

Mr. Cook Explains

Editor Review: On the last page of your issue of March 5th, you print in very large type as follows: "Remember that merging with Portland will not reduce insurance rates in St. Johns unless the buildings here are rewired to conform with the inspection rules of Portland. Even then it is doubtful if lower rates would obtain because St. Johns rates are now 10 per cent lower than at University Park or Lents, so the Board of Underwriters say." Here is three distinct propositions to discuss. Wiring of houses, rates in St. Johns and other places and who gave you your information.

First wiring: your statement that "all the buildings would have to be rewired" was no doubt intended to scare the voter into believing that if we merged that every house in St. Johns would have to be at once rewired. The facts are as follows: "The Board of Underwriters, or Underwriters Equitable Rating Bureau, its proper name, does not inquire into the question of wiring of dwelling houses. In fixing the basic rate of insurance they do not inquire whether a dwelling house is wired or not, either in Portland or elsewhere. So not a single dwelling house in St. Johns would need to be rewired on that account. These statements are authentic, direct from the Secretary of the Rating Bureau.

The question of wiring however, is considered on Mercantile risks, as stores, factories, etc. For instance, Edmondson & Company at 107 South Jersey street paid a rate of \$1.88 per hundred of insurance per year, until that moving picture machine was improperly installed in the adjoining room, when on that account the rate was raised to \$2.88 forcing Edmondson & Company to pay \$10.00 extra insurance per year on a \$1,000 policy, and he will continue to pay a high rate as long as that defective wiring remains. That piece of bad wiring raised the rate on No. 107, 109, 111 S. Jersey street at the same rate. The rate was later reduced from \$2.88 to \$2.73 on No. 107, and 109 and to \$2.53 on No. 111. The party that wired the theatre put in a Cheap-John job and the tenants of the adjoining room are paying for it in high insurance rates.

This could not have happened in Portland where such things are properly regulated. And St. Johns merchants are paying hundreds of dollars every year in extra insurance premiums because St. Johns does not regulate electric wiring, and this fact alone is the strongest possible argument in favor of a merger. I agree with you that a lot of business houses would have to be rewired before insurance rates are reduced on them whether we merge or not, but the wiring question does not affect dwelling houses as you would have people believe and in that particular your statement was misleading.

The second proposition. You say that insurance rates are now 10 per cent lower in St. Johns than in University Park or Lents, and in an editorial March 12 you say "Your information came from J. N. McCune, Sec. Board of Underwriters. You say "He says that the basic rate of insurance for University Park from Van Houten street north to the St. Johns City limits is 50 cent per hundred, that Lents is the same and that 45 cents is the basic rate in St. Johns? You mistook Houghton street for Van Houten street. You can not get to St. Johns by going north from Van Houten street. What the Secretary really did was to take his map and point out to you a certain Blue line which runs on Houghton street and Willis Boulevard from East to West across the map 4 or 5 blocks north of Columbia Park. He told you that all the territory north of that Blue line to the northern city limits, not St. Johns limit, except a strip 4 block wide along Portsmouth avenue to the city limits was in the district carrying the 50 cent rate. This territory is very sparsely settled. He also pointed out to you that that part of University Park and Portsmouth lying south of that Blue line on the map, that is Houghton street and Willis Boulevard, down to the Willamette River was in the district carrying a rate of only 35 cents per hundred. This 35 cents district contains all the Business houses and probably 80 per cent of the dwelling houses in University Park and Portsmouth. You remember that map with the Blue line on it don't you? The Sec. of the Rating Board kindly allowed me to copy his rate map for the entire city of Portland and St. Johns, and the map can be seen at any time at my office, and that map shows positively that about 80 per cent of the dwelling houses in University Park and Portsmouth can be insured at the 35 cent rate and that all the dwelling houses in St. Johns are charged the 45 cent rate, a difference of nearly 28

per cent in favor of University and Portsmouth. The rate in part of Lents is 50 cents per hundred at present, there has however been 75 fire hydrants installed in Lents since it was taken in to Portland 2 years ago, and in the region covered by these hydrants I understand a rate of 35 cents is accepted, and at that rate of installing hydrants the entire Lents region will be in the 35 cent rate by another year.

Merchandise risks, as stores, factories etc., and churches, school houses, halls, hotels, in fact every kind of risk except dwellings and even some of them are given special rates, after a special examination by experts from the Rating Bureau, and are not subject to the basic rates we talk so much about. For example, No. 117, 119 North Jersey street corner Tacoma, is rated at \$6.50 per hundred, while Nos. 104, 108, across the street only pays \$1.91 per hundred. Just a word about our fire truck. We were promised reduced insurance rates when we got a fire truck. We got a little reduction on a few business houses close in where the truck is of little use, but did not get one cent of reduction on dwelling houses, where the truck is of the most use in getting there quickly.

And now Mr. Editor when we write insurance in University Park at a 35 cent rate we do not slip one over on the Rating Board, and we can say out loud that we did write at that rate and it was approved by the board because it is the regular rates. Now let's all be good.—S. C. Cook.

Mr. McCune says that merging with Portland will not reduce the rate in St. Johns, so the insurance argument really has no bearing on the case. But it is said to be a matter of fact that the board insurance companies only permit two representatives in each city, and that in the event of merger the local insurance agents would lose the board companies in favor of the longer established agents of Portland. Also that the local insurance agents would lose the insurance of the city dock, city hall and all of the school buildings. As to the basic rates quoted by Mr. Cook, we can only reiterate what Mr. McCune said previously, and if he was mistaken the statement in the Review was incorrect also, as it was based on what Mr. McCune stated. It is not our purpose to wilfully misrepresent.—Ed.

Administratrix Notice

In the Matter of the Estate of Christian C. Oihus, Deceased. Notice is hereby given that I, Nettie Oihus, have been by the County Court of Multnomah County, Oregon, appointed Administratrix of the Estate of Christian C. Oihus, Deceased, and have qualified as such. All persons having claim against the decedent of his estate are hereby requested to present the same to me, either at my residence, 107 S. Hayes Street, St. Johns, Oregon, or at the office of George J. Perkins, 1117 Board of Trade Building, Portland, Oregon, verified as by law required, within six months from February 26, 1915, the date of the first publication of this notice.

NETTIE OIHUS, Administratrix. George J. Perkins, Attorney for Administratrix. Published in the St. Johns Review Feb. 26, March 5, 12, 19, 26, 1915.

SUMMONS

In the Circuit Court of the State of Oregon for Multnomah County. J. A. Locke, Plaintiff, vs. Jessie A. Locke, Defendant. To Jessie A. Locke, Defendant: In the name of the State of Oregon, you are hereby required to appear and answer the complaint filed against you in the above entitled Court and cause within six weeks from the first publication of this summons, to-wit: On or before the 19th day of March, 1915, and if you fail to appear or answer, for want thereof, the plaintiff will apply to the court for the relief as prayed for in this complaint, to-wit: For a decree dissolving the bonds of matrimony heretofore and now existing between plaintiff and defendant, and for such other and further relief as to the court may seem equitable.

This summons is made and published pursuant to an order of the Hon. Robert G. Morrow, presiding Judge of the above Court, signed and entered on the 17th day of March, 1915.

GEESLIN & SEVER, Attorneys for Plaintiff, 1026 Chamber of Commerce, Portland, Oregon.

Date of first publication March 19, 1915; date of last publication April 30, 1915.

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THE LIBRARY

Interesting Notes for the Library Patrons

Hours: Afternoon, 12:00 to 5:30. Evening, 7:00 to 9:00. Sunday, 2:30 to 5:30.

New Books: Scott—No 13 Washington Square. Supposedly closed for the summer, while its owner goes abroad, 13 Washington Square harbors not only the lady herself, but her maid, coachman, her son Jack and his newly acquired bride, her lawyer lover, and a gentleman crook of many aliases, who for perfectly plausible reasons, seek the protection of its shuttered exterior, and attempt to avoid one another. The story is so full of laughable situations and tragic-ludicrous complications that the reader accepts without question the disguises consisting only of "lowered veils" or "muffled tone", and considers them sufficient to conceal mother from son, sweethearts from one another and the police from their victims. There are no dull moments, and especially in the scenes dominated by Mr. Pycroft who is equal to any and every emergency. In the end every one is happy but it takes a well developed story finally to unravel all the many tangled threads.

White—The First Step. Isabel Moore who is tall, slim and reheaded, that a pert-tongued friend has nicknamed her "the candle," finds herself at thirty-four heirless to a ramshackle, old country house in the home of her childhood. The book is a spirited account of her life there and particularly of her two love affairs and their outcome.

Whitlock—Forty Years of It. Mr. Brand Whitlock is a man of genius and writes like one. He can kindle "the light that never was on sea or land" even in the grim animals of political life. Viewed in prosaic actuality, he here gives us a history of progressive democracy in a city of the middle west whose picturesque features and characters he depicts with convincing truthfulness. He reveals himself as an alert minded American with the highest political ideals. He brings us into political circles where Governor Altgeld, Tom Johnson, "Golden Rule Jones," and others of the same character held sway. The chapters are free from all anecdotes of a merely accusing kind. The tone of the whole is sane and elevated. The book is original and entertaining and moreover has that literary finish and personal charm which will be at once recognized and admired by "those", to use the words of Dante "who know."

Harbin—The New Clarion. A tale of love and mystery in the Georgia mountains with a deal of humor in the already favorite characters of Abner Daniel and Pony Baker.

Harrison—A Lad of Kent. For those whose delight is in pure adventure and a telling of it that goes straight to the point with no nonsense by the way. We, in the person of the hero, learn of smugglers and sheep-stealers in the first chapter and in the very last we escape from a "great peril." Even the very names of the characters smack of romance. "Monty," Captain Meg and Buck Farmiloe. Our only answer to those who do not like this tale is the reproach which Stevenson once threw at one of his friends, "You will never make a pirate!"

Auto for hire by day, hour or trip, at very reasonable rates. Good opportunity for parties of four or less to make a trip into the country at a low price.—H. M. Waldorf, 609 Fessenden street. Phone Columbia 206.

For Rent—One 6 room house, \$8.00; one 7 room house with 1 acre, \$8.00; one 6 room house all remodeled, \$10.00.—Peninsula Security Co., Room 5 over First National Bank.

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NOTICE OF CITY ELECTION

Notice is hereby given that in accordance with Ordinance No. 651 an election will be held on Monday the 5th day of April, A. D. 1915, in the City of St. Johns, Oregon, for the following purposes to-wit: For the election of the following named officers for the ensuing year, viz: Our Mayor, one City Recorder, one City Attorney, one City Treasurer, three Councilmen at Large, two Councilmen from the First Ward, two Councilmen from the Second Ward, in the manner provided by law and the Charter of the City of St. Johns.

And at said election there will be submitted to the qualified electors of said City for the approval or rejection the following propositions to-wit:

"Shall Section XXIX and XXX of the Charter of the City of St. Johns be amended, fixing the date of the next General Election to be held on the first Monday in April, 1917, and biennially thereafter and permitting all officers elected or holding office at the time of the taking effect of this amendment, to hold office for a period of two years or until their successors are elected and qualified?"

Shall the people of the City of St. Johns, incur a Municipal bonded indebtedness in the sum of One Hundred and Thirty Thousand Dollars (\$130,000.00) for the purchase and extension of the Water Plant of the St. Johns Water Works and Lighting Company?"

"That Ordinance No. 617, an Ordinance creating a board of Censorship," regulating shows, theatres, motion pictures, distribution of literature, bill boards and advertising matter, and fixing a penalty for the violating of this Ordinance, passed by the Council on the 8th day of September, 1914, be submitted to the legal voters for their approval or disapproval.

The following places have been designated as polling places for said election: First Ward.—In the Lecture Room, at the Public Library. Second Ward.—In the Council Chamber at the City Hall.

The polls will be open at nine (9) o'clock A. M., and will remain open until seven (7) o'clock P. M. of said day.

By order of the Council, A. E. DUNSMORE, Recorder of the City of St. Johns, Oregon.

Published in the St. Johns Review, March 19-26 and April 2.

Notice of Sheriff Sale

In the Circuit Court of the State of Oregon for Multnomah County. Charles Stratton, Plaintiff, vs. A. A. Muck, Emily A. Muck, Fred Miller Brewing Company, a corporation, Filger Brewing Company, W. M. C. Silva and J. W. Farrell, Defendants. By virtue of an execution, judgment order, decree and order of sale issued out of the above entitled Court in the above entitled cause, to me directed and dated the 23rd day of February, 1915, upon a judgment rendered and entered in said Court on the 5th day of February, 1915, in favor of Charles Stratton, Plaintiff, and against A. A. Muck, Emily A. Muck, Fred Miller Brewing Company, a corporation, Filger Brewing Company, W. M. C. Silva and J. W. Farrell, defendants, for the sum of \$387.14, with interest on \$335.00 of said sum at the rate of 6 per cent per annum from the 7th day of October, 1914, and for the further sum of \$50.00 attorney's fees, with interest at the rate of 6 per cent per annum from the 15th day of February, 1915, and the further sum of \$18.30 costs and disbursements, and upon this writ, commanding me to make sale of the following described real property, to-wit:

All of Lot Three (3), Block Eleven (11), South St. Johns, an Addition to St. Johns, in Multnomah County, Oregon, according to the duly recorded plat thereof.

Now, therefore, by virtue of said execution, judgment order, decree and order of sale and in compliance with the commands of said writ, I will on Monday, the 29th day of March 1915, at 10 o'clock A. M., at the front door of the County Court House in Portland, Multnomah County, Oregon, sell at public auction (subject to redemption), to the highest bidder for cash in hand, all the right, title and interest which the within named defendants (or either of them) had on the 8th day of February, 1915, in and to the above described property, and I will execute and deliver, to the purchaser, a deed of conveyance in conformity with the order and decree of the court, interest, costs and accruing costs.

T. M. HURLBURT, Sheriff of Multnomah County, Oregon. Dated this 24th day of February, 1915. First issue February 26th, 1915. Last issue March 26th, 1915.

Deafness Cannot Be Cured

by local applications, as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitutional remediation. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian Tube. When this tube is inflamed you have a rumbling sound or imperfect hearing, and when it is entirely closed, deafness is the result, and unless the cause is removed, deafness will be incurable. It is, however, not incurable when it is diagnosed at an early stage and treated at once. Take the following method: Get a bottle of Dr. Cheney's Catarrh Remedy for Deafness, 25 Cents.

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NOTICE TO ADVERTISERS.

In order to insure a change of advertisement the copy for such change should reach this office not later than Wednesday, at 3 o'clock p. m. Please remember this and save the printer's time.

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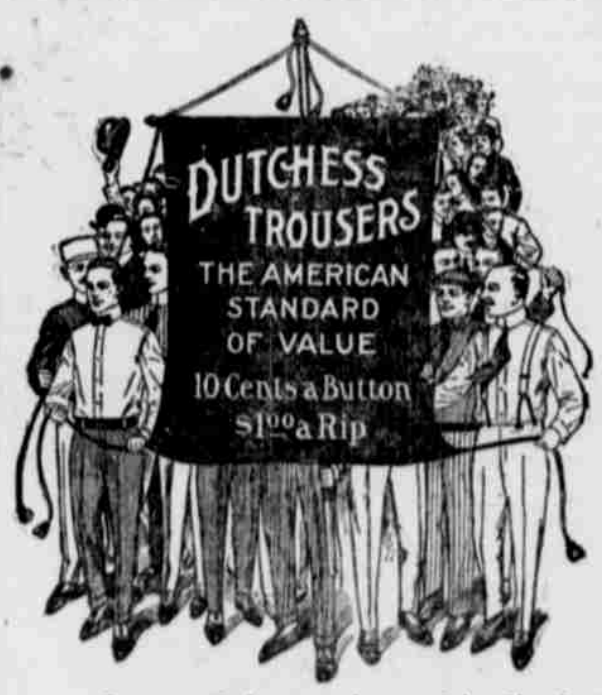


FIX FOR EASTER AT OUR STORE

Our Spring line of Shoes for Ladies, Misses and Children have been selected with a view to supplying just your wants. The new Lace Boots, Patents, Kid and Gun Metal includes the newest models. We did not carry over half-dozen pairs of last seasons pumps; all we have are the newest patterns. The Mary Janes for Misses have become almost a staple style. We can fit any one. We have new things in hosiery to match the Cloth Top Shoes. The assortment of Crepe Yardage Goods is sufficient to satisfy any one; many new filmy weaves are shown; the prices on all this merchandise are moderate. We invite your inspection.

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These Trousers were placed in our line because of the demand for them. The policy of our Men's Toggery is to place in stock the new things of merit in quality and sizes that will meet the requirements of the Men of St. Johns.

Have you inquired for something at our Men's Toggery that you did not find there? Then have you inquired again? Business in the merchandise line is built by the demand of the community. If you permit the large stores to overshadow us and do not give us the opportunity to deal with you, you are not a patriot to your own home town. Lack of patronage of your business district will decrease the value of your home just as sure as you own a home.

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T. P. WARD, Proprietor. REVIEW'S LEGAL BLANKS The following list of legal blanks are kept for sale at this office and others will be added as the demand arises: Warranty deeds, Quit Claim Deeds, Realty and Chattel Mortgages, Satisfaction of Mortgages, Contracts for Sale of Realty, Bills of Sale, Leases.

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HOLMES LODGE NO. 101 KNIGHTS OF PYTHIAS: Meets every Friday night at 7:30 o'clock in BICKNER Hall. Visitors always welcome. H. C. FINCH, C. C. A. CARL NELSON, K. R. S.