

FRIDAY THE THIRTEENTH

With both Friday and the number thirteen regarded with apprehension by superstitious folk, the second Friday in January this year becomes a double hoodoo day. Friday, the 13th, usually occurs twice in a year. In 1922 the double hoodoo comes in January and October; in 1923 in April and July. Feb. 13 and Aug. 13, in 1920, were double hoodoo days. The only Friday the 13th in 1921 was in May.

President Wilson regarded the figure



What Does Your Family Think of You?

The real test of a man's religion is how he acts at home. Are you kind, amiable and sweet in your family circle? "Bear ye one another's burdens and so fulfill the law of Christ," is the teaching of Christianity. We can follow Christ's teachings without going to church, but we thus deny ourselves many opportunities to help others. Help the church exert the influence in the community that it ought. Link your effort with the energies of those who are trying to build up the best things in town. Come to church Sunday.

DAILY THROUGH SERVICE
To Jacksonville and St. Petersburg
Via Cincinnati and the L. & N. R. R. in
THE SOUTHLAND

Going	Arr.	Returning
8.00 P. M. Lv.	Grand Rapids	Ar. 11.55 A. M.
7.35 P. M. Lv.	Waukegan	Ar. 10.20 A. M.
11.15 P. M. Lv.	Fort Wayne	Ar. 11.45 A. M.
5.55 P. M. Lv.	Richmond	Ar. 1.50 A. M.
7.00 A. M. Lv.	Cincinnati	Ar. 9.15 P. M.
8.50 P. M. Ar.	Atlanta	Lv. 7.25 A. M.
7.00 P. M. Ar.	St. Petersburg	Lv. 11.20 P. M.

Requests for reservations are invited and may be addressed to any Ticket Agent of the Pennsylvania System, or to M. F. Quaintance, Acting Division Passenger Agent, Pennsylvania Building, Grand Rapids, Mich.

Pennsylvania System

Make Your Time Count

Your time is your most precious possession.

Make every day and month this year count for something. The time to plan for this year is now. Don't let a week go by without saving a part of your salary.

Start this week to place a definite amount in this bank.

4% Interest on Savings.

The Peoples Loan & Trust Co.

Bank of Service.

The First Hundred Dollars

is the one that counts. Plan to save that money now. With the year nearing a close, and 1922 about to enter—which means a brighter and more prosperous year for every one—the first hundred dollars will be easy to get.

Start the new year right. Resolve to visit our bank every week with your money set aside for this occasion whether your deposit be large or small and the rest will come easy.

4% INTEREST ON SAVINGS.

OLD ADAMS COUNTY BANK

In the new bank building.
Decatur, Indiana

thirteen

as his luck number. Various incidents in the former president's life prove it.

American was discovered on Friday; the landing of the Pilgrims at Plymouth occurred on Friday; the Declaration of Independence was signed on Friday, and the Battle of Bunker Hill was fought on Friday.

Shakespeare and Washington were born on Friday.

One of the most successful of marriages, that of the late Queen Victoria of England, occurred on Friday.

Black Friday is a term applied to any Friday upon which some great public disaster befall, such as September 18, 1873 in the United States and May 11, 1866, in England, when financial panics occurred.

LOWER GAS RATE IMPOSSIBLE NOW

No immediate steps will be taken to obtain lower gas rates in Fort Wayne and northern Indiana cities, the city officials declared today following a report to the council on Tuesday night by Sanderson & Porter, expert engineers of New York and Chicago, who investigated the local gas situation.

In their report the engineers declared that it is inadvisable to seek a reduction in rates at the present time, although they declare that if operating costs continue on a downward trend, a reduction will be likely within a year. The investigation was started at the instance of the council ten weeks ago. During the probe the engineers probed the company's books, ascertaining operating costs and revenues over a period of several years.

Conclusions in the report were as follows:

"Present material prices are much lower than those at the peak of high costs during 1920 but are still half as high again as pre-war prices. Prices of today are about equal to the average over the last five or six year period.

"Labor costs have not fallen in equal proportion to the drop in commodity prices. Reduction of earnings of labor have frequently been effected by cutting the hours of employment rather than by lowering rates. Utilities cannot do this.

"During the period of peak prices the earnings of the gas company were insufficient to pay it a reasonable return upon any fair valuation of its property. The gas company is now earning an adequate return upon its property.

"Unless there is a future rise in commodity prices the gas company's net earning during 1922, assuming rates to remain unchanged, should show a considerable increase over present earnings.

"There is a well-defined tendency on the part of public utility commissions at the present time to bear in mind inadequate earnings of utilities in the past where such a condition exists, when confronted with a request for rate reduction.

"The gas company may be expected to resist any effort to reduce gas rates at the present time on this ground.

"If earnings in the next ensuing period bear out the promise of the present time the city will then be in a strong position to seek such a rate reduction.

"It is neither necessary nor desirable to prepare at this time such an appraisal as the city would wish to present to the commission as its expression of the value of the gas company's property.

Mulholland's Statement.

In regard to the engineers' report, S. E. Mulholland, vice president of the gas company, made the following statement today:

"In the figures submitted to the city authorities last September showed that the company was short of making an 8 percent. return for the year, 1918, 1919 and 1920 of \$401,278 on the value of the property in Fort Wayne as fixed by the public service commission, while Sanderson & Porter, the engineers in their report find that based on a \$3,000,000 valuation for the Fort Wayne property, there is a deficit for the same three years of \$457,715 less than making an 8 percent. return or about \$56,000 worse even than Mr. Mulholland stated the conditions to be. In other words, instead of earning 8 percent. per annum for the years 1918, 1919, and 1920, the company only earned an average of from 2% percent. to 3 percent. per year."

FIRM INSURES LIVES
OF ALL EMPLOYEES

All Actively at Work on January First Are Predicted.

Announcement has just been made by the Erie Railroad that beginning with the New Year certain of employees will be protected by a Group Life Insurance Plan carried with two

very prominent insurance companies. This benefit will only apply to those eligible employees who have had two years or more service prior to midnight of December 31st, 1921, when the contracts goes into effect. All eligible employees actively at work on January 1st or during the week of January 1st, who have the prescribed length of service will be covered.

There is no medical examination required for this insurance. Each employee may name his own beneficiary. Individual certificates will be given by the insuring companies, containing the terms of the plan.

An employee does not have to die to win. Under the terms of the plan any one who is permanently and totally disabled before reaching the age of sixty will be able to get the face value of his certificate payable in one of the several installment methods.

In the event an employee should leave the Erie railroad, he may apply for other insurance, provided he makes

application within thirty-one days. In this case there will be no medical examination.

The employees covered under this contract are the entire maintenance of equipment in storage departments, including clerical forces in connection therewith; supervising forces in maintenance of way department as classified by numbers 34, 35, 36 and 37 by the United States Railroad Labor Board; Police Department; Marine Department; Dining Car Department; Architectural, Chemical and Engineering Assistants; Sub-professional engineering and laboratory assistants; professional and sub-professional legal assistants; traffic agents, advertising and developing agents; Claim Agent and Investigators; Examiners, Instructors and Special Investigators; Real Estate and Tax Agents and Investigators; Engineers; Conductors; Yard Masters and Assistant Yard Masters; Firemen; Trainmen; and all other transportation employees, ex-

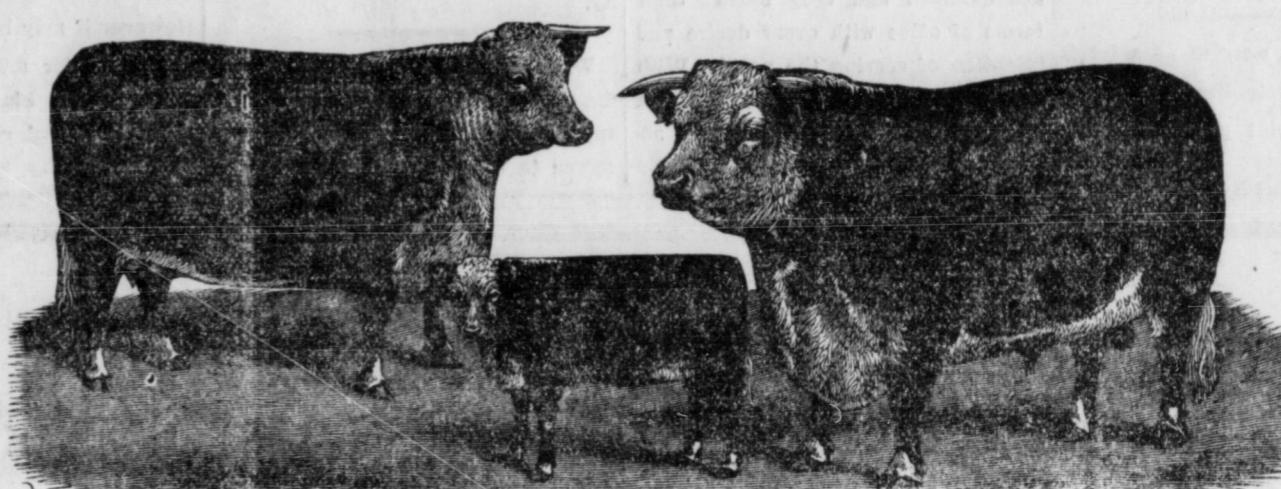
cepting those working on maintenance of way.

PURDUE SHORT COURSE SOON

The Purdue Farmers Short Course

or as it is commonly called, Farmers' Week, which has become an annual affair of much importance to the progressive farmers of Indiana will be held during the week of January 9 to 14. At this time farmers from all over the state will plan on making a visit to the university to gain the latest knowledge on various agricultural questions. At this time will occur the annual meeting of several agricultural organizations of the

Enjoy your Chicago visit at the
MORRISON HOTEL
THE HOTEL OF PERFECT SERVICE
and the
TERACE GARDEN
CHICAGO'S WONDER RESTAURANT



PUBLIC SALE!

In order to give my students actual practice in selling at Auction I will sell the following property at my farm known as The Belmont farm, located 1 1/2 miles northeast of Decatur, Indiana. Sale to commence at 9 o'clock, on

Thurs., January 12, 1922

204 Acres of Land 200 Head of Stock Machinery of all Kinds

83 HEREFORD COWS AND BULLS. Registered. These are Horned and Polled Herefords, well marked, good individuals and from fashionable families. The offering includes cows with calf at foot, cows heavy with calf, open heifers, 2 aged bulls, 10 bulls, yearlings and calves.

19 DAIRY COWS, HOLSTEINS. These are high grade Holsteins, part now fresh, the rest to freshen. All are good individuals and are good ages.

58 HOGS. Registered Hampshire and Big Type Poland China Sows, all Bred.

22 SHROPSHIRE SHEEP. Good breeding ewes, good ages and good individuals. Also one imported Ram.

18 MARES AND MULES

High Grade Belgian and Percheron mares. Part are in foal, and will be sold in matched teams. 3 Spans of Mules.

MACHINERY

Ford truck, 2 farm wagons, 3 walking plows, 1 John Deere riding plow, 2 harrows, 1 McCormick binder, 6-ft.; 1 McCormick mower, 5-ft; 1 disc harrow, 1 corn planter, 1 riding cultivator, 2 walking cultivators, 1 hay rack, 3 sets of harness, 1 hay rake, and many other articles too numerous to mention.

TERMS—All sums of \$10 or less cash on day of sale. Sums over that amount will be settled either in cash with a discount of 3%, or else a note with approved security, maturing in 6 months with interest at the rate of 7% from date.

REAL ESTATE

204 ACRES DIVIDED INTO 3 FARMS—90 acres, 67 acres and 47 acres; each improved. This tract is known as the W. L. Gunder farm. It is located 2 miles north of Decatur, Ind. on a stone road. Tract is all in cultivation, no waste. Each farm has a separate set of improvements. Telephone 606 Decatur, Ind., and arrange to inspect the farms before the day of the sale.

IMMEDIATE POSSESSION

TERMS—\$500 down on the day of the sale. A payment of \$1,000 on March 1, 1922, and the balance divided into 5 equal annual payments with interest at 6%. Title is perfect and abstract of title will be furnished.

FRED REPPERT, Owner

Students and Faculty of The Reppert School of Auctioneering—Aucts.