SHIPPER MUST BEAR **ALL INSURANCE COST**

American-Hawaiian Line Announces Policy to Be Effective January 15.

CANAL CLOSING ONE CAUSE

Rates Quoted in Circular Sent Out by Company Show That Tariff Via Magellan or Cape Horn Routes Will Be 85 Cents to \$1.10.

Shippers must hear the full cost of Insurance via the Straits of Magellan er Cape Horn on cargo on and after January 15 that moves on liners of the American-Hawaiian service. In a circular that reached here yesterday it was announced that the indefinite closing of the Panama Canal had com-pelled the cancellation of an offer pre-viously in effect on the part of the company to absorb certain increased Bankers and Credit Men to

There are insurance rates quoted in the circular which show that those via the Magelian or Cape Horn routes will be from 85 cents to \$1.10 on cargo destined for Portland or Puget Sound, and on the opening of the Canul they will be 40 to 50 cents to the same ports. The situation has been brought to the attention of the shipping interests, because the matter of renewing yearly Issurance contracts is up

Inwan Carries No Cargo. When the Canal became blocked because of slides the American-Hawaflan announced that those having insurance agreements with the company would be protected on the extra cost via the Magellan route, and that those carrying their own insurance would receive refund from the company on extra

turance to the extent of 45 cents on th \$100 of insurance value.
The liner lower, which salled last might for Puget Sound, carried no cargo from Portland, as she goes out of the service temporarily to load nitrates in South America for New York.

Columbia Mill Makes Offer.

by cargo can be handled from Portland for the Hawalians by way of
Puget Sound, but an additional charge
of \$1.50 a ten has been made to cover
cost of handling here and reloading on
another vessel on Puget Sound, as those
bound for the islands were sent direct
from Ean Francisco to Puget Sound,
the vessels calling here being turned
back in the north to lead at Count next. back in the north to load at Coast po on their return through the Canal,

COMMISSION OBJECTS TO BILL

Contractors' Charge for Drydock

Work Thought Excessive.

Further consideration of a bill for extras aggregating about \$1206, submitted by McAllister & Son for work on rebuilding wings of the Port of Portland drydock ponteons, was the subject of a specual sension of the Commission yesterday, and it concluded with General Manager Wright being vested with authority to deal with the contractors with a view to eliminating at least some of the charges.

The original contract was for \$25,866.

The original contract was for \$15,600, and provided for the old wings being torm away and new ones built on the five postoons. The fifth has been contract the contract of the Sve pontsons. The fifth has been completed, and yesterday was towed from Insach Toulsen's to the drydock by the steamers Ocklahama and Diamond O. Each month the contractors have been paid part of the contract price, 16 per cent being withheld until final acceptance, and as nothing has been liquidated on the last pontson about Kentuckian. \$3000 in due.

A committee of the Commission is to neet with a committee from the Name.

Commission of Public Docks, at 10 Palaman...

Commission of Public Docks, at 10 Palaman... e'clock Tuesday morning to go over the question of extending the harbor lines through at Johns and Linnton to the mouth of the Willamette River.

NEWFORT, Or., Dec. 14.—(Special.)

-Captain Charles Carner, of the Ollie

8. of this city has just completed a survey of the old south channel across Taquina Bay bar, which lately has been deepening until now it is much the better route from the bay to the deep sea.

Captain Carner piloted the steamers Blandon and Piffield to sea, their last trip out, by way of this channel and his present soundings have been taken with the object of verifying his former cheervations. The soundings taken Priday at 1 P. M., one haur before high water gave a minimum depth of the 17th lighthouse district:

Natice to Mariners. Friday at 1 P. M. one hour before high water gave a minimum depth of 25 feet. As the tide rises here at the rate of one foot an hour, he estimates as the rate of one foot an hour, he estimates as the water was an \$.75-foot tide, which would give a depth of 13.75 feet at low water.

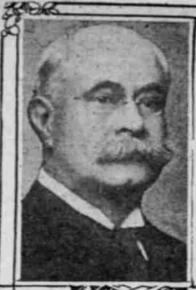
The new channel is straight and is the shortest course ever used. Thirty-three minutes from dock to deep water outside the whistling busy was the record set by the steamer Bandon on her last trip out.

Movements of Versels.

Columbia River Star Report. NORTH HEAD, Dec. 14.—Condition of the har at 5 P. M.: Sea, smooth; wind, north-west, 12 miles,

at Astoria Wadnesday

PRINCIPAL SPEAKERS AT BANKERS' AND CREDIT MEN'S MEETINGS





W.D. Wheelwright

Russell Lowry

Edwin T. Comen

fran Diego, Dec. 14.—Arrived and salled— teamer Geo. W. Elder, for Portland via

Hear Addresses.

NOTED SPEAKERS COMING

Russell Lowry, of San Francisco, and Edwin T. Coman, of Spokane, on

> Programme for Group One Convention

Two important meetings of interest to the local financial world will be held in Portland tonny.

The first will be the semiannual cunvention of Group One of the Oregon State Bankers' Association at the Mult-nomah Hotel this afternoon, and the of the service temporarily to load nitrates in South America for New York. The next vessel due is the Panaman, which is to arrive next week, and she has aboard 2000 tons of New York freight. When she departs there will be shipments of flour and other freight aboard for Honolulu, as she is to head for the Hawaiian Islands from Puget Sound and load sugar at the mid-Pacific possessions for New York.

C. D. Kennedy, Portland agent for the feet, says that as the liner Kentuckian is due here Pybruary 13 and the liner Georgian March 2, both to sail direct from Portland for Honolulu, there is an opportunity for firms in this territory to endeavor to place business in advance, and shipments can move to Honolulu and Hilo en the same rates as have been charged from the

The general subject for all discus-zion at the credit men's meeting will be "Trade Acceptances." This is a One offer has been received from a Columbia River mill to provide regular shipments of box shooks to Honolulu, extending over a period of five months during the Summer season, if a service can be guaranteed.

So far no provision has been made for the salling of vessels from Portland for Honolulu after the departure of the Georgian. At the same time it is a conviction with nome that if assurances of Northwestern Oregon. Bankers also of Northwestern Oregon. Bankers also

MARINE INTELLIGENCE.

Steamer Schedule. DUE TO ARRIVE. n. Nan Prancisco
Los Angeles
Nan Diego
Nan Prancisco
Los Angeles DUE TO DEPART. Nan Pedra
Nan Diego
San Diego
San Diego
Rate Diego
Rate Prancisco
Rate Francisco
Rate Francisco
Rate Francisco
Rate Francisco
Rate Diego
Rate Diego
Loss Angeles

Portland-Atlantic Service, DUE TO ARRIVE. From New York New York New York DUE TO DEPART,

News From Oregon Ports.

to the mouth of the Willamette River.

The committees will report in turn to their respective beards, and in all probability both will make the same recommendations to the Army engineers for the lines to be carried to the Columbia.

YAQUINA BAY IS SURVEYED

Captain Carner Finds Depth of IS.75 Feet at Low Water.

NEWPORT, Or., Dec. 14.—(Special.)

Captain Carner, of the Ollie to Beat of Beat of Team of the Second Cover.

NEWPORT, Or., Dec. 14.—(Special.)

Captain Charles Carner, of the Ollie to Beat of Team of the Second Cover.

The Beitste steamer Erroll which are the Beat of Cover.

Movements of Vessels. Seattle, Wash., Dec. 16.—Arrived—Steamer Umatilla, from San Francisca. Sailed—Steamers Consress for San Disgo; Awa Maru (Japan) for Hong Kong; Saginaw for San Francisco; Gryma for Ensenada.
San Francisco, Dec. 14.—Arrived—Steamers Manoa from Romojalu; Adelins Smith, from Coos Bay; Narthisand, from Taccoma. Alliance, from Seattle; U. S. A. T. Sheri-



Insurance Commissioner Gives "Dont's" for Christmas.

PRECAUTION IS ADVISED

Keep Children Away From Candles, Watch Smokers and Taboo Use of Inflammable Decorations, Pleads Harvey Wells.

Don't forget that a house of meriment is better than a house of mournng," is the significant injunction contained in the "Christmas warning" just saued by Harvey Wells, State Insur-

Is as follows:

Both young and old look forward to Christmas as a time of reloining and marry-making and in order that nothing may marthle day, the parents and those in charge of public halls and churches should carefully guard Christmas trees and other decorations, I want to impress upon the citizens of this state that they should take every precaution against fire. See to it that when a flame bursts out you are ready and prepared to fight, for every second wasted increases the danger to property and lovel ones. So remember two things: First, be careful; second, have some fire fighting means always ready at hand

do it.

Watch gas jets,
Watch smokers,
In churches or public balls be sure the
aliles are kept clear,
Portable moving picture machines not
properly handled are dangerous.
Do not make the slightest change in electric wiring without consulting the electrical

ian from Manlis; J. A. Chansior, from Everett; Arab (British), from Shangial; Avalon, from Williams; Norwood, from Grays inribor: Heriset, from Port Angeles, (Note: Schooner Glendale, 24 days out from Honopean delayed on account of less of sails,) he steamer Minnesota was passing through the Golden Gats at 4 o'clock, Sailed-trainers President, for Scattle, Samar, for Account, Northern Pacific, for Astoria; ellowatens, for Coos Bay, Desoto, for Paya, Peru; Carlos, for Grays Harbor; Edgar I, Vance, for Tacoma.

POHTLAND, Dec. 14.—Arrived—Steamers hany Gadsby, from San Fraicisco; Washitese, from Port San Luis, British steamer reall, from Seattle via Comex, Sailed—teamers lower, for Gray Inc. Resident of the Constant of the Constant of the Constant of the Sailed—teamers lower, for Seattle; W. F. Herrin, or San Francisco. inflammable material. Cotton, which is used to represent frost or snow, catches fire very easily. The same effect can be secured by the use of ashestes or mineral wool, which is safe. The candles should be placed on the tree so they cannot set fire to the branches above them, and should not be lighted by children. Before the gifts are distributed the candles should be extinguished. Doors should remain closed while the candles are burning, because of the danger from drafts awaying the branches or blowing curtains sgaliest the tree. The fleen under the tree should be protected by a piece of sine or tron. santers lower, for Seattle, W. F. Herrin, F. San Francisco. Astoria; Dec. 14.—Arrived at 1 and left at 2 A. M.—Steamer Santa Barbara, from in Francisco. Arrived at 2 and left us 19 A. M.—Steamer Daby Gadaby, from in Francisco. Left up at 6 A. M., steamer ashtenaw, Salled at 7.40 A. M.—Steamer ashtenaw, Salled at 7.40 A. M.—Steamer aley Putnam, for San Francisco. Left up 19:50 A. M.—British steamer Erroit Arved at 2:15 P. M.—Steamer Geo, W. Fenved at 2:15 P. M.—Steamer Geo, W. Fenved, from Seattle.

San Francisco, Dec. 14.—Salled at 11 A. —Steamer Northern Pacific, for Flavel ve. 12, sailed at 5 P. M.—Steamer Klamath Providen Deco. 14.—Arrived and sailed—San Diego, Dec. 14.—Arrived and sailed—

SPOKANE PACKERS TO BUILD

Carsten's Company Lets Contract for Enlargement to Plant.

SPOKANE, Wash., Dec. 14.—(Special.)—A contract has been let and work will start as soon as Spring

checo. Chatham, San Francisco for Valparaiso. Chatham, San Francisco, 106 miles south of San Francisco, Coluse, Brazil for San Francisco, 128 miles much of San Francisco, Rose City, San Pedro for San Francisco, the service at the end of December Hose City, San Fedro for San Francisco, of Sania Rasbara.

Geo. W. Elder, San Diego for San Pedro.

Geo. W. Elder, San Diego for San Pedro.

Tilles south of San Pedro.

Williametic, San Pedro for San Francisco, will be dismissed as a special deputy.

Her dismissed was deputy under Judge San Pedro.

Minsessus Tacoma for Honolulu, 164 miles

outh of Flattery.

Yucatan Results for San Francisco, 245

h of Flatters, contin. Seattle for San Francisco, 245 that the specific charge on which she will be dismissed is that she is unable a nearth of Flatters. scatan. Restrie for San Francisco, 245 as south of Care Fistery.

semile. San Francisco for Tacoma, 45 will be dismissed is that she is unable to work harmoniously with James F. Cassidy, chief deputy in the widows' effect, San Francisco, December 12, 25 from San Francisco, December 12, 26, San Pedro for Seattle, 548 miles from the court.

CITY TO PAY FOR GRADING that the provide court is the court of the

provement cost about 100 per cent more

than the original estimates, because rock was struck during the grading. Inasmuch as the courts have ruled

Excess of \$13,500 on Hall Street Vessels Entered Yesterday,
American steamer W. F. Herrin, 42,000
barrels oil, from Monterey, American steamer Beaver, general curgo, from San Pedround San Francisco. and Heights Terrace Provided For.

of total assessments of \$20,846 for the improvement of Hall street and Heights Terrare, the city will have to see Manical carge, for San Francisco and San \$12,500, if the settlement proposed the property owners is agreeable. The improvement of Hall street and Heights Terrare, the city will have to see a series of the general fund about seems carge, for San Francisco and San property owners is agreeable. The improvement of the settlement proposed the property owners is agreeable.

California Woman Dies Here.

Mrs. H. S. Hubbard, of Corcoran, Cal., ass Thirty-first street North. It was while she was here on a visit to Mrs. Stone last August that Mrs. Hubbard was taken ill and she was unable to return home. Mr. Hubbard and son Hillis came to Portland about five weeks ago and have remained since that time. Besides her husband, son and sister. Mrs. Hubbard leaves her mother, Mrs. Mrs. Hubbard leaves her mother, Mrs. Mrs. Hubbard leaves her Refusal to Par Inc. died at 2 o'clock yesterday morning at the home of her sister, Mrs. H. W. Stone, 252 Thirty-first street North. It was inat time. Besides her husband, son and sister. Mrs. Husbard leaves her mother, Mrs. Matilda Johnson, who lives with Mrs. Stone, and two brothers alled ers, H. H. Johnson, of Tacoma, and Charles H. Johnson, of Springville, Cal. Funeral services will be held this afternoon at 2 o'clock at Holman's undertaking pariors. The body will be with the salary of A. W. Lafferty, attorney and organizer for the union, might be raised from

\$150 to \$250 a month, P. C. Wilson, a jitney man, yesterday announced his intention of fighting against his prose-

cution for displaying a union card without authority. Wilson was arrested yesterday. Jit-ney union pien said he had been ousted from the union because he was a reck-

MEXICAN LINE EXPANDING New Steamer Ordered for Owners of

Baja California, Loaded Here.

About the time the Norwegian steam-er Baja California sailed from here Saturday for West Coast ports via San Francisco announcement was made at the latter city through the United Engineering Works that the firm of C. Henry Smith, Incorporated, owners of the Baja California and others that maintain a service usually to Mexican ports, had contracted for the construction of another carrier.

The new vessel is to be 240 feet long with a beam of 48 feet and moulded depth of 27 feet. The company was formed less than two years ago and started a service to Mexico, which was interrupted owing to unsettled con-ditions there, and it is understood that it will be restored as soon as efforts toward pacification are successful; also that Portland will be made a port of His bulletin on this subject in full call when business offers, instead of the steamers only proceeding to San Both young and old look forward to Francisco.

> PILOTAGE LAW CONSIDERED Measure Referred to Attorneys for Suggestions

To thoroughly digest the Oregon pilot law, as it pertains to the en-trance to the Columbia River and over danger to property and loved ones. So remember two things: First, by careful: second, have some fire fighting means always ready at hand.

The following precautions are given to lessen the danger of Christmas fires:

Don't decorate Christmas fires:

Don't decorate Christmas trees with paper, cotton or other inflammable material.

Use only metallic, tinsel or other non-inflammable material, and set the tree securely, so that children in reaching for things cannot tip it ever.

Do not use cotton to represent snow. If you must have snow, use asbestes fiber.

Do not use cotton to represent snow. If you must have snow, use asbestes fiber.

Do not permit children to light or relight candles when farents are not present; they frequently set fire to their clething instead. The tree itself will burn when needles have become dry.

Keep matches out of reach of children at heliday time; they like to experiment with them.

The light, inflammable decorations in stores, churches and bazaars make fires easy to start and easy to spread. A match, as gas fame, or any electrical defect may do it.

Watch gas jets, couraging to those interested in pro-tecting pilots regularly employed at the entrance and on the river. The Pilot Commission held its

monthly meeting yesterday, and re-newed the bar license of Pilot Charles E. Anderson. It has been determined to take up with charterers and agents on the Court to take up with charterers and agents on the Coast, as well as owners of foreign vessels frequently making the Columbia River, the matter of picking up Oregon pilots, even should they deem it necessary to employ a coasting pilot, in which case it can be arranged for one of the pilots to go to Puget Sound or San Francisco for the vessel.

NOTRE DAME D'ARVOR LISTED Wiscombe Park Loaded and in

Stream and Erroll Arrives.

In the service of Hind, Rolph & Company the French bark Notre Dame d'Arvor, a vessel of 2232 tons net register, salled from Melbourne for Portland, December 13, says a message received yesterday by the Merchants' Exchange. It is assumed the bark will be loaded outward with wheat and may be headed this way with the avected. be headed this way with the expecta-tion of re-chartering her for the grain trade.

Go Home Christmas

> THE holidays will soon be here. The time of happiness and cheer. Your friends will be expecting you to come home. So will mother, father, sister or brother.

Low Holiday Fares

. Are available for the holidays. On sale between all Southern Pacific stations in Oregon, Dec. 17, 18, 22, 23, 24, 25, 31 and Jan. 1. Return limit Jan. 4. From Oregon to California points on sale Dec. 23, 24, 25, 30, 31, Jan. 1. Return limit Jan. 3d.

Tickets, reservations or further information at City Ticket Office, corner 6th and Oak streets, Union Depot or East Morri-

Telephones Broadway 2760. A 6704.

Southern Pacific

John M. Scott, General Passenger Agent, Portland, Oregon

was repaired, as the ship was drawing Francisco, for the Parr-McCormick line, close to 27 feet and with no drydock which will be discharged at Couch-street close to 27 feet and with no drydock available at Honolulu and, so far as known, the cargo was not discharged, so speculation is being indulged in as

New steel will be laid and the machine shops and locomotives given a general overhauling. About 25 men will be re-tained to do the repair work. The last pilling was driven in the jetty two months ago and it has been rocked to the last piling, although not enough rock has been dumped into the ocean to call the project completed. It is estimated that it will require \$1,500,000

C. M. Cram, the engineer in charge, believes the work will be finished about the end of 1916. The closing of the Clay street, which he sought to enjoin as a notorious place. The decision was ment. It is expected that half of these made by Circuit Judge Kavanaugh men will remain in this city until work is begun in March.

TURBINER'S TRIP IS SECOND

through the Panama Canal.

BANKOKU MARU QUITS PORT

Hunter, sister ship of the Great Northern, which remains on the Flavei-San, which remains on the Flavei-San, Francisco route, is due in the river today, having departed from the Golden Gate yesterday. She is doing her share is separate from the viaduct and will be assessed to the abutting property

close to 27 feet and with no drydock available at Honolulu and, so far ask known, the cargo was not discharged, so speculation is being indulged in ast to what means were employed.

ILWACO JETTY WORK STOPPED

One Year and \$1,500,000 Required

to Complete Safeguard.

ILWACO, Wash., Dec. 14.—(Special.)

—Work on the north jetty at Ilwaco was suspended today. It is probable that work will not be begun again until next March. During this time the works will undergo extensive repairs, New steel will be discharged at Couch-Atreet which and the discharged at Couch-Atreet which additional provided today. It is probable that work will not be begun again until next March. During this time the works will undergo extensive repairs, New steel will be laid and the machine

ABATEMENT SUIT IS WON

Litigation of Two Years Over Noto rious House Is Successful.

After nearly two years of continuous litigation, District Attorney Evans yes-terday won his abatement sult against Rosa Babcock and the property at 188

argument made by George Mowry, Dep-uty District Attorney. Under the decision Rosa Babcock will Great Northern's Cargo Reported

Larger Than on First Voyage.

Construct the design Rosa Rabatica with the conducting the place and L. E. Thompson, the lessee, and L. P. Love, the owner, will be enjoined from permitting the place to be operated as a house of bad reputation.

sample.

Since the second of t

Fill out blank form and send to Oregonian office, Sixth and Alder Sts.

	Name	Street	Town	State
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THE OREGONIAN.

Portland, Oregon.

Gentlemen:—Enclosed find........... for which mail The Oregonian's New Year's Annual to each of the above addresses. (Enclose 10c for each address in United States or Possessions, 15c for each foreign address.)

(Duplicate blanks may be had by calling, telephoning or writing to The Oregonian Circulation Department.)