

BANKS ARE HEALTHY CONDITION

Sudden Call of Comptroller Shows Portland Nationals in Finest Possible Shape—First National Carries Twice Reserve Required.

United States National Cash Reserve Nearly as Great—Credit of Both Unassailable—Country Banks Show Splendid Strength.

Statements made by Portland national banks in response to a call sent out yesterday by the comptroller of currency show an amazingly strong condition of these banks. Although the national bank law requires that a reserve of 25 per cent of the deposits be carried constantly, the First National has 50 per cent and the United States National 40 per cent on hand and due from banks. Another feature of the statement is that these banks have actually increased their accommodation loans since the last statement, made August 22.

The statement is said to be an indication of the average strength of the Pacific northwest financial situation. The city and country banks are in splendid condition when it is considered that many have balances held in the east by the rule that has been enforced against releasing the funds of western correspondents.

Five Portland banks that have approximately \$35,000,000 deposits are carrying nearly 50 per cent of that amount of reserves, or double the amount of reserves required by the federal laws. If this single fact would not restore the complete confidence of the public in the banks then it is said nothing would.

PROGRESS SHOWN IN KINDERGARTEN CLUBS

At the Kindergarten club's meeting at the People's Institute yesterday afternoon great satisfaction was expressed at the progress made in the movement to establish the kindergarten as part of the public school system.

A letter was read from C. M. Ide-man who has been looking up the law on the question of giving his opinion that the school board has power to adopt the plan and to appropriate money for the maintenance of the kindergartens. It is the wish of the taxpayers.

The mothers' clubs of the various schools, particularly that of the Brooklyn school where a kindergarten is maintained through the efforts of Miss Alpha L. Dimick and the Mothers' and Teachers' club favor the plan and the Women's club has adopted resolutions in behalf of the movement.

Invitations were extended at yesterday's meeting to the various mothers' clubs of the city to send their delegates to the next meeting of the Kindergarten club of which Miss Mary Barlow is chairman, to be held Monday, December 16, at the Institute.

It is hoped to get the question of adopting the kindergarten as a part of the public school system before the annual meeting of the school board.

DEAD HEADS WORTH HUNDREDS WORTH

City Engineer's Estimates Show Large Sum for Streetcar Tickets.

Just \$1,500 worth of streetcar "dead head" tickets were used by the city engineer's department last year, according to the estimate of expenses for the year 1908 furnished the assessor and the mayor this morning by City Engineer D. W. Taylor.

Mayor Lane's fight to eradicate the "dead head" tickets from the municipal government has necessitated estimates for streetcar tickets to be included in the general estimates for the year. Last year, of course, no appropriations were made to cover streetcar fares. All city employees rode on passes furnished by the Portland Railway Line & Power company. Although the question as to which officers of the city government would properly be entitled to free transportation over the carlines has not yet been officially decided, and although the mayor has expressed the opinion that none of them should ride on passes, Mr. Taylor has decided that the safest thing to do was to include the estimate for tickets in his yearly statement.

For the general fund of the city engineer's department for next year Mr. Taylor believes that \$99,225 will be required for the street repair fund, a total of \$100,770 is asked for, making the total for the department \$199,955. This year the street repair fund received, counting extra appropriations made during the year, \$94,872 and the general fund \$2,881, a total of \$377,753. The increase is therefore \$12,642 over last year's expenditures.

For the general fund last year an estimate of \$73,015 was made and for street repairs \$29,000. The appropriations made during the year, however, and the increase in the number of employees and in salaries, brought the total expenditures to \$102,642.

The estimates for the general fund for next year include material and equipment for general engineering, 1908, \$4,225; 1907, \$4,230.60; salaries, 1908, \$2,220; 1907, \$61,800; street and sewer improvements, 1908, \$14,860; 1907, \$13,324; sewer repairs and material, 1908, \$15,220; 1907, \$13,024.

In the street repair fund estimates for salaries for the coming year are \$52,570 for 1907, \$49,292 for material, 1908, \$48,200; 1907, \$45,680; bridges and elevated roadways, 1908, \$4,000; 1907, \$2,964; macadam, gravel and cuttings, 1908, \$18,000; 1907, \$15,219; gutters, sidewalks, etc., 1908, \$7,000; 1907, \$8,160.72; maintenance of hard surface pavements, 1908, \$4,000; 1907, \$29.95; street signs, 1908, \$500; 1907, \$260.

YOUTH PUZZLES IDAHO LAWYERS

Orator Qualifies for Jury Duty but Is Not Wanted by Either Side.

Boise, Ida., Dec. 5.—With both the prosecution and defense having exhausted half of their preemptory challenges, the examination of witnesses as to their qualifications to sit as jurors in the trial of George A. Pettibone for the murder of ex-Governor Steuneger was continued today.

Attorneys for both sides appear to be waiting for a jury over J. H. Frazer, a college boy, who qualified last night. Frazer graduated from the university of Idaho last June and is now studying law.

After graduation he went to Eugene, Oregon, to represent his college in debate on the race problem and then went back to his father's farm with a set of law books to prepare himself for his profession.

Darrow and Hawley are both doubtful about the advisability of allowing a mere boy to remain on the jury but the fact that he answered all questions with such apparent honesty makes the situation difficult, as each fears the objection of other jurors should be peremptorily exercised.

Charles Yarrington, who was called before last night's adjournment, was passed by the state and defense for cause. He is a streetcar conductor, and belongs to the carmen's union.

J. E. Clark was peremptorily excused by the state, and Jack Parks, a Boise saloonkeeper, was called, but failed to qualify.

Alex. Harvey, a contractor at Boise, was called.

RECIPE FOR COLDS.

Mix half pint of good whiskey with two ounces of glycerine and add one half ounce concentrated oil of pine. The bottle is to be well shaken each time and used in doses of a teaspoonful to a tablespoonful every four hours. The concentrated oil of pine comes in one half ounce vials packed securely in tin screw top cases which are intended to protect it from light and retain all the original ozone. Don't use bulk oil of pine or imitations of concentrated. They are insoluble and work havoc to the kidneys. Any druggist has the concentrated oil of pine. It will also be found a most excellent remedy for lumbago and all forms of uric acid rheumatism. For this purpose it is taken raw, a few drops on sugar at night and morning.

Concentrated oil of pine is the result of many years experimenting by one of Philadelphia's foremost doctors who after endless research at last secured a truly soluble oil of pine, so make sure to get the real thing. It also makes an excellent salve to be applied externally on the chest or bruised parts. For this purpose a teaspoonful of the raw oil is added to a saucertful of hot lard.

KANSAS CITY BANK CLOSED

National Bank of Commerce Forced to Wall by Heavy Run of Depositors.

(United Press Leased Wire.) Kansas City, Mo., Dec. 5.—The National Bank of Commerce failed to open for business this morning.

A statement published today in reply to Rigdeley's call shows the effect of the stringency. The National Bank of Commerce deposits last August when last called on for a statement were \$35,000,000. Yesterday they were \$16,000,000.

In August the cash on hand was \$16,000,000. Yesterday it was \$6,000,000. Loans and discounts declined from \$16,000,000 to \$12,000,000. Resources from \$29,000,000 to \$24,000,000.

The National Bank of Commerce was the largest bank in the Missouri valley. A notice was found on the door this morning reading: "This bank is closed by the order of the board of directors. It is in the hands of Bradley, the bank examiner, by order of the comptroller of the currency."

No other banks are affected. President W. S. Woods will issue a statement later in the day. Vice-President Winant says the bank was murdered by talk and that at present nothing is to be done to pay the depositors in full. The bank paid out cash too long and allowed the reserve fund to fall below the legal point. In a few months the bank intended to occupy its new 15-story building.

REV. REEVES WILL BE CALLED TO PIEDMONT

A meeting of the congregation of Piedmont Presbyterian church was held in the church Wednesday evening. Rev. A. J. Montgomery, pastor of the Third Presbyterian church, presided. K. K. Baxter, on behalf of the pastoral committee of the Piedmont church, submitted the report which recommended that the congregation extend a call to the Rev. N. S. Reeves of Devils Lake, North Dakota, who is at present supplying the church. The report was unanimously agreed to, and a committee consisting of Messrs. Baxter, Vosper and Ickum was appointed to sign the call on behalf of the congregation. Messrs. Bruue and Vosper were appointed as commissioners to prosecute the call before the Presbytery of this city. The Rev. N. S. Reeves comes to Piedmont church well recommended, and the prospects are bright for a large increase in the church membership.

A. B. Steinbach & Co.



Boys' and Children's Clothes

You can save a dollar or more in our daylight basement salesroom. Boys' fancy Suits, Sailor and Russian styles, fine all-wool Serges and Cheviots, all trimmings used are first-class, double and single-breasted effects, 3 to 8 years, \$2.65, \$2.95 and \$3.15. Boys' two-piece Suits, all-wool fabrics, heavy weight, for winter wear, single and double-breasted styles, knickerbocker or plain pants, garments that have shape and finish, ages 5 to 12 years, \$3.35 to \$5.00. Boys' Russian Overcoats, and fancy Reefers, large assortment of fancy fabrics and patterns in gray, crimson and tans, making neat combinations for boys from 3 to 8 years, priced from \$4.95 upward. A very useful and appropriate gift for holiday remembrance is one of our coupon orders, good either before or after the holidays. Do your shopping early and avoid the last minute rushes.

WILL PROMOTE FOREIGN TRADE

Representatives of Leading Cities Assemble to Confer With Straus.

(United Press Leased Wire.) Washington, D. C., Dec. 5.—At the invitation of Secretary Straus, of the department of commerce and labor, representatives of the chambers of commerce and boards of trade of 20 of the leading cities of the United States assembled in conference here today to discuss ways and means for promoting the country's foreign commerce. The meeting today is the first of a series of similar conferences planned by Secretary Straus. The chief purpose is to establish closer relations between the commercial bodies of the country and the department of commerce and labor. So many cities are interested in the movement for the extension of American commerce abroad that it was found impossible to accommodate delegates from all at one conference. Those invited to participate in the present conference included the commercial organizations of Chicago, Philadelphia, Cincinnati, New York, Atlanta, New Orleans, Boston, Minneapolis, St. Paul, Pittsburg, Galveston, Richmond, Seattle, Milwaukee, Portland, Oregon, and Charleston, South Carolina.

The idea of these conferences is to crystallize the work of extending the United States' foreign commerce in manufactures, and they will be held during the winter for the effect their action is expected to have on congress. Although the work of extending foreign commerce has been largely increased during the past year, especially since the organization of the department of commerce and labor, and of the bureau of manufactures, at the same time the United States is far behind other countries in its study of commercial conditions, and its efforts to push the sale of its manufactured products. Secretary Straus will tell the conference of the results already achieved by his department and will ask the views of the commercial representatives on the further development of practical plans for rendering the department of greater service to the commercial interests of the country.

INDIANS TO RECEIVE FORTY THOUSAND RENT

(Special Dispatch to The Journal.) Pendleton, Or., Dec. 5.—The payment of \$40,000 rent money will be made immediately to the Umatilla Indians. The money has been delayed on account of the money panic, but is now on hand and will be distributed from the effect their action is expected to have on congress. The sharpshooters in the company are as follows: First Lieutenant Raymond A. Babb, Private Winston H. Malton, Private Otto D. Drain, Corporal Robert S. Huston, Private Dean Gilkey, Sergeant Oscar A. Faust, Corporal W. W. Branstetter, Private Henry Bower, Private Elgin E. Perdew, Private William G. White, Private John M. Clark, Private Alva E. Pritchett.

WOMEN OF PULLMAN FIGHTING SALOONS

(Special Dispatch to The Journal.) Pullman, Wash., Dec. 5.—The women of this city are working hard to defeat the saloon candidates at the coming election. Yesterday 200 children and as many women paraded the streets carrying banners, singing hymns, and giving yell, which were led by a local pastor. All wore ribbon badges labeled "Vote it dry."

SHARPSHOOTERS HAVE TARGET PRACTICE

(Special Dispatch to The Journal.) Eugene, Or., Dec. 5.—The reports of companies A and C, Fourth regiment, O. N. G., of this city, on the year's target practice have been completed. In

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Preparation for colleges, U. S. Military and Naval Academies. Accredited to Stanford, Berkeley, Cornell, Amherst and all State Universities and Agricultural Colleges. Manual training. Business course. The principal has had 29 years' experience in Portland. Comfortable quarters. Best environments. Make reservations now. For illustrated catalogue and other literature address J. W. HILL, M. D., Principal and Proprietor.

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If you need a stove, get one from us at cost. We are manufacturers, and must raise money to meet our obligations. All stoves at actual cost of manufacture

\$1.50 \$2.50 \$2.75 \$3.25

All \$2.50 Values All \$4.00 Values All \$5.00 Values All \$5.50 Values

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\$3.50, \$4.00 or \$5.00

Best OAK SOLE LEATHER used in all our Shoes.

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PORTLAND'S BEST SHOE STORE

CORNER SEVENTH AND WASHINGTON STREETS.

"IF IT'S SHOES, IT'S ROSENTHALS."

ADAMS WILL GO TO COLORADO

Idaho Prosecutor Will Dismiss Charges and Send Prisoner to Telluride.

(United Press Leased Wire.) Wallace, Ida., Dec. 5.—Prosecuting Attorney Hanson announced today that the charges against Steve Adams in Shoshone county would be dismissed at the next term of court. This leaves the road open for the Colorado officers who are reported to be on route here to take Adams back to Colorado to answer the charge of murdering Arthur Collins near Telluride.

Adams was twice tried for the murder of Fred Tyler in this county. Both resulted in disbarment. The last trial was at Hildreth. There was another charge against Adams in this county for the murder of Ed Boule. The warrant has never been served and it is now announced that it never will be.

RESIDENCES ON EAST SIDE ARE PURCHASED

The East Portland Heights residence of Emory Ellser has been sold to Mrs. Anna Kruse. The property is located in Brush's second addition, has a frontage of 65 feet and was sold for \$2,850.

Fred L. Olson has purchased from the Irvington Investment a quarter block at the northwest corner of Brazee and East Sixteenth streets, for \$2,000.

The Fidelity Trust company has sold to Albert G. Eschman a 25-foot lot on a quarter block R. Keen's quarter block and Twenty-fourth streets, consideration \$2,000.

Melvin A. Peter and Gertrude Kinney have purchased from James J. Marshall a 60-foot lot at Rosedale, Upper Union avenue, consideration \$1,500.

Edith M. Welch has purchased from W. M. Killingsworth a residence lot at Walnut Park for \$1,000.

A quarter block R. Vernon has been sold by the Moore Investment company to Edna R. Irwin for \$1,000.

Mrs. Emma S. Schlokeiser has purchased from L. E. Keen a quarter block at Sellwood; consideration \$800.

It is fairly safe to say that Bryan won't choose Grand for Cassaway Davis for his running mate.

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You can save a dollar or more in our daylight basement salesroom. Boys' fancy Suits, Sailor and Russian styles, fine all-wool Serges and Cheviots, all trimmings used are first-class, double and single-breasted effects, 3 to 8 years, \$2.65, \$2.95 and \$3.15. Boys' two-piece Suits, all-wool fabrics, heavy weight, for winter wear, single and double-breasted styles, knickerbocker or plain pants, garments that have shape and finish, ages 5 to 12 years, \$3.35 to \$5.00. Boys' Russian Overcoats, and fancy Reefers, large assortment of fancy fabrics and patterns in gray, crimson and tans, making neat combinations for boys from 3 to 8 years, priced from \$4.95 upward. A very useful and appropriate gift for holiday remembrance is one of our coupon orders, good either before or after the holidays. Do your shopping early and avoid the last minute rushes.

COFFEE IS A STRONG DIURETIC

Coffee is a strong diuretic irritant; it interferes with digestion, and affects the kidneys in a great many cases where it is not even suspected.

If you value health and a sound body, the wise thing to do would be to quit coffee and give Postum a fair trial—say, two weeks. "There's a Reason."

Read the famous little book, "The Road to Well-Being," in pigt.