

INSURANCE RATES ARE TO BE LESS

Remarkable Showing of Reducing Fire Loss to Minimum Result of Prevention Work.

FIVE YEARS' FIGURES GIVEN

City Commissioner Has Assurance That Officials Are Contemplating Voluntary Reduction in Rates Now Charged.

Based on its remarkable showing of reducing fire losses to a minimum as the result of its fire prevention efforts, Portland is believed to be due for a downward revision of insurance rates.

In fact, City Commissioner Higelow has the assurance of insurance officials themselves that a voluntary reduction in rates now charged for fire protection in this city is contemplated by the ratifying authority of the various insurance companies.

"I have been led to believe from talks I have had with insurance officials," said Commissioner Higelow yesterday, "that Portland will be given a reduction in insurance rates soon. This assurance was based on the remarkable showing Portland has made through its fire prevention campaign and consequent reduction of fire losses."

Five-Year Record Gives Proof. Records in the office of Fire Marshal Greenfield show that from 1911 to 1914, losses from fires in this city were very heavy. Many of the insurance companies paid out in settlement of policies more than they received from premiums during that period.

Based on the business of the last five years, the following table compiled in the office of Insurance Commissioner Higelow shows the fire losses in this city for the years 1911 to 1915.

Table with 4 columns: Year, Net Premiums Collected, Losses Paid, Ratio. Rows for 1911, 1912, 1913, 1914, 1915, and Total.

Net Premiums Collected, Losses Paid, Ratio. Total: \$17,450,180, \$10,100,472.

More Appropriate Great Help. In Portland motor-driven fire apparatus has been added to the city's fire department, which is a recognized increase in the efficiency of the fighting forces.

HUT PROGRAMME TONIGHT. Soldiers at Vancouver Barracks Will Be Entertained.

An unusually attractive programme has been planned to be given at the Y. M. C. A. Hut, at Vancouver Barracks, under the direction of the music and entertainment committee of the General War Work Council.

Centralia Quintet Loses. CENTRALIA, Wash., March 6.—(Special.)—The Hoquiam High School basketball team defeated Centralia on the local floor last night by a score of 22 to 18.

STOP A MOMENT! LISTEN TO THIS. Cincinnati man tells how to lift off any corn without hurting one bit.

You reckless men and women who are pestered with corns and who have at least once a week involved an awful death from lockjaw or blood poison are now told by a Cincinnati man how to use a drug called frezone, which the moment a few drops are applied to any corn, the soreness is relieved and soon the entire corn, root and all, lifts out with the fingers.

It is a sticky substance which dries the moment it is applied and is said to simply shrivel the corn without inflaming or even irritating the surrounding tissue or skin. It is claimed that a quarter of an ounce of frezone will cost very little at any of the drug stores, but is sufficient to rid one's feet of every hard or soft corn or callus.

WOMEN'S NEWS BY GERTRUDE P. CORBETT

KNITTING FAD BRINGS THE KNITTING BONNET. day evening. Five-hundred and bridge will be the evening's diversion.

On Monday evening, March 11, members of the Knitting Guild will enjoy an evening of dancing at Cottillon Hall, this evening being "guest night" which replaces the old "orchestra night" and which will be the second Monday evening of each month, instead of the first.

On Monday afternoon next Mrs. Mel Holmes Parsons will lead the women of the Laurelhurst Study Club, and on Tuesday afternoon the Tuesday Afternoon Card Club will play bridge and E. Cooker will speak on that most timely topic, "War Gardens," and Miss Madeline Stone will sing. All who are interested may attend as the meeting is free. Mrs. William Block will preside.

The Portland Kindergarten Council will hold its regular monthly luncheon at the Y. W. C. A. tea room Saturday at 12 o'clock. Mrs. Millie R. Trumbull, of the child labor commission, will discuss some phases of child labor work in relation to the war. All who are interested in this pertinent subject are invited to attend during the noon hour.

Highland Parent-Teacher Association will meet Friday at 8 o'clock in the assembly hall of the school. The speaker will present an attractive programme and the chairman of various committees will report.

The Charles Dickens Club will meet this afternoon at 2 o'clock with Mrs. F. L. Emery, 715 Wayne street.

The Franklin Parent-Teacher Association has made plans for another of its popular dances March 23 at 7:30 P. M. It has been announced that this dance would be held March 3, but the time will be two weeks later.

Catholic Women's League Red Cross Auxiliary will meet at 10 A. M. today at 125 Fourth street.

The Parent-Teacher Association of the Fernwood School will meet Friday afternoon at 3 o'clock. An interesting programme will be given and a large attendance of members is desired.

Irvington Club members and friends are anticipating a pleasant time Friday evening, when the informal party given by Mrs. J. P. O'Brien at a charming luncheon, and since that time the charming bride-to-be has been delightfully entertained. A number of functions have been planned in her honor for the next few days, among them being the luncheon over which Miss Shall will preside today.

Ernest Nordstrom was given an enjoyable surprise Saturday evening, when about 25 friends called on him at the home of his mother, Mrs. Harry E. Hobbs, in Irvington. The occasion was his 23d birthday. He was presented with a loving cup. Music, dancing and supper were enjoyed.

The members of the J. J. Club of the Y. W. C. A., held a reunion at the home of Mrs. N. F. Johnson in the small hall of the Y. W. C. A. Saturday afternoon, with Miss Joy Johnson as hostess. Miss Jessie Burton and Miss Myrtle Walker were honor guests. Others present were Mrs. Edmondson, Miss Margarette Hollins, Miss Virginia Lewin, Thelma Kenworthy and Katherine Quirk.

Mrs. Mary E. Sutherland, of the State College of Washington and state leader of the home economics extension service, is convalescing at her home in Portland and will return to her work within a few weeks.

Mrs. Charles H. Castner, president of the Oregon Federation of Women's Clubs, was at St. Helens on Friday and addressed the women of that place and the high school students. Mr. Castner says of her visit: "They have a thriving club there and are doing splendid work, have been carrying on the scope of their city library for three years. They are all greatly interested in the work of the Food Administration and all patriotic work."

Mrs. Richard Moore, wife of Colonel Moore, commander of the post at Vancouver, arrived last night from the East. She has been detained there owing to illness in her immediate family.

Mr. and Mrs. H. C. Rinehart will entertain the members of the Laurelhurst Club at the clubhouse on Friday.

CALENDAR FOR TODAY. Dickens Club—With Mrs. Emery, 715 Wayne street. Summer Relief Corps—Court-house, 9 A. M. Council of Jewish Women—Open meeting, Elmon I. Wenler to speak, B'nai B'rith Hall, tonight. Co-operative League Red Cross Unit—All day. Furlon Army and Navy League—At 1570 Virginia street. Rosa City Park Unit—At East Forty-fifth and Hancock streets. Company F, 15th Railway Engineers—Mullinmohr Hotel, tonight. Glencoe Unit—School, 10 A. M. Columbia Rebekah Red Cross—First and Alder streets, 10:30 A. M. Arieta Unit—Arieta School. Catholic Women's League—Red Cross Auxiliary to sew for Red Cross, 10 A. M., 129 Fourth street. Rodney Avenue Christian Red Cross—Church at 1 o'clock. Sunnyside Red Cross—School-house. Machine Gun Auxiliary—At 820 Courthouse. Shakespeare Club—Tea at home of Mrs. J. Coulson Hare. Woodlawn Aid Society—Mrs. C. W. Hayhurst at 1 o'clock. Woodlawn Church. Mrs. K. K. Baxter's tea for soldiers' dependents' fund in connection with the British Red Cross of Oregon, from 3 until 5 o'clock this afternoon, 1165 Mallery avenue, Piedmont. Williams avenue car to Mallory. Sunday School Workers' Union—White Temple, luncheon, at 12:30 P. M., James F. Ewing to speak in the afternoon. Dr. B. W. DeBusk Lecture—"Our Physical Unpreparedness," 1 P. M., ballroom Mullinmohr Hotel.

WOMEN'S PATRIOTIC SERVICE BY EDITH KNIGHT HOLMES. The auxiliary of Company A, 116th Engineers, will hold its regular meeting in room 532, Courthouse tomorrow night at 8 o'clock. It is urged that all members be present as it is an important meeting.

Lincoln Garfield Corps No. 19 will meet in their hall, 625 Courthouse, tomorrow for all-day work. The East Clay-street auxiliary of the Portland chapter of the American Red Cross reported that it earned \$4 for the Red Cross during February by a dinner being given at the home of Mrs. W. S. Roberts, 1310 East Clay street, to which all members of the auxiliary and their friends were invited, a small charge being made and the proceeds turned over to the Red Cross.

Red Cross auxiliary of Rodney Avenue Church of Christ will hold an all-day meeting today. Knitting and other Red Cross work will be done. The unit meets the first and third Thursdays. Members take their lunch and coffee is served. This is a community affair for all women of the district.

Auxiliary to Company E, 162d Infantry, will meet as usual today in Central Library building, meetings are on the first and third Thursdays.

"The Jew in the National Army" will be the subject for the open meeting of

LAST WEEKS You can buy at these old and reduced prices, the Greenburg Music Co., Kansas, Liquidation and Inventory Sale now coming to a close—at final wind-up—The Best Savings Bank for the Home



\$487 Still Buys This Player Piano—No Need to Pay \$650 or \$750 Yet. Your used piano, organ, talking machine or your city lot taken as first payment and you begin your monthly payment the following month.

Piano Exchange Department. We sell at 25% lower than local market cash prices, whether you pay balance in cash or on easy monthly installment plan.

Order Your Piano By Mail. Read, study and compare our quality, prices and terms as advertised and you will learn why we have hundreds of mail-order buyers.

Manufacturers' Coast Distributors, 111 Fourth Street at Washington.

The Council of Jewish Women in B'nai B'rith Hall tonight, Elmon I. Wenler will speak on "Webber's Juvenile Orchestra will play and there will be other attractive features. The meeting is free.

The exhibition of official British war pictures at the Red Cross superfluity shop, 196 Fifth street, is still attracting the attention of many Portland women. There are some French posters which are unusually attractive, in addition to the British pictures.

Broken Steering Gear Causes Machine to Leave Street for Sidewalk. Five men standing on the sidewalk at Second and Burnside streets were slightly injured early yesterday afternoon, when a delivery auto belonging to the Mason-Ehrman Company and piloted by L. E. Taylor, ran upon the sidewalk and struck them. John Jacobson suffered a laceration of the scalp and a broken nose. W. H. Weston, Jack Osborn, Joseph Gerber and Walter McDougal received minor bruises and abrasions. All were treated at the emergency hospital.

Women With Wavy Hair. Enjoy a Greater Advantage Over Their Less Fortunate Sisters. The Thomas Lasting Wave makes lank, straight locks into "naturally curly" hair. We have been doing this wave for six years. We have hundreds of satisfied customers.

THE SANITARY BEAUTY PARLORS. 400-412 Dekum Bldg., Phone Marshall 1702.

BRUSSELS SPROUTS. Brussels sprouts are closely related to cabbage and cauliflower and may be grown in very much the same manner. The seed may be started in the window box or in the hotbed and transplanted to the garden when the ground is in condition to work.

METRIC SYSTEM IS TAUGHT. New Class at Lincoln High Designed for Hospital Workers. A new class in the metric system and solutions which is of much value to men and women who might contemplate war hospital work is to be started at the Lincoln High School evening classes next Monday. The classes meet Monday, Wednesday and Thursday evenings of each week, and the course will last for about six weeks.

Feeble Old People Give them Vinol. The Well-known Cod Liver and Iron Tonic, Without Oil. To MAKE THEM STRONG. Old People who suffer from poor circulation, thin, sluggish, and watery blood, weak digestion and poor appetite, find in this famous cod liver and iron tonic, Vinol, the very elements needed to enrich the blood, rebuild wasting tissues and create strength.

Feeble, Aged Mother Made Strong by Vinol. Pitman, N. J.—"I suffered from a feeble, weak, run-down condition so I could not get around to do my usual light duties, for I am 73 years of age and past hard work. My daughter brought me a bottle of Vinol, and after taking two bottles I have a good appetite, rest well at night and am stronger and better in every way."

WE WILL RETURN YOUR MONEY if Vinol fails to benefit you. The Owl Drug Co., Portland, and all leading Drug Stores everywhere.

TAKARA ANTISEPTIC POWDER. A soothing, cleansing wash, thoroughly antiseptic. Excellent for catarrhal conditions and female disorders, endorsed by physicians.

THE STRING OF SUPREME QUALITY. NEW CREATION. PERFECT 5TH. LUTZ, VIOLIN MAKER. 45 GEARY ST., DEPT. SAN FRANCISCO. WRITE FOR PRICE LIST.