

BRIDGEPORT EVENING FARMER
(FOUNDED 1790.)
Published by The Farmer Publishing Co., 179 Fairfield Ave., Bridgeport, Conn.
DAILY... 90c-month, \$10.00-year; WEDNESDAY... \$4.00-year in advance

PHONE BUSINESS OFFICE 1806. PHONE EDITORIAL DEPARTMENT 1287.

FOREIGN REPRESENTATIVES
Bryant, Griffith & Friedrichs, New York, Boston and Chicago

WEDNESDAY, JUNE 30, 1915.

POSSIBILITIES OF MUNICIPAL INSURANCE OF FIRE RISK.

THAT THEY may pay \$1 in losses private fire insurance companies take \$2. It costs \$1 to pay out \$1. Under these conditions could a single city carry its own insurance, with reasonable safety, and break even?

The object of fire insurance is to distribute the loss. The individual pays a little annually into a fund, into which many pay. From this fund each man who sustains a loss is reimbursed.

Precisely for the reason that private fire insurance requires a payment of \$2 to get \$1, individuals who own widely scattered property, and persons or corporations able to bear the loss of property that might possibly be destroyed by fire insure themselves.

If a person or corporation insures itself, it may make an annual payment, the same as to an insurance company. The cost of paying \$1 loss will be, under such a plan, \$1, plus a very slight administration expense for bookkeeping and management of investment.

A municipal system, to work advantageously, would have to be compulsory, or at least a monopoly, as the water supply is.

What would be the fire losses, under municipal insurance? Not more; probably less, than under present conditions, for inspection would be certainly more rigid.

There would be only the cost of collection, bookkeeping, and management of the sinking fund. Collection would cost no more than tax collection, say 2 per cent. Other expenses would hardly reach more than 5 per cent, so that the actual cost of paying \$1 of loss would be seven cents, or thereabouts, instead of \$1, or more.

The superstition that fire insurance is a gamble, is carefully fostered. The contrary is true. Nobody can predict where a particular fire will occur, but any experienced person can tell within a few per cent, what the total insured fire loss will be during any year next to come.

During twenty years in the experience of companies doing business in Connecticut, the losses have hardly ever exceeded half the premiums, leaving interest on investments for margin.

Bridgeport is paying for insurance in excess of \$500,000 a year. Did she pay this money to herself, keeping the surplus in interest bearing sinking funds, she would have upon the basis of twenty years of past experience allowing 7 per cent. for administration, a surplus of at least \$10,000,000.

Or enough to pay all the fire losses for the entire state of Connecticut, during the past five years.

The germ of the matter is in this: that it should not cost \$1 a year to collect and pay out \$1 of fire insurance. Under a compulsory municipal system, it would cost no more to collect fire insurance tax, than to collect the usual tax.

But if any persons insists that one city might meet in the incoherence of its insurance program a great conflagration, the question is simply extended to the state, which would give ample distribution of the risk.

Anybody who chooses to add the fire losses in Bridgeport during the past 20 years, subtract the sum from the payments of insurance and put the difference at compound interest, will understand better the possibilities of municipal or state fire insurance.

STRAINING THE QUALITY OF MARS

NEW HAVEN, city of old elms and new ideas, looks without regret, even with melancholy pleasure, upon Bridgeport's growth to be first city in Connecticut, expressing through the Journal-Courier its resignation in the presence of an unavoidable situation. "We have never been interested in the size of a city. Its quality is the thing that has interested us. New Haven will still be in our eyes the fairest of all Connecticut cities, and the best to live in."

Thus our contemporary. Yet, it sees a canker at the root of Bridgeport's prosperity. It can feel no sense of pride over an expansion "caused by the horrors of war."

Tender affection did ever mystically obscure the faults of the beloved. An arms plant in New Haven—and it is a mighty plant; a very giant adjunct of Mars—takes on an aspect of quality: it makes a city "fair to see, and best to live in."

But an arms plant in Bridgeport hath a horrid aspect. Fic upon thee, Journal-Courier! Thy envy is of the intellectual type, like hers who says of her former husband's second wife, "She would be pretty, but she has a wart on her nose."

NOT WEARY OF ERROR

COUNT THAT DAY lost whose low descending sun finds the esteemed Hartford Courant without a change of front on some public question. After leading the cheer column for a Bridgeport experiment in commission government, our contemporary ascertains that the commission plan includes the initiative, referendum and recall, and is filled with doubt. It understands, heaven alone knows how, that the recall has already "wearied" its far western advocates.

Which convinces us that, to the Cocrat, commission government was merely a name. The commission-plan has been adopted in some 600 communities, and almost never without the initiative, referendum and recall. Indeed, those powers, are regarded in commission government-circles, as a necessary part of the plan.

Since the plan is growing, recall and all, and more people are using it, one might as well say, "The advocates of the telephone are growing tired of it. Only ten telephones are used, where one was formerly." Only ten cities have commission government, with initiative, referendum and recall, to one that used to have them: a plain proof of weariness. But is The Courant never weary of error. Will it ever make one error, in the time it now takes to make ten?

AMATEUR WRESTLERS GRAPPLE ON STREET; ONE DIES IN HOSPITAL.
Pittsburgh, June 29—Emil Kofcz, an amateur wrestler, met his friend, William Berger, on a north side street last night and challenged him to wrestle. The challenge was accepted and the men struggled for 15 minutes on the sidewalk before Kofcz was thrown. He did not get up and his friends hurried him to a hospital where he died. His neck had been broken.
Berger and half a dozen spectators were arrested.
The members of the Chinese Honorary Commerce Commission, will call from San Francisco for China in a short while.

Assimilation of Finland By Russia Is Now Complete

It was seven years ago today, on June 30, 1908, that the Czar issued his imperial manifesto pronouncing the incorporation of Finland in the Russian empire. For a century the peaceful and prosperous northern country had been a vassal of Russia, but it was not until toward the end of the reign of Alexander III that the movement for the Russification of the grand duchy, now practically complete, was commenced. Always a proud and liberty-loving people, the Finns have resisted the steady encroachments of Russia by all the means in their power. The results of imperial domination have not been so bad as they feared, however, and in the great struggle now being waged the Finns have fought valiantly for the Czar. That there is still a strong undercurrent of dissatisfaction is shown by the fact that the Petrograd government still considers it necessary to maintain in Finland a strong army of occupation, said to be about 60,000 strong. While a majority of the Finns, judging from their newspapers, favor the cause of the Allies, the small and unimportant portion of the war will be the restoration of at least a measure of their old independence.

Finland, with its myriad lakes, its mountains and its rock ledges, has become before the war the summer resort of thousands of Russians, and reaped a rich harvest of gold from the tourist industry. It would be difficult to find a more industrious and intelligent people anywhere than the Finns. Their institutions of learning are almost un surpassed, and illiteracy is almost unknown. In spite of the rigors of the climate, and the fact that crops are always exposed to the danger of sudden frosts, the people of Finland have maintained a high level of material and moral progress for which they deserve the highest praise.

Although many of her old liberties have been annulled and her constitution has been abolished, and the country is filled with Russian soldiers and secret police, Finland has accepted these things as only more obstacles to her progress, and, cherishing her national aspirations, has made the best of things as they are.

The Russian side to the assimilation of Finland was ably presented in the Russian senate some years ago by Premier Kokovtzeff. He pointed out in his speech that there are about 3,000,000 Finns, and about 150,000,000 Russians. Was it fair, he asked, that a Finnish subject should have all the rights and privileges of a Russian subject in every part of the Russian Empire while a Russian remained a foreigner and an outsider without any rights, the moment he entered Finland territory. He expressed the opinion that it was unfair that a little corner of the empire like Finland should enjoy rights and privileges the remainder of the vast territories of the Czar.

The Russian conquest of Finland was accomplished in 1909, when the country was wrested from Sweden, which had conquered Finland in the twelfth century. Peter the Great took the first step toward Finland's occupation by annexing the province of Ingria to the Russian empire, and the capital, St. Petersburg, on what was then Swedish territory. Sweden's alleged violation of neutrality in the Russo-Finnish war was the cause for seizing the remainder of Finland a little more than a century ago. As late as 1905 the Czar promised to restore Finnish liberties and to grant Finland a constitution, but in 1906 he issued his proclamation incorporating Finland in the empire.

COUNT TISZA

Count Stephen Tisza, the Hungarian Premier and statesman who was recently named for the important post of Austro-Hungarian Minister of Foreign Affairs, is a son of the celebrated Hungarian statesman, Koloman Tisza. Count Tisza first came into power in 1903 when he became Prime Minister of Hungary. The country was then agitated by vital questions which had caused the rise and fall of many preceding ministries. His first action was to bring the rights of the Hungarian language against the German, and that of the suffrage. Count Tisza held the reins of government until early in 1907, when his resignation was thrown and the parties of independence, which were opposed to the 1867 compromise with Austria, gained the ascendancy. Count Tisza remained the leader of the opposition until his return to power. His father, Koloman Tisza, was long Premier of Hungary and one of the greatest statesmen of the country. He began his parliamentary career as a leader of the moderate radicals, and in 1875 he became Premier. He opposed Russia and Pan-Slavism. He resigned when Austrian finances were in a state of near bankruptcy, but returned to his position as Premier in 1879 and retained power until 1890. Count Stephen, like his father, has been a staunch opponent of Russia and the Slav movement. In addressing the Chamber of Deputies, soon after Italy entered the war, Count Tisza said: "We shall now, more than before, astonish the entire world with the spectacle of our power of action, virility, unity and resolution. The Hungarian nation, united with all the peoples of the Austro-Hungarian monarchy and with our powerful ally, will wage this war to the last breath against all the devils of hell, and force victory from fate."

THE PILLORY

The pillory, which was abolished in England by an act of Parliament seventy-eight years ago, was first used, so far as known, in the thirteenth century, although it existed much earlier in the form of the "stretch-neck," an instrument in which the head only of the criminal was confined. In France the pillory was long in use and was called the carcan, while among the Germans a similar instrument of punishment was known as the pranger. It was introduced into America by the English colonists, and its use was continued more or less until the revolution. The first use of the instrument was for the punishment of quacks and mountebanks who defrauded the people. In 1827, it is recorded, the mayor of London "did sharp correction upon bakers for making light weight bread" by causing "divers of them to be put in the pillory, as also one Agnes Peart, for selling of mingled butter." Others who were subjected to the pain and indignity of the pillory included coal and grain dealers who gave short weights; forgers, counterfeiters, out-purses, keepers of infamous houses, soothsayers and practitioners of black magic, and those convicted of begging under false pretenses and playing

The D. M. Read Co.
Established 1857

Silk Gloves and Silk Hosiery
Two very Timely and Acceptable Offerings.

- A Clearance of Silk Gloves at most Generous Reductions
- Milanese white and black, 16-button, were \$1.00 now 79 cts
 - Navy blue and tan, 16-button
 - White and black, 8-button } were \$1.00, \$1.25
 - Tan, navy and pongee color, } and \$1.50 now, 69 cts
 - 2-clasp,
 - Milanese white and black, with two-clasps, Paris point stitching, were 75 cts now 49 cts
 - Milanese white, black, tan and pongee color, 2-clasp, Paris point stitching, were 50 and 75 cts now 39 cts
 - Lavender Silk 12-button, were \$1.00 now 25 cts
 - Tan Silk, 2-clasp were 50 cts now 25 cts
- On sale Thursday.

Silk Hosiery.
An exceedingly tempting special. Boxes are in assorted colors with black and white. for 69 cts

Lisle Stockings.
White and black only, a grade that nearly always sells for 38 cts 29 cts, 4 prs. for \$1.00

Hosiery Section, east end of main floor.

The D. M. Read Company.

with false dice. Later it was used for the punishment of political offenders and to suppress the freedom of the press, and thus the pillory became an instrument of persecution.

Maharaja of Nepal 9 Years Old Today

One of the youngest of the world's rulers is the Maharaja of the Himalayan Kingdom of Nepal, Dhiraj A. Tribhuvana Sh'isher Jang, who was born nine years ago today, June 30, 1906. The boy monarch succeeded to the throne of Nepal in December, 1911, when he was in his sixth year. The country over which the Maharaja holds nominal sway occupies the southern slope of the Himalayas, between Tibet, Bengal and Sikkim, and has an area of about 54,000 square miles and a population variously estimated at from three to five millions.

The dominant people of Nepal are the Gurkhas, whose ancestors settled on the Himalayan slopes in the twelfth century, although it was not until 1769 that they made their conquest of the country. There are various other hill tribes in the Maharaja's dominion, partly aboriginal, partly of Mongolian or Chinese descent. The Gurkhas, who are a brave and soldierly race, made war on the British. Just a century ago this year they made a treaty of peace with the British. The Maharaja, famous of the rulers of Nepal was Sir Jung Bahadur, who was Maharaja and prime minister of the country from 1846 to his death in 1877. In 1859 Sir Jung made a visit to England, where he was the recipient of many honors from Queen Victoria and the British government. He supported the English during the Indian Mutiny in 1857. The Prince of Wales returned the compliment by paying a state visit to Nepal in 1876. Sir Jung was succeeded by his son, but he was slain and supplanted by a rival faction in 1885. In 1901 Maharaja Sir Chandra Shum Shere Jang Bahadur Rana, a son of the commander of the Nepal army, became prime minister and ruler of the country, and inaugurated a new and prosperous era in Nepal. He was modern and progressive in his ideas, and visited England in 1908. The youthful Maharaja is being carefully educated for the duties of his exalted position, and it is expected that he will be sent to one of the English universities to complete his education.

SOCIALIST LEADER SAYS HIS PARTY IS DIVIDED

Berlin, June 30.—Among the items given out by the Overseas News Agency to-day was the following: "Dr. Kolb, the Socialist leader, has published a pamphlet in which he says that the Socialist party is at the parting of the ways. He declares the war has tied a new band around the whole German people and the monarchy. Socialists, he said, should cease to fight against so-called militarism, as they should be convinced their advocacy of a militia system for the army is no longer tenable. They should realize that their task is, above all, national; that they must become capable of parliamentary action as the party of otherwise doomed to absolute and perpetual lack of influence."

Oldest College Graduate in U. S. Is Dead At 102

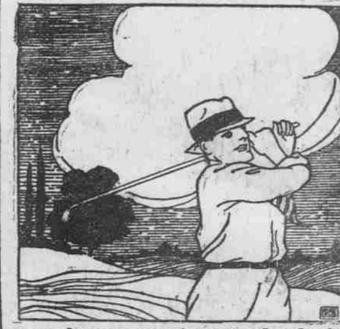
York, Pa., June 30.—Rev. John Fryer Meick, who claimed the distinction of being the oldest college graduate in the United States, died at his home here today at the age of 102 years. He was a victor of the class of 1834 at Rutgers College.

Tennis Tourney Postponed

Pittsburgh, June 30.—A heavy downpour throughout the morning flooded the courts of the Pittsburgh Athletic Association and prompted officers of the National Clay Court Tennis Championship to postpone to-day's program until tomorrow.

The D. M. Read Co.
Established 1857

Negligee Shirts of the right sort at a very special price.



Shirts are generally first on a man's shopping list, and he needs a plenty through hot weather. Collection has been made of a line of Negligee Shirts with either soft or stiff cuffs attached, all of a grade that usually sells at \$1.00 each. These are in the neatest of stripes, wide or hairline on white, a very large assortment of colorings. They are offered at

79 cts each
For the remainder of this week.
Men's Wear Section, Main St.

Odd Pieces of English and American Dinnerware Stock Patterns to close out.

We make no assertions as to the quality of the ware represented in this clearance of odd pieces. There are Platters, Plates and Dishes of all styles, Teapots, Sugar-bowls, etc.

- Covered Dishes 25 cts
 - Platters, large sizes 25 cts
 - smaller sizes 15 cts
 - Sugarbowls, Teapots, Sauceboats 10-cts each
 - Covered Butter-Dishes 10 cts
 - Plates 5 cts
- Basement

Decorations for the Fourth at the Dennison Section.

- Very attractive things for picnics or house-festivities, at very small expense.
- Paper Luncheon Sets for 6 persons, 25-cts, for 12 persons 50 cts
 - Table Covers, 63 x 84 inches 25 cts
 - Decorated Paper Plates 20 and 30-cts a dozen
 - Decorated Crepe Paper 15-cts per fold
 - Patriotic Bells 5 and 10 cts
 - Liberty Bell and Shield Napkins 5 cts per doz.
 - Patriotic Festoons 10 and 25 cts
 - Silk Flags, Firecracker Fans, Red, White and Blue Shields, Seats, and other trifles for favors, at small prices.
 - A Dennison Picnic-Kit-Box contains,
 - Table Cover Twelve plates
 - Twelve napkins Twelve drinking cups
 - Twelve Crepe Towels Soap Papers.
- At \$100.

Glass Moulds for fruit or aspic jelly. For individual use. Small shells, cones, and odd-conventional shapes, 6 in a set

Ivory China Baskets for ferns or small growing plants Quite novel and very dainty. A tiny white inset with each basket.

35-cts to \$1.50 as to size

The D. M. Read Company.

RADFORD B. SMITH

FAIRFIELD AVE. VARIETY STORE BROAD ST. CO-OPERATIVE CAR FARE FOR CUSTOMERS PROFIT SHARING WITH EMPLOYEES

COUPON GOOD Thursday, July 1,

Wright & Ditson Tennis Balls. With Coupon 22c

Good Tennis Rackets at 98c
Golf Balls 5, 8, 50 and 75c
Our five cent special for Thursday:—
"Two in One" shoe polish, black, white or tan. Five cents a box.

THE STRAND AT WALNUT BEACH
GRAND OPENING OF THE STRAND THEATRE
WEDNESDAY EVE., JUNE 30
Free Admission
First Time Photo Plays of the Best Producers
BE SURE AND ATTEND VAUDEVILLE LATER

THE ALLING RUBBER CO.
1426-MAIN STREET