The Shame of Portland

clean streets, others in pure milk, proved transportation, still others in well organized and they stand together. housing, child welfare, hospital work. Any ruling made by the local board is etc. Many of us are interested in a adhered to and sustained by all the number of these things to a certain companies. extent, but there is usually some one cause that interests us more than the other, and that we seem to understand in the game that must be attributed in better. To me, the study and science great part the conditions that now comof fire prevention and tire protection, per them, he additional safeguard they are inembraces one of the greatest importance
of National resources, and points to the
blackest pages of neglect of the history of this country. Even a casual
observer can hardly help pausing in
the contemplation of this National
why do the insurance companies

Consider that out of nearly 15,000,000 buildings in the United
States only approximately 15,000 approach fireproof construction.

There is but one absolutely perfect
building in the country, this being located in Chicago. The hottest fire you
could build about it or in it would
do hardly a hundred dollars' worth of
damage. Listen to what F. W. Fitzpatrick has to say about fire conditions and fire insurance companies, and
then ask yourselves if you can afford
to go over this article unheeding.
Those of you who have children in the
public schools of Portland, where
filmsy frame construction is a constant public schools of Portland, where companies take a pretty stiff chance filmsy frame construction to a constant at the old rate, which was sufficiently menace, and those who nave business interests in the downtown districts and interests in the downtown districts and who any night might be awakened by the lurid glow or the siren of rushing fire apparatus and who may witness the destruction of the city of Portland the fire king sweeps up from its rotten waterfront properties, the prodof a past neglect, a present ace. In his excellent treatise on fire and fire losses Mr. Fitzpatrick states facts which are indisputable. Mr. Fitzpatrick is an authority who must be listened to. His experience com-mands respect. Officially, he has oc-cupied the position of executive officer of the International Society of State and Municipal Building Commissioners. According to Mr. Fitzpatrick's com-ments on fire insurance, he states: "Fire insurance companies by refusing to make sufficiently discriminating rates against poor building construction have enormously increased that the chance of fire. Only a few years ago the company figured up scientifically their ratio of losses vs. premiums (cost of insurance), paid only scant (cost of insurance). attention to how buildings were built and how cities were managed from the and how cities were managed from the viewpoint of fire prevention. The underwriters issue very learned treatises of modern construction, but that accompilishes very little because THEY DO NOT MAKE THEIR RATES CONSONANT WITH THEIR IDEA OF SOUND CONSTRUCTION. There is not enough difference between rates on a superior building and those on a very ordinary one to make people believe that there is any advantage in lieve that there is any advantage in

building properly. particularly of Portland, litter 10 this particular and property. We proposed the property of the companies and underwrite are further companies and underwrite ar Residents of Portland, listen to this statement by Mr. Fitzpatrick and you will understand better some of the motives that prompt the National Board of Fire Underwriters to send

others in better roads, some in imcomply. The fact is the companies are
proved transportation, still others in
housing, child welfare, hospital work,
Any ruling made by the local board is

better. To me the study and science great part the conditions that now comof fire prevention and fire protection, pel them, in self-protection, to demand involving as it does life and property, the additional safeguard they are in-

else than what was almost fireproof was prohibitive. The company didn't want to assume any more risks there; then they turned their attention to protection. The city was notified that it would have to put in a fire station near that block, more hydrants and greater pressure. Not that the companies gave a thought to the city's safety or the lives in it, but they wanted their invested interests in those buildings protected. They had gambled with the owners of those buildings that the latter would not be destroyed, and had been paid to take that chance, and it was nothing but the part of good busi-ness to in turn make the city insure them. The fires would be put out as soon as possible, in order to minimize their possible losses.

Figure it as you may, the cost comes back to the ultimate consumer; he pays the insurance rates and also the taxes for the protection demanded by the companies for their interests. Think how stupid he is to keep on permitting both ends, as it were, to be played against him! The companies are in a position to enforce their demands, too. If their requests for water or more fire-

of the floor were five or sky barrels of meditors, where I found a similar of meditors and states, when it is one of the state law. This bard of the proprietor of the building were a half-dozen children and the building were a half-dozen children, as see ranging from 4 to 7 years. If the building were a half-dozen children and the building were and t

It is tabler for so-called sap-low recenting fining anglinese time papers with the larger will be the pressures. The underfired is the papers of the papers

And the control of th coming months in advance, and of the fine points. They probably have no comments to make, nor have the business men of Los Angeles who opposed the two-platoon system, on the fact the fire apparatus, including the fact the fire apparatus to the fact put in service for 15 minutes and that the tower was located on the East Side of Los Angeles, where frequent delays occur due to freight trains and where the buildings are few of them over three stories high, because there was not sufficient accommodation in the fire department to place this apparatus elsewhere; nor possibly the survey committee, with their astute observa-tions, may have overlooked something that on one of their previous inspections in a certain firehouse they in-spected the lose and were very much pleased with the quantity and quality of the new hose notwithstanding that this hose was not put in service until 30 minutes before their arrival and was removed from the house within an hour after their departure. And these

on to learn of some of their activities in New York state, and of how, when the Fire Commissioner of New York City chartered a special train on the New York Central to take a delegation to Albany, the State Capital, to have a bill passed to regulate the evils of the insurance business, and of which the insurance business, and of which delegation I was a member, and that a feature of this bill was a requirement that insurance agents be obliged to inspect property before it was insured, and the insurance LOBBY WAS THERE AT ALBANY AND BEAT US. How does this affect Portland, you say? It affects Portland because Fire Wester Schowed up this very Marshal Stevens showed up this very evil in the city of Portland when he insured a chair and fireman's hat and

The writer was instrumental in having the Portland fire alarm telegraph bureau strengthened in 1912 and was one of those responsible for the Oregon State law teaching fire prevention in the schools throughout the state.

Vote X Yes, Amendment 102

(Paid Adv. by F. H. Cowles, Hotel Benson, June 1st, 1917.)

F. H. COWLES

Member of National Fire Protection Association. Member American Red Cross. Life Member Tri-State Good Roads Association. Member Veterans' Association Naval Militia, New York. Member Oregon State Motor Association. Member California State Automobile Association.

Member of Press Club, Los Angeles. Member University Club, Medford, Oregon. Honorary Member Fireman's Association, N. Y. Fire Department. Honorary Member Fireman's Association, Chicago Honorary Member Fireman's Association, Los Angeles Honorary Member Fireman's Association, San Francisco Member Medford Golf and Country Club.