

BOARDS OF HEALTH MAY BE ABOLISHED BY NEW MEASURE

(By Associated Press)
INDIANAPOLIS, Dec. 16.—Town health officers and city officers and boards of health would be abolished and their duties taken over by a county health commissioner if a bill to be submitted to the General Assembly in January receives favorable action. The State Board of Health favors enactment of the measure.

The bill would provide for the appointment of a health commissioner in each county. This commissioner would devote his entire time to keeping away disease and improving the public health.

Dr. J. N. Hurty, secretary of the state board of health, points out what he considers "three fatal defects" in the present health law. These are:

(1) Health officers are practicing doctors giving what time they choose to public health work.

(2) Health officers are practicing medicine in competition with their brother doctors and therefore cannot secure their co-operation. Without this co-operation present health officers are only partially successful.

(3) Health officers practicing curative medicine are with a few exceptions untrained and untrained in hygiene and disease prevention work. Their education and training is in the line of the pound of cure and not in the line of the ounce of prevention. Hence they are not efficient and economical to the state.

The establishment of a county health commissioner in each county would not mean the creation of a new office, according to Dr. Hurty, but would simply make the old office more efficient. By eliminating the town and city health officers and providing in their place one trained health expert an economy would be effected Dr. Hurty believes.

The law should contain the following provisions, according to Dr. Hurty says:

His salary should be a living one graded by the number of people he serves; his duties and powers should be clearly defined; he should keep full and accurate records of his work; he should be subordinate to the state board of health; he should make weekly reports to the state board of health; he should be subject to dismissal for such reasons as the law may set forth; and a proper health appropriation should be provided in each county.

FORGET ARCHITECTS IN GLORY OF WORK

(Architecture)
We are in receipt of an interesting letter from a well-known architect, calling our attention to some misinformation contained in a more or less popular handbook dealing with the history and development of the city of New York. The quotations would be amusing if they were not so exasperatingly lacking in any sense of knowledge, accuracy, or respect for truth. The proper attribution of the name of an architect of a great monumental building should be as important and as carefully authenticated as the name of the painter of a famous picture. The genius and skill of the architect of distinction is usually written large in his work to the knowing observer, but to the average man in the street his creation is probably merely known as the office of such and such a trust company, such and such a courthouse, or perhaps the residence of a multimillionaire, or mapah a library or a museum. No one with even a mild interest in pictures or sculpture but finds added interest in being able to associate a particular work with the name of the artist. Visitors to our galleries take pride in their ability to talk of this and that painter and to be able to identify the work by the same artists when exhibited elsewhere. The same interest should apply to the work of the architect.

If the position of the architect and his work is not more widely appreciated, it is because so few of their names are associated in the public mind with their representative work. The average layman probably thinks of a building first in questions of commercial terms—Does it pay? Is it a good business proposition? Is it up to date in all its modern conveniences? Many of our great financial institutions have realized the advertising value not only of buildings that are notable for their mere size, but as well for their dignified exteriors and luxurious and beautiful interiors, that make them notable and distinguished from the great mass of buildings that surround them.

POPULAR ADDITION TO CAPITAL BUDS



Miss Margaret Treadwell.
One of the most charming additions to the national capital is Miss Margaret Treadwell, daughter of Mr. and Mrs. Lawson Treadwell. She is spending the winter with her brother, Arthur Treadwell.

IMMIGRATION LAW, PROPOSED, WOULD STOP THIS FLOW



Part of the daily stream of immigrants leaving Ellis Island to settle in various sections of the country.

If legislation now being discussed in congress is enacted, immigration to the U. S. practically will be halted for at least a year. Proponents of the ban on the influx of Europeans assert that a continuation of the stream will work a hardship on the wage earners now in the U. S. and will present other difficult problems. The ocean liners have been bringing on an average of 16,000 aliens a week to Ellis Island, the immigration clearing house. This means that \$25,000 would come within a year. The proposed measures under discussion do not bar relatives of immigrants now in the U. S. or the tourist and business classes.

Get-Rich-Quick Bubbles That Have Burst

By HARLEY MATTHEWS

CAPTAIN RICKLEY'S MAGIC UMBRELLA

Men fall from dizzy heights, glittering structures collapse; and people, seeing, learn. With them for a long time new promises of riches, words, smiles, all fail. Yet to get them to bring their money out again for a new venture, there is always a lure—the habit of respectability. These, the pirates of finance know, never cease to inspire confidence.

"How am I going to live on \$600 a year?" Captain Rickley kept asking himself in the early weeks of 1917. Just discharged from the British army, he found himself in London at the age of 33, compelled for the first time to think for himself. "Six hundred a year!" Why, his tailor's bill would take half of it.

A friend at the Army and Navy club suggested that he become a speculator. "It is very simple," he said. "Get made a director."

On the security of his income, Captain Rickley borrowed \$2,500. This he deposited in a reputable bank and then got himself introduced to a company promoter. In a few days, because of his name and standing, he found himself a director of the Popocatepetal Gold & Silver Mining company, drawing \$25 a week for attending the board meeting, and in possession of 100 free shares.

He now took an apartment in Kensington, and his tailor gave him a closet of the most dignified cut, and bought an umbrella. In a week he had proposals from no less than 22 concerns to become a Director on their Boards. He looked them all over and selected three of the more stable kind. He now had from Board fees an income of \$100 and a capital of \$2,000 in shares. His name ranked high in the city. To set off the umbrella he bought a carriage and joined the Conservative Club. There was no end to his ambition. A seat in Parliament would be his next dignity, he felt. He began to think of marriage.

It was while he was looking for a suitable heiress that he and Miss Barbara Hilder met. At the balls and parties he dallied by her side for a while; then seeing one much younger, Miss Clymna Eykin, he passed over to her. Miss Hilder looked resentful after him. It was thought, but not for a long. In a few months she was married to a Mr. Montaigne.

A short time afterwards, Mr. Montaigne approached Captain Rickley with a proposition. "We are forming the General House & Land Finance Co.," he said. "My life says we must get you as a Director. You will get a salary of \$10,000 a year, and \$40 a Board meeting."

Captain Rickley wondered why she should want to do him such a good turn. But the offer was too good to be suspected. Moreover, the public were taking to the company, for Lords, Members of Parliament and retired officers were on its Board, and it banked with London's most respectable bank. The capital was \$20,000,000, only \$2,000,000 of which was to be paid up. An annual dividend of at least 40 per cent was promised.

The new Co. soon had its share list full. It offered to take in other money on deposit, guaranteeing to pay higher interest than any bank. With all the money put away in its own bank the Co. opened for business. From all over the country people applied to it for financial assistance. The Co.'s methods were simple. It paid the borrowers in its own paper, which any banking house of the country honored, knowing of the enormous sums the Co. had lodged in its own bank. The charge for the loan was 12 per cent, which was all clear profit; and its own money was earning further interest in the bank.

Even the directors themselves were surprised at the simplicity of it all. Events of the times were also helping them. A new financial fever was breaking out all over England. Every business, old or new was being turned into a joint stock concern. The General House & Land Finance Co. would secure from the public the money to float any venture. It would pay over to the new Co. the money in paper, the cash being as before deposited in its bank. So well did the business turn out that a dividend of 30 per cent for the first six months was declared.

Railway companies, gas companies, companies to exploit inventions, mining companies, they all had money found for them by Captain Rickley and his associates. Everybody throughout the country now heard of their wonderful operations. London papers said it would not be long before every town had a Finance Company of its own.

So far scarcely a penny of the cash at the bank had been touched. Still more money came in and the Finance Co.'s reputation increased. A few early

shares were promptly met. Its shares went soaring. Encouraged by its success other companies of a similar nature began.

Captain Rickley now found himself a financier of repute. He was continually being asked to lend his name to some new venture. It was whispered that Miss Clymna's father had, through the Captain's influence, got a loan from the Finance Co. People hinted at a marriage the following year.

But things were happening in the financial world. Paper was not wanted, and cash was in demand. One morning a borrower asked for cash instead of the usual bills. People who had placed their money with the Co. on deposit came and withdrew it. The next loans and floatations had all to be paid in cash.

Of course, with much of the money on deposit gone, and no longer being able to trade on its paper, the Co.'s profits shrank. The shareholders thought large profits should last forever. At the next general meeting they abused the directors. The news of the scene got out, and the shares fell in value so quickly that another general meeting was called. It was discovered that the Co.'s paper to the value of \$20,000,000 was held in the country. The shareholders asked questions which were unanswered. The meeting rose with only one resolution passed—"The members of the Board are a set of rascals."

Next day there was a rush on the Co.'s deposits. The doors soon shut, and an angry crowd gathered in the streets. Other Finance Companies had the same trouble. One was found to owe \$5,000,000 on a capital of \$500,000. Money due to the Co. was more and more difficult to recover, and often the security held was found to be worthless.

Panic spread all over the city and into the country. Banks holding the Co.'s paper could not get it recognized anywhere and their depositors demanding cash, they too, had to shut down. Business all over the country stood still. The value of property was lowered, and wages fell. The total losses of the country during this period were estimated at \$20,000,000.

Captain Rickley turned to sell his shares, but they were all worthless by this time. Soon his creditors, selling his carriage and horses. Next day he was refused admittance to the Eykin household, though its owner still owed the Finance Co. money.

Mr. and Mrs. Montaigne? They were now among London's wealthiest. With strange foresight, they had sold their shares in the early days of the Co. In one newspaper the account of a ball given by Mrs. Montaigne and the report of Captain Rickley's bankruptcy proceedings appeared side by side. London smiled.

The Captain disappeared from London. Seven years later when money was circulating more freely, an acquaintance met him going into a London Bank, carrying his umbrella. "My great asset," he exclaimed. "With it I floated a gold mine in Australia."

The Bank of Service

Start a Christmas Saving Club Today

Second National Bank

Own a Standard

Barometer

and be prepared in advance for

Storms and Cold Waves

For prices Phone 4675 or 1014

DUSTY'S SHOE REBUILDERS

2 STORES
504 N. 9th St. N. 9th St. N. 9th St.
OPPOSITE THE RAILROAD STATION
504 N. 9th St. N. 9th St. N. 9th St.

Altering, Repairing, Relining

Carry and Save Plan

JOE MILLER, Prop.

617 1/2 Main St. Second Floor

College Corner Blaze Stirs Oxford Citizens

OXFORD, O., Dec. 16.—Monday's disastrous fire in College Corner has caused much talk in this village concerning the inadequacy of the town's fire fighting apparatus. Chief Flanagan says that new and needed apparatus will cost \$5,000. It is well known that the village will never be able to pay that amount for fire apparatus, so it has been planned to solicit subscriptions from the institutions of the town. It is hoped that \$2,500 can be raised in this manner, though it is doubtful whether one-fourth of that amount can be raised. A popular subscription in the town might produce a small amount, though

most of the citizens consider that they have already paid for fire protection in their taxes.

Luxembourg May Increase Size of Standard Army

THE HAGUE, Dec. 16.—The question of increasing its "army" now numbering 175 men and six officers, to perhaps 2,500 men to meet possible requirements for police duty under the league of nations, is greatly disturbing the parliament of the tiny nation of Luxembourg. Some opposition to joining the league at all developed on the ground that such an army would bankrupt the nation and rob industry of necessary labor.

Mexico Expects Throngs of Russians from Crimea

(By Associated Press)
MEXICO CITY, Dec. 16.—Sixty thousand Russian refugees from the Crimea are expected in Mexico within the next few months, according to a report recently made to the department of agriculture from the Near East. The agent declared that many of the Russians would embark for Mexico within a few weeks. The government has signified a willingness to receive them.

Optic nerves are said to have been discovered by N. Varole, a surgeon of Boulogne, in 1538.

A JOY WILL COME!

on Christmas morning with the realization of her supreme happiness in the possession of a Vigran jewelry gift. Whether it be Diamonds, Pearls or other precious stones, a Watch, a Brooch, a La Valliere or a Ring, the fact that it has come from Vigran's will give it just the added distinction that makes a gift completely appreciated.

A Man's Watch

That's the kind to buy him—of dependable Elgin, Waltham, Hamilton, Illinois, South Bend or Howard quality. We sell these leading makes. See our SPECIAL ELGIN WATCH in a 20-year-old case at—

\$20

Belt Buckles

A beautiful display of Sterling Silver and high-grade Belt Buckles for particular men. One of these will please him.

Ivory Pyralin

Manicure and Toilet Sets or odd pieces will make ideal gifts. It will pay you to see our line.

SILVERWARE

Wm. Rogers and Sons' Lincoln pattern Silver Set, one of the prettiest designs of any plated ware that we know of: 26-piece set packed in a hardwood chest. Our Christmas special—\$16.50.

We also carry a full line of Community plate and Rogers 1847 Silverware in odd pieces and sets.

Diamonds

Our showing of popular priced Diamond Rings is one that will delight. Excellent values in first-quality stones.

Pearls

The lure of the Orient and mysticism of the Far East seem to beckon in these precious gems. We are showing a complete assortment of La Tausca and Richlieu Pearls specially priced from \$10.00 to \$18.00.

Give Her Wrist Watch

for Christmas. Nothing will please her more than a dependable timepiece.



Our models comprise the best American makes, Elgin, Hamilton, Waltham, Illinois, Hampden, etc. See our special Elgin Wrist Watch at—

\$20.00

Seth Thomas Clocks

The same movement your grandfather used. In many new designs and finishes—over 25 styles to select from. Mantel Clocks from

\$6.50

to \$60.00



SAM S. VIGRAN

617 Main Street

Open Evenings

GRAND LEADER'S UNDERSELLING PRICES

MEN'S \$8.50 SILK SHIRTS
An exceptional value and a practical gift—Men's all-silk, fast color, neat stripes, soft cuffs and shrunken collar band, all sizes; each packed in attractive holiday boxes. A big saving at..... **\$6.25**

Boys' \$12 Corduroy Suits
Light and dark brown, narrow waist Corduroy tailored suits; sizes 7 to 15—Norfolk style..... **\$7.50**

\$2.25 Bleached Sheets
81x90 inches seamless Strong-cloth; less than today's wholesale price. A big value at..... **\$1.59**

\$4.50 Bed Spreads
Full bed size scalloped-edge crocheted spreads; steam bleached; neat patterns; close woven quality, and it is a guaranteed saving at..... **\$2.98**

Children's Fur Sets
A large range of styles and sizes to select from in light and dark sets, muff and collar piece—**\$3.98 to \$6.98**

SAVINGS FOR MEN
Men's \$2.50 Union Suits..... **\$1.79**
Men's \$4.50 Corduroy Work Trousers..... **\$3.98**
Men's 75c Silk Hose, assorted colors..... **59c**
Men's \$3.25 Fleece Union Suits..... **\$2.49**
Men's \$1.50 ribbed Shirts and Drawers..... **95c**
Men's 69c dress or work Suspenders..... **49c**
Men's \$1.50 Wool Shirts and Drawers..... **95c**
Men's \$2.00 Flannellette Night Shirts..... **\$1.69**
Men's 25c dress Sox, cotton lisle..... **25c**
Men's \$4.50 Wool Union Suits..... **\$2.98**
Men's 65c leather palm Canvas Gloves..... **49c**
Men's \$1.25 Silk Hose, assorted colors..... **98c**
Men's 50c Paris Garters, Xmas box..... **39c**
Men's \$1.25 Silk Handkerchiefs, fancy borders, fast colors..... **98c**

Women's \$2.00 Union Suits
Medium weight, fleece lined, long sleeve and ankle length, set-slug close-fitting garment..... **\$1.49**

Children's Union Suits
For boys and girls, ribbed and fleeced Union Suits; 2 to 12 year old size; a very exceptional value at a low price..... **98c**

Women's \$1.25 Silk Hose
fast black..... **98c**
Women's \$2.50 Silk Hose
black or brown..... **\$1.79**

MEN'S \$2.00 DRESS SHIRTS
The best shirt value in Richmond; fast color striped madras, newest patterns, guaranteed tub proof; light and dark patterns, soft cuff and shrunken collar band..... **\$1.59**

TOILET ARTICLES Underpriced!
\$1.00 bottle Colgate's Toilet Water..... **79c**
\$1.50 bottle Mavis Toilet Water..... **\$1.39**
\$2.50 bottle Mary Garden Toilet Water..... **\$2.98**
\$3.50 bottle Dyer-Kiss Toilet Water..... **\$2.19**
Mary Garden Talcum Powder..... **54c**
Mavis Talcum Powder..... **49c**
Watkins' Mulsified Coconut Oil..... **41c**
60c bottle Danderine..... **44c**
75c Dyer-Kiss Face Powder..... **65c**
50c Mavis Rouge..... **33c**
60c Mary Garden Rouge..... **49c**
Hind's Honey and Almond Cream..... **41c**
65c Mavis Face Powder..... **41c**

YARD GOODS REDUCED
25c Bell in Hand Crash Toweling, yard..... **24c**
50c Striped Madras Shirting, 36-in. wide, yd..... **26c**
25c Checked Glass Toweling..... **16c**
45c Plaid Dress Gingham, yard..... **25c**
25c Bleached Outing Flannel, 27 in. wide..... **17c**
33c Bleached Outing Flannel, heavy, yd..... **23c**
\$1.25 Bleached Table Damask, neat pattern..... **89c**
25c Apron Gingham, yard..... **15c**
\$1.65 Colored Table Damasks, yard..... **\$1.29**
59c Berkeley Bleached Cambric, yard..... **39c**
30c Scout Percelle, yard..... **21c**
39c Curtain Scrims, big value, yard..... **25c**
37c Fancy Comfort Challies, yard..... **23c**
20c Kitchen Toweling, yard..... **13c**

Men's \$1.50 Dress Shirts
Another big Shirt value, demonstrating our underselling ability. Fast colors, soft cuff. Special..... **\$1.19**

Women's \$2.00 Union Suits
Medium weight, fleece lined, long sleeve and ankle length, set-slug close-fitting garment..... **\$1.49**

Men's \$1.50 Neckties
Silk Four-in-Hand, flowing end, large range of patterns and colors in Christmas boxes..... **\$1.29**

Girls' Bath Robes
Sizes 6 to 14 years, heavy blanketing Robes in light and dark fancy colorings; exceptional value at..... **\$3.98**

Boxed Handkerchiefs
27c 35c 49c 59c 98c

\$6.00 Tricotee Blouses
Newest novelties in Tricotee Blouses, all wanted colors, plain and embroidered fronts; an actual saving of \$1.50..... **\$4.49**

Women's \$2.50 Kid Gloves
Brown, Tan, Black..... **\$1.98**
Women's \$1.50 Chamotte Gloves
grey and tan..... **98c**

Grand Leader