

PROPERTY OWNERS COMPLAIN LOUDLY OF INSURANCE RATES' RAISE

Increase of Twenty-Five Per Cent Thought Unfair by Those Who Have to Pay.

INSURANCE MEN SAY RAISE IS NECESSARY

Also Declare That High Rates Will Remain Unless Much Better Provisions Against Fires Are Made in the Business District.

Though there has thus far been no organized movement, a great deal of complaint is heard from owners of Portland business property against the perpendicular raise of 25 per cent in insurance rates which went into effect last Thursday. The rate affects all the western states and applies to all risks except those known as preferred, which include farm and residence property, churches, schools, all public buildings and any other risk equipped with automatic sprinklers.

W. J. Clemens, a prominent insurance man in this city, sees comfort in the fact that the 25 per cent raise is merely temporary and will obtain unless a new schedule can be prepared by the underwriters. This, however, may be a very great many months in the future. Mr. Clemens also points out the fact that in some cases, where the raise works evident injustice, a reasonable complaint to the companies will be met with a remission of the extra premium.

Such a raise is necessary.

"In the very nature of things," said Mr. Clemens, "it was necessary to make the raise general and there were injustices done which the companies could not foresee. In such cases the injustice will, I believe, be remedied by the companies upon application."

"Take the warehouse districts on the east side, for example. Some time ago, probably as a result of the Baltimore fire, the companies made what they called a configuration rate on those districts. It consisted of a raise of 1 per cent first on the risk, so that a risk that formerly cost \$2.50 now became \$2.55. The excuse was that the buildings were frame structures, too close together, open underneath, and that the water supply and fire equipment of that section was insufficient. The raise was made in the hope that

the defects would be remedied and the premiums could then be lowered.

"Now, however, is piled on another configuration rate of 25 per cent, which would raise the premium to about \$4.44. The property owners can hardly stand this. It is manifestly unfair, too, and I believe will be adjusted upon application."

Insurance of River Boats.

"Then take the case of the river steamboats. Government statistics will show that the steamboats running on the Columbia and Willamette rivers can now be insured profitably for even less than the rate prevailing heretofore. Yet this class of risk was included in the 25 per cent raise."

Mr. Clemens also stated it as his opinion that the rate of the future would remain higher than those of the past on business property unless better provisions are made against fires. San Francisco is now planning to make breaks in the business districts by increasing the number of down-town parks and widening the streets. This movement will be noted and imitated by municipalities all over the country; to the ultimate reduction of the insurance rates. The companies, says Mr. Clemens, prefer low rates if the conditions can be improved to warrant it. The districts provided with automatic sprinklers will, in the opinion of the insurance men, be risked at lower rates than ever.

Interest in Situation.

The insurance situation in San Francisco is still a thing of keenest interest to scores of local manufacturing and wholesale firms. Portland firms lost millions of dollars in the San Francisco disaster and not a cent of this has been paid, as far as known. The powers that be in San Francisco and the state of California are using every possible means to enforce an early and a just payment of insurance money, but so far very few accounts have been squared, and those have practically all been small. It is predicted in some quarters that a number of big business houses will have great difficulty in keeping from going to the wall if the payments are not made very soon.

Some of the local firms who have lost in the San Francisco fire, a number of them property valued in the hundreds of thousands are: Ames, Harris & Nevill, importers; Neustader Bros., wholesalers and manufacturers; Crans Co., plumbers, supplies and hardware; John A. Roebing Sons Co., electrical supplies; Fairbanks, Morse & Co., scales; Mueller & Reas, wholesale milliners; the Goodyear Rubber Co.; W. F. Fuller & Co.; and R. N. Mason & Co., painters; Morse Gunst, riggers; the Elgers Piano House; the Simons Manufacturing Co., and Gratton & Knight, belting.

Tell of His Honest Public Service as Sheriff of Multnomah County.

GOOD CITIZEN MEETING HELD AT WHITE TEMPLE

E. J. McAllister, Paul Rader and Dr. Brougner Address Congregation in Behalf of Sheriff, Declaring He Is Officer Who Has Kept Promises.

The Sunday night service at the White Temple resolved itself into a good citizens' mass meeting. E. J. McAllister, representing the 'Municipal league of the city, made an address on the subject, "Keep Your Word." This had reference not only to the voters' pledged word, but was a strong endorsement and plea for the reelection of Tom M. Word as sheriff.

"No man in office in Portland today," said Mr. McAllister, "has ever come nearer keeping his promises to the people than Tom Word. He has not only enforced the letter of the law, but the spirit as well, and deserves reelection as a matter of merit. The opportunity is now before us to elect a good man, but he has made no record for himself, and we have no assurance of what he will do. While Mr. Word's two years' record in closing gambling in this city and enforcing the law against all forms of vice, entitles him to reelection at the hands of the decent element of the city."

He closed with a strong argument against old party politics and urged the voters to forget party and vote for the man who stood for decency and good government.

Paul Rader Spoke.

Dr. Paul Rader of the Anti-Saloon league in taking up his subject, "Fair Play," said: "I am waiting for the time when laws will be enacted so that politicians cannot fool the people. It is time for this great American public to rise up and put professionalism out of politics. The liquor-dealers' power has increased until it has come to be considered a vital force in politics today, and when we line up our forces, we ask immediately, 'Where does the liquor dealer and saloon man stand?'—this ought not to be asked. The liquor dealer class of business men dominates politics? This is not fair play, and this element is against all good government; this fight in the coming election is between righteousness and the Liquor Dealers' Association."

"Nothing but the majesty of the law will keep our government intact, and this can only be preserved by electing honest, decent, law-enforcing men to office."

The meeting was closed by Dr. Brougner, who gave a short, earnest talk on the subject, "It's Up to You." In which he urged the men to stand together in the coming election, and to cast aside party and vote for character and principle.

ROAD TO HAPPINESS.

Rev. William L. Upshaw Delivers Interesting Sermon to Young Men.

Rev. William L. Upshaw spoke to young people at the Mississippi Avenue Congregational church Sunday evening on "The Royal Road to Happiness," taking for his text Prov. III:12, "Happy is the man that findeth wisdom."

He spoke about the different roads in life that do not lead to happiness, referring to Frank Lamb, the Portland boy who last week, by order of the court, was driven from the home of his birth because he had been traveling the wrong road so long that he was no longer considered a fit for even Portland society. Rev. Mr. Upshaw spoke of happiness as a great paradox, as it can coexist with trial, sorrow and poverty. It can grow in any soil and live under any conditions.

Happiness has a number of clever imitators. Gratification, a harmony between desire and possession, is sometimes taken for happiness, and while it may have an element of happiness, it is not happiness.

Satisfaction is perfect identity of our desire and possession, and exists only as long as this perfect union. Happiness can be preserved. Dissatisfaction in its highest sense is the keynote of all advance.

SPEAK FOR WORD.

Leading Pastors' Appeal for Support of the Gamblers' Fox.

Strong endorsements of the reelection of Sheriff Word were uttered in the pulpits of thirty-four Presbyterian and Grace Methodist churches last evening by Rev. E. F. Hill, D. D., and Dr. Clarence True Wilson. Dr. Hill said he would vote for Word even if his own father was also running for office.

FOOTBALL DOOMED, BUT FOR ONE YEAR ONLY

When the announcement appeared in last Sunday's Journal that the principals of the Portland academy had decided to abolish football in that institution next year the students of the school gasped and said:

"Well, that's what we expected." Now, however, it seems that the ban on the game in the academy will be for one year only.

It is expected that when the official announcement by Dr. J. R. Wilson and Dr. R. Johnston, the principals, is made this week it will be stated that if the rules of football are satisfactorily amended in 1907, students of the academy may again take up the game. This announcement will be made in the next issue of the school paper, whose next issue has been so delayed that it will not appear until some time this week.

So far as football for next fall is concerned, however, there is no rumor of any change in the principals' plans for abolishing the game at the school.

UNITED RAILWAYS MEN GET PORTLAND HOMES

W. D. Larrabee, general manager of the United Railways company, has purchased from the Portland Trust company the residence property at the northeast corner of Twenty-fourth and Irving streets for \$9,000. Mr. and Mrs. Larrabee are establishing themselves in their new dwelling and will make Portland their permanent home.

M. B. French, president of the Los Angeles Construction company, who will build the United Railways company's lines, has rented the Herrin residence at 318 Johnson street. Mrs. French has arrived from Los Angeles and they will take up their residence here immediately.

Dr. Wilson asked for the vindication of the man who made the kind of enemies Word has made.

Dr. Wilson also addressed the monthly meeting of the Gideons, a body of Christian traveling men, held at the Hotel Portland yesterday afternoon. At the Y. M. C. A. auditorium Paul Rader attacked those who are attempting to secure an amendment to the local option law. He fully explained the effort being made by the liquor interests. E. S. J. McAllister also spoke on local option.

LIKE DEAF MEN.

Such Are People Unresponsive to Religion, Says Rev. E. E. Pratt.

Rev. H. H. Pratt preached at the Fourth Presbyterian church at Albina yesterday on the topic, "Be Opened." He told of the manner in which Christ healed the deaf man.

"In his individual deathlike silence in the midst of all earthly sound and in the paucity of his mental life the deaf man was like the man or woman whose spirit is deaf to the voice of God," he said. "What a benediction it was to him when the Master said, 'Be opened,' and his hitherto useless ears were opened."

MEMORIAL SERVICES HELD BY WOODMEN OF THE WORLD

Customs Prescribed by Ritual Are Observed at Services in Foresters' Hall.

Memorial services were held by the Woodmen of the World at Foresters' hall, on the west side, and at Multnomah Camp hall, East Sixth and Washington streets, yesterday. The customs prescribed by the ritual were observed, including the unveiling and dedication of the monument erected in memory of deceased Woodmen.

Consul-Commander T. J. Murphy, at the West-side meeting, paid tribute to the departed, after which a brief memorial address was delivered by Governor Chamberlain. The governor said in part:

"The great growth of the fraternal spirit has been one of the most encouraging things in the history of our country during the last half century. The bitter feeling engendered by the civil war has been removed and brothers of this country, bound together by ties of kindred and love of country, have been reunited. Fraternalism teaches us that while we owe a debt to the living, we also owe a debt to those who have crossed the great divide, and to those who are dependent upon them for support and care. We are taught to recall the virtues of our brothers who have departed and to reverse their memories."

The officers of the day were: P. C. H. A. Frederick; C. C. T. J. Murphy; A. L. A. W. Schmale; banker, C. A. Elliott; clerk, C. C. Bradley; escort, E. R. Raymond; watchman, J. H. Bush; secretary, I. G. Purdin; managers, H. L. Searis, J. W. Boothe and L. C. Buttinger.

At Multnomah camp hall the monument which represented the graves of the dead members was half hidden by masses of flowers. After the unveiling and dedication the memorial address was delivered by Mrs. C. C. Van Orsdal, grand guardian of the Women of Woodcraft. Music was rendered by Professor J. Bamford, Clipper quartet, Miss Lina Linehan and Miss Connelly. M. O. Wilkins spoke on the "Objects of Woodcraft." J. C. Jones was master of ceremonies and the officers of the camp and circle assisted in the ceremonies.

Why Haven't You a Piano?

Now's the chance to buy a piano—a used one or one of the very latest models. We're closing out. Eller's Piano House.

WHEN YOU SEE IT IN OUR AD IT'S SO

When we tell you that we will sell as good suits at

\$10

as uptown stores ask \$15 and even \$18 for, you may depend upon it—that it is

ABSOLUTELY TRUE
THOUSANDS of our customers will verify this statement—and so will you—after examining these suits. They are single and double-breasted—and many handsome **OUT-ING SUITS** in the lot.

MOYER

Third and Oak

OFFERS REWARD FOR RETURN OF HIS SON

B. F. Howard of Wasco, Oregon, has notified Chief of Police Grismacher that he will pay a reward of \$100 to any one locating his 14-year-old son, Willie. The boy ran away from Wasco several days ago and subsequently was seen at

Hood River. It has been learned that the missing lad arrived in this city and the police are looking for him. The father states that Willie wanted to be a cowboy and may be found consorting with cowpunchers. He is described as being five feet in height, weighs 125 pounds, has blue eyes and a light complexion. He wore a light, single-breasted sack suit and a brown hat at the time of his disappearance.

Everlasting Jars. Don't waste time, fruit and sugar on old-style jars when you can get the Everlasting, a sanitary, all-glass jar, at reasonable prices. Portland retail list: Pint, 15c; quart, 30c; half-gallon, \$1.20 per dozen. At all grocers. Preferred Stock Canned Goods. Allen & Lewis' Best Brand.

WE'RE OUSTED BY THE COURT!

We fought to the Last Ditch to Retain Possession of Our Premises, but the Highest Tribunal Ruled Against Us

We are not going to vacate one half of our storeroom of our own volition. The supreme court of Oregon directs us to get out of that certain part of the building by the evening of June 14, and deliver up possession on June 15, and we shall obey the mandate. How can we do this?

By Reducing Our Stock One-Half

There is no other way. We are crowded now. We have not an inch of room to spare. We have our furniture packed in like sardines in a box. To relinquish, then, half of our floor space we will be compelled to

Sell, Give Away or Otherwise Dispose of One-Half of Everything We Own

In this big building. We shall therefore reserve nothing. EVERYTHING MUST GO. Furniture, carpets, ranges, heating stoves, etc., without discrimination. The sale is absolute. It is without fol-de-rol or frills.

We Are Desperately in Earnest

It is sell-the goods or store them somewhere, and the latter is not to be considered.

Public Houses as Well as Private Homes May Benefit by This Sale

Its like will not be experienced again in Portland until some other merchant is "pinched" as we are now by this court decision. This is not likely to ever again happen in the lifetime of the present generation.

THE HOME FURNISHERS

Henry Jennings & Sons

172-174 FIRST ST.



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