

The Daily Astorian.

ASTORIA, OREGON: WEDNESDAY, OCTOBER 2, 1890. FIRE INSURANCE.

SAN FRANCISCO, Sept. 30.—The difficulty which arose some time ago between three mutual fire insurance companies of New York and the Pacific insurance union culminated to-day in the announcement by the mutual companies that they would sell all classes of property on the Pacific coast at 40 per cent. below union rates, and that agencies would be established in every town on the coast. This action grows out of an unsuccessful effort on the part of the three companies to gain admission to the union, they having been refused admission on the ground that they were mutual companies.

SOMETIME ago there was a raise of over 30 per cent. in fire insurance rates in a part of this city. Insurance from fire in this city is believed to be high enough if not too high, and the cinching of Astoria people to increase the profits of the San Francisco insurance ring again brings to the front the suggestion that Astoria organize a mutual insurance company.

The last raise is out of all reason. Just why it is made is one of those things difficult to understand. Every time our Astoria fire department is improved, the insurance rates go up a little. As the department is constantly being improved, the rates are constantly appreciating. One would think that the better the fire department, the lower the fire insurance rates: but this is a case where the thing works inversely.

As no great improvement has recently been made in our efficient local fire service, it would seem that nothing but a desire for further profits has caused this last cinch.

The insurance agents in the city are powerless: all they can do is to state what the "compact" fixes in San Francisco.

If the "compact" says 25 per cent., 25 per cent. it is. They argue "Those people will, must insure anyhow, so we may as well raise the 7 per cent. rate to 9, and the 9 per cent. rate to 11."

The only thing that will bring these insurance people to time is to decline to do business with them.

The only way to be successful in this effort is by unity, by standing together. So fast as the policies are to be renewed, simply notify the agents "We won't renew: the premium asked is too much." By all standing together the thing can be done.

The matter must be brought to a halt some time: no time is better than the present: right now.

A fair profit is admissible in all businesses: insurance companies are necessary and useful, and no one should grumble if they declare handsome dividends on their par stock values.

But they are milking us dry in Astoria.

We are paying big taxes to support a fine fire department. Everything that science or skill can suggest is considered none too good: the city council and the citizens give money lavishly to support the department.

That department has a good record for promptly putting out fire in this city, and the insurance companies know that a fire risk in this city is better than in any other city north of San Francisco. Facts, statistics, show this.

Yet they yearly advance the rates—just because they think they can do so with impunity.

Shall this be allowed to go on: shall we pay a treble tax as a protection against fire, or shall we refuse to be cinched and take the matter in our own hands?

If we had nothing but a hand engine and a lot of leather buckets the insurance rates would be no greater than they are, with the best fire department on the coast.

The insurance companies ignore the presence or existence of our fire department. It is a factor in the equation that they profess not to see.

The game is not entirely in their own hands.

THE ASTORIAN suggests that this matter be agitated. The question is how shall we bring these compact companies to their senses and show them that Astoria is not a gold mine to have its eyes gouged out.

The only way is to refuse to do business with them except on more just and equitable terms.

The insurance companies are not masters of the situation, and should be made to feel it.

LAWSUIT OR LEGACY.

UNCERTAIN are many of the ways of the life insurance companies. Nowhere else in the history of large business organizations has the debtor regulated his obligation by the morals of his creditor and liquidated his debt by acknowledging its existence, and then simply charging moral obliquity on the part of said creditor as the reason for not paying.

For instance, A deposits \$1,000 in a bank. It is his money. He can withdraw it when he pleases, subject

of course, to certain banking rules, which have nothing to do with his character as a citizen. If he is a thief, perjurer, or has been guilty of some social irregularity, it does not invalidate his certificate of deposit. His rights cannot be impeached on ethical grounds. But the opposite rule has been held and is still held by many companies to govern life insurance transactions.

And now what is the consequence? Why, a man is never sure he is not entailing a lawsuit, instead of a legacy, upon his family, and that, too, when his tongue is silent and he is no longer able to defend himself. Perhaps no man's character is able to bear such a test. Nothing is more easy than to pick a flaw in the character of a dead man. Millions of dollars have been withheld from heirs by the threat to blacken the name of a beloved father or husband, made all the more terrible on account of vagueness. And not only this, but upon the finding of some slight, wholly immaterial flaw in his statement (which it failed to find when he was in the hands of its agents and officers) in some companies he not only forfeits the right of his heirs to their purchased inheritance, but the company retains his money which he has paid besides. This is surely a dangerous contract for a man to sign. It is placing a temptation and a power in the hands of a corporation that it has never yet been in the nature of corporations not to abuse.

See how it works. The question is asked: At what age did your grandparents die? All four of them. Few persons can correctly answer that question. Many do not know. They only have a vague impression, founded on a mere rumor, and so reply, and pay up a premium for 10 years, and shortly after die. Now the trouble begins. One doctor says the death was caused by consumption, another, blood-poison or general debility. The company ransack the cradle and the grave and find some old person who will swear that to the best of their recollection a grandfather or grandmother had died of consumption. The policy holder is dead and the heirs are powerless to contradict this vague testimony. What follows? The company sends an agent to the widow, who assures her that there is a fatal flaw in her husband's policy, that they would like to be generous in her affliction and will pay a small amount if she will sign a release. She is poor, has a number of children to clothe and feed, and reasons a "bird in the hand is worth two in the bush." In this way millions of money are kept from needy heirs.

Take a case. In 1878 Col. Dwight died leaving an insurance on his life for \$265,000. A large portion of this he had carried for years. Fifty thousand in one company was promptly paid. After a few days' hesitancy another company paid \$5,000. Nineteen companies contested the claim. Roscoe Conkling was on the side of the heirs, and the contest was one of the hardest and bitterest on record, and finally these ghoulish companies won, after having dug up Col. Dwight's body several times in the effort to prove that he was poisoned or that he had hung himself, upon a purely technical point. And that was that the colonel did not state that he had at one time owned a hotel where liquor was sold. Now remember that for months they had tried to prove, that he had been killed, then that he had committed suicide, never claiming that they were entitled to immunity on the ground that he had kept a bar a long time ago. We believe that ninety-nine policy holders out of a hundred could not stand such a strain on their reputation when dead. Col. Dwight had been accepted. He had stood the test of a medical examination. The company had received and used his money and then refused to settle the policy on this ghost of a technicality. Fraud, is it, for him not to state he had kept a hotel for a few months? What more natural than not to mention it? Here is a man who is a book-keeper or grocer. He takes out a policy and never thinks of the fact that he has a small interest in a mine more than a hundred miles away. He visits the mine, several years after, and catches cold in it and dies; the company sticks to the technicality and his policy is not worth the paper it is written on.

We have summarized these points with no hostility to life insurance companies, for they fill an important place, as many desire to leave a larger legacy than can be secured in the fraternal orders. It is also a gratification to know that there are some companies that do not catch at such technicalities to escape their responsibility, but the temptation exists and is ever liable to abuse.

THE Liverpool Mercury relates an incident which shows how some English landlords treat their tenants. A prosperous farmer who was desirous of purchasing his holding, which had been occupied by his family for

three generations, waited upon his landlord and made known his desire, stating that he had saved £800. Out broke the landlord: "You have saved £800 on my land! You want me to sell it to you! I tell you what I'll do; I'll raise your rent £100 a year! And he did it. The rent was an impossible one. The tenant had to turn out from the house in which he was born, and the farm was offered for new occupation. It had to be let at £50 less rent than was actually being paid by the hereditary tenant, but all attempts to conclude a reasonable arrangement on the part of the saving farmer were useless. The landlord thought he had rightly punished him for his impudence. Cases like this are arousing an angry feeling among English tenant farmers.

ADVISE TO MOTHERS. Mrs. WINSLOW'S SOOTHING SYRUP should always be used for children teething. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. Twenty-five cents a bottle.

Tender, Juicy Steak at Jeff's.

All the patent medicines advertised in this paper, together with the choicest perfumery, and toilet articles, etc., can be bought at the lowest prices, at J. W. Conn's drug store, opposite Occident hotel, Astoria.

Children Cry for Pitcher's Castoria

NOTICE To Cannermen and Others. The Owners of the Anglo-American Packing Co.

Wish to dispose of the Buildings and Plant of this Cannery. The plant includes Boiler, two Retorts, two Solder Machines, a fine Steam Engine with good shafting, and other Machinery and Furniture to carry on a Cannery.

Interested purchasers can inspect at the Cannery or receive full particulars of MESSRS. CORBETT & MACLEAY, Portland.

Or of P. L. CHERLEY, Astoria, Oregon, Astoria, September 20th, 1890.

Roadway Market. P. O'HARA, Prop'r. Opposite Foard & Stokes.

A First-Class Meat Shop. Fresh and Salt Meats. All Purchases Delivered in any part of the City.

Express and Transfer. Gus. and Fred. Hildebrand, Proprietors.

Headquarters at Foard & Stokes. LEAVE ORDERS AT PETER BRACH'S, Uppertown.

BAGGAGE, FREIGHT, ETC., PROMPTLY DELIVERED in any part of the City.

Wanted. Parties to Take the Contract of Clearing Columbia Addition

Of the Underbrush, Fallen Trees, Etc. Apply to C. J. WALL & CO.

Real Estate Auction SALE. Valuable and Eligible Lots in Adair's Astoria.

Saturday, October 5, at 2 P. M. At Robb & Parker's Real Estate Office, Where a Plat of the Property can be Seen.

Instructed by W. R. Adair, Esq., agent, I will offer at PUBLIC AUCTION, on the above date, the Lots in BLOCK 92, ADAIR'S ASTORIA, as recently subdivided, replatted and recorded in the County Clerk's office.

This property is admirably located, commands a fine view of the Columbia river, and is only a few blocks from high tide water line and a half mile from the street car line now running. It is one block south of the "Power" Avenue, which is laid out 125 ft. wide. Each lot is cleared and staked off and a majority of them are now under cultivation by Chinese gardeners.

Persons desirous of examining the property before the day of the sale will please take the plank road south of Kopp's Brewery. The lots are now quite accessible. A carriage can be driven within one block of the north west corner of Block 92. Terms at sale. Title perfect. Warranty Deeds. E. C. HOLDEN, Auctioneer.

John C. Dement, DRUGGIST. Successor to W. E. Dement & Co.

Carries Complete Stocks of Drugs and Druggists' Sundries. Prescriptions Carefully compounded. Agent for Mexican Salve and Norwegian Pile Cure

Morgan & Sherman GROCERS And Dealers in Cannery Supplies!

Special Attention Given to Filling of Orders. A FULL LINE CARRIED And Supplies furnished at Satisfactory Terms.

Purchases delivered in any part of the city. Office and Warehouse in Home's New Building on Water Street. P. O. Box 113. Telephone No. 37. ASTORIA, OREGON.

J. H. MANSELL, REAL ESTATE BROKER, NOTARY PUBLIC FOR STATE OF OREGON. City Lots and Acre Property, Ranches, Timber Lands, and Water Frontage for Sale. Investments made for Outside Parties. Established, 1883. Correspondence Solicited. Third St. Astoria, Oregon. P. O. BOX 863.

City Book Store. GET YOUR SCHOOL BOOKS EXCHANGED AT Griffin & Reed's \$35 FOR A LOT NORTH ADDITION TO EAST ASTORIA. \$5.00 Per Month. Good for One Week only. ROBB & PARKER, Agents. It Will Pay You to Buy a Lot Laurel Park Addition The City of Astoria.

This property is now on the market, and is being sold by Worsley & Carruthers On the Installment Plan for \$30.00 and \$40.00 per Lot. \$10.00 Cash and \$5.00 per Month. Don't miss this opportunity. The terminus of a transcontinental road will be located within 15 minutes walk from this beautiful tract. \$30 to-day, \$250 in one year. Save the dollars and buy real estate and wealth in years. Call at once upon WORSLEY & CARRUTHERS, Corner 3d and Olney Streets.

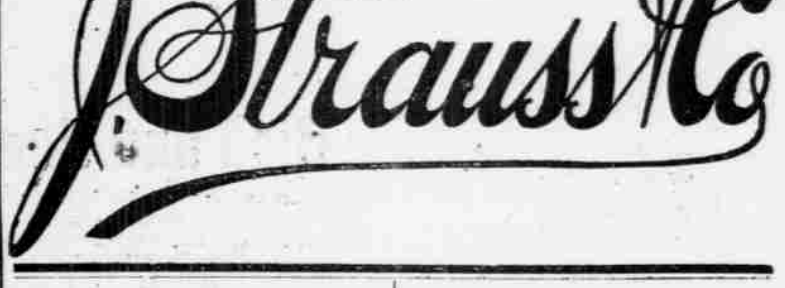
RIVERSIDE! This addition to Astoria is beautifully situated on a gentle slope toward the John Day river, lying on the County road and only 200 yards from steamboat landing, and within easy walking distance of street car line. The railroad survey from Portland to Astoria down the south bank of the Columbia river passing between the landing and Riverside. The "Oregonian" in an editorial of September 1st, says: "The O. R. & N. will build lines within a short time from Portland to Puget Sound and Gray's Harbor and from Portland to Astoria, penetrating the John Day region."

Buy Now Before the Rise The most certain and best paying investments in any country are those made in good towns when prices are low and prior to the full growth of such towns. No timber or ravines. All good level lots 50x100. Avenues 60 feet wide. Price, \$40.00; \$10.00 down, balance \$5.00 per month. Title, U. S. patent. See plats at J. H. MANSELL'S or FRANK SPITTLE, Real Estate Agents, Astoria, Oregon.

J. P. HYNES, BOOTS AND SHOES! Of Best Quality, and at LOWEST PRICES, SIGN OF THE GOLDEN SHOE. JOHN HAHN.

New York Novelty Store.

ALL THE LATEST NOVELTIES Blank Books, Stationery.



Your Money's Worth IS WHAT YOU GET AT Parker & Hanson SUCCESSORS TO C. L. PARKER, DEALERS IN GENERAL MERCHANDISE Groceries and Provisions. Everything in a First-class Store and at Extremely Low Figures. Goods Delivered all over Town. The Highest Price Paid for Junk. FOARD & STOKES Men's Clothing. The Old Stand - Astoria Oregon.

Wholesale Wine House. Fine Wines, Choice Brands. I have completed arrangements for supplying any brand of Wine in any quantity at lowest cash figures. The Trade Supplied, Families Supplied. ALL ORDERS DELIVERED FREE IN ASTORIA. Your patronage in City or Country solicited. A. W. UTZINGER, Cosmopolitan Saloon.

A. V. ALLEN, WHOLESALE AND RETAIL DEALER IN Groceries, Provisions and Mill Feed. Crockery, Glass & Plated Ware. The Largest and finest assortment of Fresh Fruits and Vegetables. Received fresh every Steamer.

The New Model Range CAN BE HAD IN ASTORIA, ONLY OF E. R. HAWES, Agent. Call and Examine It; You Will be Pleased. E. R. Hawes is also Agent for the Buck Patent Cooking Stove, AND OTHER FIRST CLASS STOVES. Furnace Work, Steam Fittings, Etc., a Specialty. A Full Stock on Hand.

WALL PAPER AND CEILING DECORATIONS! 5000 double roll of Wall Paper and Decorations of the latest styles and shades just received direct from Eastern factories. Also a large assortment of CARPETS, Of all grades in beautiful new designs. New Smyrna Rugs, Portiere Curtains, China Matting, Etc., Etc. Call and examine. CHAS. HEILBORN.

H. B. PARKER, DEALER IN FIRE BRICK, FIRE CLAY, Hay, Oats, and Straw, Lime, Brick, Cement, Sand and Plaster. Wood Delivered to Order. Draying, Teaming and Express Business. STEAMER CLARA PARKER Eben P. Parker, Master. For TOWING, FREIGHT or CHARTER apply to the Captain, or to H. B. PARKER.

NORTH PACIFIC INDUSTRIAL EXPOSITION! Opens at PORTLAND, OR., Sept. 26, and Closes Oct. 26, 1890. The Building Contains Six and One-half Acres of Floor Room, Which will be covered with interesting displays of every description from every section of the Northwest. \$250,000 EXPENDED IN GROUNDS AND BUILDINGS. Largest and best exhibit of FINE LIVE STOCK ever brought together on the Pacific coast will be made in the spacious grounds adjacent to the Exposition Building from October 14 to 19. LIBERATI, THE FAMOUS CORNETIST, With fifty of the best musicians of New York, has been engaged at an enormous expense to furnish music during the entire exposition. There has been nothing left undone to make this the grandest exposition on the Pacific coast. Reduced rates of fare have been secured on all transportation lines. Portland extends an invitation to every resident of the northwest to attend this magnificent exposition and enjoy her hospitalities. Hotel accommodations ample. For further information address NORTH PACIFIC INDUSTRIAL EXPOSITION PORTLAND, OR.