

# THE RICHMOND PALLADIUM

AND SUN-TELEGRAM.

RICHMOND, IND., SATURDAY EVENING, OCTOBER 3, 1908.

SINGLE COPY, 2 CENTS.

VOL. XXXIII. NO. 331.

## FIRE INSURANCE JOURNAL REPLIES TO PROTESTS

High Rates in Richmond Are Justifiable in That Fire Hazards Are Greater Here Than Other Places.

COMMERCIAL CLUB A CATSPAW, IT IS SAID.

Whole Dissatisfaction, Journal Declares, Is Caused by Unscrupulous Members of The Club.

A TAX ON GREAT RISKS.

THOSE MAKING THE LOUDEST CRY AGAINST HIGH RATES ARE THOSE WHO WILL NOT RECTIFY EVIL CONDITIONS.

The allegation is made by the Western Underwriter, the official organ of the fire insurance companies of this section of the United States, that the Richmond Commercial Club has been made use of as a cat's paw by unscrupulous members. It is claimed the owners of buildings upon which rates have been advanced have induced the Commercial Club to take up the matter, which is a fancied grievance, and make it appear to the country at large that the city has been discriminated against. The Underwriter avers the trouble lies with the building owners and not the insurance companies. It is intimated that some property owners of the city have not been paying as much as they should, and when the raise was made protested so that the Commercial Club took up their complaint. The Underwriter insinuates that these owners of bad risks have endeavored to make other owners assume a share of the burden.

The article in the Underwriter follows:

"The situation in Richmond is interesting as illustrating in a somewhat extreme degree what may happen in many towns where re-rating is done under the analytical schedule. It is well to have issues clearly defined before they are discussed, because this has not apparently been done at Richmond, is probably one of the reasons why the Commercial Club and possibly the citizens, are somewhat stirred up over the advance in rates on certain risks. The Western Underwriter is not an organ of any class or association of insurance companies, but is interested in this matter purely as an insurance proposition.

"In the first place the city of Richmond has not been penalized on account of deficient fire protection. As the cities of that size go, its water supply distribution system and fire department, are said to be quite satisfactory. As much was stated by Manager Sellers of the Indiana Inspection Bureau. Perhaps, unintentionally, the committee in its statement begs the situation by setting this assertion in apparent opposition to the statement published in the Western Underwriter that a number of plants are in bad condition, and that pretended improvements have been made in a shoddy manner. There, two statements bear no relation to each other and the attempt to make them appear inconsistent, whether intentional or otherwise, is very misleading.

"Richmond has been thoroughly inspected and by reason of satisfactory fire protection was given a fair basis rate. Good risks or even fair ones, are rated no higher than in many other cities of a similar class. Unfortunately there are a number of risks in Richmond which are not good. These plants should be rated high no matter where they are located. The reason the rates are no higher than they are is that the city has done as much as it has in a way of furnishing protection.

"In other cities which have been rated by modern schedules, bad risks have been taken and they have been penalized by high rates. In many cases the owners have promptly secured a reduction by eliminating such hazardous features as made high rates necessary. In Richmond, however, another course was pursued. The bad risks being more numerous than in many other places, in other words, a considerable part of the business of the city being affected, the rate question was taken up by the Commercial Club, and the impression has gone abroad that the fire insurance companies are discriminating against Richmond. This is unfortunate, because it is untrue. What really has happened is this: Numerous owners of bad risks, being unwilling to make necessary improvements and get reductions, have saddled their individual grievances upon the Commercial Club which has taken them up as if they were the one grievance the city at large suffered. Doubtless the Commercial Club numbers among its members many who have no real grievance, real or imaginary, against the companies. Their risks are well kept up, and are recog-

## New York Brokers Who Are Sued By Woman



Below to the right is Albert O. Brown and above to the left is Ed. F. Buchanan, two of the members of the firm of A. O. Brown & Co., five of whom have been arrested, charged with grand larceny on the complicity of Miss Helen S. Abernethy. She says that she paid the firm \$1,804.38 for twenty-five shares of common stock of the United States Steel Trust and twenty shares of Commonstock of Missouri, Kansas & Texas Railway, which was never delivered to her.

ing credit due their good condition, but these men are being used as cat paws to pull out of the fire the chestnuts of their less progressive or more stubborn neighbors.

"There is little doubt but that many of the business men of Richmond honestly believe that their city is being harmed by an 'increase in insurance rates,' which may result in the preventing of the manufacturers from locating their plants there. If such has been the result of the reports that have gone abroad the fault lies entirely with the owners of the bad risks who induced the Commercial Club to take up the fancied grievances and make it appear to the country at large that the city was being discriminated against. A manufacturer can go to Richmond, build a good plant and secure just as favorable rates as in any other city in the state with the exception of two or three which have better fire protection.

Hazards Cause High Rates.

"The fire insurance companies do not want higher rates in Richmond or any where else. Higher rates always mean bad hazards, and the companies prefer better risks and lower rates because they can make more money on that class of business. If one doubts this let him take notice of how the companies struggle to get large lines on fire proof and sprinklered risks on which rates are the lowest. What the insurance companies would like would be that the owners of the bad risks in Richmond fix them up so that the rates could be lowered. To this end they have requested an inspection bureau to send a special inspector to Richmond to give the business men all necessary information and advice to what changes they must make to get certain reductions or what reduction will be made for such improvements that the owners are willing to make. There are in Richmond a number of risks on which rates would be reduced more than 50 per cent if the owners were willing to make the reasonable improvements pointed out to them. In some cases the new rates would be lower than the old ones before the city was re-rated.

"So far, the owners of these bad risks have shown a determination not to make the improvements. It is up to them to do as they please with the matter. If they desire to continue to have fire traps they are not likely to be prevented, even though they do endanger adjacent property and in some cases make the owner of such property pay higher rates than he would have to pay but for the bad exposures. However the insurance companies do not propose to carry insurance on property for one half the correct rate as they have done in the past. The insurance committee of the Commercial club has made an adroit play on the public's general want of understanding of the fire insurance, in publishing the premiums of Richmond for the past ten years as \$667,756.88 while the losses amounted only \$191,053. Such figures appear to prove much, but in fact they prove very little. The companies made money in San Francisco for nearly fifty years before 1906; then they lost all their profits and millions besides. The companies now have long experience that conditions in a number of plants of Richmond are ripe for bad losses, because such losses have resulted from such conditions time after time. Experience has shown them what it is worth to assume such risks. To all appearances they are going to carry the proper rates. If the owners of these bad risks prefer to carry their own insurance, they can find mutuals or unauthorized companies which want to assume them for less money, that is their privilege. The standard companies can better afford to lose the business, than to lose money by carrying it at inadequate rates.

"It would be cheerful reading to the agents of Richmond that the Commercial club had instructed its secretary

(Continued on page eight.)

## SHOT IN QUARREL OVER A WAGON

C. J. Ayres Receives Serious Injuries at Hands of Bert Blue.

BOUND OVER TO COURT.

BLUE PLACED UNDER \$500 BOND, BEING ACCUSED OF ASSAULT AND BATTERY WITH INTENT TO KILL.

Cambridge City, Ind., Oct. 3.—Bert Blue was arraigned in the court of Squire Swain today and bound over to the circuit court on a bond of \$500. He is accused of assault and battery upon C. J. Ayres, with intent to kill. The stories told by Ayres and Blue in the justice's court were directly opposite. Ayres claims Blue was unprovoked and Blue claims he fought Ayres and finally shot him in self-defense.

The trouble took place on the farm of Ayres, which is located between Milton and Centerville. Blue shot Ayres with a revolver. The ball entered the cheek below the eye. The injury is not necessarily serious.

According to the stories told in court, Blue called at the Ayres farm yesterday morning and a controversy with Ayres followed. Blue claimed Ayres was using a wagon that belonged to him without permission. The wagon was loaded with hay and Blue ordered Ayres to unload it at once. The discussion that ensued waxed warm. Blue claimed the wagon was his and used by him while a tenant on the farm before Ayres purchased it. The argument progressed until a fight started. Blue claims Ayres attacked him with a pitchfork and Ayres says Blue was not provoked. The trouble ended when Blue shot.

Ayres drove into Milton, about six miles distant to seek the services of a physician. He stopped before the house of Willard Wissler and appeared in great physical distress. Clyde Leverson went to his aid and caught him just as he swooned. The wound was dressed and the injured man afterward was removed to Dublin.

THE WEATHER PROPHET.

INDIANA—Fair and warmer Saturday night; increasing cloudiness Sunday; moderate southeast winds.

OHIO—Fair and warmer Saturday night and Sunday; winds shifting to light east to southeast.

## BREWERS WORKING TO DEFEAT WATSON

His Leadership of Battle for County Local Option The Cause.

FINAL DESPERATE EFFORT.

SALOONISTS HOPE TO HAVE OPTION BILL REPEALED AND ARE SUPPORTING MARSHALL AS THEIR FRIEND.

Indianapolis, Oct. 3.—Unable to overcome the forces that were demanding the enactment of the county local option law, the brewery combine has set about to defeat James E. Watson, the republican nominee for governor.

It was learned here today on reliable authority that their plan is to concentrate their efforts against Watson and to let the rest of the republican state ticket alone. By doing so they believe that they can induce enough republicans who were not for county local option to vote against Watson and accomplish his downfall.

The fact that Mr. Watson has led his party's fight for county local option is the reason for this plan of the brewery bosses. The latter know that it will be impossible for them to bring about the repeal of the county local option law unless they can carry the state by an overwhelming majority for the democrats. However, they want to retaliate on the republican party by defeating its candidate for governor. They are appealing to liberal republicans on the ground that their party will not be hurt if Watson is defeated and Marshall elected, as the senate is almost sure to be republican and Marshall could do nothing with it against him.

The plan is an adroit one and is being pushed by every member of the brewery alliance. The latter has its agents at work here and the word is being sent to every large city to the brewery forces to get busy.

While the brewery bosses are saying that they know that they will not be able to repeal the county local option bill, and that they merely want to defeat Watson in order to get even, it is known that they do have hopes of being able to amend the temperance laws if they can succeed in electing Marshall governor. Marshall, up to this time, has refused to say whether or not he would sign a bill to repeal the county local option law, and as long as he remains in that attitude the brewery alliance feels that it is safe to support him. It is known that the brewers are desperate and that they do not propose to let the county option law become effective if they can help it. They expect to do their most ef-

## RESTRAINING ORDER AGAINST STARR COMPANY

Use of Name "Chase" on One Brand of Its Pianos Must Be Discontinued, Says Federal Court of Ohio.

FIGHT OVER NAME HAS CREATED INTEREST.

A. B. Chase Company's Temporary Victory Over Local Company Not Unexpected—Review of the Case.

Although the federal court of Ohio has issued a temporary restraining order against the Starr Piano company, of this city, to prevent its use of the name "Chase", as a trade name for one of its brands of pianos, the attorneys for the local company do not regard this as an ill omen of the outcome. John F. Robbins, local counsel for the company, stated today the action of the federal court was taken in accord with the usual proceedings and nothing different was to be anticipated, as it was rendered in accord with the usual court form. Mr. Robbins believes there is no doubt but that the local company will win out in the end and establish its right to use the name.

The action of the federal court came as the culmination of months of litigation. It represents the effort of the A. B. Chase Piano company of Norwalk, Ohio, to obtain the right to use the name "Chase", as its piano brand instead of the name A. B. Chase. The Starr Piano company has been manufacturing a line of pianos and branding it "Chase". The local company claimed to have the right to the use of the name as one of the conditions of the purchase of the Chase plant, that was operated in this city several years ago. The litigation between the two companies has attracted wide spread attention and been the object for a great deal of comment and criticism on the part of various trade journals.

The Chase Piano company succeeded in the Ticer Piano company, which was the original concern engaged in this industry in this city. Later the Chase company sold out to James Starr, of this city, now deceased, and the plant became known as the Starr Piano company. When Mr. Starr purchased the property he bought, also, the right to use the name "Chase" as a brand on the pianos. Afterward Mr. Starr disposed of the plant to Henry Gennett and his interests, the present owners of the plant. The Gennetts continued the operation of the plant under the name Starr Piano Company. Likewise they continued the manufacture of the line of pianos that was branded "Chase". The assignment of the right to use the name was made by Mr. Starr to the Gennetts at the time of the sale. The name has been used ever since and has been so used until the temporary restraining order was issued.

Some years ago a new firm was organized at Norwalk, Ohio, under the name A. B. Chase Piano Company. Originally this company restricted its output to organs and did not enter upon the manufacture of pianos. Later the A. B. Chase piano was put upon the market. In the meantime the Starr Piano Company was continuing the manufacture of the Chase piano and this put upon the market two pianos bearing practically the same name by rival concerns.

When the A. B. Chase company found a conflict in names with the piano manufactured by the Starr Company, an attempt was made to bring about a settlement. An attorney from the east conferred with the Starr Piano Company and its counsel and threatened suit unless the latter firm withdrew from the market pianos bearing the brand "Chase".

Within the past year the Starr Piano Company applied for the right to register the name "Chase" as its brand with the registry department at Washington. Thereupon the A. B. Chase Company entered objections and threw the matter into the courts. On the face of the bill of facts, as presented to it, the court ruled against the Starr Piano Company. Upon the filing of a \$10,000 bond by the A. B. Chase Company a restraining order was issued against the Starr Piano Company. This prevents it putting out pianos bearing the name "Chase."

The injunction was issued by the court without hearing the claims of the Starr. The counsel for this company now has entered a motion to have the restraining order dissolved and the use of the name by his client permitted until the final decision of the case. The A. B. Chase Company now alleges the Starr abandoned the brand "Chase" during a certain term of years and thus by the disuse lost any claim to the brand. It is averred further the use of the name was not taken up again by the Starr until after the A. B. Chase Company had begun the manufacture of pianos. This claim is disputed by the Starr.

It is conceded that the Starr has been making the Chase brand contin-

## WRIGHTS DELAY FLIGHTS UNTIL MAY

No More Experiments in America This Year.

Dayton, Ohio, Oct. 3.—C. E. Taylor, the machinist in the employ of the Wright brothers, who was with Orville in the fatal Ft. Myer aeroplane flight, has returned here and is now at work in the Wright shops on West Third street, on another aeroplane to take the place of the one destroyed at Ft. Myer. He said that there would be no more flights by the Wright brothers in this country until May, 1909.

## TIME FOR HOLDING SESSIONS CHANGED

Indiana Yearly Meeting Takes Important Step to Offset Difficulty.

SOCIETY MAKES PROGRESS. REPORTS SHOW GROWTH AND GENERAL HEALTH OF THE RELIGIOUS BODY—EVANGELISTIC COMMITTEE REPORTS.

Much important business was transacted today at the Indiana Yearly Meeting of Friends, one of the most interesting being a change in the time of holding the Yearly Meeting. The meetings have been held according to a well established rule for determining the time, but on recommendation of a committee recently appointed, the body sanctioned the change.

As it is at present, Earlham college begins the same week as Yearly Meeting and the two conflict considerably. With this reason in mind, the committee recommended that "Yearly Meeting open on the fourth day following the first day, instead of the fourth day after the fourth first day," or Wednesday following the third Sunday in September. Earlham college is required to complete twelve weeks before the holidays, and this change will greatly facilitate the work of the institution. Yearly Meeting, however, came unusually late this year, it being ten years since the sessions were held so late in October.

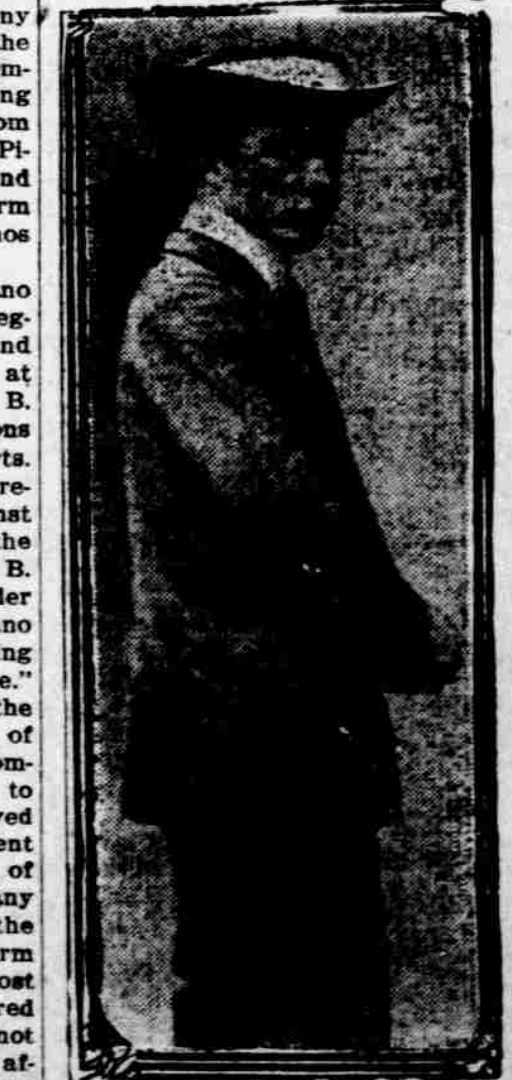
A collection was taken for the purpose of assisting the pastoral and evangelistic work, and the response was very liberal. Morris M. White of Cincinnati gave \$100 to this fund in memory of his late brother, Francis T. White, and \$100 for his own contribution. A great many smaller subscriptions were made.

Epistles were read from Nebraska and Clear Creek Meetings, also from Kansas. The epistle from Nebraska was written by a senior girl student in Nebraska University. This epistle made a plea for \$1,000 to assist in the erection of a Yearly Meeting house in that state. The Indiana Yearly Meeting, through its finance committee, contributed \$300 toward the fund, half to be paid this year and the remainder next year. An epistle was read from New Market Meeting, Ontario, which expressed the kindest feeling.

Timothy Nicholson made the sad announcement of the death of Prof. Cyrus W. Hodgkin, for many years a pro-

(Continued From Page Five.)

## WANTS TO BE A CARPET MAKER.



THEO. ROOSEVELT, JR.

Young Roosevelt has begun work in a carpet factory at Thompsonville, Conn. He has started at the bottom rung and expects to master all the details of the industry.

## EDUCATOR OF HALF CENTURY CALLED TO DEATH

Prof. Cyrus Hodgkin of Earlham College Dies After a Critical Illness Covering a Period of Two Years.

CONSIDERED AUTHORITY ON HISTORICAL SUBJECTS

Author of Several Books, One Of Which the "History of Indiana" Was Under Preparation.

Prof. Cyrus W. Hodgkin, of Earlham college, and one of the most prominent authorities on history in the United States, died this morning about 4:30 o'clock at his home on Central avenue, after suffering acutely for the past two years. Prof. Hodgkin's death resulted from a kidney disease with serious complications. Despite the fact that he had been confined to an invalid's chair at his home for the past two months and had been an extremely ill man, his death was unexpected, the attending physicians having informed the family that he might linger on for several months.

Two years ago he was first seized with the disease which resulted in his death. Throughout the fall term of school he was critically ill and his life was then despaired of. He gradually recovered and in February, 1907 he and Mrs. Hodgkin went to California where they remained until the latter part of March. Prof. Hodgkin's trip was beneficial, and on his return he resumed his duties as head of the history department at Earlham college, with which institution he had been affiliated since 1887.

It was not long after his return that he again began to suffer intensely from his affliction, but with that quiet, firm determination which was the most prominent of his many admirable qualities, he continued with his work, and scarcely any of his most intimate friends and associates realized the fortitude required for him to remain at his post.

Last summer, against the protests of his friends and members of his family, Prof. Hodgkin remained at the head of the history department of the summer school. "As long as I am able to work, I might as well do so," he informed them, and they ceased their protests as they knew his iron will.

Last November Mrs. Hodgkin died, and her death greatly affected her husband.

In the twenty years Prof. Hodgkin was connected with Earlham college he instructed hundreds of students, and with all of them he was always extremely popular.

Cyrus W. Hodgkin was born in Randolph county, Indiana, near Lynn, 68 years ago. His parents were Friends and natives of North Carolina. After availing himself of the limited opportunities offered by the schools of that time, he taught school, and then entered the Illinois State Normal University, which is one of the oldest institutions of its kind in the country.

After graduating in 1867, he accepted a position as principal of the Richmond high school, with which institution he was identified until 1869 when he became the head of the history department of the Indiana State Normal school, at Terre Haute, which had just been organized. He continued in that capacity until 1881. Prof. Hodgkin was principal of the Richmond Normal school from 1883 to 1887, at which time he became a member of the Earlham college faculty, organizing the department of history. He served in this capacity up to the time of his death. During the year 1902-03 he pursued advanced work in the department of history and political science in the University of Chicago.

Educator of Half Century.

It will be seen that Prof. Hodgkin had been actively identified with educational work for nearly a half century, during which time he became known among educators as one of the best historical authorities in the country. He was the author of several historical text books and also revised several standard works on the subject. At the time of his death he was engaged in the work of writing a history of Indiana, which was to have been a most complete work and a valuable contribution to the historical literature of the country. Perhaps his best known work was "A Manual of the History of the United States." He contributed historical sketches on Indiana to some of the encyclopedias. He was also a regular contributor to some of the educational journals.

Along with his educational work, Prof. Hodgkin was actively associated with the Friends church, especially in the field of peace and arbitration and temperance. He was also interested and associated with various reform movements and lines of work for civic improvement.

The funeral will be held at Earlham chapel Tuesday afternoon at 2 o'clock.

(Continued on Page Five)

(Continued on page eight)

(Continued on Page Eight)