## DESERET EVENING NEWS SATURDAY DECEMBER 15 1906

# Salt Laker on Fire Insurance for 1906.

Manager Karl Scheid of the local office of the Pacific board of underwriters, gives the Christmas News an intelligent and comprehensive review of the local fire insurance field for the past year. This is what he says:

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"That the year has proven a most unprofitable one for fire insurance companies is a fact of common knowledge, though the extent to which companies have suffered, and the heroic feats of financial engineering that have been accomplished by some of them in their efforts to preserve solvency and protect policyholders, is not so generally known. Up to the end of October fire losses for the United States amounted to the startling figure of \$414,460,200. Of this over half was lost in the big fire at San Francisco. "It has been estimated by a reliable

statistician that the profits for 36 years of all companies doing business in the United States were consumed in those three days of conflagration. It was not surprising, then, to those versed in the necessities of finance that under force of circumstances there shortly followed an increase of 25 per cent on insurance rates throughout the country; first in the east, and then in the west. The fact of the matter is that the San Francisco conflagration created such a loss as was never contemplated in the scheme of reserve building, and depleted resources to such an extent that in order to offer proper indemnity to American policyholders against a repe-American policyholders against a repe-tition of such a disaster it was neces-sary to make this assessment, as it might be called, really for the benefit of the assured and not for the profit of the insurance companies. "It is not well known in Salt Lake, or

as thoroughly appreciated as it should be, that of all the citles on the western coast, she alone enjoys exemption from this 25 per cent advance of rates. It is true that for improved fire fighting facilities and proposed increase of wa-ter supply, a reduction of rates advo-cated by the local Fire Underwriters' association was contemplated at that time; but it is hardly likely that a time; but it is hardly likely that a credit of 25 per cent over discount al-ready given for fire department and water supply would have been allowed. "At this date, losses and premium income of fire insurance companies are not available. However, provided no extraordinary contingencies arise be-tween now and Jan. 1. Utah will un-doubtedly show a comparatively low loss ratio. Orden suffered from the fire dand more severely than Sait Lake fiend more severely than Salt Lake. Her losses, paid by insurance, to Dec. Her losses, paid by insurance, to bec. 1. amounting to \$66,533.30, whereas ours amounted to \$46,245.06. Allowing 30 to 35 per cent for operating expenses, should leave a good margin of profit fa companies so far as Utah alone is con-

field as possible. The chance of general conflagration exists in every large city, and no one can say when abnormal losses in our own city will have to be paid by companies out of contributions to the reserve funds in the shape of in-

to the reserve funds in the shape of in-surance premiums collected from the balance of the country. During the next 12 months it is ex-pected that rates will be readjusted un-der the application of a new schedule, now in course of preparation by under-writing experts. It is proposed to place the cost of insurance, a little more ex-actly where it belongs, by taking into consideration percentages of insurance to value, and increasive charges for consideration percentages of insurance to value, and increasily charges for improper construction, vertical open-ings in buildings, which communicate fire from one floor to another, and ex-posed openings in outside walls which provide a fire rath from building to beilding, creating a conflagration haz-ard in congested districts. "Insurance is in the nature of a tax on property, and all good cirizens should be interested in reducing the fire waste as much as possible. The people make the hazard, and the haz-ard makes the rate."

#### HOME FIRE'S GREAT YEAR.

The announcement of the Home Fire neurance company and the Heber J. Grant & Company agency appears on the colored covers of the Christmas News. The list of companies and the figures shown, manifest that this plo-neer gency still continues well in the van of insurance concerns in this part of the country, Inquiry at the Home office yesterday

drew the fact that 1906 will be the most drew the fact that 1996 will be the most prosperous of any the company has ever passed through, in spite of the large number of fires which have taken place in its field. While the fire losses are unusually heavy, there has been a large increase in the premiums, and though the profits in the insurance de-partment will as usual be small, averpariment will as usual be shart, averaging but four per cent on the com-pany's capital, the gains in the invest-ment of the company's assets have en-abled it to make the largest showing to its stockholders yet recorded.

to its stockholders yet recorded. The Home company has no indebted-ness whatever aside from its capital, undivided profits, and its reserve for re-insurance. Its assets now amount to over \$440,000 at book value, and at least \$150,000 in excess of that sum, if its assets were figured at present mar-hot values. The Home's assets are inits assets were fighted it presents are in-ket values. The Home's assets are in-vested in such rock-ribbed concerns as Z. C. M. I., Deseret National Bank, Deseret Savings bank, State Bank of Utab. Consolidated Wagon & Machine Deseret Savings bank, Orecou company, Thatcher Bros, bank, Oreron Lumber company, Ogden Savings bank Lumber company, Ogden Saralgamated Utah Sugar company, Amalgamated Sugar, Idabo Sugar, Western Idaho Sugar, and real estate on Main Strogt in Salt Lake City.

### AN ALARMING SITUATION.

"Why the misfortunes of one city should be borne by the pollevholder of other and more fortunate communities, entoving perhaps for a number of years, a low loss ratio, is often a point of honest protest. It must be remem-bered, however, that the science of un-derwriting is based upon the law of av-erages, distributed over as broad a

## Brothers of The Earthquake.

R. DAVID STAR JORDAN In- | scendant of those savage ancestors that dulges some curious speculation in the Popular Science Monthly relative to the Bogoslof Islands, which he suspects of being brothers to

made mountain chains. The making of one of these islands as seen by some

one of these islands as seen by solid natives of the unquiet region is vividly described by Kutzebue: "They saw to the north, several miles from land, a column of smoke ascendthe earthquake, says E. F. Cahill in a San Francisco paper. The Bogoslofs, then, are islands in the Bering sea, with power to add to their number. They about the time of our local night fire ascended into the air near

The pulse of the volcano is so slow that we have noted only two beats in more than a century, but such sluggishness must not be taken as a symptom of death, or even decline for volcanic or-ganisms are characteristically spas-modic in their activity. Long before the sea has established its perfect sway the arteries of the mountain may again be opened and a new and larger island be opened and a new and larger island put forth to contest its supremacy." Dr. Gilbert appears to have the Bogo-slots coming and going. These brothers to the earthquake are of few days and born to trouble as the sparks fly up-ward. But there should be comfort for science in the fact that the pulse of the volcano is still beating, although the circulation appears to be sluggish and defective. On the other hand, Gre-wingk, the filustrious Muscovite explor-er and cartographer, diagnoses the be opened and a new and larger island put forth to contest its supremacy."

er and cartographer, diagnoses the malady of these eccentric Islands as a sort of rheumatic wheeze, readily in-dicated in Russian, but unfortunately alcaded in Russian, but unfortunately, untranslutable. Thus science is per-plexed by a set of irresponsible islands that will not obey the rules and the business of holding a clinic on a con-vulsion of nature is confused by con-flict of counsel. The bowels of the earth are obviously at war among them-selves, and that long desired pill for the cure of earthquakes is still to seek.

### DEADLY SERPENT BITES.

are as common in India as are stom-ach and liver disorders with us. For sch and liver disorders with us. For the latter, however, there is a sure rem-edy: Electric Bitters : the great restor-ative medicine, of which S. A. Brown, of Bennettsville, S. C., says: "They restored my wife to perfect health, af-ter years of suffering with dyspepsia and a chronically torpid liver." Elec-tric Bitters cure chills and fever, ma-laría, biliousness, lame back, kidney troubles and bladder disorders. Sold on guarantee by Z. C. M. I. Drug Dept., 112-114 S. Main St., druggists. Price 50c.

### THE UNIVERSITY OF UTAH.

D OSSIBLY the most striking event of the year at the University of Utah was the addition to the

campus, through the generosity campus, through the generosity of the United States government, of the strip of 32 acres of land from the Fort Douglas reservation. The Uni-versity now has a campus of 92 acress on one of the most commanding and generally advantageous sites in the world. Less striking than the general gift from the government, but even more significant has been the general steady welfare of the University and its even and substantial progress in all its even and substantial progress in all the matters which contribute to the making of a modern university.

NEARLY ONE THOUSAND STU-DENTS

Before the end of the year the to-tal registration will reach one thou-sand. Or December 1, it was in round numbers 980. Of these 540, roughly, are college students and only 440 pre-paratory students. The fact that the proportion is so distinctly in favor of the college students shows how the college students shows how groundless was the old fear of some friends of the University that the drop-ping of the preparatory school would decrease the total attendance at the decrease the total attendance at the University. For every preparatory student who has been directed else-where to get his high school training there has been at least a corresponding college student register in a college department of the University. It seems therefore almost safe to predict that as soon as the 440 preparatory seems therefore almost safe to predict that as soon as the 440 preparatory students now in the University can be distributed among high schools there will be 440 college students beyond the present number ready to matriculate in the University. A University with one thousand bona fide college stu-dents is no very remote fact.

dents is no very remote fact. The numbers in the first two schools named are larger than heretofore; that in the Engineering school is somewhat smaller, not owing to any falling off of interest in engineering work, for the contrary is true, but owing to the fact that during this year, the increased requirements for admis-sion have gone into effect. The per-

ing school. Professor J. H. Paul, Ph. D., returns to the University after many years absence to the position of supervisor of nature study in the train-ing school. Professor G. M. Marshall after two years of graduate study at Harvard is again at the head of the ing school. Professor G. M. Marshall after two years of graduate study at Harvard is again at the head of the department of English. Miss Esther Nelson, after two years of study in the Library school of Albany, New York, is capably managing the library and now holds the title of librarian. Professor Torild Arnoldson has also returned to the department of modern languages after a period of absence in Europe.

The growth of the library, though it has not been great enough to satisfy has not been great enough to satisfy any instructor in the university, has been commendable, and has been of a sort to make the work of the university more varied, more extensive, and more efficient. More generous has been the growth in laboratories and laboratory equipment. Additions have been made to the chemical laboratory and to the shop, and a new hydraulic laboratory bas been installed. In all the labora-tories the equipment has been strengthtories the equipment has been strength-ened and the materials for the work of experimenting and testing increased. The university justly boasts that her laboratory facilities equal the best in the country.

NEED OF MORE BUILDINGS.

The work of the university is ham-pered through a lack of proper build-ings. Class rooms and conference rooms are needed. More library space should be provided. To the end that these needs shall be supplied, the depart-ments that suffer are bending every ef-fort. fort.

POLICIES OF THE UNIVERSITY.

The new policies of the university are bearing the test of the experience of the year without trouble. Possibly the most important new policy is that look-ing to the permanent dropping off of the preparatory school. One year has already been dropped, and the univeralready been dropped, and the univer-sity has announced that the other years will be dropped as soon as prac-ticable. The effect has already been to stimulate the highly desirable work of establishing high schools throughout the state. All parts of the state can not have colleges, but nearly all parts can have high schools, and an increase in such schools means an increase in the educational opportunity of the state and a corresponding increase in the and a corresponding increase in the power of the state university to do good. Some of the best students at the University have come from high schools which a few years ago had no

existence. Other policies of the university which Other policies of the university which are proving wise are those providing for the gradual establishment of de-partments of law and medicine. In the work of both law and medicine thers are many students, considering the short time that this work has been of-fered, and the prospects are that the work will grow rapidly. With the en-sineering department, the work in law and medicine is already sharing the honor of attracting to the university capable and vigorous young men, upon capable and vigorous young men, upon whom the internal life of the institu-tion must largely depend.

### EXPANSION OF COURSES.

EXPANSION OF COURSES. The work in the university is almost wholly elective. This fact has devel-oped a healthy rivalry among the de-partments of the institution. To get students, each department has felt the needs of extending and diversifying its courses. To make it possible for students to get in Utah what they can get in other universities, departments, too, have studied the courses offered in other universities, and have extended their instructing force and their equip-ment with a view to enabling their work to bear comparison with that of other universities. The result of this work to bear comparison with that of other universities. The result of this activity has been a very great increase in the number of courses offered by the university and a general development in the range and the variety of the courses which are offered. Unsolicited, visitors to the university who are competent to judge, declare that the work of the university does bear comparison with the work of other universities, west and east.

STUDENT ENTERPRISES. As varied and as prolific as the of-ferings of the faculty are the enter-prises of the students. In football the university accepted the new rules, and in the season's games justified the claim that was made for them that they would increase the interest of the playing to player and spectator alike. Save for the one deteat of six to nothing in for the one deteat of six to nothing in a game early in the season, the uni-versity team was not scored upon, and ended the season with the strongest claim to the championship of the Rocky Mountain region. With the contest with the University of Colorado in view, debating has aroused a general and healthy inter-est in the institution. The honor of representing Utah in the Colorado de-bate went to Bromwell, '07; noiman, '08, and Goddard, '07, only after ten men had fought with determination for places on the team. Inter-class de-bates have stirred a sfrong class rival-ry. Other class activities show a healthy state. The students' paper, the Chronicle, appears weekly. The Dra-matic club is preparing for an early the Chronicle, appears weekly. The Dra-matic club is preparing for an early public appearance in the lively comedy "Mr. Bob." Three fraternities main-tain houses, two sororities thrive with a full and carefully guarded member-ship, and numerous other societies ex-fst for purposes of pleasure or profit. Old students who return to the uni-versity feel a lack of the unity which they say existed in former days when everybody knew everybody else. A truer explanation of what they feel is the diversity of interests which now marks diversity of interests which now marks the institution, which is rapidly becom-ing a modern university.

'10; Runyon, '10; Smoot, '10; Russell, THE A. F. FRATERNITY. THE A. F. FRATERATT. Hedger, G. President: Miffin. '97, Hills, '07, Ashby, '10, Anderson, '08 Smith, G. Marshall, '08, Eardley, '07, Holman, '08, Alston, '08, Thomas, G. Peterson, G. Deming, '08, Seckles, G. Snow, '09, Moore, '10, Morgan, '09, Erown, '10, Young, '19, 'Bassett, '10, E. Brown, Packard, '10, Cummings, '10, Stuart, '10, Stuart, '10, Clark, By-Stuart., '10, S. Stuart, '10, Clark, By-water 10.

THE THETA UPSILON SORORITY. The Misses Alice Farnsworth, '07, Wil-The Misses Alice Farnsworth, U. Wil-cox, '08, Jenny, Sp., Florence Farns-worth, '07. Moore, Sp., Little, Sp., Mul-grave, '08, Kingsbury, '08, Brinton, '08, Fenton, '09, Hoeber, '10, Grey, '10, Lan-ning, '10, Colmer, '10, Soppington, '10, Cahoon, '10, Benton, '09, Rogers, '10,

COLLEGE SPIRIT. College spirit during the year has ties.

been marked by a vigor which has as a been marked by a vigor which has as a rule been very sensibly controlled. The desire to prove a worthy toe in the football game with the University of Colorado roused the university almost as one man and that it had much to do with bringing the victory to Utah no one can doubt. The same spirit animates the preparation for the debate with Colorado. The same spirit shows even when the glamour of a big contest is removed, in the interclass debates, in the student body theatricals, in the various class affairs, in the forms of athletics other than football. In all the student activities, the spirit which prevails is "Let us give the university our best." and there is no half-doing or quitting, if a rival excels. The spirit is the sort that creates traditions and combined with general excellence in

WHEN TO GO HOME WHEN TO GO HOME. From the Buffton, Ind., Eanner: "When solation, go home When you wan' den-solation, go home. When you want fun, go home. When you want to show other that you have reformed. go home and let your family get acqu i ted with the lact When you want to show yoursel the func-tion of the being extra liberal, go home and practice on your wife and children first. When you want to shine with extra brilliancy, go home and light up the whole household." To which we would add whoe you have a bad celd, go home and take Chamberlain's Cough Remome and take the cortain we may and the cortain the cortain we may and the the point of the solution of the solution of the the solution of the solution of the solution the the solution of the solution the solution of the solution the solution of the solution of the solution of the solution the solution of the solution of the solution of the solution the solution of the solution of the solution of the solution the solution of the solution of the solution of the solution the solution of the solution of the solution of the solution the solution of the solution of the solution of the solution the solution of the solution of the solution of the solution of the solution the solution of the so would add go home and Remedy a quick cure is certain. For sale by all

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disturbance in April, and on this coincidence are Dr. Jordan's suspicions based, although later he dismisses them as unworthy and gives the infant Bogoslof the benefit of the doubt. Dr. Jordan writes:

"The possibility of a connection be-"The possibility of a connection be-tween the disturbances at Bogoslof and those which caused the California carthquake is heightened by the fact that the great earthquake rift, which extends through the Coast range of California for a distance of 200 miles, follows a direction which, if produced northward to Bering sea, would pass near the islands of Bogoslof. Again this earthquake rift was largest and its effect more violent where it entered the effect more violent where it entered the sea in Mendocino county than at any other point throughout its course, the extent of the lateral movement along the crack increasing from about two feet at Monterey county to about 161/2 feet at Point Arena, where it finally enters the sea."

After weighing the evidence Dr. ordan dismisses this theory of a volcano a thousand miles long or more. The modern volcano is a degenerate de-

the spot, and so to such height that on their island, which was 10 miles distant, everything could be distinctly seen by its light. An earthquake shook their island and a frightful noise echoed from the moun-tains in the south. The poor hunters were in deadly anxiety; the rising is-land threw stones toward them, and

land threw stones toward them, and they every moment expected to perish. At the rising of the sun the quaking ceased, the fire visibly decreased, and they now plainly saw an island of the form of a pointed black cap." See also Grewingk and Kruikof, pas-sim. These celebrated geographers were greatly interested in this growing family of smoking and stone-throwing islands, and freely predicted future vis-its of the stork. Nothing can be hid-den from the eye of science. The fuits of the stork. Nothing can be hid-den from the eye of science. The fu-ture is an open book, and the boweis of the earth, although they do not yield to treatment, yet have no secre's from these grave anatomers. Thus Dr. Gil-bert in his report of the investigations made by the Harriman expedition tells

istence with which the schools of Arts and Sciences leads the other schools of Arts and Sciences leads the other schools is particularly gratifying to friends of higher education in the state, for it shows that in spite of the attractive-ness of Normal and Engineering work, the School of Arts, the oldest of the three schools and the one from which the others have sprung, is still the heart of the University.

INSTRUCTORS, BOOKS, LABORA-TORIES.

Essential to a seat of learning, of course, are students; as essential are instructors, books and laboratories. It is therefore a source of satisfaction to note that the growth of the University has not been alone in students. The University now has more than 75 pro-fessors, assistant professors, instruct-ors and assistants. The men who are serving their first year in the Univerors and assistants. The men who are serving their first year in the Univer-sity are Ross Anderson, M. D., assis-tant professor of bacteriology and pathology, Ira D. Cardiff, assistant pro-fessor of Botany, George Hedger, A. B., instructor in English, Alvin Peter-son A. B. instructor in elegantica "One might predict that in the next century the name of Begoslof would at-tach only to a reef or shoal, were it not for the possibility of new eruptions." B., Instructor in English, Alvin Peter-son, A. B., instructor in elocution, Mary B. Fox, director of the kinder-garten, and H. R. Driggs, supervisor of language and literature in the train-

> ROSTERS OF STUDENT ORGANIZA-TIONS.

Following are the rosters of various student organizations. They give only an inadequate idea of the activities which the students maintain. OFFICERS OF THE ASSOCIATED

STUDENT BODY.

President, Stayner Richards. Exec-utive board: H. Leo, Marshall, Alice Farnsworth, R. A. Hart, Corydon Hig-gons, W. P. Mifflin, John C. Brown, Percy Goddard, Fred Scranton, Harold Stephens, Harry Freeman.

STAFF OF THE UNIVERSITY CHRONICLE.

Managing editor, Corydon, Higons; associates, Harold Stephens, Earl Ha-venor, C. R. Woolf, Hazel Stephens, Alice Farnsworth, Rhea Rogers, George Roberts, S. M. Ballard, Hugh Lewis, Cora Mulgrave, Harry E. Moore.

EDITORS OF THE JUNIOR YEAR BOOK.

Editor-in-chief, Frank Holman; asso-ciates, H. L. Marshall, Edna Harker, Alta Rawlins, Cora Mulgrave, C. M. Cornell, J. P. Russell, L. A. Snow.

THE VICTORIOUS FOOTBALL TEAM.

F. Bennion, '07. captain; Varley, '07. Palm, prep.; Barton, sp.; Oleson, prep.; Ray, prep.; Bryant, '08; Peterson, g.; Anderson, prep.; D. Bennion, prep. Pitt, '07; Sutherland, '68; Russell, '08 G. Brown, '10; McKenna, '08; Scranton, '07; J. Brown, '07, manager: Maddock,

THE GAMMA PHI SORORITY.

oach

The Misses Stevens, '07; Young, '07; Miles, '07; Harker, '08; Sheckel, '09; Williams, '09; Cannon, '09; Groo, '09; Scofield, '09; Coates, '10; Prout, '10; Shermer, '10; Grant, '10; Bogele, '10; Ellon, '10.

THE DELTA SIGMA FRATERNITY. Havenor, '03: Browning, '07; Sutton, 8: Gibbs, '07; Erickson, '07; Taylor, 7: Clarke, '09: Bryant, '08: Snow, '09; Robison '09

THE ALPHA PI FRATERNITY.

Brown, '07: Peterson, g.; Pitt, '07: Ferrin, '07: Bennion, '07: Moore, '07: Ballard, '07: Varley, '07: Anderson, '10: Roberts, '10: Dantziy, '10: Raybould, '10: Keyting, '10: Soranton, '07: Herbst, '08: Andrews, '09; Higgins, '03; Perry,



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