

THE CAPITAL JOURNAL

E. HOFEL, Editor and Proprietor

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AN OREGON CAPITALIST WHO MAKES FARMS BETTER.

Geo. W. Eyre of this city got hold of a fine dairy farm at Turner some time ago.

He found it in a terribly run down condition and proceeded to fix it up.

A great many tumble-down farms in Oregon need a little of that kind of treatment.

Mr. Eyre blowed in about \$5000 on new buildings and repairs and has just sold the place for \$25,000.

There are capitalists owning farms in Oregon letting them grow up to brush.

The old rail fences that enclose them haven't had a new rider put on them for forty years.

The fence lines are a wilderness of brush and the home of squirrels, rabbits and vermin.

They breed enough scale and insect pests to run all the orchards for miles around.

That kind of land ownership, that leaves tumble-down barns and general dilapidation staring the passersby in the face is a curse to the Willamette Valley.

Mr. Eyre is not that kind. He adds value to property he owns.

STATE PRINTER DUNIWAY DOING THINGS.

It is refreshing to find a man occasionally who is apparently not extending his graft in office.

Most men when they get into office plan to enlarge the borders of their phylacteries—the extent of their loot.

But Mr. Duniway is built on different lines and has cut the stuffing out of his income so far as the legislature is concerned.

The expense for printing for the 1909 session will show a total of \$10,151.71, a reduction of over \$13,500 as compared to \$23,672.97 for the session of 1905, before Mr. Duniway was in office.

The expense of the session of 1907 under Duniway was \$12,356.01 for the legislative printing.

So it appears to the credit of Duniway that he has done the printing for two regular sessions and a special session for about \$1150 less than it cost for the one term of 1905.

He may be making a barrel of money on the other printing, but he is not guilty of padding his revenues from work for the legislature.

If Mr. Duniway can make as good a showing on all his opportunities to graft as he has shown on the legislative end of it he will be keeping his campaign promises.

The state printing office should not be run under a system where it depends on the official in charge to say how much he shall refrain from taking.

Like Lord Clive in India, Mr. Duniway can be amazed at his own moderation.

A PROGRESSIVE BANKER ON COOS BAY.

Jos. W. Bennett of Marshfield presided the other night at the organization of a Young Men's Booster Club and made a speech.

He is the big conservative banker down in that country—modeled after the old Ladd & Bush style of an institution.

But with the solidity and stability of that institution, his imitation stops.

He is a whole Board of Trade and real estate boosting department himself, and his bank and law office are distributing thousands of pamphlets boosting the Coos Bay country.

On top of his general activity Mr. Bennett can make one of the best booster speeches it was ever our pleasure to listen to.

But for being tied up with large banking interests, large real estate interests and a big law practice, Bennett could command a big figure in this day of salaried hot-air artists.

He can talk a whole through a stone wall and his enthusiasm is of the kind that carries a crowd right along through the hole that he drills through the granite.

There are men who do not like Jo. Bennett, but that is the misfortune of all strong men who carry their heads up in the air and accumulate property.

Bennett wouldn't be a bad kind of a man to make Governor of a sleepy old state like Oregon. He would wake things up and there would be something doing all the time.

It would be a godsend to Oregon if the state had more bankers of the progressive stripe who are willing to see things go ahead on all lines of development.

Bennett is fond of sport and not above taking a crack at any kind of game.

Bennett can officiate with equal grace at a horse race, a boxing match, a church fair or a political meeting.

He will fight a case for a poor devil without money if he is of the right stripe, without money and without hope of reward.

On the other hand, it is a cold day on Coos Bay when there is a big deal on and Bennett has his hand in it and don't get his share.

Take it all around there are worse and better men than Bennett, but for a big, successful banker, he has few equals on the Pacific Coast and no superiors in Oregon.



The Best Kind Of Life Insurance

is health insurance. The best way to insure the health of your family when any member gets in a "run-down" condition, is to use a tonic that removes the cause of the ill-health. Such a tonic is

DR. D. JAYNE'S TONIC VERMIFUGE

A "run down" condition is generally due to the failure of the digestive organs to properly digest the food. Dr. D. Jayne's Vermifuge tones up the digestive organs so that they supply the body with proper nourishment, and in this way bring about lasting health. Ordinary tonics simply supply food material in predigested form, and consequently are only effective as long as the tonic is taken.

Sold by all Druggists—two sizes, 50c and 35c. Dr. D. Jayne's Expectant has been relieving and curing Coughs, Colds, and similar ailments for nearly four generations.

UNEXPECTED BENEFITS.

More Voluntary Concessions to Thousands of Policy Holders by the Metropolitan Life Insurance Company.

A remarkable spirit of liberality toward its policy holders is again the striking feature of the periodical statement or report of the Metropolitan Life Insurance Co., a summary of which is published this week.

The attitude of this great financial organization toward the millions of individuals who have relation with it invites comment, and affords some grounds for interesting comparisons.

Broadly speaking, the inducements offered by responsible life insurance companies to insurable persons are of two kinds. One consists in a proposition to carry a definite amount of "straight" insurance at low cost; the other offers innumerable plans by which in return for excessive premium payments the person insured is to "participate" in the earnings of the company, receiving benefits that are not definitely stated in the policy itself. The first plan appeals to the man of judgment as a clear-cut business contract under which all obligations are mutually understood. The other appeals to the speculative instinct, and demands a higher degree of confidence in the insuring company, which carefully avoids an absolute guarantee of benefits proportioned to the high rates demanded.

The Metropolitan Life sells "straight" insurance only; that is, it promises to pay at death, or at the expiration of your policy, a fixed sum plainly written in the contract. As a matter of course, it must sell this insurance at a cost low enough to secure business in competition with all the big insurance companies. Having issued such a policy, the company has no further obligations under its terms until the specified benefits are due and payable. The person insured is satisfied with his contract and expects only that it will be exactly carried out. So far as we know, any great financial or mercantile organization would consider such a contract final.

But at this point the Metropolitan Life chooses to temper hard-and-fast business method by injecting a little "soul" into its after relations with the man who holds its policy.

It must be kept in mind that the actual cost of insuring a life can never by any human foresight be calculated in advance with absolute exactness. The death rate in a given population varies from year to year; the earnings of invested funds are bound to be greater or less through periods of prosperity and depression. The cost of operating the company's business will each year bear a different proportion to the number and value of policies in force. Insurance must be sold at a price based upon its probable future cost under these varying conditions, and the safety of the company, upon which all its policy holders depend for protection, must be assured by estimating the cost as high as past experience has proven necessary.

The business of the Metropolitan Life has increased tremendously year by year while its operating expenses, proportioned to the vast amount of insurance carried, grow steadily less. Ordinarily the resulting gains would be considered a legitimate reward of enterprise under capable management, in which the policy holders have no interest; but this particular insurance company chooses to share its prosperity with them by paying bonuses and increasing benefits.

The report just issued makes a remarkable showing:

The company in ten years has reduced the ratio of expense to premium income on its business in all departments 15 per cent. In the industrial department alone the reduction accomplished in the past five years amounts to 8 per cent—this last item representing a total

of three and a half million dollars. These great gains are being used to increase the benefits 10 per cent on all policies in force since January 1, 1907.

As to policies dated previous to January 1, 1907, a bonus of 8 per cent of the premiums is given for a year on all policies over five years old, and increased benefits are allowed on policies of long standing which become death claims.

To sum up these benefits—not promised to policy holders nor expected by them—it is shown that during the past sixteen years the concessions and bonuses in the industrial department alone are equivalent to a gift outright of eighteen millions of dollars.

Bids for Furnishing Supplies for the State Institution for Feeble Minded.

Sealed proposals will be received, and are hereby invited, for furnishing the State Institution for Feeble Minded with supplies for the six (6) months ending December 31, 1909. List of the required goods will be furnished upon application to the superintendent of the institution. All bids should be sealed and marked on the outside of the envelope "Bids for Supplies for the State Institution for Feeble Minded," and addressed to the undersigned. The bids will be opened in the executive chambers, Salem, Oregon, on Tuesday, July 6, 1909, at 10 a. m., and the Board of Trustees reserves the right to reject any and all bids. All goods must be in strict accordance with the samples and in original packages when possible. Goods must be delivered at the State Institution for Feeble Minded.

Dated Salem, Oregon, this 16th day of June, 1909.

H. E. BICKERS, Superintendent.

Notice to Contractors.

Notice is hereby given that sealed bids for work and materials required in the extension of kitchen of building known as dining hall, reshingling old portion of dining hall, erection of building to be known as amusement hall, rasing roof of and re-roofing building known as building No. 25, all situate at the Oregon State Insane Asylum Cottage Farm, near Salem, Oregon, will be received by the Board of Trustees of the Oregon State Insane Asylum until July 7, 1909, at 3 p. m., at which hour all bids will be opened by the undersigned at the executive chambers, Salem, Oregon, in the presence of the board. All bids must be accompanied by certified check in a sum of not less than ten (10 per cent) per cent of the amount of the bid and made payable to the undersigned. Envelopes containing bids must be sealed and marked "Bids for the Improvements at the Oregon State Insane Asylum Cottage Farm." Plans and specifications may be examined at the office of Louis R. Hazeltine, architect, Murphy building, Salem, Oregon, or at the executive chambers, State Capitol, Salem, Oregon. Bids will be received on each piece of work separately and on the whole. The Board of Trustees of the Oregon State Insane Asylum reserves the right to reject any and all bids. Dated at Salem, Oregon, this 22d day of June, 1909.

C. N. McARTHUR, Clerk of the Board.

E. ECKERLEN

Wholesale Family Liquor Store

144 Commercial St. Free Delivery Phone 103

Summer Rates East

DURING THE SEASON 1909

via the

SOUTHERN PACIFIC CO.

FROM SALEM

To OMAHA and return.....\$61.65
 To KANSAS CITY and return.....\$61.65
 To ST. LOUIS and return.....\$69.15
 To CHICAGO and return.....\$74.15

and to other principal cities in the East, Middle West and South. Correspondingly low fares.

ON SALE JUNE 2, 3; JULY 2, 3; AUGUST 11, 12

To DENVER and return.....\$56.65

On Sale May 17, July 1, August 11

Going transit limit 10 days from date of sale, final return limit October 31st.

These tickets present some very attractive features in the way of stopover privileges and choice of routes; thereby enabling passengers to make side trips to many interesting points en route.

Routing on the return trip through California may be had at a slight advance over the rates quoted.

Full particulars, sleeping car reservations and tickets will be furnished by any Southern Pacific local agent, or

WM. McMURRAY, General Passenger Agent, Portland, Oregon.



FRUIT JAR PERFECTION

You don't know what that perfection is unless you use the Schram Automatic Fruit Jar.

You may think that there is no relief from the exertion and bother of the screw top jar way of sealing but there is!

Both sealing and unsealing with the SCHRAM AUTOMATIC FRUIT JAR is like child's play. No screwing or twisting, just press the top down and the jar is instantly sealed. When unsealing insert the blade of a knife and raise the top. Best of all, each jar is not only easily sealed but perfectly sealed. You can be absolutely positive that your fruit will be in perfect condition.

Fermentation and sourness are impossible in a Schram Automatic Fruit Jar because it is sealed air-tight—the only jar of which this is true.

Schram Automatic Fruit Jars complete cost practically the same as the screw top jars, and in the long run are the cheaper because they mean freedom from all fruit jar troubles. Schram Automatic caps complete in themselves. No extra rubbers to be bought. See Court street window.



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