Effect of Fireboat on Insurance.

BUT ONE MAN OBJECTS

Surveyor Stone Says Wooden Boat Is Not Good.

OTHER INSURANCE MENSAYITIS

Local Agents Agree That Portland Should Have 10 Per Cent Reduction-Wooden Boat as Good as Steel to Squelch Fires,

of Fire Underwriters for this district, ood to oppose granting a reuction of rates in Portland because the fireboat will be of wood, not steel. Local insurance men all agree that a reduction should be granted, as a oden boat will extinguish fires as well as a steri boat.

A reduction of 10 per cent was prom ired when the city has an adequate

William Macdonald, manager of the London & Lancashire on the Pacific Coast, says the wooden fireboat would make very substantial reductions in insurance rates on the river front.

Wood will be the structural material of the fireboat, not steel. And because of the alleged superiority of steel to wood will the Board of Fire Insurance Underwriters of the Pacific deny to Portland the benefits which the fireboat should bring to property-owners on the river

J. C. Stone, surveyor in charge of this district, Pacific Underwriters, is understood by insurance men to have said that in his epinion a wooden fireboat will not entitle river front owners to the promised 10 per cent reduction in rates. Mr. Stone was absent from the city yesterday and an explanation could not be secured. He has said that a wooden boat will not come up to first-class requirements. Such disparagement of the wooden fire-boat meets with vigorous dissent all over the city-from insurance agents, steamboat men, Chief Campbell and others,

Wooden Boat Good Fire-Fighter, last night, "can fight fire just as well as n steel boat. When the fight gets too hot for a wooden boat it's too hot for a crew. A steel boat would last longer. but our wooden boat will have equal effi-

The fireboat will be first-class in every respect, will have the best pumps on earth and will throw 6000 gallons every minute. If Portland had six big fire en gines like the two last added to the department, their combined power would not exceed that of the fireboat. "I doubt" yesterday said E. L. Thomp-

son, of Hartman, Thompson & Powers Insurance agents, "that nine-tenths of the agents in this city will share Mr. Stone's opinion." And so it turned out.
"A fireboat of wood," remarked W. J. otect property just as well as a fire-

"It will fill all requirements," said John Kelly, another agent, "for the next 15 or 20 years, and by that time we shall

need a bigger boat anyhow."
"It will pump water," averred Henry
Hewett, one of the oldest men in the local insurance business, "just as fast as a steel boat. Danger of catching fire? Why more danger than of roasting the crew in a steel oven? Sheath the wooden house with asbestos and galvanized fron and it's better than steel.'

Everybody assented that a steel boat would be more desirable, chiefly because it would be lighter and would therefore draw less water. Another alleged superiority was that of durability,

The advantages of a wooden boat, as cited, were, first of all, lower cost of construction; next, ease and cheapness of repairs; next, greater safety in bunting against obstacles, of which there will be many, and last, but not least, the adequacy of a wooden boat to meet the pres-ent needs of Portland.

Firebont Means Cheaper Insurance. William Macdonald, of San Francisco who is manager of the London & Lan-cashire, and who is one of the oldest underwriters on this Coast, is in the city He said that, while steel is better than wood, a boat of the latter material is far better than no boat at all. He remarked aiso that the wooden boat will make very substantial reductions in insurance rates en the river front. Mr. Macdonald did not venture an opinion as to the amount of this reduction, nor did he advert to the promise made by the Pacific Board of Underwriters, through Alfred Stillman, secretary of its executive committee, that a fireboat would warrant a reduction to rates of approximately 10 per cent, pro-vided the other fire pervice were kept up

to its present efficiency.
"No department on this Coast," re-marked Chief Campbell, "can excel ours. And after II e'clock at night ours is the That's when our 'call' department gives the service of a 'full-paid' de-

Simple Business Proposition. Mr. Macdonald seemed to appreciate the strong points of the Portland department as well as the weakness on the front. He remarked that it was not for any underwriter or agent or surveyor to threaten a

poorly protected city with high rates.
"The proper way." he said, "is for the companies to take conditions as they find them, charge a price commensurate with the hazards and write or refuse insurance us they deem produent. That's business;

that's common-sense.
"The soul of insurance is business, pure and simple. The public buys; the com-panies sell. The public wants the price as low as possible; the companies want nmensurate with the hazards. They adjust their rates to that commen-surate price. If the public lessens the hazards, well and good for both parties. Large, steady business at low prices is better than small, irregular business at high

"The companies charge extra for the want of a fireboat. It's like the grocer who sells flour. If the street is bad where the customer lives, perhaps the dealer charges 5 cents more. He adapts his price

to the cost of doing business. 'A fireboat will diminish the cost of protecting property with insurance. How much? That's impossible to say. Wait until you get your fireboat and the underwriters see its efficiency. Material, whether wood or steel, will be one consideration. How the material is put together will be another. How the boat is equipped and manned will be another, and so on.

Will Protect Water Front. "Portland needs a good fireboat. Steel chusetts.

han none. A wooden boat will afford very considerable reductions in rates; one of steel might afford more."

Mr. Macdonald used to do large business in the front, but ceased to carry lines there several years ago. "And there are a number of companies that won't approach the river nearer than a block," said he.

"Portland is the biggest little city in America. It does more business per in-habitant than any city I know of. "Your city has wealth, fine buildings and thriving commerce, but over all hangs a peril as by a single thread—fire on your river front. You might not restore in years what a fireboat in a few minutes could save."

Fire as Hot on Steel as Wood. "I met a prominent citizen," said Chief Campbell, "who insisted that we are going

to have a snide fireboat. I asked why. makes that complaint doesn't know what he is talking about.

is talking about.
"If fire gets too hot for a wooden boat, how on earth will it be any cooler on a steel boat for the crew? Fire that will burn the boat will burn fiesh. But wooden boats are protected by water jets and by sheathings of asbestos and sheet iron. a wooden boat had less efficiency than the other."

Will Pump Water Up Town,

The fireboat will render service even where it does not come into actual cor tact with fires. It can pump water back as far as Fourth or Fifth street. The underwriters promised that the reduced rates would apply back to Third street. The fireboat will be as great a safeguard, therefore, back from the river as on the steel boat a wooden boat would afford

That foliure of the question was point "Whatever reduces the fire hazard," he added, "redounds to the benefit of the public. Any kind of a fireboat, whether of wood, steel or asbestos, will reduce hazards and rates. A wooden boat will meet our requirements, though I do not death. oubt that a steel boat would be more

W. J. Clemens said that until recently used to have a radical opinion that only cel would do, "But I have modified my pinion," he remarked. "I still think steel ould be more economical in the long run, and I believe that our Executive Board, but a wooden boat will put out fires just

SCAVENGERS IN A RIOT. Burkhardt Gives Driver Cold Bath and Resents Abuse.

Through accidentally turning a garden nose upon one of his fellow-workmen at the crematory, yesterday morning, Antone Burkhardt, a garbage-hauler, stirred up a small-sized riot that ended in a gun play and might have resulted in a tragedy had not Special Officer Caswell been on the scene to Interfere in the fracus. The run in the case was wielded by Burkhardt, who secured the weapon from his home, after having been roundly abused by the man whom he gave the involun-

hand at the time. Bad feeling was stirred up in the first place by the fact that several of the drivers arrived at the cremi lory at the same time, and each insisted upon driving his team inside in advance of the other. Burkhardt was very kusistent of the train. regarding his rights in this respect, and made especially vociferous objections to having several natives of Russia procede him. He expressed in very strong terms kinsmen. Which caused the native sons of Russia to make derogatory remarks about Wilhelm der Grosse. But Officer Caswell tendered his good offices in re-storing peace, and the war of words was dropped until the episode of the garden

Burkhardt was running the hose into his wagon, as is required by the city ordinances, when he slipped, and a stream of very cold and very wet water made instant connection with the form of one of the Russian drivers.

"Cut it outsite" velted the form of the signals had made any report of the signals had made any report of the second complications have set in which render his recovery not yet beyond doubt.

Superintendent J. P. O'Brien, of the continue of the train who passed the false signals had made any report of the second complications have set in which render his recovery not yet beyond doubt.

"Cut it outsky," yelled the drenched currence. proceeded to address Burkhardt in rather an inelegant manner. Several other of the Russian drivers joined in the vitupera-tion, and a lively session ensued.

Burkhardt mounted his wagon and delivered an address. He made a statem which can barely be reproduced, but which was to the effect that he falled to appre-ciate the Russian's fulsome praise and that if the gentlemen present would excuse him for a few minutes he would repair to his home and secure his trusty life-extinguisher and then make formal reply through that medium. Suiting ac-tion to word, he departed.

When Burkhardt returned to the scen some minutes later there was a suspicious bulge in his coat over his hip pocket "I am a Socialist. I don't care whether I die or not. But I'm going to show you

fellows a thing or two," he shouted, fero-clously, and then began drawing his gun. Fortunately, the barrel of his weapon was about the length of an ordinary field rifle, and Officer Caswell was able to reach him before he could get it all out of his pocket, "Put that gun away," ordered the offi-er. "Twe let you do all the shooting you wanted to with your mouth, but when it

mes to guns I'm going to draw the Officer and earbage-hauler argued the matter at length, and Burkhardt finally consented to subside and return the weapon to his own fireside. Whereupon the Rusian drivers returned from the refuge of a neighboring thicket and a truce

as formally patched up.
"I don't like this scavenger by with you fellows. I'm going to resign at once," Burkhardt announced

PERSONAL MENTION.

James Bruce, an attorney of Tacoma, is at the Portland.

A. J. McCabe, a wealthy stevedore and contractor of Tacoma, is registered at the P. L. Campbell, president of the State

University, at Eugene, is registered at the A party of English tourists, including Lord Grimston, Alexander J. Bestic and

George G. Warr, passed through Port-State Senator A. T. Van de Vanter, of Kent, Wash, was in the city yesterday on his way to attend the races at the Idaho

State Fair at Boise. V. Schmitt, one of the owners of the

Northern Light quartz mine on Salmon River, Huckleberry Mountain, will leave for the mine this morning. Dr. Alfred Thompson, recently pastor of Trinity Methodist church, and wife will leave for Lebanon, where Dr. Thomp-son has been assigned as pastor, next Fri-day. He will occupy the pulpit of the

Lebanon church next Sunday WILLAMETTE UNIVERSITY, Salem, Or., Oct. 13.—(Special.)—President John H. Coleman leaves today for an extended trip to New York and other Eastern points, in the interest of the university. Dr. Coleman is accompanied by his famfly, and expects to be away about

Husband Refuses to Live With Her. Mary E. McIntyre, who alleges that her husband, David F. McIntyre, deserted her on February 6, 1901, and has refused to return and live with her, yesterday filed suit against him in the State Circuit Court for a divorce. The litigants were married in Portland in November, 1888. Mrs. McIntyre states that she owns a house and lot in her own right in Hart's addition. McIntyre is now in Massa

TRIED BEFORE

Train-Robbers' Attempt at Corbett Their Second.

HARSHMAN TELLS A SECRET

False Signals Used to Stop Train Near Clarnie, but in Vain-Miner Wished to Use Dynamite, but Others Objected.

With dynamite and faise signals, the ang which on September 22 attempted to rob the O. R. & N. train at Corbett's sta-"On my recent trip Eastward I met many experts. Some preferred wood and more preferred steel. But none said that outside the city limits of Portland, three or four days previous to the almost successful robbery in which Gay Harshman was shot. Such is the story which Harshman has told the detectives. He cannot remember the exact day.

When he was removed from the Good Samaritan Hospital to the County Jall Monday, Harshman seemed to realize that punishment for his crimes was near, even if he was not called to a higher court. mediate front. Consequently, even if the day he entered the County Jall he heat of fires could be endured more by told in weak and trembling tones the story of the first attempt to rob the same

> How much Charles Hoehn, the 17-yearold robber brought to Portland Monday, is implicated in the previous attempt can-not be learned. Tired of visitors' questions he would not speak of the matter yesterday, and professed entire ignorance. Harshman's story is, in brief, that the bandits of whom A. E. Miner was the leader had determined to hold up the train short distance outside Portland that they might the more easily lose them-selves from sight in the city after the deed had been committed. Therefore they selected a spot near Clarnie station, less than 19 miles outside the city limits, to

hold up the train. One of the gang, Harshman does not say who, was sent toward the approach ing train with false stop signals. While the rest of the gang waited upon the top of the high bank ready to fire down upon the train as soon as it slowed down or stopped, the signalman waved the red light. But because the robber was not enough of a railroad man to get upon the right side of the track to signal a train, or for some other reason, the engineer ing and sent his train past the red light

as fast as he could.

Twenty pounds of dynamite had been taken out upon the hold-up expedition and when the cluster of robbers saw that the train was about to rush past them nmolested. Miner called upon Harsh man to light the fuse to the dynamite and throw the combustible upon the top of the express car as it passed below

The explosive had been brought to force open a door if necessary, and Harshman says that he refused to obey the orders of the bandit leader because too many passengers would suffer by the explo-sion and the consequent sudden stopping

While the passenger-filled train steamed past 'them the would-be train-robbers quarreled among themselves. him. He expressed in very strong terms blamed Harshman for allowing the booty, an ardent distike for the Carr and all his kinsmen. Which caused the native sons of Russia to make derogatory remarks out a few miles from Portland, a hot wrangle took place.

Harshman's condition was much worse yesterday and he was unable to speak a word. His wound is not healing as

"I have heard nothing of it." 'No such report was ever made to my

Inquiry among the motive-power em signals as described were placed upon the track a few nights before the hold-up occurred at Corbett. As the engineer feared he might get into trouble for running past stop signals, he did not re-

LOTTERY NOT GAMBLING. Attorney Makes Defense for Chinese Proprietor.

By technicalities the lawyers for the defense in the Chinese lottery cases are attempting to clear their clients. The first chapter of case No. 1 of the Chinese proprictors of lotteries arrested two weeks ago, was opened yesterday morning in the Municipal Court. Attacks were made upon the ordinance prohibiting gambling, while Attorney C. M. Idieman also tried to prove that conducting a Chinese lottery was not gambling, according to the in-terpretation he put upon the new city

Wing H. Yick was the lottery proprietor whose case was opened yesterday. A jury had been impaneled as will also be the case in the other trials, for all the 43 lottery men will be tried separately, uness conclusive evidence is early brought

Because the Auditor had not signed his full title to the ordinance in question, No. 11,536, Attorney Idleman attempted to show that the ordinance was invalid. Auditor of the City of Portland, is the full address of this official, but this time he had written only, "Auditor."

Other minor points of law were raised, and as no progress was made, the case was continued until today.

NORDICA COMING OCT. 24. Her Most Recent Triumph at the Metropolitan, New York,

Only a few months ago a signal triumph was achieved by Nordica, such as placed her far above her competitors on the operatic stage. The patrons of the Metro-politan Opera-House, New York, wishing to show their appreciation of her remark-able gifts, presented her with a diadem of diamends, to show unmistakably that to them she was indeed the "Queen of

The appearance of the greatest singer of the day in Portland with the Metro-politan Opera-House orchestra in its en-tirety is a musical treat every one will be glad to hear. The date will be Saturday, October 24, 1902.

STEAMER LURLINE.

This favorite steamer, thoroughly re-paired and renovated throughout, is reg-ularly on the Portland-Astoria route, leaving Taylor-street dock daily, except Sun-day at 7 A M



15,000 yards of 27-inch Flannelettes in stripes, figures and dots, all the best colors, the lOc quality at 6c per yard

"Peninsular" Stoves, Ranges WoodHeaters

Meier & Frank Company

Main Sub-Station U. S. Postoffice, Money Orders, Stamps, Registering Custom Shade Work a Specialty, the best materials and workmanship

"Willamette" Machines, \$25 and \$26.50

Picture Framing to your order-Immense line of new moldings-Orders promptly executed-The very lowest prices New Cloisonne Ware-Over 700 pieces-All the newest Shapes-Silver Cloisonne in grand assortment

Picture Sale Extraordinary

Three thousand Unframed Pictures in hundreds of the best subjects are offered for the remainder of the week at a fraction of their real worth. Cleaning house in the picture store prior to opening the immense new stock for the Holidays. You should see for yourself. There's decisive bargains in pictures suitable for the parlor, dining room. library and dens. Pictures of every size, subject and framing. A chance to improve the appearance of bare walls at very little cost-Second Floor.



Passepartout, Matted and Fencing Girls, 10 x 12 inches, fifteen subjects, Great value...

14 x 17 Colored Pictures, framed with 2-inch green frames with gold liner, twenty-five subjects, the regular 95c values 59c

22 x 26 Medallions, frames are slightly damaged, handsome coloring, regular \$2.35 values 16 x 20 Colored Autotype Pictures, gold frames, beautiful

subjects, the regular \$1.75 values 17 x 27 Framed Pictures, handsome frames and subjects, the \$2.50 values. \$1.88

500 odd Matted Pictures, 15 x 20 inches, to close out at 7c 19c values. 20 x 24 and 14 x 24 Oil Paintings, twelve scenes, landscapes and marine, the regular \$1.49 \$4.25, \$3.50 val.\$1.49

Six-Picture Medallion Scenes 2 x 12 inches, dogs, figures and religious subjects, 50c values 20 x 20 Pharaoh's Horses, framed

-black, gold, brown and gray, the regular \$1.75 values ... Twenty-five hundred Perry Pictures, big values,

Three for Six-inch Circle Chain German Medallions, brass trimmings, the regular 25c values. 5 x 7 Passepartout Photo Frames

-red or gray mats, circle, square or oval openings, 9c Great value..... "Christy" Pictures in colors, 20 x 24 inches, attractive subjects, the regular

\$2.95 values \$1.39 Five hundred Rolls Passepartout Binding, great value, Per Roll Floral Photo Frames and Thermometers, the regular 25c values 11c

Bronze and Metal Novelties at Half Price. All Statuary at One-Half Regular Prices

Shoe Bargains You Can't Resist

Three lots of Shoes and Slippers for men and women at saving prices for the remainder of the week. You can't go wrong in buying them, for every pair of shoes in the lot are the very best styles and leathers; not a thing wrong with them except the price. Take our advice and supply your Winter shoe needs here. Bargains you can't equal.



Ladies' Shoes Men's Shoes Dair

59c values

100 pairs of ladies patent colt Lace or Button Shoes, vici kid, light or heavy sole; vici kid, patent tip; velour calf and vici blucher style Shoes, every pair new Fall styles, the regular \$3.00 line, bargain extraordinary at

per pair

French, Shriner & Urner Shoes for men. The \$5.00 values, in patent kid, Windsor patent horse, enamel and velour calf, Blucher or lace style, \$5.00 values

Few more of French, Shriner & Urner \$6.00 and \$6.50 Shoes, in patent leather, mirror calf, patent colt, double

Men's \$4.00 Shoes, in viscol calf, patent colt, vici kid and box calf, very best styles, selling at \$4.00 \$2.95 regularly, pair...

\$2.50,\$5.00 Dress Slippers \$1.65 pair

300 pairs of ladies' finest Evening and Dress Slippers, patent leathers and kids, plain and fancy styles in big variety, 40 styles to select from, regular prices from \$2.50 to \$5.00 a pair, sale price, per pair

BARGAINS THROUGHOUT THE STORE

A carnival of bargains in every department. Prices that tell a convincing story. Seasonable and staple merchandise marked down to a point where those economically inclined must buy. Only a few of the many offerings listed here:

Linen Sale

72-inch Half-Bleached Table Damask, yard ... 66-inch Bleached Satin Damask, only, yard78c 72-inch Bleached Satin Damask, only, yard 89c

72-inch Bleached Satin Damask, only, yard\$1.08 Great assortment-Best patterns. 22x22-inch Bleached Damask Napkins, dozen.\$2.05

22x22-inch Bleached Damask Napkins, two great special lots in fine patterns and quality, remarkable value at, per dozen . \$2.40 and \$2.68 25x25 Satin Damask Napkins

at, dozen \$3.35 Handsome Table Sets; Cloth 2x2 yards; dozen Napkins to match; fine patterns; great value at \$3.55.
Table Set-Cloth 2x24 yards; 1 dozen Napkins to match; new patterns; great

value at \$3.80. Handsome Table Sets-Cloth 2x3 yards; 1 dozen Napkins to match; big bargain, per set, 34.15.
One hundred dozen Fine Hemstitched
Satin Damask Tray Cloths; size 20x28
inches; great value at, each 44c.
Twenty dozen Hemstitched Damask Tea

Meier & Frank Company

Cloths, 45x45 inches; superb patterns; marvelous value at \$1.65. Sewed Fringe Damask Napkins; pretty patterns; per dozen, \$1.28. One hundred dozen All-Linen Hemmed Huck Towels; 19x36; each 16c. One hundred dozen Bleach One hundred dozen Bleached Turkish Bath Towels, for this sale, each 13c.

"Baby Things"

Infants'White Flannel Wrappers, feather stitched, in pink, blue and \$1.17 white, each.. \$1.17 Infants' White Flannel Skiris, embroidered, regular \$2.50 val- \$1.87 ues, each

Stockinette Diapers, the regular 60c line, at 39c Infants' Soft-Soled Shoes, best styles, odd lots, 65c, 75c and \$1.00 val- 47c ues at, pair

Infants' Quilted Bibs, Iace trim-med, 15c value...... 10c Infants' Quilted Feeders, best 15c value for Infants' Quilted Carriage Pads, Infants' Quilted Crib Pads, 50c Infants' plain pink and blue embroidered centers, regular \$1.00 and \$1.25 values at....770

Ten patterns of Embroidered Infants' \$1.00 slips \$1.50 Nainsook Slips \$2.00 Nainsook Slips Infants' \$1.50 Skirts. Great bargains in Children's Dresses, ages 6 months to 3 years. Cambrics, Lawns and Nainsook 83c and 97c each.

Meier & Frank Company

Brussels Carpets 83c yard

Best Carpet bargain of the year; oriental and floral designs, 83c yard. Includes sewing, laying and lining; splendid quality, unusual

Oregon Blankets \$6.00 values......\$4.50

\$5.00 values \$3.75 \$4.25 values \$3.19 \$3.50 values.....\$2.68

1000 yards of handsome corduroy for Waistings or Walking Suits, brown, blue, green, black, tan,

\$1.00 Corduroys 73c yd

castor, red, cream, white, royal, gobelin, the very best \$1.00 grade, 73c 85c Taffetas 59c yd

For our regular 85c Imperial Wash Taffeta, in nile, blue, royal, red, cream, white, black, navy, brown and olive, best 85c quality at the low price 59c of only, per yard

Meier & Frank Company

Sheets and Pillow Slips One hundred dozen extra

heavy linen-finished Sheets, 81x90 inches, great value at the low 44c price of, each.... One hundred dozen plain hemmed Pillow Cases, 45x36 inches, mar- 9c velous values at, each One hundred dozen hem-

stitched Pillow Cases, extra heavy muslin, 113c 45x36 inches, at 114c One hundred dozen best heavy muslin Pillow Cases, size 45x35 inches, great bargain at, 131c

Ten thousand yards of 36inch Bleached Muslin, fine and soft, great bargain at the low price 73c

\$1.00 Waistings 82c Three thousand yards of heavy Waistings, basket weaves and madras, white, cream and a variety of colored effects in the leading patterns. All are regular \$1 values. For this sale at \$2c per yard,

75c Waistings 52c

Twenty-five hundred yards of eavy White Waistings in fine patterns, all new, this season's goods, selling regularly at 55c and 75c yard, for this sale only at 53c.

Meier & Frank Company