

Week For You  
to Inspect

# HOME OWNERS' and BUILDERS' PAGE

News of This  
Week in  
Local Building

## April Building Permits Exceed March Figures by Large Amount

### Last Week Especially Busy With Standard Oil Service Station on New Projects

With three days yet to go, the April building permit figure Friday night was more than \$11,000 above the March total, the record for the month so far being 45 permits for buildings and alterations estimated to cost \$125,276.

Even that figure didn't represent all of the new activity which the month should be entitled to claim, as one additional project of considerable magnitude was started just beyond the city limits, the addition to the Mount Crest Abbey mausoleum, which will cost \$65,000.

The past week has been especially active, permits issued in that time representing practically half of the month's values. These included the Standard Oil company service station at the corner of Chemeketa and High streets, to cost \$13,067, and the alterations on the Oregon building, \$25,000. The largest project started this month inside the city limits is the Jarman residence, estimated to cost \$30,000 for general construction alone.

The number of permits issued is evidence that the month's high total is not based entirely on a few large items, but is indicative of real quickening of building activity here.

#### INVESTMENTS

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Lots - Homes  
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## INSURANCE ON GAIN IN STATE

\$30,000,000 More Protection  
for \$50,000 Less  
Premiums Granted

During the calendar year 1928 the 219 stock fire insurance companies operating in Oregon wrote over \$30,000,000 or four per cent more fire insurance than was in force on December 31, 1927, and received \$58,000 or eight per cent less in premiums from agents, according to the forthcoming annual report of Insurance Commissioner Lee. In other words Oregon policy holders secured \$30,000,000 more in fire protection value in 1928 than in 1927 at a saving of over \$500,000 in premium cost. These same companies paid net losses, less reinsurance, of \$562,000 in 1928 in excess of 1927, or an increase of 25 per cent.

While this record does not appear so favorable to the insurance companies in the biennial comparison, an analysis of the department records covering the five-year period, 1924-1928, prepared by Mr. Lee, reveals a more equitable condition of the insurance business in this state. The total coverage for 1928 was seven per cent above the normal of the five-year period while the reduction in premium receipts, due to a reduction in rates, additional credits and broader rules of underwriting promulgated by the Oregon Insurance Rating bureau and the operating companies, was seven per cent below the five-year average. Net losses paid in 1928 were 5 1/2 per cent less than the average for the five-year period and the loss ratio for 1928 showed an increase of but one per cent over the average year. The increased losses for 1928 was due to a series of conflagrations, principally in wood-working plants, which wrought property damage of over \$1,000,000 in excess of the 1927 losses—the lowest in the history of the department.

and in force in Oregon on December 31, 1928, exclusive of reciprocity, automobile and marine companies, was \$1,105,632,637. Of this amount \$746,896,547 was carried by stock companies and \$358,736,090 by the mutual companies. Of the total amount carried by the mutuals \$155,359,730 was written by the six Oregon companies.

Stock companies carried \$734,799,608 fire insurance at the close of 1927 as against \$764,896,547 in 1928 and the total premium collected from agents in 1928 was \$6,159,974 as compared to \$6,786,172 in 1927. Net premiums from all sources for 1928 were \$8,346,353 and for 1927 they were \$9,501,032. Net losses paid by stock companies in 1928, less reinsurance, were \$2,846,382 while those for 1927 were \$2,384,412 and taxes due the state on net premiums for 1928 from stock companies were \$174,951 as compared to \$186,175 for 1927, a decrease of six per cent.

Net risks in force on December 31, 1928, was an increase of \$49,375,918 over that for the average year of the five-year period and the net premiums received, less reinsurance, was \$5,506,217 in 1928 which was \$259,457 less than for the average of the five-year period, an increase and decrease of seven per cent, respectively.

A gain of \$82,608,323 is shown in the amount of insurance in force at the close of 1928 as compared to December 31, 1924; net premiums received show a reduction of \$561,373 or 10 per cent; losses paid, less reinsurance, a decrease of \$325,363 or 29 per cent and state taxes on net premiums a decrease of \$22,750 or 13 per cent. The greatest amount of losses paid by stock companies during the five-year period was \$3,671,745 in 1924 and the least was \$2,284,412 in 1927.

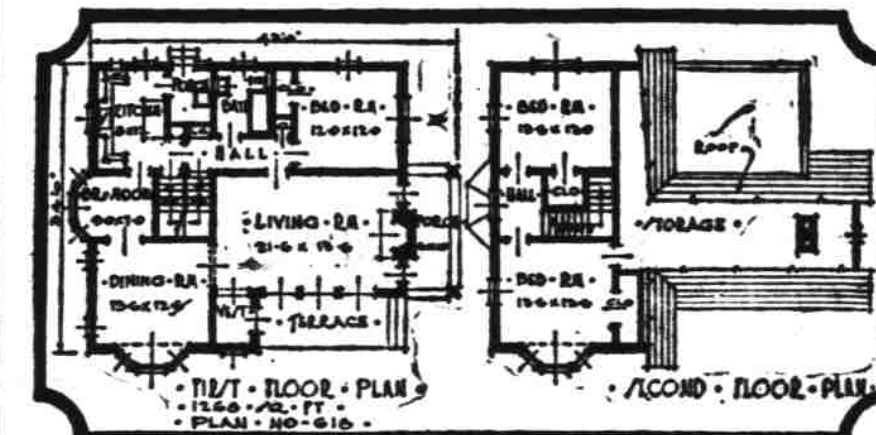
**SAFETY RAZOR USEFUL**  
A safety razor blade is very useful in cutting flowers. Keep it on a window ledge and it will save runners into the house for your scissors every time you want to cut a bouquet of flowers.

**TO HELP ROSE CULTURE**  
To make your roses take on a bright healthy color, and to produce better blooms, dig into the soil around the roots, two tablespoons of bonemeal.

## House Like Merrie England



Along the highroads of England are houses not unlike the one pictured above. The bay windows with their latticed panes and attractive trim are delightful features. Further information about the plan may be had from The Statesman or the Hamilton Furniture Co., which has available books of plans illustrating this house and others, equally as attractive.



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## LUMBER ORDERS UP OVER PRODUCTION

SEATTLE, Wash.—Current lumber orders exceeded the week's production by 13.07 per cent and shipments were 1.39 per cent over cutting, reports to the West Coast Lumbermen's association for the week ending April 20 show. Prices continue firm in practically all markets, with increased orders noted in the rail and domestic cargo trades. The West Coast lumber industry continues to be in a strong position with average orders for the 16 weeks of this year, 3.44 per cent above average production and inventories show. Production, orders and shipments at 207 mills in the Douglas fir region were reported for the week ending April 20 to the association as follows: mills 207; production, 194,947,846; orders, 220,439,793; shipments, 197,660,831.

Orders were 13.07 per cent over production and shipments 1.39 over.

**HOW TO KILL WEEDS**

A good method for killing the common lawn weeds such as plantain, dandelion, and others, is to put a few drops of kerosene or gasoline upon the top of each plant. When applied on a warm, sunny day, the weed will turn black in a short time. Great

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