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can be provided with an annual income for life in event of your death, at less cost than you can make the same provision for your wife or your children.

This contract can be obtained at a low cost.

In writing for terms state the amount of cash you would like to draw out at end of limited payment period, your age, your mother's age and the amount of annual income for life you would like to provide for her in case of your death.

This form of contract was devised and introduced by The Company which ranks

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First—in Amount Paid Policy-holders.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK,
RICHARD A. MCCOY, President.

Alma D. Katz, manager, Boise, Idaho.
Frank L. Hammond, District Manager, Pendleton, Oregon.

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Don't be satisfied to move along in the same old way for low wages. We can help you carve out a successful career. Thousands have increased their salaries by following our plan. We can train you in spare time and at small cost for any of the following positions:

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Or call on our local representative, T. W. Bracking, 127 Lee street Pendleton, Ore.



ON HIS ANNUAL VISIT

Santa Claus can bring nothing better than Rese Buggies for driving his friends and yours on jaunts in the open. The various vehicles we have at Santa's call differ only in style, size and cost—in excellence they are alike. Give Kris our address for Wisconsin wagons, barks and buggies. All air-dried timber; steel clad hubs; sold on a guarantee to run easier than any other make. We are agents for Um-tla county. Give us a call.

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Grays' Harbor Com. Co.
Opp. W. & C. R. Depot

WEEKLY FASHION LETTER.

New York, November 21.—It does seem that the women of Gotham, therefore of the entire country, since styles emanate from here should be most thankful for the pretty fashions we have this year. Then among the future blessings they should ask for the power of discrimination, for there are so many beautiful things in the shops with which milady is expected to adorn herself that it is very difficult to know what to and what not to buy.

Already the stores, having reaped their harvest from the top-season prices are beginning to make appreciable reductions on the smart fabrics of winter and the day of the woman whose dress allowance is by no means considerable seems near at hand.

Silky zibelines, chevots and home spins which sold at two dollars a yard at the opening of the season have been reduced one-third and the same is true of expensive voiles, etamines, satin brocades, mousselines and materials for afternoon and evening wear.

The values of trimmings of every description have been correspondingly cut so that it is now possible to have a gown with all the pristine elegance of advance-season modes at a very much less cost.

Wider and More Elaborate Skirts.

That new skirts will be wider and more elaborate is attested by a pretty model in brown imitation voile. The skirt is laid in three tiers, each being bordered with a band of delicate chenille and silk embroidery. Around the waist the fullness is gathered, though the upper tier is scant because of the general full effect of the design.

The bodice is accordion plaited and blouses over a girdle of darker brown satin. Falling over the blouse front and back is a holero of bands of lace stitched together with strips of brown satin to match the girdle. The sleeves are laid in box plaits at the top but the puff below the elbow is tucked, the tucks being held in place with stitchings of French knots instead of the regulation machine stitching.

The collar is a pretty symphony in burnt cream lace with pipings at the top of burnt orange velvet, olive green louisine, cream net and white chiffon. Only the faintest glimpse of each color and material is visible, but the effect is very complicated and artistic.

Women who object to elaboration in street costumes will probably not smile upon the growing tendency to expand upon tailor made dresses. In fact except for morning wear very few strictly tailored gowns are seen. The velvets and rich cloth are all trimmed ornately and are as apropos for calling as they are for street purposes.

Appropriate to Season.

Appropriately with the Thanksgiving displays there come some smart designs for country wear. Brown is a leading color for these costumes and shares favor with hunter's green, a revival this year, and cranberry red, with its delightful darker shadings of blackish-bronze.

Among the automobile styles there are some striking novelties in fur. Bear and monkey skins are the prevailing furs and nothing has yet been introduced to supplant them in modish favor. Russian cat pelt is pretty, but almost too delicate for the different kinds of weather that one is expected to encounter at country house parties. A handsome auto coat with hat to match, reaches to the hem of the gown and is made of long-haired monkey skin. Over the shoulders there droops a deep cape collar, the fronts of which fasten with chains caught at each side with winsome little lynx heads. The pates of the monkeys are almost too human to make them fashionable, hence the heads of other animals must be used for the purpose.

MAUDE GRIFFIN.

In Wearing Veils.

"How many women are persistently ruining the 'bloom' of their lips and the contour of cheeks and all pleasant 'expression' by pinning their veils too tightly across the face," said a woman. "Observe the women on the streets, and you will see any number of them at frequent intervals 'pouting' out their lips so as to push off the pressure of the tightly drawn veil and all unconscious that the peculiar action has grown into a fixed habit or that it makes a perfect caricature of their faces every time they do it."

Little Things.

It is the little things of life after that prove the most trying. Burenn drawers that stick are sometimes more difficult to endure than a serious trouble. It is worth while to stop and remember that to rub the offending edges with a cake of hard soap, a bit of stove blacking or even a soft lead pencil will make life worth living again. If the windows of our poorly built houses rattle at night aggravatingly, a few slips of folded newspaper will stop the noise and bring peace and slumber.

A Useful Cement.

Gin and gelatin make a very good cement, which is so clean it leaves no mark afterward. Dissolve a small quantity of gelatin in some gin until it is of the consistency of thick gum. Wash the edges of the china or glass to be joined, then apply the cement and allow it to dry.

Sick headache absolutely and permanently cured by using Moki Tea. A pleasant herb drink Cures Constipation and indigestion. Makes you eat, sleep, work and happy. Satisfaction guaranteed or money back. 25c and 50c. F. W. Schmidt & Co.



A Girl's Essay on Boys.

At a recent board school examination for girls one of the tasks was an essay on boys, and this was one of the compositions just as it was handed in by a girl of twelve:

The boy is not an animal, yet they can be heard to a considerable distance. When a boy hollers, he opens his big mouth like frogs, but girls hold their tongue till they are spoke to and then they answer respectable and tell just how it was. A boy thinks himself clever because he can wade where it is deep, but God made the dry land for every living thing, and rested on the seventh day. When the boy grows up, he is called a husband, and then he stops wading and stays out at nights, but the grew-up girl is a widow and keeps house.—London Tit-Bits.

Convalescence.

At nine poor Tom was sick in bed, A towel wrapped about his head.
At ten the pain is somewhat less, But still he feels too ill to dress.
Eleven—Thomas thinks that he May possibly get up for tea.
He takes some nourishment at noon And hopes he may feel better soon.
At one he groans and says perhaps He may be getting a relapse.
"It's wonderful," he says at two, "What good fresh air will sometime do!"
At three, to see him slide down hill, You wouldn't know he'd been so ill.
N. B.—This illness, I've heard say, Need not be feared on Saturday.
—Young Folks' Herald.

Professor—Suppose you were engaged in the autopsy of a subject and it gave signs of life, what would you do? Student—I think I should—change the subject, sir.—Town and

Hot Lake

Oregon's Greatest Natural Wonder

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For ages it has been known as the "Big Medicine" of the Indian. Flow 2,300,000 gallons per day, boiling hot—many acres of the hottest spring water in the world.

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Marvelously curative in diseases of stomach, bowels, liver, bladder, skin and blood; also in rheumatism, catarrh, neuralgia and other nervous troubles.

Every up-to-date convenience and equipment of high-class, modern hotel.

Rates: Hotel, 10.00 to 15.00 per week. Baths, single bath, 35 cent; one week, 1.50 three weeks 3.50. Mud 4.00 per week.

Sit down and write for our illustrated booklet today. It will interest you. Address

Dr. G. W. TAPE, Gen. Man., or Dr. W. T. PHIPPS, Medical Supt., Hot Lake Oregon

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