# **INSURANCE RATES** ARE DUE 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.

Bared on its remarkable showing of reducing fire losses to a minimum as the result of its fire prevention offorts, Purlland is believed to be due for a downward revision of insurance rates. In fact, City Commissioner Bigelow 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 rate-fixing authority of the various in-

"I have been led to believe from talks I have been jed to believe from talas, and Commissioner Bigelow yesterday, that Portland will be given a reduction in insurance rates soon. This assurance was hased on the remarkable showing Portland has made through its fire prevention campaign and con-sequent reduction of fire losses."

IFtve-Year Record Gives Proof. Brive-Year Record Gives Proof.

Records in the office of Pire Marshal

Grenfell show that from 1911 to 1914,
freducive, losses in Portland from fire
were very heavy. Many of the insurance companies paid out in settlement
of policies more than they received
from premiums during that period. But
the same record from April, 1915, to
date, disclose that the fire insurance
husiness has been a decidedly pritable
wecation. It was in April, 1915, Portland's fire prevention system was put
into operation.

In 1914, the year before the fire pre rention campaign was introduced. \$1,737,854.81. The following year, 1915, the aggregate was \$1,312,950.86. These Insues were reduced to \$512,154.04 in 1516, while practically complete figure 1816, while practically complete figures for last year abow that they amounted to the remarkably small sum of \$176.744.40. In the same length of time the per capita fire loss in this city was reduced from \$6.89 in 1914 to \$4.81 in 1915. \$1.79 in 1916 and only 23 cents in 1917. The per capita fire loss last year was the lowest in the history of the city, at any rate from 1989, when the compilation of this information was begun.

Credit Given Officials. Largely as the result of the active efforts of Harvey Wells. Insurance Commissioner and State Fire Marshal, fire losses throughout the state have also been materially reduced in the last

Wells shows the total net insurance premiums collected in the state, losses paid and percentage of losses to in-



New Apparatus Great Help.

In Portland motor-driven fire appa-ratus has been added to the city's fire department, which is a recognized in-crease in the efficiency of the firefighttrease in the efficiency of the firefighting forces. This, taken in connection
with the fire prevention work, which is
rendering valuable service, is believed
by Portland property owners to entitle
them to a reduction in the prevailing
the father. William MacMaster, and
she was attended by her sister, Mrs.
Katherine MacMaster Mason, as mairon
of honor; her sister, Mrs. Reade M.
Ireland (Alisa MacMaster), who was a
bride of February; Misses Jean Mackensie, Polly Young and Gladys Pitts. ing forces. This taken in connection granted by the insurance companies, steps will be taken to present Port-land's claim to that consideration.

### HUT PROGRAMME TONIGHT

Soldiers at Vancouver Barracks Will fashioned Be Entertained.

An unusually attractive programme has been planned for tonight to be given at the Y. M. C. A. Hut, at Van-couver Barracks, under the direction of the music and entertainment commit-

CENTRALIA, Wash, March 5.—(Special).—The Hoquiam High School has ketball team defeated Centralia on the local floor last night by a score of 33 to 16. It was the second defeat suffered by the locals this season. Friday

### 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 at least once a week invited an awful death from lockjaw or blood poison are now told by a Cincinnati authority to

KNITTING FAD BRINGS THE KNITTING BONNET.



To fit the taste of the times, the knitting bonnet has arrived, and it seems as though the quaint hat is here to stay, at least for the Spring season. Two as though the quaint hat is here to stay, at least for the Spring season. Two as though the difference, with was the 19th highest state, while incomplete figures for last year indicate that Oregon wil the one of six states showing the lowest fire loss per capita. Based on the husiness of the last five years, the following table compiled in the office of Insurance Commissioner Wells shows the total net insurance Commissioner New Yells and the times, the knitting bonnet has a reconstitution of the needles that the knitting needles that you can't tell the difference, with a little piece of stitching as a decorative motif and a little piece of stitching as a decorative motif and a little piece of stitching as a decorative motif and a little piece of stitching as a decorative motif and a little

dies, made a handsome foil for the wedding party of Miss Maisle Mac-Master and Captain Dieterick C. Oldenberg, U. S. N. A., the ceremony being read last night at Ardgour, the attractive residence of Mr. and Mrs. William MacMaster. Rev. A. A. Morrison officiated, and an orchestra stationed in the hall behind a screen of palms and woodland ferns played the wedding music. It was a lovely setting, military and stately in appointments. The accountment of the many brother officials.

To apparate the present of the bridegroom who came down for more care of the bridegroom who came down from Camp Lewis to attend the functions have been planned in her honor ing Miss Stanley's engagement to Lieutenant Woodward was announced last month by Mrs. J. P. O'Brien at a charman.

Miss Stanley's engagement to Lieutenant Woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last month by Mrs. J. P. O'Brien at a charman woodward was announced last man woodward tion combined with the beautiful even- mentary to the bride-elect.

kenzie, Polly Young and Gladys Pitts, of Victoria. Lieutenant Reade M. Ireland was best man. The bride was stunning in a handsome gown of silver stunning in a handsome gown of silver cloth, with exquisite silver lace draped over it, the hem of the skirt being fashioned on the Turkish lines. A number of features made the attire of the bride unique—the lack of the customary satin train and shower bouguet. In lieu of the regulation train quet. In lieu of the regulation train at the Ardmay Terrace, the vell, a tulle edged with silver lace, was arranged to form the train, the silver lace at the extreme edge of the Moore, commander of the vell being trimmed with tiny clusters of orange blossoms. The vell was fastened to her coffure with a crown owing

of orange blossoms. The veil was a sense of the Y. M. C. A., with Miss Mamie Helen Flynn as chairman and Mra. Henry Ladd Corbett and Miss Jean Merrison as members.

The artists taking part in the programme for tonight are Mrs. Pauline Miller Chapman, dramatic soprano, Miss Julia Brakel, violinist; Otto Wedemeyer, baritone; J. Ross Fargo, tenor, and Miss Flynn, accompanist.

Centralia Quintet Loses.

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Centralia Quintet Loses.

Centralia Companies and silver gown, and they cially.—The Hoquiam High School baselinks at a pink satin and silver gown, and they

fered by the locals this season. Friday was admired in a handsome gown of high Centralia plays the Oakville gray chiffon and silver lace built over a foundation of satin.

All about the rooms a charming arrangement of Springtime flowers was in evidence. In the drawing-room, in evidence. In the drawing-room, where the ceremony was read, an improvised altar was built of Easter lilles, Ophelia roses and ferns, artistically arranged against a huge American flag. A profusion of fragrant roses was used around the rest of the room, and in the dining-room, wher a buffet supper was served during the reception, diffodlis, freesias and poeticus nareissus were prettily arranged. The porches were enclosed for the event, and comminciling with the same variety of mingling with the same variety of Spring blossoms were the Stars and

Stripes in large flags, gracefully draped about the windows and doorways. Presiding at the supper table and the punchbowl at different times ducing the reception were Mrs. Richard Moore, wife of Colonel Moore, of Van-couver Barracks; Mrs. Helen Ladd Cordeath from lockjaw or blood poison are now told by a Cincinnati authority to use a drug called freezone, which the moment a few drops are applied to any carn, 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.

flaming or even irritating the surflaming or even irritating the surrounding tissue or skin. It is claimed
that a quarter of an ounce of freezone
will cost very little at any of the drugstores, but is sufficient to rid one's
feet of every hard or soft corn or
callus.

Tou are further warned that cutting
at a corn is a suicidal habit,—Adv.

will effect his transfer elsewhere.

Mins Cornelia Stanley will become
the bride of Lieutenant Clare Wallace
Woodward Saturday, March 16. The
ceremony will be solemnized at the
home of Mr. and Mrs. J. P. O'Brien, in
North Twentieth street, the two familles having been closely associated
for a number of years. Miss Ruth

O LD GLORY, gleaming through Shull will be bridesmaid, and her fiance, Lieutenant William N. Burgard, will be best man. Rev. A. A. Morrison the wedding party of Miss Maiste Mac
Miss Stanley's epgagement to Lieutenant.

Irvington Club children under 14 years of age are to have an Easter party Friday evening, March 29. Mrs. W. H. M. Drescher is chairman.

Mrs. Amanda Kerr and her daughter, Mrs. Kenneth Holbrook, both of whom came to Portland to attend the Kerr-Smith wedding last month, left Tuesday night for their home in Boston, Mrs. Kerr is making her home for the present with Mr. and Mrs. Holbrook in Boston, and they will arrive there in time to greet the bridegroom and bride, Mr. and Mrs. Thomas Kerr, who

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

Mr. and Mrs. H. C. Rinehart will entertain the members of the Laurel-hurst Club at the clubhouse on Fri-

CALENDAR FOR TODAY.

Dickens Club-With Mrs. Em-Sumner Relief Corps-Court-Council of Jewish Women— Open meeting, Elmon L. Wlenir to speak, B'nsi B'rith Hall, to-

Co-operative League Red Cross

Co-operative League Red Cross
Unit—All day.
Fulton Army and Navy League
—At 1570 Viriginia street.
Rose City Park Unit—At East
Forty-fifth and Hancock streets.
Company F, 18th Railway Engineers—Multnomah Hotel, to-

Glencoe Unit-School, 10 A. M. Columbia Rebekah Red Cross-First and Alder streets, 16:30

Arleta Unit-Arleta School. Catholic Woman's League-Red Cross Auxiliary to sew for Red Cross, 10 A. M., 139 Fourth street. Rodney-Avenue Christian Red Cross-Church at 1 o'clock. Sunnyside Red Cross-School-

Machine Gun Auxiliary-At 520 Courthouse. Shakespeare Club—Tea at home of Mrs. J. Coulson Hare. Woodlawn Aid Society—Mrs. C. W. Hayhurst to speak, Woodlawn

Mrs. K. K. Baxter's tea for Mrs. K. K. Baxter's tea for soldiers' dependents' fund in con-nection with the British Red Cross of Oregon, from 3 until 5 o'clock this afternoon, 1168 Mai-lory avenue, Piedmont. Williams-avenue car to Mallory. Sunday School Workers' Union

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."
3 P. M., bailroom Multnomah
Hotel.

day evening. Five-hundred and bridge vill be the evening's diversion.
On Monday evening, March 11, memhers and invited guests will enjoy an evening of dancing at Cotillion Hall, this evening being "guest night," which replaces the old "orchestra night," and which is held on the second Monday evening of each month, instead of the

Monday afternoon next Mrs Mabel Holmes Parsons will lead the women of the Laurelhurst Study Club nd on Tuesday afternoon the Tuesday H. P. Cloves acting as hostesses.

## WOMEN'S CLUBS

ISS HENRIETTA FAILING will be M the principal speaker Friday at the meeting of the Couch School Parmb-Teacher Association in the assem enp-Teacher Association in the assembly room of the school. The meeting will begin at 2:30 o'clock and it is anticipated that the attendance will be large, as Miss Falling will give one of her delightful lectures on "Art."

J. E. Cooter will speak on that most timely topk, "War Gardens," and Miss Madelaine Stone will sing. All who are interested may attend as the meetare interested may attend, as the meet-ing is free. Mrs. William Block wil

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. Trumbult, of the child labor commission, will discuss some phases of child welfare work in relation to the war. All who are interested in this pertinent sub-ject are invited to hear Mrs. Trumbull, who will speak during the noon hour.

Highland Parent-Teacher Association will meet Friday at 3 o'clock in the assembly hall of the school, The pupils will present an attractive programme-and the chairmen of various committees will report.
The Red Cross unit of Highland dis-

trict will assemble at 10 o'clock Friday morning. The Charles Dickens Club will meet this afternoon at 2 o'clock with Mrs. F. L. Emery, 715 Wayne street.

The Franklin Parent-Teacher Asso-ciation has made plans for another of its popular dances March 23 at 7:30 P. M. It has been appeared 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 Woman's League Red Cross Auxiliary will meet to sew at 10 A. M. today at 129 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 takes place. The committee in charge has planned an Irish party and nothing has been overlooked to make this the most successful dance of the season. Green bowe and neckties will be very popular that evening Mrs. Walter Zimmerman, as chalrman, is being assisted rman, as chairman, is being assisted by Mesdames N. A. Perry, E. A. Hart-man, C. M. Young, R. M. Irvine and Miss Sara Patrick.

when about 25 friends called on him at the home of his sister, Mrs. Harry E. Hobbs, in Irvington. The occasion was his 23d birthday. He was present-ed with a loving cup. Music, dancing and supper wers enjoyed. Mr. Nordstrom is organist at a local theater, where he has been for the past three years. He is a clever young artist. Instead of a single head, Bruss sprouts produce a large number

The members of the J. J. Club of the F. W. C. A., held a reunion at the come of Mrs. N. F. Johnson in the home of Mrs. N. F. Johnson in the Carmallia Apartments Saturday after-noon, with Miss Joy Johnson as hostess. Miss Jessie Burton and Miss Myrtie Walker were honor guests. Others present were Miss Blossom Wilson, Miss Marguerite Hollins, Miss Virginia Ir-win Thelma Kenworthy and Katharina win, Thelma Kenworthy and Katherine

Quirk.

Miss 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

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. Mrs. Cast-ner says of her visit: 'They have a thriving club there and are doing splendid work, have been carrying on the expense of their city library for three years. They are all greatly interested in the work of the Food Ad-ministration and all patriotic work. Mrs. Louise Baker is president of the club and is chairman of woman's com mittee, Council of Defense, for Colum bia County. They are well organized.

### Women's Patriotic Service BY EDITH KNIGHT HOLMES

The auxiliary of Company A, 116th Engineers, will hold its regular meeting in room 520 Courthouse tomorrow night at 8 o'clock. It is urged that all members be present as it is an important meeting.

Lincoln Garfied Corps No. 19 will neet in their hall, 525 Courthouse, omorrow for all-day work,

The East Clay-street auxiliary of the Cortland chapter of the American Red Pross reported that it earned \$4 for the 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 to Rodney-Avenue Church of Christ will hold an all-day meeting today. Kotting and other

nue 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 Thurs-day. Members take their lunch and coffee is served. This is a community affair for all women of the district.

Auxiliary to Company E, 163d Infantry, will meet as usual today in Central Library. Their meetings are on the first and third Thursdays.

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

You can buy at these old and reduced prices, the Greenburg WEEKS Music Co., Kansas, Liquidation and Inventory Sale now com-ing 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

\$ 95 Organ .....\$25 350 Sq. Piano.. 35 250 Player ..... 25 275 Upright .... 45 375 Upright .... 95 425 Upright ....115 425 Upright .... 165 500 Upright .... 195 NEW AND USED \$350 Upright...\$215 375 Upright... 245 425 Upright... 290 450 Upright... 315 476 Upright ... 345 525 Upright... 356 550 Upright ... 395 650 Upright ... 468 NEW AND USED PLAYER PIANOS \$550 Player....\$290 600 Player.... 395 650 Player .... 435 750 Player .... 465 750 Player.... 562 1050 Player..... 797 1150 Player ..... 862 NEW AND USED GRAND PIANOS \$1050 Grand.... \$165 750 Grand .... 325 1100 Grand .... 495 1050 Grand .... 797 1150 Grand.... 862 1050 Electric ... 862 Pianos-\$6 cash, \$6 or more monthly.

OLD AND USED

Piano Exchange Department Your used piano, organ, talking machine or your city lot taken as first payment and you begin your monthly payment the following month. We sell at 25% lower than local market cash prices, whether you pay balance in cash or on easy monthly installments, or 35 or more monthly. WE WILL SEND YOU A GOOD, NEW TALKING MACHINE FOR YOUR USED ORGAN OR SQUARE PIANO, OR WE WILL SEND YOU A SPLENDID NEW TALKING MACHINE FOR YOUR USED UPRIGHT PIANO. Call, bring or mail us full description of the instrument you have to trade.

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.

Your boy or girl working can save 20 cents daily, which buys a good plano, and secure a studied education now.

OUT-OF-TOWN BUYERS—WE PREPAY AND MAKE FREE DELIVERY OF PIANO TO YOUR HOME within 300 miles, and the piano will be shipped subject to exchange within one year, we allowing the full amount paid. This virtually gives you a one-year trial of the plano you order.

Every plane or player plane overlaged days for the late of the plane your order.

Every piano or player piano purchased carries with it the Schwan Piano Company guarantee of satisfaction, as also the usual guarantee from each manufacturer of these new musical instruments. Open Monday, Wednesday and Saturday evenings during this sale.

the School Board as quickly as possi-

AUTO INJURES FIVE MEN

Broken Steering Gear Causes Machine to Leave Street for Sidewalk.

Five men standing on the sidewalk at Second and Burnside streets were slightly injused early yesterday after-

noon, when a delivery auto belonging to the Mason-Ehrman Company and piloted by L. F. Taylor, ran upon the sidewalk and struck them. John Jacobsen suffered a laceration of the scalp and a broken nose. W. H. Weston, Jack Osaka, Joseph Gerber and Walter McDouges! received minor brukes and

believed the injury received by the

# Manufacturers, Coast Distributors, Schwan Piano Co. at Washington. Schwan Piano Co.

the Coouncil of Jewish Women in tending it are enthusiastic over the re-B'nai B'rith Hall tonight. Elmon L. sults. F. P. Stauffer is in charge of the Wienir will speak. Webber's juvenile metric system department and Dr. I. D. orchestra will play and there will be Briggs has charge of the solutions part other attractive features. The meeting of the course All persons thinking of registering for this work are requested to notify

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.

Beginning today an interesting series of navy photographs will be shown, including some of the preparation and the placing of submarine nets and mines. In addition to these there will be pictures of the physical training classes of the sailors and other pic-tures of their training activities.

Those who heard Major Beith's lecture and saw the pictures which he showed will be interested in the pictures of the Albert Cathedral in ruins.

Summer Relief Corps will meet at 3 o'clock today at the Courthouse. In order to get out a shipment today it is



Brussels Sprouts. TRUSSELS SPROUTS are closely re-D lated 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 Nord- and transplanted to the garden when

Instead of a single head, Brussels sprouts produce a large number of small heads, these heads being formed in the axis of the leaves. If the heads become too crowded the leaves should be broken off so as to give the heads more room. However, a few leaves should always be left in the top of the stem where the new heads are being formed. Brussels sprouts are more hardy than cabbage and in many sections may be planted in the Fall. The should be set in rows 30 to 36 inches

gether in a trench, covering them with straw or other litter to protect them from freezing or thawing.—U. S. Department of Agriculture.

### 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 School Clerk Thomas said that one class is now completing this course and the men and women who have been at-





auto at this time made it unmanage

Raymond Woman Arrested.

RAYMOND, Wash., March 6 .- (Spe-RAIMOND, Wash, March 6.—(Spe-pial.)—The Sheritf's office mided the old Crow lodging-house kept by Mrs. Alice Carlson and seized 40 quarts of illicit liquor. Mrs. Carlson, whose real name appears to be Mrs. Siri, was ar-rested, charged with violating the pro-nibition law. Fred Nyman was also arrested and booked as a vagrant. They were lodged in the juit at South Bend.



Women With Wavy Hair Enjoy a Greater Advantage Over Their Less Fortunate Sisters The Thomas Lasting Wave

McDougal received minor bruises and makes lank, straight locks into "naturally curly" hair. We have been doing this wave for six years. We have hundreds of satisfied customers.

Six curls for \$5\$

The Sanitary Beauty Parlors at the curb a heavy truck ran into it, breaking off the bumper bar. It is 1702.

Feeble Old People

# them

The Well-known Cod Liver and Iron Tonic, Without Oil

### **TOMAKETHEM 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, rundown 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."- Mrs. F. Anderson, Pitman, N. J.

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

Drug Stores everywhere.