

**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 10 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 entitled to the places
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.

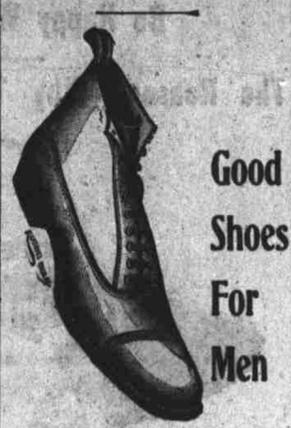
Everybody's liable to itching piles.
Rich and poor, old and young—terrible
the torture they suffer. Only one sure
cure. Doan's Ointment. Absolutely
safe; can't fail.

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
BELOW THEAS STICK 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
tops, 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 8,
spring heels 75c**
**Sizes from 3 to 6,
spring heels 60c**
no heels 50c
**100 pairs Misses' fine kid button Shoes,
odds and ends, sizes 1 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 projects.

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 METCHAM, 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 Pile Ointment.
Stop itching and bleeding. Also
cure 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, 101st, 102nd, 103rd, 104th, 105th, 106th, 107th, 108th, 109th, 110th, 111th, 112th, 113th, 114th, 115th, 116th, 117th, 118th, 119th, 120th, 121st, 122nd, 123rd, 124th, 125th, 126th, 127th, 128th, 129th, 130th, 131st, 132nd, 133rd, 134th, 135th, 136th, 137th, 138th, 139th, 140th, 141st, 142nd, 143rd, 144th, 145th, 146th, 147th, 148th, 149th, 150th, 151st, 152nd, 153rd, 154th, 155th, 156th, 157th, 158th, 159th, 160th, 161st, 162nd, 163rd, 164th, 165th, 166th, 167th, 168th, 169th, 170th, 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