

**FIRE INSURANCE  
MADE A SCIENCE**

**EXPERIENCED INSURANCE MAN  
TALKS ON THE BUSINESS AND  
SITUATION IN PORTLAND—PRO-  
PERT OWNERS FREQUENTLY RE-  
SPONSIBLE FOR HIGH RATES.**

"In proportion with the decrease or in-  
crease of the hazard or risk will fire  
insurance rates go down or up. All the  
attention of the public and the newspa-  
pers cannot effect a change, but en-  
forcement of the law and additional pro-  
tection will." E. L. Thompson, in charge  
of the fire insurance department of Har-  
tman, Thompson & Powers, for 15 years  
engaged in the business of fire risks, so  
expressed himself on the subject of  
lower insurance rates in the city of  
Portland.

"With the exception of such profes-  
sions as medicine and law," continued  
Mr. Thompson, "I do not believe there  
has been a subject gone into as thoroughly  
more closely than that of fire insur-  
ance; and the conclusions arrived at are  
the results of years of experience. No  
physician, with his fingers on the pulse  
of a patient watches more closely for  
symptoms of change in a sufferer than  
do insurance managers observing the  
workings of their business. Fire insur-  
ance has been studied and worked out  
until it is no longer a haphazard game  
of chance, but a science. Everything  
from the construction of buildings to  
climatic conditions affects the rate of  
insurance and that rate is determined by  
the percentage of the yearly loss of the  
class of buildings to which it belongs.

"Long years of comparison have dem-  
onstrated that a dwelling house is the  
least subject to destruction by fire. I  
recall an incident by way of demon-  
stration. There is a certain building in  
Portland in the hazardous list—a laun-  
dry—and the rate on it was \$2.95 a hun-  
dred. It was in the residence district  
and its owner remodeled it and trans-  
formed it into a flat. That brought it  
under a new class, and now the rate  
is 85 cents. As I said before, dwelling  
houses are the least liable to be de-  
stroyed by fire, and this is due to the  
fact that where persons live there is  
more vigilance, and then again, there  
are more residences insured than any  
other kind of buildings.

"Portland at the present time has the  
lowest rate of insurance of any city  
north of San Francisco. Los Angeles  
is higher, and why? One reason is be-  
cause of the dryness of the climate of  
southern California. We have lots of  
rain here, that tends to lower the  
rate. Then there isn't the wind that is  
encountered in the interior. That is one  
cause of a higher rate in The Dalles,  
Take Astoria, for instance. We insure  
houses there and take risks at rates we  
wouldn't dream of touching here in  
Portland. The reason is the heavy  
moisture at the mouth of the river, the  
rains and the fog. These are points that  
persons outside the business oftentimes  
do not take into consideration.

"The nearness of a fire hydrant, a fire  
station, adequate water supply, police  
protection, condition and construction  
of adjacent buildings are considered by  
the board of underwriters when sur-  
veys are made. And individual rates  
are constantly changing. Every build-  
ing has its own rating and there is not  
a day passes that we don't receive no-  
tification of alterations.

"I hesitate to tell all these things,  
for I feel like a great many other fire  
insurance men who do not care to face  
public opinion. I know that one who  
is opposed in his views to those of the  
general public is often set down as a  
crank. But I have been in fire insur-  
ance not as a mere solicitor, but as a  
manager, and have made a careful study  
of this matter.

"Now, at the present time rates along  
the waterfront are much higher than  
they are west of Third street. Say, for  
instance, that the rate at Front street  
is 15, at First 19 and at Second 5. The  
tearing down of old frame buildings  
along the waterfront and the establish-  
ment of a fireboat and increased water  
service would give more protection from  
conflagration. Then a new survey  
would be made, the localities would be  
redistricted and conditions being equal-  
ized, rates would be uniform. That is  
the basis would be the same."

Mr. Thompson is manager of the  
Portland Woolen Mills, and he declares  
the company's buildings are so con-  
structed that the rates of insurance are  
very low.

"When the time comes," he said, "that  
proper laws are passed governing the  
erection of buildings and proper care is  
exercised to see that they are enforced,  
we can expect still lower rates."

He referred in no uncertain terms to  
the erection of certain buildings within  
the fire limits, which he declared are not  
lawful structures.

"The underwriters do not overlook  
these things," he remarked.

**200 APPLICATIONS  
FOR WATCHMAN'S JOB**

Portland has one postoffice building.  
To guard it requires the services of  
two watchmen, one for the day and one  
for the night. These posts are vacant  
at the present time and this morning  
Secretary Leigh of the local civil ser-  
vice commission board forwarded to  
Washington 200 applications for the  
positions. The two candidates to the posts  
will be determined upon there. The job  
carries with it a salary of \$840 a year.  
The civil service commission was re-  
cently obliged to call for a second ex-  
amination in order to secure draftsmen  
at a salary of \$1,200 a year, owing to an  
inadequate number of eligibles at an  
examination held in November.

**DATE FOR MEAT  
INSPECTION BILL**

The famous meat inspection bill,  
which has been hanging fire in the city  
council for the past six months, will  
come up again before the committee on  
health and police on Friday. Dr.  
Woods Hutchinson, secretary of the  
state board of health, has strongly ad-  
vocated the measure ever since it first  
came up, and is still working hard in its  
interests. Councilman Zimmerman ob-  
jects to the ordinance as outlined, and  
desires one introduced that will provide  
for the inspection of cattle, hogs and  
sheep while on the hoof.

Dr. Hutchinson insists that the new  
offices created, if the ordinance passes,  
will be self-supporting. The revenue  
would come from a graduated fee on  
the number of carcasses examined.

Everybody's liable to itching piles.  
Rich and poor, old and young—terrible  
the torture they suffer. Only one sure  
cure. Doan's Ointment. Absolutely  
safe; can't fail.

Journal friends and readers, when  
traveling on trains to and from Port-  
land, should ask news agents for The  
Journal, and insist upon being supplied  
with this paper, especially in failures in  
obtaining it to the office of publication,  
addressing The Journal, Portland, Or.

**Get 'Em Here!  
GOOD  
SHOES**

**AT A DECIDED REDUCTION OF  
THEIR ORIGINAL PRICE, IT IS  
SCARCELY NEAR AS HIGH-GRADE  
SHOES, THAT ARE STRICTLY UP  
TO DATE IN STYLES, ARE SOLD AT  
SUCH REMARKABLY LOW PRICES,  
THE REDUCTION BEING FROM ONE-  
HALF TO ONE-THIRD ON EVERY  
PAIR.**

**WE ARE SHOWING A NICE LINE  
OF CHILDREN'S SCHOOL SHOES FOR  
THE OPENING OF THE SPRING  
TERM. SEE THEM.**



**Good  
Shoes  
For  
Men**

**\$5 and \$4 for Men's box calf, welted  
double sole, Blucher latest shapes, all  
sizes and widths.  
Clearance Sale Prices ..... \$3.35**  
**\$5 and \$4 Men's vic kid, welted, dou-  
ble soles, kid lined, lace shoes, latest  
styles, all sizes and widths.  
Clearance Sale Prices ..... \$3.35**  
**\$5.00 Men's Cordovans, double soles,  
welted, lace shoes, latest styles, all  
sizes and widths.  
Clearance Sale Prices ..... \$3.35**  
**\$3.50 Men's calf, double sole, Good-  
year welt, lace shoe, latest style  
toe. Clearance Sale  
Prices ..... \$2.75**  
**75 pairs Men's patent leather lace  
shoes, latest toes, narrow widths only,  
were \$5 and \$6.  
Clearance Sale Prices ..... \$2.00**



**Good  
Shoes  
For  
Ladies**

**\$5.00 Ladies' patent leather, dull kid  
toes, lace shoes, Louis XV French  
heels, all sizes and widths.  
Clearance Sale Prices ..... \$3.50**  
**\$3.50 Ladies' fine French enamel, welted  
extension sole, lace shoe, latest shape,  
all sizes and widths.  
Clearance Sale Prices ..... \$2.80**  
**\$3.50 Ladies' fine kid lace shoe, exten-  
sion soles, patent leather  
tips, all sizes and widths.  
Clearance Sale Prices ..... \$2.80**  
**\$3.50 Ladies' dull kid lace shoes,  
welted, extension sole, newest shape,  
all sizes and  
widths ..... \$2.40**  
**\$2.50 Ladies' kid lace shoe, extension  
sole, patent leather tips,  
all sizes and widths ..... \$1.85**  
**200 Ladies' fine kid button shoes, sizes  
from 2 1/2 to 4 only, narrow  
widths, were \$6 and \$5, now ..... 50c**

**GOOD SHOES**



**For Boys and Youths**  
**Boy's horsehide, double sole, lace shoes,  
newest shapes, sizes from  
2 1/2 to 5 1/2, were \$2.50..... \$1.80**  
**Youths' same, sizes from  
11 to 2 ..... \$1.70**  
**Little Gents' same, from  
8 1/2 to 10 1/2 ..... \$1.25**  
**Bremen & White's Boys' steel-shod lace  
shoes, sizes from  
2 1/2 to 5 1/2 ..... \$2.25**  
**Youths' same, sizes  
from 11 to 3 ..... \$1.90**

**GOOD SHOES**



**For Misses and Children**  
**Bremen & White's Misses' dull kid lace  
shoes, extension soles, newest shapes,  
were \$2.50, sizes  
11 to 2 ..... \$1.85**  
**Children's same, sizes  
from 8 1/2 to 10 1/2 ..... \$1.35**  
**CHILDREN'S FINE KID LACE SHOES,  
turn sole, patent leather tips, sizes  
from 8 1/2 to 10 1/2 ..... 75c**  
**Rises from 3 to 6,  
spring heels ..... 60c**  
**Sizes from 2 to 5,  
no heels ..... 50c**  
**100 pairs Misses' fine kid button shoes,  
odds and ends, sizes 13 1/2 to  
2 only, were \$2.00 ..... 50c**

**Rosenthal's  
GOOD SHOES**  
149 THIRD ST., Bet. Morrison and Alder  
ALBANY BUILDING.

**PROPERTY OWNERS  
SEE A PROTEST**

**DEMONSTRATE AGAINST COST OF  
EAST OAK STREET ELEVATED  
IMPROVEMENT BEING ASSESSED  
TO ABUTTING OWNERS—MAY  
CARRY FIGHT INTO THE COURTS.**

A remonstrance has been filed by  
Edna C. and Florence D. Dalton and  
Edna E. Jeffrey against the proposed as-  
sessment for the improvement of East  
Oak street.

The particular point they make in  
this communication is that the first as-  
sessment was proposed at a certain rate  
and was entirely satisfactory. This was  
announced by City Auditor Devlin in  
December, 1902. In January, 1904, how-  
ever, another assessment was declared  
and it was double that proposed at  
first. It is against this startling in-  
crease in cost that the petitioners com-  
plain. They have secured the services  
of an attorney and it is said will fight  
the case in the courts if necessary.

The principle involved in this East  
Oak street improvement has to do with  
the specific question of whether an ele-  
vated roadway improvement shall be  
charged to abutting property or shall  
be paid out of a district assessment.  
This is really the most important prob-  
lem that the municipal officials have  
faced since the new charter went into  
effect, and the outcome will be watched  
with unusual interest.

In the case at issue it seems that the  
first estimate of cost was based upon  
simply the improvement of the thor-  
oughfare adjacent to the bridge. In the  
second estimate, however, the cost of  
improving the elevated structure was  
added, and this almost doubled the  
amounts taxed to the abutting property.  
The remonstrators claim that this can-  
not be done in justice and equity, and  
say that it is an exorbitant charge.

The fight has been up before the street  
committee several times, but was  
never settled definitely. One party be-  
lieves that the cost of bettering the  
bridge should be taxed to the abutting  
property; another insists that it shall  
be paid from a district assessment, and  
still another would like to see the ex-  
penses come from the municipal cor-  
poration. It is possible that the courts  
will have to decide the matter.

**SETTLERS HEADED  
TOWARD OREGON**

Chicago, Feb. 4.—To the Editor of  
The Journal—It was my good fortune  
to call at the Harriman immigration  
bureau headquarters here and make a  
thorough investigation of the workings  
of that department which has done and  
is doing so much toward filling up the  
great state of Oregon. Those in charge  
here are G. M. McKinney, W. H. Burke  
and George H. Ayedelotte. These men  
tell me that in the last two years, or  
during the life of this bureau, they  
have reached 2,000 families, or  
10,000,000 people. These names were re-  
corded through mailing lists and through  
agents. Letters were sent to all. There  
are 225 agents in all parts of the coun-  
try, and all are taking an active inter-  
est in immigration matters. Our people  
in Oregon little appreciate the good  
work done by these agents, and the  
work that can be done in the future, for  
Oregon. Every encouragement possible  
should, in my opinion, be given to this  
department, as it means the settling of  
our great state and the sending to Ore-  
gon of thousands of people this very  
year. There are an average of 200 in-  
quiries received every day regarding  
Oregon alone, and these are all answered  
by sending literature or by personal in-  
terview.

Eastern Oregon missed a grand oppor-  
tunity when it failed to supply these  
agents with literature, as did a portion  
of the towns in western Oregon. Those  
towns or sections in western Oregon  
that sent out literature have doubled in  
population in two years, thus demon-  
strating that the bureau is doing a good  
work for our state. Today I looked over  
the mail in this office and I found about  
120 inquiries from people who have dis-  
posed of farms and have from \$2,000 to  
\$18,000 to invest. These people were  
asking for literature about Oregon. I  
did not pay attention to the inquiries  
from people wanting to invest in other  
sections of the country. The clerk was  
sorting the inquiries and very kindly  
permitted me to look over the Oregon  
list.

During March and April there will  
be rates of \$25 from Chicago and \$15  
from Missouri river points, and the  
immigration agents report that the  
rush will simply be immense, and that  
there is no question about these people  
going into the great northwest. Does  
Oregon want them and will she do her  
part to locate the settlers in Oregon,  
or will she permit them to return or  
go north into Canada? It rests with  
our own people to locate the newcomers  
in the northwest, and once there keep  
them there.

Edith Toster Weathered, during a  
stay of two months in Chicago, was lo-  
cated 173 families in Oregon.  
A. H. Willett of Portland was a caller  
today. He is on his way to Birming-  
ham, Ala., to interest some capitalists  
in Oregon properties.

I suggest to the members of the Ore-  
gon Press association and the Portland  
Press club that they mail unused copies  
of their respective publications to Mr.  
G. M. McKinney, 99 Dearborn street,  
Chicago. He can and will dispose of  
thousands of copies. Any matter de-  
scriptive of Oregon will be placed where  
it will benefit every citizen in Oregon.  
ALBERT TOZIER.

Cincinnati, O., Feb. 5.—There is every  
indication that President Roosevelt is,  
like his predecessor, willing to change  
his views in order to become president.  
He is not above making concessions, as  
he has made many of late years. He  
practically surrenders to Quay in sev-  
eral cases, and Quay is a man who re-  
presents everything that Mr. Roosevelt  
is supposed not to represent. He ap-  
pointed a spoils politician by the name  
of Payne to be postmaster-general.  
Knowing very well the picturesque re-  
cord of one Clarkson as a spoilsman or  
office he made that man surveyor of  
the port of New York. An Addicks man  
was made district attorney in Delaware.  
The president is not a strong candidate,  
never was a strong candidate, and poli-  
ticians realize that he will not be a  
strong candidate. We recall that just  
after the Spanish war, with all the  
glow of military glory about him, Roose-  
velt carried New York as a candidate  
for governor by a plurality of only 17,  
786, in a total vote of 1,377,571. He is  
vastly less popular in New York today  
than he was then. The party he re-  
presents is weaker in New York, and the  
Democratic party is stronger.

The country is facing a panic. Such  
men as J. P. Morgan, John D. Rocke-  
feller and George F. Gould are with-  
drawing from the trust in which they  
have holdings, and are preparing to let  
others drown in the drippings from  
watered stock. In a panic the people  
look to Democracy for help.  
ALBERT TOZIER.

**The Flowers  
That Bloom  
In the Spring**

Have nothing to do with this case,  
and although it may seem rather early and  
out of place to advertise

**Spring Arrivals**

the fact remains that  
New Goods are coming in in bunches.  
We show in one of our large east windows  
a few

**Advance Styles**

in ladies' cloaks and suits, and invite the  
inspection of  
Portland's most discriminate buyers.  
Our buyer has spared no effort whatever to  
make the line shown as interesting  
to purchasers as possible, and we think the  
garments we show are

**Second to None**

in style, fit, quality of material and goodness  
of workmanship.  
With all these inducements we  
combine one more—

**Our  
Credit System**

Which still remains original, although a number of firms have tried  
their best to imitate it.  
It gives you the opportunity of dressing in style without the  
outlay of a large amount of cash, and does  
not cost you a single cent more.

Try us when buying your spring wants.  
We will treat you well.

**Eastern Outfitting Co.**  
390 WASHINGTON ST.  
"The Store Where Your Credit is Good"

**CHRISTIAN SCIENTISTS  
HIRE LARGER HALL**

The First Church of Christian Sci-  
entist has engaged the lower hall of the  
Scottish rite cathedral, Morrison and  
Lowndale street, for its services. At  
a meeting of the congregation last  
Wednesday evening it was decided that  
the church at Twenty-third and Irving  
is too small for the present needs. The  
auditorium has a seating capacity of  
about 200. The trustees of the church  
were instructed to negotiate with the  
trustees of the cathedral and secured  
the hall at a rental of \$300 a month. The  
hall will seat about 800 people. The  
church will hold three meetings a week  
there, Sunday morning and evening and  
Wednesday evening. The readers are

Mrs. David B. Ogden and George  
O'Durkee.

**BANQUET TO SENIOR  
HIGH SCHOOL CLASS**

To-Logelon society of the Portland  
high school will give a banquet at 8:30  
o'clock this evening in Kruse's grillroom  
in honor of the graduating class. Cer-  
emonies will be laid for 40. The society  
gives a banquet to every graduating  
class. Following is the program: Ad-  
dress of welcome, President Leo K.  
Lobner; "February Class of '04," Arthur  
Murphy; response, Arthur Barendrick;  
Culloch; "The Alumni," Ray Steele;  
"Value of the Rebuttal," William A.  
Norris; "High School Experiences," Wil-  
liam Thomas; "Advantages of a Debating  
Society," Rodney Baker.

**FREE METCHUAN, Pres. G. W. KNOWLES, Mgr.**

**The Imperial Hotel**  
PORTLAND, OREGON.  
...European Plan Only...  
Rates from \$1 to \$2.50 per day. Seventh and Washington Sts.

**SURE CURE FOR ITCHING**  
Itching piles produce weakness and  
cause itching, this form, as well as  
Hemorrhoids, or Protruding Piles are  
cured by Dr. Doan's Ointment. It is  
Stops itching and bleeding. Also  
cures a 1st, 2d, 3d, 4th, 5th, 6th, 7th, 8th,  
9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th,  
17th, 18th, 19th, 20th, 21st, 22nd, 23rd,  
24th, 25th, 26th, 27th, 28th, 29th, 30th,  
31st, 32nd, 33rd, 34th, 35th, 36th, 37th,  
38th, 39th, 40th, 41st, 42nd, 43rd, 44th,  
45th, 46th, 47th, 48th, 49th, 50th, 51st,  
52nd, 53rd, 54th, 55th, 56th, 57th, 58th,  
59th, 60th, 61st, 62nd, 63rd, 64th, 65th,  
66th, 67th, 68th, 69th, 70th, 71st, 72nd,  
73rd, 74th, 75th, 76th, 77th, 78th, 79th,  
80th, 81st, 82nd, 83rd, 84th, 85th, 86th,  
87th, 88th, 89th, 90th, 91st, 92nd, 93rd,  
94th, 95th, 96th, 97th, 98th, 99th, 100th.