank building

is about completed and will be occupied Hume, president, and C. A. Hume, cashthe first week in September by the ler, with the following well-known Bank of Sellwood, the east side's newest names on the directorate: A. W. Campand one of Portland's most flourishing bell, J. M. Nickum, Theo. Nols, Peter financial institutions. This bank was Hume and D. M. Donough. The bank-

## MONEY IN PLENTY PORTLAND HAS FOR FALL TRADE LED EVERY CITY | later manufactured into butter here and the product in many instances shipped back to where the raw material first originated. The pear crop of Oregon this year will break all records. It will be sold as far east as the Atlantic ocean, some small amounts going into European territory. The apple crop will bring prices that will again make the producer smile. The world's crop is small, but Oregon still sends forth a good production. The livestock industry of the state of Oregon is in the best possible shape.

Movements.

CITY'S FINANCES IN BEST POSSIBLE SHAPE

Failure of Last Week Has Had No Local Effect Except to Depositors -Gilt-Edge City Bonds Allowed To Go Begging.

That there is plenty of money in Portland bank reserves to take care of season is the declaration of local bankers who today discussed the situation. The banks never were in better condition and the state of general business

All over the country the prominent cause of tight money for bond invest-

capital in glit-edge 4 per cents when they could make much more in other in-vestments that had but slight specula-

dium, and accompanying all times of great prosperity there is a distressing lack of money to carry the increased burden of trade without a painful strain.

Low Rates East.

On September 11, 12 and 13 the Canadian Pacific will sell round trip excursion tickets to St. Paul, Chicago and eastern points at very low rates. This will be the last excursion of the season. Make your sleeping car reservations now. For full particulars regarding rates, etc., call on or address F. R. Johnson, G. A. P. D., Portland, Oregon.

Larcener Accused of Forgery. (Special Dispatch to The Journal.)
The Dalles, Or., Aug. 28.—John Frakes, after completing a sentence of 60 days in the county jall for larceny, has been taken to Heppner by a deputy sheriff of Morrow county, where he is wanted on a charge of forgery.

# The officers of the bank are Peter

organized about six months ago with a fully paid-up capital of \$30,000. Since its establishment it has obtained a teenth streets, is a two-story brick growth far beyond the expectations of its officers; in fact, the business and deposits of the bank are much greater than was looked for at the end of a year, while the institution has been in operation less than six months.

Hume and D. M. Donough. The bank of the bank is located at the corner of Umatilla avenue and East Tair. In the cost of Umatilla avenue and East Tair. In the cost of the structure of East Tair. It is a two-story brick structure 50x100 feet. The ground floor is arranged into three storerooms, in addition to the bank's quagters. On the upper floor are four offices and three well-appointed living apartments. The cost of the structure was about \$20,000.

Conditions.

SOUND CITY REFUSES TO RECOGNIZE FACTS

Washington Newspaper Bolsters Building In Home Town But Fails To Take Note of Fact That Rose City Has National Record.

In a recent edition of the Seattle Times some very startling statements all the legitimate business of the fall were made relative to the building operations now going on in that city, and in comparing the number of new structures now going up there with those under construction in several of the largest and most prosperous cities in the country.

LARD PAIL APART

LARD P For instance, the statement is made, United States, during the first six months of this year, Seattle is credited with 4,360 new buildings as against 2,253 for New York city. In the same period Portland is allowed the modest number of 2,071 new structures, nearly as many as New York, but considerably less than half Seattle's number.

Scattle Pats Herself.

to doubt the accuracy of the informa-tion used by the Times in making up its table of building increases and percentage gains, it is just as well to state that for more than half the months during the past year and a half Portland has led every other city in the country in the gain per cent in the value of new building construction.

Buy Midland acre tracts. Knapp & Mackey, room 2, Chamber of Commerce, Chaplin & Herlow, \$32 Chamber of Commerce. Phone Main 1652.

Preferred Stock Canned Goods. Allen & Lewis' Best Brand.

#### SAVINGS BANK

#### TITLE GUARANTEE & TRUST CO.

OPEN ON SATURDAYS FROM 9 A. M. TO 1 P. M.

AND ON SATURDAY EVENINGS FROM 5 TO 8 O'CLOCK.

WE PAY 4.% INTEREST On Savings Accounts, Interest Com-pounded Semi-Annually.

WE PAY 3% ON DAILY

OFFICERS: THORBURN ROSS - - President GEORGE H. HILL - Vice-President T. T. BURKHART - - Treasurer

JNO. E. AITCHISON - - Becretary

Balances of Check Accounts.

240-244 Washington Street (Corner Second)

PORTLAND, OREGON

PROSPERITY

Heavy Crops and High Prices Bring Easy Financial Means.

FRUIT AND GRAIN YIELDS ENORMOUS

Farmers Receiving Higher Prices For Dairy Products Than Any Place Else On Earth-Livestock Market Is Steadily Improving.

With a potato crop that will he fully twice as heavy as a year ago, a wheat crop much above normal yields, a hay crop that is a very liberal production and fruit crops that are record breakers, Oregon producers are scarcely worrying over the money situation in the east at

Not only do the crops show much greater volume than a year ago, but the prices paid are in practically every instance much greater than a year ago, when it was thought that record values had about been reached.

Nowhere on earth is there a locality that secures so high a price for butter fat as do the farmers of Oregon. Even the far-famed Elgin, Illinois, marketconsidered in butter circles what Chicago is to the world's wheat marketis always several cents a pound lower than the Portland market. Portland creameries receive cream on this account from so far away a locality as Utah, and even into Montana the empty cans are sent out by Portland creamer-ies to be returned with cream which is later manufactured into butter here and

Oregon is in the best possible shape. Cattle are high, sheep are high, and for hogs the values may be considered

hogs the values may be considered fancy.

All these products of Oregon will All these products of Oregon will bring that much more money into the circulation of the state. Every year Oregon is exporting more and more of the state's product, and the greater volume of sales to the outside, the more money is returned to this city.

Then, again, the volume of imports is not increasing nearly so feat and as the not increasing nearly so fast, and as the exports grow larger the imports will look that much smaller in comparison.

## SAFE

#### STEADFAST

When a bank has become twenty years old, and well rooted in the community, it is a good place to deposit

"Oldest Trust Company in Oregon" With Resources of Over

\$2,400,000.00

Offers you a safe depository.

WE PAY 2 per cent on check accounts.

21/2 per cent on ten days' call. 3 per cent on savings accounts, and on six months'

31/2 per cent on thirty days'

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 CO. OF OREGON S. E. Corner Third and Oak Sts. Phone Exchange 72.

BENJ. I. COHEN......President
H. L. PITTOCK...Vice-President
B. LEE PAGET.....Secretary
J. O. GOLTRA....Ass't Secretary

Practically every producer in the state of Oregon therefore, has much more money than ever. With wheat selling at the farm gates at 70 cents a bushel, there's a very handsome profit in graingrowing for the farmer even in these days of high wages for farm help. A very large per cent of Oregon's crop of wheat is always sent to Europe, and this money helps to build up some other Oregon industry

"An East Side Bank for East Side People."

#### Some Reasons

Paying bills by check, rather than with money.
You always have the exact change. You always have a record of e transaction You always have a receipt for money paid.
You can hay bills by mail as well as over the counter.

Your money is secure from loss by fire, thieves or carelessness. It is doing business in a businesslike way The Commercial Savings Bank

Solicits checking accounts, large and small. Also SAVINGS AC-COUNTS on which 4 per cent interest is paid from \$1.00 up.

ENOTT AND WILLIAMS AVE. George W. Bates.....President J. S. Birrel.......Cashier

**ASSOCIATION** Marquam Bldg. Portland, Ore.

other state.

CONDENSED REPORT OF

#### The United States National Bank

Submitted to the Comptroller of the Currency at the Close of Business August 22, 1907.

ASSETTS. Loans and discounts....\$3,681,682.83 U. S. bonds to secure cir-787.756.85 125,000.00

banks .. 2,942,790.10-\$3,442,790.10

\$8,537,179.28

LIABILITIES.

and undivided 500,000,00 Capital ... Surplus a profits . Circulation ........... Dividends unpaid .....

\$8,587,179.28

Attest Correct: J. C. AINSWORTH, President,

## Open **Evenings**

From and after August 31st the Savings Department will be open for the accommodation of its patrons on Saturday evenings from 5 to 8 o'clock. Four per cent interest paid on savings accounts

#### Merchants Savings and Trust Company

247 WASHINGTON STREET.

CAPITAL FULLY PAID - \$150,000.00

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

#### BANKERS AND LUMBERMENS BANK

Corner Second and Stark Streets PORTLAND, OREGON

Capital Stock, \$250,000.00

**OFFICERS** 

F. H. ROTHCHILD . . . . . . . . . . . . . . . . . First Vice-President JOHN A. KEATING . . . . . . . . Second Vice-President and Cashier