

# RATES GO DOWN

## Fireboat Reduces Insurance Charges.

## RIVER FRONT WILL PROFIT

## Board of Underwriters Fulfills Its Promise.

## OTHER CHANGES GO IN EFFECT

## Alfred Stillman Also Announces That Freight Docks and Grain Warehouses Facing River Will Have to Pay Higher Premiums.

When fire again attacks the water front a doughty foe will resist its appetite. Tugging at its hawser and eager for deeds of valor, the fireboat George H. Williams chafes at its moorings, foot of East Washington street. To be sure, the boat's apparel needs another coat of paint and the builders have not yet turned the fighter over to the city, but for all that it would risk to the fray if the devouring element should again venture into the hitherto defenseless river front.

In about four days the defender will undergo its official trial and will then pass into the control of the city. The Executive Board will man the boat with a crew of 15 men, and then the George H. Williams will be launched upon its career for good. And no sooner will this be done than rates of fire insurance on the river front will be reduced. The boat will remove what is called in insurance parlance the conflagration hazard.

**Lower Insurance Rates.**  
Underwriters have their eye peeled on the fireboat. Nearly a year and a half ago they promised in return for a fireboat to lower insurance rates between 15 and 18 per cent. That was before the keel was laid. And now that the boat lacks only a coat of paint, they stand ready to fulfill their promise.

Alfred Stillman, secretary of the executive committee, Board of Fire Underwriters of the Pacific, brings this word from his headquarters at San Francisco. Mr. Stillman is the man who made the promise. Yesterday he said that policyholders on the river side of Front street will save 12 or 15 per cent of the premiums which they have been paying. On the east side of Third the reduction will be 14 or 17 1/2 per cent. Between the two streets just named rates will be lowered according to their distance from the river.

But freight docks and grain warehouses that face the river will pay higher premiums than heretofore, despite the removal of the conflagration hazard. Underwriters will apply a new schedule of rates to such property. The increase will range between 15 and 50 per cent. The revised schedule, Mr. Stillman says, will be the same as is in force elsewhere on the Coast. But for the fireboat, the new rates would go even higher.

"It's sorry," remarked Mr. Stillman yesterday, "that the higher schedule is to go into effect contemporaneously with the fireboat. The truth is we have delayed applying the new rates to Portland for some time. At San Francisco it has been operative about six years and at Port Costa about a year and a half."

**Wharves and Warehouses Pay More.**  
Experience all over the United States, he said, had proved the extreme hazard of wharves and water front grain warehouses. The universal tendency has been to raise the schedule on that kind of property to figures more commensurate with losses, likewise in business centers of cities.

The National Board of Underwriters, he said, is about to raise premium rates in the congested centers of Eastern cities 30 and 35 per cent. But Mr. Stillman soothingly added that that increase would not extend to the Pacific Coast. Recent fires have been so disastrous that many insurance companies in the East find their losses exceeding their income.

Mr. Stillman avers that Portland is a progressive city in its facilities for fighting fire. He does not see that any Pacific Coast city has done anything superior to Portland's, and though this city needs additional safeguards, so do other cities.

"When will water front rates be lowered?" was asked of Mr. Stillman.  
"Just as soon," he responded, "as the fireboat shall go into commission. We are now working out the new rates for the printer."

"What do you think of the boat?"  
"I haven't seen it, but I am informed it will be highly efficient."  
"If in service, could it have averted the burning of the Day lumber mill?"  
Mr. Stillman knows the effectiveness of fireboats; also their limitations. And though he believes the Portland fireboat to be very sturdy, apparently he is not confident of its ability to subdue a fierce fire like the one mentioned. However, he conceded that the boat might have restrained the conflagration to narrower confines. But a dash against the big fire as it raged from its prey, Mr. Stillman says, might have been the worst part of valor.

**Boat Might Have Burned Up.**  
"The boat might have been burned up," he asserted bluntly.  
"What makes you think it would have been burned up?"  
"I didn't say it would; I said it might."  
"Why might it have been burned up?"  
"That was a very hot fire; the boat was perhaps not fully equipped and it is made of wood."  
"Aren't wooden boats good fire fighters?"  
"Yes, indeed," responded Mr. Stillman quickly, "if it be of a contrary inference. Your wooden boat will be a strong defender of your city. Still, in my opinion, a steel boat, if your city could have afforded it, would better suit your needs. The narrowness of your harbor and its many shallow places expose a wooden boat to more danger than, for example, at San Francisco. But let me congratulate your city for having so excellent a fireboat."

"The we shouldn't expect too much of a fireboat."  
"Extreme enthusiasm is likely to be disappointed. If a conflagration should take

hold of one of your large warehouses, like Montgomery No. 2, your fireboat could not save it; that is, probably. It could, however, rescue adjoining property. The sweep of flames through such a structure would be terrific. The warehouses, like your others on the river front, is not divided into compartments for arresting fire. Once started, fire would rush through the building without restraint."

On structures of that kind insurance rates are to be increased between 15 and 50 per cent. Montgomery No. 2 has 147,339 square feet of floor space, the largest in the city. In Boston, the law requires such structures to be divided into compartments of not more than 500 square feet each. Other large cities impose similar requirements.

The maximum area, according to the new schedule that is to be put into effect here, is 10,000 square feet, and for greater areas, an extra charge is to be made. The new rate on Montgomery No. 2 will be about 2 1/2 per cent, but if the dock were divided into compartments the rate would be about 1 1/2 per cent. On Montgomery No. 1 the new rate will be about 2 1/2 per cent, but with compartments it would be 1 1/2 per cent. Mr. Stillman cites the foregoing figures to exemplify the cheaper insurance of compartment construction.

Then to show the hazard of Portland's large grain warehouses he cited their floor area as follows:

Montgomery No. 2	147,339
Montgomery No. 1	104,000
Oceanic	52,100
Columbia No. 2	34,000
Columbia No. 1	31,250
Greenwich No. 1	22,125
Greenwich No. 2	22,125
Mersey	17,500
Irving	12,000
O. R. & N.	10,500
Pacific Coast Elevator	13,200
Albers Bros.	23,750

"All of these warehouses save four," remarked Mr. Stillman, "contain cleaning machinery, and you know how they add to the danger of fire."

As a building worthy of imitation, he pointed to the one of the American Can Company in North Portland, which is divided into compartments, the walls are concrete down to low water, sheathed with wood. The man who designed the building testified that the cost was 10 per cent less than it would have been under the ordinary method of construction.

"That may sound queer," said Mr. Stillman, "but it's true."  
Three years ago, the conflagration hazard was placed on property back to Third street. Since that time it has cost a great deal of money. Mr. Stillman was asked how long after its removal, policyholders would save the cost of the boat.

"That depends," said he, "on the time of your next fire."  
"But how long in saved premiums?"  
"But he didn't attempt to hard a problem. 'Should you not be content,' he questioned loosely, 'to save the interest on the cost of the boat? When we offered the reduced rates we figured that out closely for you.'"

**Full-Paid System to Go in Effect.**  
The full-paid system will go into effect in the Fire Department next month. Mr. Stillman was glad, even surprised, to know it. "Do you get a reduction for that, too?" he asked anxiously.

J. E. Stone, surveyor in charge of the local district, told him that the reduction for the fireboat was intended also for the full-paid department.

"What do insurance men think of Portland, anyhow?" Mr. Stillman was asked.  
"They like the premiums."  
"Do they consider Portland a backward town?"

No, they did not, and any person who did was not acquainted with the sturdiness of San Francisco, the cantinuity of Salt Lake City or the sluggishness of Los Angeles. San Francisco was "a beautiful city for a conflagration." It lacked apparatus and water supply, and even didn't own its fireboats. Salt Lake was so stubborn that rates were increased fully 50 per cent two years ago and still the town didn't budge. So conservative was the place that one of its fire-engines was 25 years old, another 15 and the third was out of service.

Portland, surveys in prompt to improve its facilities," concluded Mr. Stillman.

## FIREBOAT IS READY TO ACT.

### Official Trial Trip Thursday--Engineers Are Chosen.

On Thursday afternoon the official trial trip of the fireboat "George H. Williams" will be held. Fire chiefs of several Coast cities have been invited, as well as nearly all the local officials and a number of engineers. An exhibition of the water-throwing and fire-extinguishing apparatus will be made as well as a run along the river. The greater portion of the trial will take place between the Morrison street bridge and the steel bridge, so that the public generally may see how the fireboat works.

The Willamette Iron & Steel Works, the builders of the fireboat, have given the city permission to use it on emergency, though it is doubtful if another water-front fire such as that of Thursday night will occur before the boat is turned over to the fire department.

Charles D. Kellogg and Thomas M. Tackaberry have been selected first and second engineers of the fireboat. The Executive Board must soon pick the master from the eligible list, choosing among W. H. Whitcomb, W. C. Montcal, and J. E. Nelson.

## POLITICAL PRINTING.

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## RUSH TO REGISTER

Total Number of Voters on the Rolls 22,721.

## MONDAY IS THE LAST DAY

Country Precincts Yet to Be Heard From Will Probably Swell the Total to About 23,000.

The total registration when the books were closed last night was 22,721. The number registered during the day was 335. The closing hour was 9 o'clock, but the clerks remained for some time later to accommodate latecomers.

The books will be closed finally at 5 o'clock Monday afternoon. The total registration will probably reach 23,000, and may be over that number. Closing returns are yet to be received from St. Johns, Lincoln, Gresham, Latourel, Fairview, Troutdale and other precincts where notaries are registering electors on registration blanks. Most of the return from the outside precincts are already in. County Clerk Fields several days ago estimated that the total will be at least 23,000.

The present figures are not exact additions, and are subject to correction. Two years ago when the books were closed the total registration was apparently 30,000, but after the books had been checked up the number was reduced to 20,200. Errors are liable to occur because of changes of residence and other causes which are discovered when the books are gone over. A rush is expected Monday.

## FALLING BRANCH KILLS LOGGER

### Charles Shank Meets Death While at Work Near Bridal Veil.

Charles Shank, a logger in the employ of the Apex Transportation Company, carrying on logging operations near Bridal Veil, was killed by a falling branch Friday afternoon. The accident was reported to Coroner J. P. Finley yesterday. The man was killed while felling a tree, which in the course of its fall struck and broke off several large branches of another tree, one of which being hurled downward by the impetus of the falling tree struck Shank on the breast, breaking his neck and an arm and a leg. He died instantly.

The coroner's verdict was that his death had occurred by accident and was not due to any extraordinary danger. He had been warned by the other men to stand further back, but he did not heed them.

The victim of the accident is a man of 45 and has a family living near Cougar Mountain, in Clackamas County. His remains were brought down to Troutdale yesterday by the company and will be sent on by them to his family.

## SHOOTS AMMONIA IN DOG'S EYES

### Young Boy of South Portland Fills Airgun With the Liquid.

The young hoodlum of South Portland has found a new diversion. He now shoots ammonia into the eyes of dogs, and it is said also into the eyes of children. A number of people living in the neighborhood of the Falling School have of late found their dogs suffering from injured eyes, and could not find the cause until Miss Lillian Gallagher, the owner



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## CHANGES IN "ARMY" CIRCLES

Officers of Salvation Corps Transferred to Other Cities.

The annual change of officers in the ranks of the Salvation Army has been announced, and a number of workers who have become familiar figures to Portlanders will be transferred to other fields. Among these are Ensign and Mrs. Joseph Hawke, who have worked here for 15 months. They will go into the field at Tacoma, and their places will be filled by Ensign Maud Bigley, of Baker City, and Captain Bertha Houston, to whom a welcome meeting will be extended next Thursday evening, while farewell meetings will be held today at 11 A. M., 3 P. M. and 8 P. M.

Captain Broughman, who has been assigned Major Dobbins, will go to Hoquiam, Wash., and Major and Mrs. Dobbins, together with a party from other points on the Pacific Coast, will leave Portland the latter part of this month, going to London to attend the International Salvation Army Congress, which will convene in July. They expect to return in August.

May 17 and 18 the North Pacific Officers' Council will be held in this city, and Colonel George French, of San Francisco, provincial officer, will speak at a public meeting Tuesday at No. 1 Hall, 265 Davis

street. Meetings will also be held Wednesday night at No. 4 Hall, 128 First street. Private sessions will be held during the day to discuss plans for future work.

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