

# THE RICHMOND PALLADIUM

AND SUN-TELEGRAM.

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## 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 CATSPA, 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 protected 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 befores 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 were 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 revalued.



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 compulsion 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.

## 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 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.

The fact that Mr. Watson has led his party's fight for county local option is the reason for this suit 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-

## 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.

## EDUCATOR OF HALF CENTURY CALLED TO DEATH

Prof. Cyrus Hodgin 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.

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## 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.

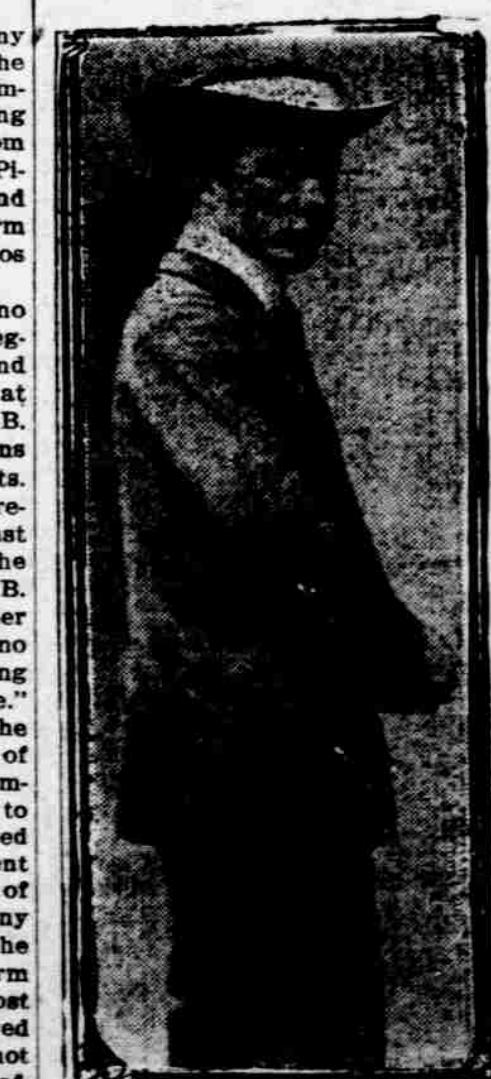
A collection was taken for the purpose of assisting the pastoral and evangelistic work, and the response was very liberal. Morris M. White of Cincinnati gave \$100 to this fund in memory of his late brother, Francis T. White, and \$100 for his own contribution. A great many smaller subscriptions were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

Epistles were read from Nebraska and Clear Creek Meetings, also from Kansas. The epistles 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 kindliest feeling.

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

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## 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 de-

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