

INSURANCE RAISE HITS SMALL OWNERS

Rates for Many Dwellings Are Not to Be Computed by Expert Survey.

(Continued from First Page.) Cause in most sections of the city a frame building which sustains a certain percentage of damage may not be rebuilt. This constitutes what insurance men term an "insidious moral menace," and is a legitimate reason for making a high rate on this class of risk.

Another factor making the rate higher here is that there is no law compelling an average or co-insurance clause in policies. In New York for example, all property must be insured for a fixed percentage of its value. Here it may be insured for any amount the owner pleases, and that sets all probable calculations awry.

Laxity in Inspection. Owing to the lack of any underwriters' association here for seven years, Mr. Hardy stated, there has been lax inspection. This laxity has resulted in making heavy risks of many pieces of property, which have not been inspected, which could have minimized their risks by attention to details of safety from time to time.

It is to bring this sort of property down to the minimum risk class that the survey of individual property is designed.

Beginning with a "key rate" in the general low ratio, a schedule covering 15 points in construction is used to obtain the rate for any single piece of business property.

Many Points Covered. These "points" cover walls, ceilings, elevators, stairways, skylights, wires, cables, and other features of buildings.

There are points for deductions in case of such protection as waterproof paper between floors, or metallic lathing, or fireproof floors. Other deductions are made for fire appliances, for night watchmen, for building signals, still another series of charges, to be added to the rate until corrected, are made for such things as unimproved stove pipes, waste in elevator shafts, open lights in show windows, open pipes in contact with wood, and wiring to interfere with fire department.

No such distinction is made in the case of homes. Brick buildings in completed sections pay no higher premiums than the costly brick homes which are largely in dwelling and furniture insurance. The only concession made now is that, under a long time contract, insurance for three years may be obtained for but two years, and five years may be obtained for the cost of three years. But a concession made in business houses by which three years' insurance may be obtained for a cost of two and a half years, and five years for the cost of four years.

Noted Beauty Surprises Society by Becoming Bride of Banker's Artist Son



MRS. HENRY CLEWS, JR.

NEW YORK, Dec. 20.—A brief honeymoon in the South, preparatory to sailing for Paris, where both will resume their artistic careers, is to be taken by Henry Clews, Jr., and his bride, who before her marriage to Clews yesterday was Mrs. Elsie W. Goebel, who divorced Robert Goebel, the New York millionaire, last March.

Clews is the artist son of the noted banker. He was divorced in 1910 from his first wife, the former Miss Louise Hollingsworth Merrie, of Baltimore, who had been divorced from her first husband, Frederick Gebhard, of New York.

Mrs. Clews is the daughter of the late Henry Whelan, the millionaire Philadelphia banker. Her mother is now the wife of G. Hartman Kuhn, a Philadelphia millionaire. The bride is thirty-three and Clews is thirty-eight.

Goebel made no contest when his wife sought a divorce. It is said that a settlement was arranged by which Goebel was to pay his wife \$100,000 a year for the support of herself and her two sons, Ogden and Peter, and that this was to be cut in half if Mrs. Goebel married again.

At the wedding yesterday at the bride's home in Washington square, Mrs. Clews and the eleven-year-old son of the bridegroom, refused to enter the house.

HOPES RUN HIGH FOR PEACE ON BORDER

Three Developments in Mexican Situation Make State Department Optimistic.

Despite the absence of official news reporting the arrival of General Scott at Naco, Ariz., for peace conference with the Mexican leaders, Governor Mayhew and General Hill, State and War Department heads were more hopeful of early peace in Mexico today than they have been since the evacuation of Vera Cruz.

Three things were responsible for this good feeling. Suspension of the attack on Naco by Villa troops led by Mayhew today, and the resulting end of firing across the border; the restoration of settled conditions in Mexico City, with the discontinuing of military executions; and the advance of Villa's troops to Pueblo, with the falling back of the Carranzistas toward Vera Cruz, all were factors in presaging an early end to the conflict.

General Scott, chief of staff of the army, was due to arrive at Naco last night. He was expected to confer with General Bliss, commanding the border troops, today, and tomorrow to meet Governor Mayhew, and later General Hill.

George C. Carothers, special agent of the State Department, paved the way for the Scott peace meetings by conferring with Mayhew at Naco. In reporting to the State Department, Mr. Carothers predicted that there would be a peaceful solution of the difficulties with Mexican factions across the border from Naco.

Carranza Ready to Pledge? Reports have reached Washington from two sources declaring that Carranza is preparing to join his predecessors, Diaz and Huerta, in exile. Four Americans reaching Mexico City reported that a reign of terror has broken out

at Vera Cruz, due to the inability of the officers to suppress the disorderly element in the Carranzista ranks. Carranza, these Americans declare, has isolated himself in the lighthouse building, while the fact that stores placed aboard the gunboat Guerrero is taken as indicating his plans for departure.

Another report reaching Washington from Mexico City was that Villa adherents had compelled the discharge of the editor of a Spanish magazine, who had gone to Havana to arrange financial details that might attract Carranza's departure from Mexico. The owners of the magazine discharged the editor in line with its policy not to permit employees to be connected with Mexican politics.

No representations have yet been made to the State Department by the British embassy regarding the killing of two British subjects, R. E. Dunn and Thomas Francis, bandits, near Naco, Arizona, recently. The British consul at Dauglas, Ariz., has been ordered by his government to investigate following the report of Consul Simpich at Nogales that the men were not Americans, as first supposed, but British subjects.

Executions Have Ended. Conditions in Mexico City are quieter, according to advices reaching the State Department, and there have been no further executions since the Department made vigorous protest against such outrages. Arrests were made on December 17, but the department was advised that there had been no further deaths of political prisoners.

representatives in the Mexican capital report that the Gutierrez administration has provided for the expenditure of \$5,000,000 pesos for the country's pacification. Unofficial reports from San Antonio, Tex., report the execution of Gen. Blas Ordaz and Capt. Ramon Bermudez at the orders of Colonel Castro, commanding at Piedras Negras, after their capture while leading a party of soldiers across the border into Mexico at Eagle Pass, Tex.

Late Mayor Gaynor's Daughter Mother at 17. NEW YORK, Dec. 20.—Mrs. Ralph H. Isham, seventeen years old, daughter of the late Mayor Gaynor, is the mother of an eight-pound baby girl. She was Miss Marion Gaynor, and was married January 28 of this year, the third of the

Concert Today

By the U. S. Soldiers' Home Orchestra, 7:30 p. m.

- EMIL A. FENSTAD, Asst. Director. March, "Hoch Habeburg".....Kral Overture, "The Bohemian Girl".....Balfe Waltzes, "Vienna Blood".....Strauss Grand selection, "Lucia di Lammermoor".....Donizetti Maxine, "Brazilian".....Mazareth Hestiation, "Henrietta".....Channon Finale, "Irish Colors".....Rosey "The Star-Spangled Banner."

Five Gaiety girls to marry and the first to do so with parental consent.

Proposes City Tabernacle And Municipal Minister

SAN BERNARDINO, Cal., Dec. 20.—Mayor J. W. Catlett has issued a statement advocating the abolition of all churches in the city and the building in their stead, by a bond issue of a tabernacle seating 2,500 and the appointment of a municipal minister.

The municipal minister would perform all marriages and officiate at all funerals free.

Astor Gives \$125,000 to Needy British Families. LONDON, Dec. 20.—William Waldorf Astor has placed at the disposal of the Duchess of Argyll the sum of \$125,000 for the relief of needy families of British officers killed or wounded at the front.

The duchess has undertaken control of the distribution of the fund.

Chickens Occupy Time of House Committee

Chickens of the cold storage variety engaged the attention of the House Interstate Commerce Committee yesterday. Dr. Martha Pennington, agriculture department expert, at a hearing on the McKellar cold storage bill, said, most of the public misapprehension concerning cold storage chickens was caused by improper killing and packing conditions. She said that wringing the necks or chopping off the head of a broiler was unwholesome, and that to make a proper cold storage chicken, it should be "stuck" and thoroughly bled, and shipped undrawn.

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- MUSICAL ALARM CLOCKS, awake you with tuneful music...\$6. PARISIAN IVORY BRASS BRIDGE TABLETS, with pencil, attachment, a novelty, \$2.25. BEDROOM CLOCKS, MANICURE PIECES, COMBS & BRUSHES, MIRRORS, CLOTHES & HAT BRUSHES, SHOE HORNS, JEWEL BOXES, POWDER, BOXES, TRAYS, SHAVING SETS, HAIR RECEIVERS, READING GLASSES. Handy-Man Combin' on AUTO TOOL KITS, for motorists, \$4.50.

OGRAM'S GIFT STORE Cor. 13th and Pa. Ave.

THE ORIGINAL Velati's BIRTHPLACE AND HOME OF THE FAMOUS VELATI CARAMELS. Prized as delectable dainties. Created here by Velati in 1866 and sold ever since to a constantly increasing clientele. ALSO DELICIOUS Chocolates and Bonbons. ONLY ONE ST. RE 620 Ninth St. N. W., Near G. PHONE MAIN 2081. Mail and Phone Orders Given Immediate Attention.

35c Teddy Bears 19c Brown Hair Teddy Bears That Squeak When Squeezed. Buy Christmas Toys and Dolls Here at One-Half Others' Prices. 50c Dressed & Undressed Dolls. 50c Toys 75c & \$1.00 Toys, 49c. \$3.50 Extra-size Imported Bisque Dolls. Beautiful Parisian Dolls, lashes, sleeping eyes; shoes and joints movable.

'Where Your Dollars Count Most' BEHREND'S 720-22-24 Seventh Street N. W. \$5.00 Australian Wool Nap Silk-Taped Blankets. \$3.00 Silk Taped Blankets. \$2.00 Silkoline Covered Comforts. \$4.50 Sateen Covered Comforts. Bathrobes, Kimonos and House Dresses Make Desirable Presents. \$1.00 Gingham House Dresses. \$3.50 Women's House Cloth Bathrobes. \$2.00 House Dresses. \$1.00 Long Flannel Kimonos. \$2.00 Bath Robes.

Men's, Women's & Children's Handkerchiefs. 10c Men's and Women's Handkerchiefs. 12 1/2c Women's Embroidered Handkerchiefs. 12 1/2c Men's Initial Handkerchiefs. 25c Women's Embroidered Handkerchiefs. 2 Children's Handkerchiefs in Box. Leather Goods and Neckwear. \$2.00 Women's Bags. 50c Neckwear. \$1.00 Leather Bags. \$1.00 Silk Handkerchiefs. \$2.50 Party Boxes. 50c Children's Bags.

Give GLOVES for Presents. Infants' and Children's Mitts. 75c Indian Gloves. \$1.00 Women's Kid Gloves. \$1.50 Men's and Women's Kid Walking Gloves. 39c Boys' and Girls' Gloves. \$2.00 Men's Automobile Gauntlets. Lace Curtains, Covers, &c. \$1.75 Lace Curtains. 39c Mantel Scarfs. 50c 4-4 Tapestry Curtains. Sample Couch Covers. \$1.50 Bedspreads. 19c Scarfs and Shams.

Men's, Women's & Children's HOSIERY. 39c Women's Silk Hose. 50c Men's Onyx Silk Hose. 19c Children's Ribbed Hose. 50c Women's and Men's Silk Hose. 25c Men's and Women's Wool Hose. \$1.00 and 75c Women's All-Silk Hosiery. SWEATERS For Men, Women & Children. 50c Infant Sweaters. \$4.00 Boys' and Girls' Sweaters. \$2.00 Men's Sweaters. \$3.50 Women's Wool Sweaters. \$5.00 Men's Heavyweight Sweaters. \$1.50 Boys' and Girls' Sweaters.

Practical and Appreciated Gift Suggestions From Piece Goods Department. 10c Dress Gingham. 12 1/2c 36-in. Colored Gingham. \$1.50 Yard-Wide Black Satin Duchesse. 75c Pure Linen Damask. 50c Dress Goods. 15c Union Linen and Turkish Towels. 10c Red Border Huck Towels. 25c Pure Linen Damask Towels. 50c Pure Linen Embroidered Women Huck and Satin Damask Towels.

Suits, Coats, Skirts, Dresses and Furs MAKE HANDSOME XMAS GIFTS. \$22.50 and \$25 Handsome Coat Suits. \$15 Long and Short Coat Suits. \$10 Zibeline and Cloth Coats. \$15 Black Lynx Fur Sets. \$4.50 Black Muffs. \$3.00 Gaboridine and Serge All-Wool Skirts. \$1.00 Men's Neckwear. \$3 Boys' and Girls' Raincoats With Hats. \$1.50 and \$2 Men's Shirts. \$1.00 Men's Neckwear. 25c Neckwear. \$3 Boys' and Girls' Raincoats With Hats. \$1.98. \$10 and \$7.50 Boys' Balmain O'Coats. \$1.95. \$1 Knickerbocker Pants. \$4.95. \$5 Boys' Balmain Pleated Suits. \$2.85.

No Money to Pay Down On the Christmas Grafonola. Give yourself and family real cause for Christmas. Play, sing, dance, and be merry. Enjoy the evenings as you never did before. Ragtime one day, classical gems the next, and wonderful, beautiful hymns on Sunday. Take Advantage of the Easiest Terms 10 Days' Free Trial Terms as Low as 25c a Week. \$17.50 Grafonolas (25c a Week). \$25.00 Grafonolas (50c a Week). \$35.00 Grafonolas (50c a Week). \$50.00 Grafonolas (75c a Week). \$75.00 Grafonolas (\$1.00 a Week). Get Acquainted With the Hecht Grafonola Service. Our help is careful, painstaking, and interested in your wants. Every Grafonola We Sell Is Guaranteed and Kept in Repair for Two Years Absolutely FREE. HECHT'S Seventh Street