

COLLEGE HERO IS LAUDED BY KELLY

President of Earlham Says Quaker Athletes and Orators Are Successes.

FOOTBALL TRAINING GOOD

OF SIXTEEN GRIDIRON CAPTAINS OF COLLEGE, ALL HAVE MADE GOOD IN BUSINESS AND PUBLIC LIFE.

President Kelly of Earlham college, at the opening of the winter term, said that the term was one of great possibilities. He stated that it was somewhat like a race; that it should be started with the sounding of a pistol and that it was his duty to act as starter. He said it was up to the student body to help in the race.

President Kelly also spoke of the college hero and quoted from President Hadley of Yale university. Mr. Kelly told of how many of the former captains of Earlham football teams have distinguished themselves, both in public and business life. Of the sixteen captains there are four professors, two physicians, one lawyer, and eleven have entered different phases of business life. He said of the debaters that have graduated from school there are six lawyers, five college professors, five ministers, one editor, one Y. M. C. A. secretary, and five business men. Of the orators that have graduated from the college there have been developed four college professors, one Y. M. C. A. secretary, two business men, one missionary and two professional men.

IS ITS ANNIVERSARY

Helen Hunt Club of Cambridge City Observes The Event.

OFFICERS WERE ELECTED

Cambridge City, Ind., Jan. 6.—The Helen Hunt Club celebrated its twentieth anniversary at the home of Mrs. John Marson, Monday afternoon. Election of officers was the business part of the program, and resulted as follows: President, Mrs. John Judkins; vice-president, Mrs. Robert Hicks; secretary, Mrs. Willard Petro; treasurer, Miss Alice Bradbury; Executive Committee, Miss Hannah Overbeck, Mrs. John Marson and Mrs. John Judkins.

The program was then given into the hands of the Social Committee. A large cake bearing twenty candles was placed upon the table and the three charter members present, Mrs. Virginia Meredith, Mrs. John Marson, and Mrs. Ophelia Shults, were asked to light the candles. Mrs. Marson responded by giving a toast to the club; Mrs. Shults, a short history of it, and Mrs. Meredith, its place among other clubs of the state.

At the close, a ghost, a spirit of the past appeared and presented to each member a post card bearing a characteristic of the person addressed.

The next meeting will be in two weeks with Miss Harriet Ault.

BIG EXPLOSION.

Not a Powder Mill or a Boiler, but an old fashioned idea blown to smithereens.

People used to think their hands were clean after washing with the ordinary smear, sticky bar soap, but those who have tried "Whiz" see the difference, and they never feel that their hands are really clean unless they use "Whiz." Get it at your grocer.

The Store of Bargains.
Richmond Brokerage Company.
8TH AND FT. WAYNE AVE

CORN

I should say so, and on the EAR, too.

Omer G. whelan,
Feed and Seed Store
33 S. 6th St. Phone 1679

Watch Repairing

Right on the second is the only way to have your watch and that way is to have FEEGER give it his attention.

1027 Main St. Phone 2174

FIRES AND INSURANCE

What Being Burned Out May Mean to a Business.

DAMAGE ONE CANNOT COVER.

Enormous Losses Caused by the Suspension of Operations and the Drifting Away of Trade That Are Not Appreciated by the General Public.

"I suppose you heard that Blank & Co. were burned out from the roof to the basement last night?" remarks the man in the car.

"No!" exclaims the friend who hasn't seen the morning paper. "I suppose they carried insurance?"

"Oh, yes—a hundred thousand of it," returns the first speaker, at which his friend settles back with the comment that everything is all right then.

This is the layman's conclusion almost invariably. Some big concern burns out, but with insurance to an amount seeming to cover the loss the average man is disposed to feel that it is all right. He doesn't stop to think of the enormous risks of a business which cannot be covered by insurance and which for weeks, months or years after a fire are crippling and perhaps ruinous to the fire victim.

Take, for example, a highly organized factory plant in prosperous times which has been turning out a vast specialized product from the hands of thousands of expert workmen. This plant, fitted with costly machinery, is covered by insurance upon its visible, material assets. Fire sweeps it and lays everything in hopeless ruin. If every piece of machinery, every building and all material adjuncts of the plant have been covered to full value in such plant, will the reader dare make a rough guess as to what the limitations of loss may be?

Only the other day I stepped into a bookbindery, unostentatious in its street signs and occupying a fifth floor in an obscure street. In the elevator shaft was that peculiar odor which marks the track of fire and firemen days and weeks after such an accident.

"Most of the fire was next door," explained the proprietor, "but I guess the smoke and the water were about as bad for us. Sometimes it is almost better to have the fire yourself than be next door to it."

Which seemed to be especially true of book material. Where smoke and soot had failed to blot and ruin the stock, water from the engines in the street had flooded it until ruin alone was descriptive. Everything had been closed down, workers in the plant were idle, and the proprietor was awaiting the adjustment of the insurance which he had been carrying. But in the extent of this insurance itself was a knotty situation.

Ordinarily the house had carried policies which would have left it the minimum of risk on its machinery, stock and materials. Ordinarily a still further blanket policy was carried for the purpose of covering the normal amount of book material on hand owned by others and contracted for rebinding. But only a few days before the fire the house had received a consignment of \$5,000 worth of law books to be bound. These volumes, aside from intrinsic value, represented so much of other value as to make the risk abnormal for almost any season. And these books were ruined.

Before receiving them the binder had asked the owners to take out a policy for themselves protecting them against such fire loss. The firm had not done so, and when the fire damage came the disposition of the owners was to hold the binder for them under one of the binder's blanket policies.

On this one disputed point, taking it into court, will some one make a guess as to what this one feature of the fire may cost the binder, who to all purposes was "insured," if it should be settled in the supreme court after five or seven years, for example?

But in the case of the big manufacturer, with its imported special machinery, its season of rush work and its enormous and fluctuating stock of material—if on the morning after the fire the assuring companies settle in full for the visible losses, how much has the company been damaged?

Of first consideration, perhaps, is the enormous payroll of the concern. If most of the mechanical work of the plant has been done by pieceworkers, still the necessary force of directing employees on salary is a problem. The determination of the owners is to start up anew. Tried and proved employees must be retained while the work of rehabilitation goes on. They must be paid even if they are to do no more than wait. Settlement of some kind must be made with contractors who have been supplying raw materials from the hands of other thousands of workers. No matter what the clauses in contracts providing immunity in case of fire, strikes and acts of Providence, every line of business affecting the welfare of the manufacturer has been affected.

The plant is a total loss. Before it can be rebuilt the ruins of the old factory must be cleared away.

In the meantime all those customers of the manufacturer who have been pressing for the filling of contract orders find themselves shut out of any chance for receiving them. They turn at once to other competing establishments for the work. Not only does the burned out firm lose all chance of profits from this work, but it is running a long chance of losing some of its oldest and best customers of years' standing.—Chicago Tribune.

Mrs. Austin's famous pancakes make a hearty, wholesome breakfast. Fresh supply now at your grocer's.

The linen industry is the greatest manufacturing industry Ireland possesses. There is invested in it something like £15,500,000, and it gives employment to 70,000 people.

Tomorrow will appear our announcement of our Ladies' Muslim Garment Sale. Knoblenberg's.

F. C. FRIEDGEN & CO.

Great Closing Out Sale

IS NOW GOING ON IN FULL BLAST

Regardless of cost, at unheard of price reductions, every suit, every overcoat, all this season's winter styles, including such well known makes as Stein-Block, L. Adler & Bro., W. S. Peck & Co., and Schafer Bros. The entire stock must go, and this means we will sell clothing at the lowest prices ever known to Richmond and vicinity.

The entire stock must be sold. Yes, think of it! We must sell this \$15,000 stock. So you can readily see the radical reductions that will follow.

READ ALL OF OUR ADS

And get a Winter Suit or Overcoat for prices you never before heard of. Don't neglect. See our great window display, and come prepared to get the greatest clothing values you ever got in Richmond. We will assure you that you will not be disappointed. Glance over these prices.

MEN'S \$30.00 AND \$28.00 OVERCOATS FOR

These Overcoats are all this season's Styles, light, heavy weight for both dress or out of doors, come in blacks or novelties, to close out during Closing Out Sale, for....

\$19.93

MEN'S \$25 AND \$22.50 OVERCOATS FOR

At Great Closing Out Sale prices, all the newest novelties, blacks, etc., latest fashion. To think of it, the lot for only....

\$16.87

MEN'S \$20.00 AND \$18.00 OVERCOATS FOR

High Grade Men's Overcoats, this season's latest styles and patterns, the long box or semi-fitting coat at closing out prices for only....

\$13.23

MEN'S \$15.00 OVERCOATS FOR

This line of \$15 Overcoats have no superiors, made by the best clothing makers in the country; come in plain black or novelties, closing out prices are....

\$10.93

MEN'S \$12.50 OVERCOATS FOR

This great sale gives every man an opportunity to purchase high grade Overcoats for prices next to nothing. See these Bargains at closing out prices, at only....

\$8.43

MEN'S \$10.00 OVERCOATS FOR

We are going to close 'em out, the whole lot, including Blacks and Novelties, heavy weights, your choice of any one....

\$6.97

MEN'S \$8.00 OVERCOATS FOR

A good substantial Overcoat, will keep you warm, and think of it the price—every one of the lot is worth more than the original price. They all go for only....

\$4.93

MEN'S \$24.00 AND \$25.00 WINTER SUITS FOR

All our new winter heavy weight Suits, in Plain Blacks, Worsted, or Novelties, the latest styles, your choice of any of these high class Suits for only....

\$13.43

MEN'S \$21.50 AND \$22.50 WINTER SUITS FOR

Here is your chance to get a Bargain, at unheard of prices, all high class, high grade suits, in novelties, or plain black, all the latest fabrics, closing out prices are....

\$12.87

MEN'S \$20.00 AND \$18.00 WINTER SUITS FOR

This Sale includes the most staple lines of our stock, new, up-to-date and honest merchandise, the latest styles and patterns. Plain or novelties at only....

\$11.83

MEN'S \$15.00 AND \$16.50 WINTER SUITS FOR

These \$15.00 and \$16.50 Suits are all this season's styles and fabrics, the latest out, made by one of the best suit houses in the country. Closing Out price....

\$9.67

MEN'S \$12.50 AND \$10.00 WINTER SUITS FOR

A great big Bargain in Men's Ready-to-wear Clothing, come in black or novelties, your choice of any of the lot at Closing Out prices....

\$7.87

MEN'S \$8.00 AND \$7.00 WINTER SUITS FOR

Good, honest, reliable Suits, all this winter's styles; you can't get a Suit like these for the first price quoted; our price will be only....

\$4.93

MEN'S \$6.00 AND \$7.00 WINTER SUITS FOR

Serviceable in every way, come in blacks, cheviots, in plain or fancy fabrics, your choice of the lot at the following price....

\$3.93

918
Main St.

The New Store F. C. Friedgen & Co.

THE THEATER

THEATRICAL CALENDAR.

GENNETT.

Thursday, Jan. 7.—"East Lynne."
Friday, Jan. 8.—"Brown of Harvard."
Saturday, Jan. 9.—"A King's Rival."
NEW PHILLIPS.

All Week—High Class Vaudeville.

"East Lynne."

"East Lynne" will be presented at the Gennett theater by Joseph King's excellent company. The American public today finds greatest delight in the drama that has a big human note, that deals with elemental passions and sorrows, and that tells a gripping vital story. It is a rare relish. You know "East Lynne" contains these elements. How often have you said "I would like to see it played by a good company."

Brown of Harvard.

On Jan. 8 the Shubert Theatrical company will present Mr. James Young in "Brown of Harvard," a play which is sure to repeat its successful engagement in this and other cities where it was presented last season. The chief change in revival will be in the fact that the part of Brown, played last year by Mr. Henry Woodruff, will now be assumed by Mr. James Young for whom it was originally written.

Mr. Young's standing as an actor is well known to all theater-goers in Richmond through his performances as leading man with Viola Allen, Annie Russell and Mrs. Fliske. He will be supported by a cast of specially selected young men and women, all of whom are but recently out of college and still inspired by the enthusiasm which helped them through school.

"A King's Rival."

Mr. John Griffith, whose splendid impersonation of Shakespeare's great characters has delighted patrons of the classic drama several times during the past decade, comes to the Gennett theater next Saturday matinee and evening when local theater-goers will have an opportunity to witness his acting of a comedy character for the first time. Mr. Griffith is this season presenting "A King's Rival," a new version of the famous French comedy, "Don Caesar de Bazaar." He has demonstrated his remarkable versatility, it is said, by giving as thoroughly pleasing a performance of Don Caesar as he has formerly given of the tragic roles he has acted.

Miss Edith Totten, who has played leading roles in various dramatic successes under the management of Charles Frohman for several years is Mr. Griffith's present leading lady and has made a notable "hit" in the role of Mariana, the "Gypsy street dancer."

If there is any limit short of 30,000 tons for the warships of the future, it is not now in sight. And certainly there seems to be no limit in the matter of cost. A few years ago \$3,000,000 was considered an extravagant amount of money to put into one battleship of the Colorado and West Virginia type have been developed, and the \$10,000-ton battleship will cost at least \$10,000,000. The four new battleships asked of Congress at the session are estimated to cost \$9,500,000, exclusive of guns, armor and equipment.

Because Muggs, an English coach dog owned by J. N. D. Reeves, objected so persistently to the sale of a horse by his master, the former owner purchased the horse, that it and the dog, which have been inseparable companions for several years, might spend the remainder of their lives as chums. When the horse was sold and the new purchaser attempted to lead the animal away, the dog held the halter with his teeth, nor would he release it until forced to do so by his master.

Statistics show that the longest lived people eat the heartiest breakfasts.

Terre Haute, Indianapolis & Eastern Traction Co.

Eastern