

Oregon City Enterprise

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FRIDAY, AUGUST 10, 1906.

LOCAL INSURANCE.

A cynic once defined banking as A entrusting his money to B and then B "loaning" it back to A at a high rate of interest. We would like to hear that same chap define the fire insurance business.

Fire insurance companies have taken millions of dollars in premiums from San Francisco, and other millions from the other cities and towns of the Pacific Coast. Now, when the time has come for the companies to pay back a part of those premiums, the companies "fail," or try in some other manner to dodge their legal obligations; they recognize no moral obligations whatever.

But it doesn't pay all of them to fail, and all can't weitch all they owe. They must pay some money to stricken San Francisco. Some money but not their own. What? Give back any of those dearly beloved premiums? Perish the thought!

Then whose money will they pay? Why yours and mine. The property owners of the Pacific Coast will be assessed to pay the debts of the insurance companies in San Francisco. That is the Rockefeller system. When John D. gives a million to the Chicago University, the price of oil at once goes up a cent or two cents a gallon to make that million back.

The cost of insurance in Oregon City, and in all other towns and cities on the Coast, has been advanced 25 per cent in order that the companies may recoup the money they may be compelled to pay San Francisco.

If that isn't robbing Peter to pay Paul, what is it? The rates here have been undeniably high for years—so high that in many instances they are prohibitive. This in a town where but five residences have been destroyed by fire in the last 60 years.

Now, with the risk being lessened by the added efficiency of the fire department from the purchase of new apparatus; the water mains being extended to all parts of town and the reserve supply of water being made ample by larger feed pipes—in face of these facts the rates are boosted 25 per cent!

Is it any wonder business men and other property owners are showing interest in local insurance protection?

Oregon City is happily situated in respect to immunity from big fires. The residences are scattered, each being surrounded by spacious yards. There are never gales of wind and seldom strong breezes. Fires are always confined to the house of their origin.

With these facts in mind, Judge F. F. Ryan has proposed that a mutual company be formed here on conservative lines, the business to be confined to local risks. His plan is for the members to transfer yearly one-fifth of their present insurance to the new company at the present rates, in that manner building up a strong reserve fund, and after that apportion the actual cost of insurance pro rata among the members.

Judge Ryan had intended presenting the plan at the Board of Trade meeting, Friday night, but no meeting was held. He has been in the insurance business for many years and has great faith that a mutual company, if strictly confined to local risks, would be a great saving to property owners.

CLAIMS.

Here are some figures that ought to cool you off:

Figuring that the proportion between the U. S. census of 1900 and the state school census of the same year—4.15—is correct now, Portland has a population of 124,000, as there are 29,980 persons of school age in that city by the recent school census. Figuring the same way, Oregon City school district now has a population of 5175. Our suburbs have a population of 3712, making a total population for Greater Oregon City of 8887.

Using the Seattle city directory ratio that is the basis of that city's claim to a population of 202,000, Portland can claim with equal truth about 250,000, and Oregon City could but wouldn't claim 18,000.

The fact that English newspapers are frequently discussing the best way of abolishing trusts and combinations

In trade would be a little puzzling to the unwary who have been led into the delusion that tariffs are the parents of trusts, if they could see them. England, under free trade, finds that discriminations connected with the administration of public offices and private corporations are the roots of the evil with her, as they are everywhere. If she has fewer and smaller trusts than are found here, it is only because the volume of her internal commerce is less and time and labor-saving machinery has not been carried to nearly that point of production they have with us.

The rural delivery routes number 35,768, an increase of 3713 during the year. Congress has done nothing to enlarge the parcel post facilities, or otherwise render the wagons running with light loads more useful to the people.

In England it is proposed to unite the Thames, Mersey, Humber and Severn rivers by large canals at a cost of \$45,000,000. The railroads will not fight the project, for experience shows that ship waterways help the railway business.

In the course of a few years the whole public debt of the United States will be refunded at not more than 2 per cent. P. S.—Provided the Republican party continues in control of the government.

Secretary Shaw got out of the latest bond issue all there was in it for Uncle Sam. Borrowing at less than 2 per cent a year is a good deal like finding money.

The first dollar Mr. Sage made when a boy he saved. Compound the Sage rate of interest on that dollar for seventy-five years and see how easy it is to get rich.

A Philadelphia court has decided that a love letter can not be probated as a will. It is clear that in such productions the sound and disposing mind is entirely absent.

Immigrants are arriving in New York at the rate of 9000 a day. This will to some extent offset the summer travel from America to the capital of the old world.

Throughout his long life Russell Sage saved on an average about \$1,000,000 a year for a rainy day, which takes the record from Noah.

Two months ago the czar referred to the duma as "the best men in Russia," and it may yet be proved that he picked the winners.

Popular Campaign Fund.

A departure in Republican party methods has been made by Chairman Sherman in sending out thousands of letters to members of the party in all parts of the country asking for \$1 contributions for the purpose of returning a Republican congress. While the Republicans say that they were compelled to take this course on account of the hostility of the trusts, they think it will strike a popular chord. This appeal is to be made also through posters and by means of notices in the party press. It is pointed out that if one-half of those who voted for Roosevelt respond they will have a fund of \$3,812,245.

Superior-Hudson Bay Canal.

Two parties of surveyors have left Winnipeg, Manitoba, to run lines north and south for a canal to connect Lake Superior and Hudson bay. They are in the employ of James J. Hill, president of the Great Northern, who thus expects to tap a vast virgin territory in the wilds of Canada. The line will be surveyed this year only to Lake Winnipeg. The southern end of the canal will be at Port Arthur, unless the engineers find a route up Rainey river through the lake of the Woods, but it is thought that the current of the Rainey river will be found too swift.

Sentence Sermons.

The best way to bow before the Almighty is to bend to the needy.

Honesty is the best policy when you cease to figure on the premium. It's so much easier to talk of conversion than it is to manifest courtesy.

It's easier for some men to acquire money than manners. Every dog isn't a bird dog, but every cat is a bird cat.

Fortune telling is always fortunate for a fortune teller.

Marriage is never a failure, but often the contracting parties are.

No, the starboard of a steamer is not reserved for star boarders.

Beauty is worse than liquor; it intoxicates both the holder and the beholder.

A man is not justified in taking an eye opener because he is blindly in love.

Regulates the bowels, promotes easy, natural movements, cures constipation—Doan's Regulets. Ask your druggist for them. 25 cents a box.

YOU SABE ME

Based on a True Episode of the San Francisco Fire

Believe in Chinese Exclusion?
 Well, maybe I did before
 The day of the Great Confusion.
 When the Quake in its wrath upore
 The roots of the town, and the Reaper
 Mowed us with flame—then I saw
 The faith of a race that's deeper
 Than any Exclusion Law.

Yes, I took in the politicians'
 Rhetoric, buncomb, air;
 Who, from their fat positions,
 Mentioned the "white man's share."
 The white man's right to bully
 The race with the braided queue—
 Kick 'em from boat to alley,
 Cheat 'em in bench and pew.

Bong was the name of our coolie—
 Long-fingered Canton boy—
 Went at his job with a truly
 Pagan sort of a joy.
 Serving man, cook and waiter,
 Roustabout, general alob—
 That's what the Chinese hater
 Calls "taking a white man's job."

We live in the Rincon section—
 Alice, the Kid and I.
 Bong was the Home Protection,
 And held his position high.
 Gentle he was with the baby—
 Never was cross or grim.
 Used to explain, "Oh, maybe
 I catchem lil' gal like him!"

When I left for the city early,
 In the era before the wreck,
 After I'd kissed my girlie
 And the kid clung close to my neck,
 Then I'd chuckle to Bong, "You Think-
 er,
 Take care of 'em both, d'ye see?"
 So the coolie would grin like a tinker
 And answer, "You sabe me!"

Bong, though his head was level,
 His conscience ironed to a gloss,
 Rather worshiped the devil
 And sneered at the "Christian joss."
 He learned from the heathen sages
 A budget of useful lore,
 And I found him investin' his wages
 In a Chinese general store.

Those years that I spent with Alice
 On the hills of our merriment!
 Every man's house was his palace
 (We're living now in a tent).
 By the sweet bay we slumbered,
 From the gay height looked down—
 Who thought that our days were num-
 bered
 And hell was beneath the town?

I was away in Seattle;
 The earthquake rumbled through
 Like the jar of a mighty battle—
 Then the news of the Horror grew.
 "San Francisco is shaken—
 Half the buildings down—
 Dead from the ruins taken—
 Fire is sweeping the town!"

How I tore to the station,
 Drunk with a man's despair;
 Chaos was on Creation—
 My wife and my child out there!
 We squeezed in the trains like cattle
 Packed in the slaughter stall;
 And when we pulled out of Seattle
 The night was beginning to fall.

Traveling men and sailors,
 Millionaires, merchants, sports,
 Two-penny clerks and tailors,
 Touts from the coast resorts,
 Spoke of their homes like brothers
 Bonded in grief—and when
 I prayed, "God pity the mothers!"
 A gambler whispered, "Amen!"

Oakland, a pall of terror,
 Blinded the sun on high;
 The bay, like a broken mirror,
 Glared to the smoking sky.
 Tattered and smoke-bedevelled
 Crowds upon crowds poured through
 Limping, insane, dishevelled—
 And the glare from the city grew.

Day was short. And the darkness
 Out of the smoke clouds fell.
 The ferry spire stood black in the fire
 Like a crag at the mouth of hell.
 All night long swung the ferries,
 Lashed and cramped and crammed,
 And all night long came the feeble
 throng,
 Like the hosts of the haunted damp-
 ed.

Twenty-four hours at the ferries
 I searched the thousands through.
 Haggard and wan I looked upon,
 But never a face I knew.
 Beggars, burdened with riches,
 Muttered and tolled ahead—
 I called aloud in the face of the crowd,
 Who looked with the eyes of the
 dead.

Then some one spoke from the clamor
 With a voice that I seemed to know,
 "They are safe back there on Ports-
 mouth square—
 I saw them an hour ago.
 They were warm under cover,
 Close to the monument.
 It wasn't so bad, for the Chinatown
 lad
 Had stretched up a sheet like a tent.

"He had brought them food from the
 ruins,
 And seemed to be keeping house.
 Squat on his heels he was cooking
 their meals—
 The kid was wrapped in his blouse.
 Bong's face was black from the burn-
 ing,
 But his grin it was good to see,
 When I called from the throng, "Take
 care of 'em Bong!"
 And he answered, "You sabe me!"

This was my neighbor's story.
 And well you may understand
 How I could not speak till the tears
 from my cheek
 Splashed over his outstretched hand.
 And of all the pure Christian blessings
 Which pulpit and church employ,
 I hope one sped to the pig-tailed head
 Of my heathen coolie boy.

One night more at the ferry.
 I could see her, heaven be blessed!
 Out of the mob she came with a sob
 And fainted away on my breast.
 Bong sat near with the baby
 Fast asleep on his knee,
 And he said as he smiled and looked
 at the child,
 "I fetchem—you sabe me!"
 —Wallace Irwin in Metropolitan Mag-
 azine.

THESE ARE WORTH REMEMBERING

Keeping Clothes Clean.
 Invaluable at home or away is a bottle of alcohol, a piece of blotting paper and a silk sponge for cleaning clothes. Spots appear on one's clothes sometimes in a most mysterious manner, and by placing the blotting paper underneath the spot and sponging the latter with the alcohol, the foreign matter is cleansed from the right side of the goods and absorbed by the blotting paper on the wrong side.

Refreshing Drink for Hot Day.
 A refreshing drink for a hot day is made very simply of blackberries. Cover the berries with water and let them come to a boil. Strain through a sieve and then adding a spoonful of sugar to a pint of juice boil once again. Keep on ice.

WE DON'T SWEAR TO THESE

A Battle for Life.
 Near Valentine, Neb., recently, in a bare-handed fight with a mad bull, Nile Latta, a young ranchman, succeeded in killing the beast after his horse had been fatally gored.

Man Fights Snake and Eagle.
 Attacked simultaneously by a black-snake and an eagle, H. C. Haak, a well-known resident of Palo Alto, Pa., had a strenuous fight for his life on Tumbling Run mountain recently. He fought off both assailants, although considerably injured by the eagle.

Finds Ring in Eight-Pound Bass.
 Fred Schwooder of 319 Washington avenue, Columbus, Ohio, hooked an eight-pound bass while fishing in Buckeye lake last week, in the stomach of which he found a plain gold ring bearing the three-link design of Odd Fellowship, the letters J. L. and the figures 39.

Poison Oak Cure.
 One authority recommends baking soda and cold water bound on with bread crusts. Either of these may do in emergency, but the only effective and permanent cure is the homeopathic pellet of rhus tox. As accidents are always liable to happen, a small bottle of this medicine is a convenient addition to the traveling outfit.

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and lose all interest when help is within reach. Herbine will make that liver perform its duties properly. J. B. Vaughn, Elba, Ala., writes: "Being a constant sufferer from constipation and a disordered liver, I have found Herbine to be the best medicine for these troubles, on the market. I have used it constantly. I believe it to be the best medicine of its kind, and I wish all sufferers from these troubles to know the good Herbine has done me." Huntley Bros. Drug Co.

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