

INSURANCE AGENTS SWARM CITY HALL

Others Make Effort to Convince Robbins Insurance Not Needed.

JOHNSON IN DEFENSE

Former Superintendent Says City Needs No Insurance.

While fire insurance agents flocked to the city hall this morning to discuss the question of a revival of the policy to place insurance on all city buildings, abandoned during the Zimmerman administration, there were indications that an effort would be made to convince Mayor Robbins and the board of public works that insurance for the municipal light plant was unnecessary.

During the last year of the Schlinger administration the city plant was insured for \$54,000, the annual premium amounting to \$540. The city building was insured for only \$1,000.

Under the Zimmerman administration, Superintendent N. H. Johnson, of the light plant installed a system of fire protection for the plant and it was not deemed necessary to insure it.

Mr. Johnson was a caller at the city building this morning and he defended the policy of no insurance for the plant.

Johnson Gives Opinion.

"There are six connections at the plant for fire hose and water can be instantly pumped from the river to give a 500 pounds pressure for each of the six streams," Mr. Johnson said. "There are also a number of chemical fire extinguishing devices at the plant and there is a sufficient force of men employed at the plant at all times to combat successfully any blaze. The old building is the only place where a fire might originate, but it could instantly be subdued. The new building is absolutely fire proof. It is built of steel and concrete, even having a concrete roof.

President Hays is of the opinion that a moderate insurance should be carried on the plant, not desiring to take any chances no matter how perfect the system for fighting fires is. "I would not want to be a holder of any municipal plant bonds, if the building was not insured," he stated today.

New Addition Fire Proof.

Two years ago the Indiana Inspection Bureau established a rate of \$1.10 for insurance on the Richmond municipal light plant. It also submitted plans for improvements by which this rate could be reduced. Since that time the addition to the plant has been built and it is said to be absolutely fire proof. It also submitted plans for improvements by which this rate could be reduced. Since that time the addition to the plant has been built and it is said to be absolutely fire proof. It also submitted plans for improvements by which this rate could be reduced.

The old rate on the city building was 92 cents on each \$100 of valuation. Probably a better rate than this can now be obtained. An insurance of only \$4,000 on this structure is regarded as a fire small sum.

One insurance agent argued with the board of works that the fact that fire companies are located in the city buildings, and the four engine houses cut but little figure in estimating a fire risk on such buildings. He said that if a fire should break out in buildings adjoining any of these structures there danger of destruction is the same as any other surrounding buildings for the fire companies could not devote all their attention to protecting the city's property.

RELIEVES FINANCES

Huerta Makes Mexican State Bank Notes Legal Tender.

MEXICO CITY, Jan. 7.—"The financial situation will be relieved immediately," President Huerta has signed a decree making state bank note legal tender.

This announcement was made by the minister of finance today. While it relieved the anxiety in some quarters this relief was short lived as it was afterwards said that President Huerta would probably extend the national bank holiday "two weeks longer," thus giving the banks more time to refuse to meet obligations.

"That is the funniest thing I have heard in months," cried Huerta with a roar of laughter when shown a London cable saying he had resigned.

The coldest weather in the mountains of Mexico has driven many rebels to robbing trains and wantonly killing passengers.

A dispatch says the corpses of 200 people who were killed in the dynamiting of a troop train are being burned.

FRIENDS' MEETINGS

START JANUARY 18

Richmond Friends churches have received notices from the Evangelistic Committee of the Indiana Yearly Meeting that the week of January 18, will be devoted to stimulating meeting in every church throughout the entire state. The committee also mailed topics with their scripture references which are to be discussed at each meeting during the week. It is believed the week's campaign will be the starter for a series of revival meetings in the churches.

MANY PATROLMEN

NOW IN SUSPENSE

Patrolmen do not know how much longer they will hold their places on the force, and are waiting with some suspense until the new board of police commissioners holds its session at 6 o'clock tonight. Although all the members of the force were asked for their resignations, it is understood that only one or two will not be reinstated. Who these will be Police Chief Goodwin said he did not know, and would abide by the decision of the board at its meeting tonight.

CITY MUST SPEND TO BRING RESULTS

City Clerk Bescher Says "Economy Is Bogus Policy."

City Clerk Baltz Bescher, being a native of Indiana, is naturally an author and recently, following the adjournment of the last session of the Zimmerman board of public works, announced that he had a little statement he would like to read. This is it, and it met with the hearty approval of all the city officials who heard it.

In the newspapers we preach to the legislatures and to the councils and commissioners: "You must be economical; you must save the people's money; you must cut down the tax rates." Now in my humble judgment, after four years experience in city's affairs, I think this is a bogus policy. Economy is all right if it lead to stiffness. Every city ought to spend all the money that can be wisely spent to get good results that will pay the people on their investments.

You may talk until the hot place freezes over for a skating rink, but you will never change the fact that you cannot have improvements and the best kind of government without spending money, any more than a business man can have a growing business and carry it on successfully, unless he hires more men and spends money and extends the scope of his enterprise.

Improvements Necessary.

You cannot do it in a city any more than you can in a private business, if we are going to get anywhere. As our city grows we must spend money. It is true, that it is not necessary to spend it foolishly, or in other words to wantonly waste it, but money wisely spent is well spent.

And another thing we must have a new growth of faith in the general honesty of men and the citizens should not presume that ever yman is crooked. They ought to act on the proposition that there is in the general honesty of men very much more honesty than dishonesty. Now when we get down to this fact, and find out where we are, then we are going to begin to get action on our city government.

Some of us may have to get a new education and get back to the idea that a moderate insurance should be carried on the plant, not desiring to take any chances no matter how perfect the system for fighting fires is. "I would not want to be a holder of any municipal plant bonds, if the building was not insured," he stated today.

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"FIGHT LIKE MEN" THUNDERS VILLA

Rebels Ready For Final Assault on Defenses of Ojinaga.

PRESIDIO, Texas, Jan. 7.—(By U. S. Army Telephone to Marfa.) General Francisco Villa, commander-in-chief of the constitutionalist forces in northern Mexico, and dictator of Chihuahua, at a council of war today ordered a fierce assault upon Ojinaga, the last stronghold of the federals in the north.

You have been fighting like children, Villa told his men. It is time now for you to fight like men. The arrival of the former bandit with his three thousand five hundred reinforcements greatly inspired the constitutionalists, who are investing Ojinaga, and it is confidently predicted that the town would be in rebel hands before the end of the week.

In addition to the 3,000 men under Rosalio Hernandez, the "schoolmaster general" of Nonolcote Herrera, former cattle rustler, Villa brought three field pieces.

INVITES OFFICIALS
TO MURRAY TONIGHT

The Francis Sayles company has invited Mayor Robbins and other city officials to a box party at the Murray theatre tonight.

INSIGNIFICANT SPIDER

IS CAUSE OF BLAZE

HAGERSTOWN, Ind., Jan. 7.—The home of Jesse C. Ghant, near here, was the scene of a small fire caused by a low hanging cobweb catching fire from a lighted lamp. The web blazed up and the paper on the ceiling caught fire. The blaze was extinguished after a few minutes but the damage was confined to one room. The body of the spider was found charred in the bottom of the lamp chimney.

TESTIMONY FAVORS

THAW'S RELEASE

CONCORD, N. H., Jan. 7.—Testimony distinctly favorable to Harry K. Thaw marked the public hearing today before the special jury commission on Thaw's petition for freedom on bail. Sheriff Drew and Policeman Stevens, Harry's constant companions since his arrest after his flight from Mattawean asylum, testified that they did not consider him dangerous for a minute if he were released on bond.

TALKS BEFORE 300 MACHINE EMPLOYES

Evangelist Contrasts Work of the Devil With That of the Lord.

MEN MEET SUNDAY

Wants Laborers to Attend Afternoon Meeting in a Body.

"Here are two bosses wanting you to work for them. Which will you choose the devil or the Lord?" Rev. E. Honeywell asked the three hundred employees of the American Seeding Machine company who heard his talk at the noon shop meeting.

Contrasting the work of the devil with that of the Lord, Rev. Honeywell said: "Do you want to do the devil's work, who will make big promises and give you hell in the end or work for the Lord who will give you a pleasant life and home and heaven in the end."

Professor and Mrs. Clace sang and gave some readings.

The other noon hour meeting today at the Robinson company, where Rev. McCombs, the evangelist's assistant talked.

Honeywell Talks Before High School Students.

"Self mastery is one of the most important things in the preparation for life," said Rev. E. Honeywell, speaking to the high school students at chapel today. The age of preparation is between the years of fourteen and twenty-eight. It is then that the foundation is laid which determines the success or failure of the boy's or girl's life. That the foundation may be a good one the student should choose his companions carefully, also the books he reads, stop the smoking of cigarettes and be honest with himself and the faculty in his school work, he advised.

Of the forty-nine large banks in Chicago forty-seven he said had ruled not to employ cigarette smokers. He said it would not be long until cigarette smokers could not get responsible positions.

Professor and Mrs. Clace sang.

Mr. Clace has charge of the plans for the high school students to attend in a body. They will assemble at the Grace Methodist church at 7 o'clock. Pupils in the seventh and eighth grades will meet at the First Methodist church with Rev. McCombs, and march to the tabernacle.

Evangelist Honeywell is particularly anxious that a large number of the city's young people attend at the meeting. "The Secret of Success or How to Win," is intended to help them live their lives well.

TO ISSUE CALL SOON

Paul Comstock, county chairman of the G. O. P., has announced that the call for election of delegates and precinct committeemen will be made public in a few days. The call will come as the result of a similar action by State Chairman Fred Sims. The delegates will be chosen for the district convention at Cambridge City, February 19.

It is the intentions of the county committee to hold a large election of delegates and precinct committeemen in Richmond, February 6 and in the remaining townships of the county, February 7. Wayne county will have twenty-six delegates in the convention. The remaining townships are to be represented as follows: Fayette, 11; Franklin, 7; Hancock, 10; Henry, 18; Rush, 14; Shelby, 15; and Union, 5.

VARY WORK, SAYS

FRIENDS' TEACHER

Work among the boys and girls is only made interesting by its degree of variation from the usual programs, so thinks Principal W. E. Moore, leader of the Friends Christian Endeavor Society at Everett, Wash., and he writes an interesting article to the American Friend describing his ideas. According to his method the following list of questions are brought up for discussion at the meetings and their answers furnish the basis for informal discussions:

Retail Merchants—Grocerymen.

1. Qualifications.

a. Preparation; schooling; experience.

b. Personal qualities.

2. Opportunities for Right Kind of Living.

a. Honor and integrity.

b. Chances for happiness and health.

c. Helpful member of society.

3. Opportunity for Independent Life.

a. Social.

b. Political.

c. Religious.

GRAND JURY OPENS JANUARY SESSION

Gets Instructions to Investigate Violations of Hunting Laws.

An investigation of the hunting of rabbits with ferrets is the only thing recommended by Judge Fox in his instructions to the grand jury except the usual rules regarding the investigation of homicides and the duties and privileges of a grand jury. It is rumored, however, that an investigation of conduct in pool rooms will be made by the jury with the probing of the death of Richard Cook, for whose murder Donald Nestor is held in the county jail.

There was little difficulty in seating the jury. D. R. Funk, a real estate agent, was the only juror called who was not seated. In his place, Henry Slekmann of Richmond was called. Slekmann was appointed foreman by Judge Fox.

Other members of the jury are Benjamin A. Peele, center township, farmer; Edward Centry, Greenfork, retired; John W. Harter, Hagerstown, business man; William E. Faucett, Williamsburg, farmer; and John T. Davis, Webster township, farmer.

Elijah Lawton was appointed bailiff and John F. Holiday, stenographer.

Violations Reported.

Judge Fox read his instructions to the jury, closing with the new statute making the use of hunting rabbits or any other species of game, with ferrets, unlawful and punishable by fine and imprisonment.

The court has information that this statute has, by a number of persons, been violated. It is then that the foundation is laid which determines the success or failure of the boy's or girl's life.

"This practice should be broken up. I suggest that you make an investigation and ascertain the names of persons who have violated the law, and indict them without regard to who they are, in order that they may be properly punished."

WANTED—One copy of each of the following papers: Oct. 3, 14, 18, Nov. 7, 15, 17. Leave at Palladium Office.

LEAVES AN ESTATE

VALUED AT \$75,000

Will of Late W. H. Cook, Filed Today in Circuit Court.

Wills of William H. Cook, formerly county councilman and Sarah A. Freeman of New Garden township were filed in circuit court today. Mr. Cook leaves his entire estate in trust with his wife, Angelina Cook, naming his son, Leslie Cook, executor. After Mrs. Cook's death the property to revert to the children as specified in the terms of the will. The value of the estate is estimated at between \$75,000 and \$100,000.

Mrs. Freeman provides that her real estate shall be equally divided among her children.

ENGINEERS BUSY INSPECTING BRIDGE

Engineers John Mueller of New castle and Fred Charles of Richmond, were appointed by the county commissioners to investigate and estimate the cost of improving conditions at the foot of the Main street hill.

The commissioners asked that the two engineers figure if possible a means by which the dangerous condition can be removed without changing the location of the Main street hill. Members of the board said they believed paying will entirely eliminate the danger element which the improvement association says exists.

However, it is felt that the paving will not have the desired result, the engineers have been instructed to investigate further. The cost of elevating the present bridge, the cost of a new bridge and the advisability of elevating the bridge and changing the location of the C. & O. railroad will be reported on.

TWO WILL ATTEND

William Matthews, county assessor, will attend the annual meeting of the county assessors of Indiana, to open tomorrow in Indianapolis. Auditor Louis Bowman will attend the meeting Friday when important taxation questions will be discussed.

GUEST HOUSE CERTAIN

Directors Decide on North B Street Property.

Deciding that the property at North B street between Eleventh and Twelfth was best adapted to the needs of the Guest House, the directors last night started a campaign for funds. By giving a Christmas cantata Miss Ruth Anna Leo was able to contribute \$115.35. The board of directors has raised \$650.

The purpose of the board is to provide a home for working girls, where they may entertain their company and have advantages at a reasonable cost.

ACKERMAN PROMOTED

That another Richmond young man has made good in the newspaper world is shown from a communication received showing that Carl Ackerman, formerly Palladium reporter has been promoted from Philadelphia to Albany, New York. He received the position of a political reporter of the United Press Association and has offices in the state house.

ASKS DIVORCE

Drunkenness and non-support are charged by Grace H. Allison in a suit for divorce and custody of child, filed in circuit court today against George W. Allison. They were married in January 1909, and lived together more than two years, when Allison left Mrs. Allison. Allison is now a resident of Wolcott, N. Y.

The plaintiff asks custody of their four-year-old daughter, Catherine Allison.

NO DECISION MADE ON CITY FIREMAN

New Administration to Take Up This Matter At Later Time.

BOARD DIVIDES WORK

Each Member to Be Assigned Supervision of Departments.

What changes, if any, there will be in the fire department's personnel has not been decided by the administration. This question will be taken up later on, Mayor Robbins said today.

He said the various members of the department had not been requested to file their resignations. Not many changes in this branch of the city's service are anticipated. Of course no changes will affect Chief Miller or Assistant Chief Carter.

John McMillin, one of the board members, said today that he was working on a plan for improving the street department, but he had no announcement to make at the present.

"A better system for the cleaning of streets will be among the reforms," he said.

Board Members McMillin and Mariatt inspected the market house today at the request of Marketmaster McKinley for the purpose of considering several contemplated changes, minor in character.

Mr. Mariatt will also make an inspection of the city parks in the near future. Under his patronage the Glen "zoo" promises to thrive, for he recognizes it to be one of the most popular of local public institutions.

He, as well as the other board members, believe there should be gradual additions to the menagerie.

To Keep Public Informed.

Mr. Bavis announced today that at the board meeting tomorrow morning he will suggest the establishment of a quarterly bulletin on municipal affairs to be published in the local newspapers.

"The purpose of this bulletin would be to concisely record the work done by the city government and its future plans," Mr. Bavis said. "I think the citizens should be kept closely in touch with municipal affairs and this bulletin system would provide the means for doing so. Such a system is used in Denver, Kansas City and other western cities and has proved a pronounced success."

At the board meeting Thursday, each member will be assigned to the supervision of certain branches of the city government. Mr. Mariatt probably will supervise affairs at the crematory, market house, fire department and parks; Mr. McMillin, streets and trash collection; Mr. Bavis, city light plant and the clerical work of the board. The board as a whole will supervise public contracts, franchises, etc.

One member may also act as a purchasing agent for the various departments.

Former councilman Will Bartel was a caller at the city hall today, soliciting orders for office supplies. He wore a broad smile because during his term as a public official he could not transact business with the city government.

CORN ESSAYS SHOW STUDY OF SUBJECT

Corn essays received in The Palladium contest for the three trips to the Purdue short course next week, by Agent A. D. Cobb, are showing more the amount of study and interest the boys have taken in the subject and it has been found that the best essays are coming from Economy, Whitewater and Fountain City, where corn seed demonstrations were given during the fall.

The five best essays so far received, arrived in the mail today. Four of them are from the northern part of the county and the fifth is from Center township.

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ELECTS FAHLING HEAD OF COUNCIL

Union Labor Body to Petition For Battleship Construction.

William Fahling was elected president of the Central Labor Council at the semi-annual election of officers last night. Other officers were: William Reiser, vice-president, Ellsworth Bass, recording secretary, E. J. Fitzgibbons, financial secretary, Clarence Thomas, sergeant-at-arms, Benjamin Verages, William Sauer and Joseph Mulrooney, trustees.

A petition with twenty-nine signers was started asking that congress follow out the proposed plan for the construction of two battleships. The petition points out that China and Japan and other foreign powers would seek to force their people into this country if adequate steps were not taken for protection. Copies of the petition will be sent to Representative Finly Gray and Senators Kern and Shively.

Wm. Reiser was appointed chairman of a committee to arrange a banquet and program for the next meeting January 20, for the incoming and outgoing delegates to the council.

A committee of seven was appointed to meet with the county commissioners regarding the contracts for the county printing which will be let soon. Members of this committee will be selected from the pressmen's union, the typographical union and the labor council.

HODGIN IS FOOTSORE

Building Inspector Puts in Very Busy Day.

Building inspector Harry Hodgins was a footsore city official today. He had to estimate the damage done to two buildings where there had been fires, and had to inspect the wiring of several houses.

"I think the city should receive a fee for having its inspector make inspections of wiring," said Hodgins. "and I am going to suggest that the building code be amended to permit such charges. I think the amount of the fee should vary in accordance with the size of the building where the wiring is inspected. I think the minimum fee should not be less than 50 cents."

Mr. Hodgins said that he attended a meeting at the builders' exchange last evening at which members indorse his fee plan.

The fund accumulated by the collection of such fees, Inspector Hodgins believes, would defray the greater part of the annual expenses of the department.

APPOINTS MORROW

Dr. Roy D. Morrow, deputy coroner, has been appointed township physician by Trustee Howarth. This appointment was made because of the resignation of Dr. F. W. Krueger, newly appointed county health officer. Dr. Morrow's appointment takes effect at once.

HEAD STUFFED UP?

Hymel gives instant relief. If suffering from a cold or catarrh causing dull headaches or an itching and burning sensation in the nostrils, simply try Hymel. It gives quick, effective and permanent relief or money refunded by Leo H. Fike. It goes right to the spot—you feel better in five minutes.

No roundabout method of stomach dosing with Hymel—you breathe it. This health-giving medication goes directly to the inflamed membrane, all irritation and congestion is quickly removed, the delicate tissues healed and vitalized.

Hymel should be in every household. Druggists everywhere sell it. Ask for the complete outfit—\$1.00 size. (Advertisement)

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NEW YORK BANKERS WANT 8 RESERVES

Wall Street Seeks Biggest Regional Institution There.

NEW YORK, Jan. 7.—Secretary of Treasury McAdoo, who with Secretary of Agriculture Houston is conducting hearings to give bankers and others opportunities to express their views as to the number of proposed federal reserve banks and their locations, today declared he is much gratified with the results in New York.

"Of course we are not in the position of judges and cannot give an advance opinion," said McAdoo, "but the country here so far as we have gone is this:

New York bankers want only eight banks instead of ten or twelve and they want the biggest and strongest bank here. They seem to think that the new currency bill is satisfactory as it stands, which is especially gratifying to those responsible for this great piece of national legislation."