

## CONSIDERING PLANS FOR A LOCAL MUTUAL FIRE INSURANCE CO.

Plans are being considered for the organization here of a mutual fire insurance society.

Just who is interested is too early to state. But so far there is every indication that such an organization could be made very successful, both from the standpoint of the men conducting it and of the property owners insuring in it.

There is no use of saying that our local fire insurance rates are too high. Everyone who pays the rates realizes that. They are higher here, notwithstanding our water supply, sane methods of construction and live fire department, than they are in eastern communities where the fire risk is much greater.

It would be interesting to know just how many thousands of dollars are spent for insurance in this city every year, and then to compare that with our fire losses. Certainly our premiums amount to a great many times what our losses do.

In other words, we are making up to the insurance companies for their lower rates in the East. At the same time we are contributing toward the big overhead expenses, which include princely salaries of the old-line companies.

The high rates here are not the fault of the local agents. They are fixed by the directors of the various old-line companies. The companies furnish the bag; we hold it.

In Virginia, in a town that has only three stores and less than 1,500 people, there was organized several years ago the Northern Neck Mutual Fire Insurance Co. It now writes insurance all over the state. It pays fair salaries to its employees. It requires a small premium, and occasionally it levies a small assessment. It costs the insured less than half what the old-line companies ask on the same buildings.

In Cincinnati, about 15 years ago, a druggist-lawyer, Frank Fredericks, organized a druggists' mutual fire insurance company. It writes druggists' insurance now in nearly every state in the Union, saving them a big total every year. It is flourishing financially.

There is one of these druggists' insurance companies in Minnesota and another in Ohio, both limited by their charters to state insurance, and both have been running for more than 29 years and both are successful.

The old-line companies have a way of fixing their premiums just about to suit themselves. They are pretty well organized, and the beef trust has nothing on them when it comes to pulling together for their own best interests. In some sections of the country their grip is less firm than in others, however, usually depending on the competition of mutual companies.

The laws of the state of New York are very stringent against the organization of mutual companies of this nature, the old-line companies having induced the legislature to enact requirements that made it practically impossible for any one except a millionaire to get a charter. Soon after the laws were thus "strengthened" by the old-line companies the rates took a decided raise.

A New York City druggists' organization undertook to get a reduction in the rates on drugstores. The writer was one of the committee calling upon the underwriters for this purpose. There was nothing doing. A few weeks later, one of the committee found where he could buy an old English Lloyd's mutual fire insurance charter that had been issued to a company that for some reason had never begun business. This charter could not be barred by the New York state laws. With their option on it, the committee again visited the underwriters. This time they got the rate reduction they asked for.

A company organized here could, of course, do business anywhere in the state.

The legal requirements of a mutual fire insurance company, organized under our state laws, are being looked up by County Attorney F. M. Gold, who says he sees no reason why such a company could not operate here most successfully.

## HYMEN'S FITTING HIS LITTLE ARROW

Dame Rumor is having a great old time telling around that according to the looks of things, certain letters, postcards, and various other tell-tale signs, there's going to be a hooking-up in double harness soon of one of our county officials.

Let our admiring readers get on the wrong track, let it be said right here that the suspect in the matter is no lady.

With the marriage, it is reported, the population of Flagstaff will be considerably increased. And that's good news, too.

Don't press us for any further explanation, because we are not at liberty to tell just what Oracle we got our information from.

John Conrad, who had been in cold storage for a long time, having been employed in that department at Babbitt's, now that the weather is cooler, has ventured out and taken another job, with Z. A. Bissonnette, the auto man. Claude Phelan, whom he succeeds, is working for Wilson & Coffin, the plumbers.

## ONE SECTION IS SOLD AND ANOTHER OPENED

Hall & Herne, the real estate men conducting the sale of George Babbitt's Mount Elden Heights lots, north of town, sold the last one along Leroux and Beaver streets on Saturday, and this week began the sale of those in the Humphrey street section, many of which are much nearer town than those in the first bunch.

Among those who bought lots in the first bunch, whose names came in too late for publication last week, were: Jas. G. Tillman, H. D. Tillman, Mrs. Anna Anspach, Nathan Bankhead, Dolph Bader, Denny Harrington, W. E. Davaney, Mr. Conrad, Billy Newton, Mr. Newman.

Both Mr. Hall and Mr. Herne say that they never ran across a live-wire advertising medium like The Sun. They are both very enthusiastic in their comment on the results obtained through this paper, saying no less than four different men came to them Friday of last week and asked for lots, informing them that they had read about them in The Sun. Both boys say that they can sell three or four times as many lots as they have if they can only get them to sell.

In this connection it is believed that David Babbitt will soon offer his mesa lots for sale. It will be remembered that several years ago, when they were plated and put on the market, they were withdrawn because it was learned that the city water pressure was not sufficient to furnish water to that elevation at all times. But, since the installation of the extra line for the Santa Fe, there is an abundance of pressure. These lots are desirable, and should they be placed on the market now, undoubtedly would meet with a ready sale.

## HARD TIME OF IT WITH CATS AND LIONS

M. E. Musgrave, the man who is making precarious the lives of our native predatory animals, came in the other day from the Apache country and took his family, who had been staying here for the summer, back to Phoenix for the winter.

S. P. Young, who says he's named after the celebrated explorer and the author of the Epistles to the Corinthians, came in with him. He left again yesterday for Santa Cruz county, to put in the winter killing rodents.

Young says the sheep men in the Apache country have been having a dickens of a time with predatory animals. Jacques, a sheep man, lost 2,000 lambs last year, and this year has been employing a hunter to whom he gave a bounty of \$5 for each coyote and bob-cat he killed, and \$50 for each lion and wolf. But now the grazers have formed an association, and are employing hunters and trappers to wage a war of extermination, the state biological survey people cooperating with them.

## GUERRA'S HERO BROTHER TOOK HIM BACK HOME

Patricio Guerra, who was implicated with Johnny Proctor in bringing much booze into this section, and who paid his fine, found himself in further trouble when the county officials held his automobile, on the suspicion that it belonged to Proctor. They were later advised from Texas that Guerra had bought the car, but that he had only paid \$200 on it, and were asked to hold it.

Last Saturday, Guerra's brother, Antonio Guerra, arrived from San Elizero, Tex., with an authorization from the sellers of the car to turn it over to him. This was done and the two boys drove back to Texas.

Antonio was in khaki and is still feeling the effects of several wounds received when he went out all by his lonesome and silenced three German machine guns, because, as he expressed it, "we didn't like the noise they made."

## ROBBED TOLCHACO STORE AND SKIPPED

Sheriff Jack Harrington received word on Sunday that Babbitt Bros.' store at Tolchaco had been broken into on Thursday, during the absence of the manager, Carl Steckel, and robbed of between \$75 and \$80 and two six-shooters. The burglar had smashed the cash drawer with a hatchet, and finding no money there, had performed a like operation on the cash register, where he hid better.

Tom Roberts, of Tolchaco, is suspected of the crime. After it occurred he rode to Winslow with some tourists, bought a ticket for Kansas City, had an argument because he could not get a berth, and departed, getting to his destination several hours ahead of the telegram asking the Kansas City police to arrest him.

## THESE PLUMBERS ARE READY FOR THE RUSH

Wilson & Coffin, the plumbers, have established a new precedent in their line of business as far as this town is concerned, having just unloaded a full carload of house plumbing ware, including 60 bath tubs, big quantities of kitchen sinks, laundry tubs, toilets, lavatories, etc., and are daily expecting a carload of pipe.

They are thus prepared to meet three conditions: The steel and iron-workers' strike, the big demand for plumbing consequent upon the completion of the sewer, and the still bigger demand which they feel is bound to come through the general building of new homes.

It is doubtful if there is any other plumbing firm in Arizona that carries as large a stock as the one these boys now have.

## MORE VIEWS OF BEST WAY TO PROMOTE GROWTH OF FLAGSTAFF

This week we again present the views of leading citizens of Flagstaff on the development necessary to make the city larger.

These all reflect, as did those we printed last week, the optimism of the writers, their confidence in Flagstaff, their faith in its people, their firm belief in its splendid future, their desire to help in the attainment in that future.

This is a healthy optimism. It is well grounded. It is also a most necessary and helpful factor in the constructive work Flagstaff has ahead of it.

Hang on to your optimism, fellows. There is plenty of reason for it and plenty of room for it. Should you ever feel it lessening, walk out-doors and take a look around. Look up toward those towering peaks, in themselves scenic assets worth many thousands of dollars a year. Draw a few breaths of the health-giving air. Take a drink of our pure water. Think for a moment of the fact that we are right in the center of nature's most lavish display of her beauty and her power—the scores of marvelous things tourists cross continents and oceans to view.

Then contemplate our timber, our agricultural, our stock raising assets—each a sure foundation and guarantee of our permanent welfare and our growth; each certain of still further wealth-producing development.

Then, after you have looked at or thought of these and the many other advantages Providence has placed here for us to enjoy and exploit, it surely ought to be easy to think, plan and work toward taking at least a half-way hold on our opportunities.

It has become apparent, while The Sun has been making inquiries about our future possibilities, that we don't lack money for the different necessary projects. Neither is there any lack of confidence, or of interest, or of good wishes. There are only two essentials lacking—or, it is perhaps better to say, have been lacking until recently—and they are leadership and united, co-operative effort. Both are rapidly developing, mainly through the Chamber of Commerce and its auxiliary, the Boosters' Club.

There's no doubt about it; things are looking up here. Hardly a day passes without additional news of fine plans for development. Many of these plans are still too much in embryo to publish, but most of them will be carried out, undoubtedly. One man held a representative of The Sun on Saturday that he expects to build either six or twelve new houses next spring. Two others said they hope to be able, within a short time to make announcements that will be of decided interest. Another man guardedly intimated that he might have news before long of something that will completely satisfy our desires on one particular subject.

In the meantime we are assured of this much: Our road and street improvements next year will be greater than ever before in a single year; the

building and loan association, if it is organized, as it very likely will be, will encourage and make easier the building of homes; there is a plan being worked out, as described in these columns week before last, to build thirty or more homes on the government land north of town; many are already making plans for erecting homes of their own.

There will be something more than usual doing here in a short time, and next year will be the banner year in Flagstaff's history.

Then, if we get that Switzer Canyon lake, a big new wholesale house and a large modern hotel, all during the next year, there won't be so very many fires on us, after all, will there?

G. C. Becker says: "The first steps necessary would be for some individual, or some organization, to take steps toward getting in some industry."

"Let the big men loosen up and put up more buildings. We need store-rooms, residences for tourists and vacationists, and more hotel accommodations."

Now, what do you think of this? Find him one.

"Of course, I believe that Flagstaff can be made a larger city and I believe that the first step necessary for such an accomplishment is to find some way to make all the bachelors and old maids of Flagstaff get married. This will result in the building of at least five hundred new homes in our city. GEO. W. HARBEN."

This is good advice from T. A. Riordan:

"First in importance is an adequate water supply. Build another storage reservoir as proposed several years ago. The present supply is barely enough for 2,500 people under normal weather conditions; what will be the situation when we have another dry period such as prevailed when Lake Mary dam was built to create a reserve water supply or when we have 5,000 people, not to speak of the 20,000 that 'Mickie' or someone else prophesied in your recent issue? Will we have to have water by train again from Winslow as we formerly had to do for several weeks at a time?"

"Second: Pave the principal streets and complete sidewalks. Establish and enforce good building and sanitary regulations. Then population, hotels and all things necessary will follow our wonderful natural advantages."

P. M. Falder says: "Build a few apartment houses, a few hundred more dwelling houses, a first-class auto road to the Grand Canyon, a large summer hotel, and a road to the 'Frisco peaks. Then advertise."

W. D. Drain tells this: "I am familiar with an instance where if Flagstaff had a larger depot (which we all will agree it does need) (Continued on Page Nine.)"

## ARMORY HERE AWAITS OFFICIAL APPROVAL

State Adjutant General Ingalls telegraphed George W. Harben on Saturday as follows:

"Your telegram received. Governor advises no opinion yet from attorney general. Your assurance of hearty co-operation is appreciated. Before definite sum can be appropriated, examination of site must be made by the department."

This relates to the new battery to be located in Flagstaff the details of which were published in The Sun several weeks ago, and the site of the army to house same.

Attorney General Wiley E. Jones, whose approval to the location of the battery here has not been given officially, nevertheless does heartily approve of it. Mr. Harben says, and no doubt it will not be long before the adjutant general makes his inspection—as he advises in a later telegram that he will come just as soon Mr. Jones' approval is received.

## FIRST FALL FOOTBALL RESULTS IN TIE SCORE

The first local football game of the season was played Tuesday night at the Normal school, the Normal boys' opponents being picked from the town boys.

It was an exciting contest all the way through, a couple of the lads being knocked cold and several others sustaining injuries. Though the Normal team outplayed their opponents, they failed to score, the final result being 0-0.

Walter Carlson refereed the game. The line-up of the town boys was: Joe Hanley, John Hennessey, Harold Cameron, Lewis Irvine, Ed Newman, Tommy Long, Bud Cameron, Guy Longley, Edgar Brandt, Tony La-Scala, Ernest Yost.

## MARLAR PLANS TO BUILD MORE HOMES

W. A. Marlar is one of the men who has solid faith in the future of this city, as he has frequently evidenced by buying real estate and building of it. He believes that home and real estate investors will reap profits in the future as good or better than those they have enjoyed up to now.

Mr. Marlar is planning to build either six or twelve new residences in the spring.

## L'I L' ARTHUR SAYS HELL NOW BE GOOD

Lincoln Arthur Williams is out from in under the shadow of a great cloud. "Art" Williams—you know Art, don't you?—is just plain "Art" when he's yarning around town or tending things out at his Fort Valley ranch. But he's Lincoln Arthur Williams when he's lawin'.

Art's temper got him into trouble the other day. He says he never know before that he had a temper. But he knows it now, and says that hereafter he'll heed the counsel of the older men, like Police Judge Kidd, Attorney C. B. Wilson and County Attorney Gold, and not let his youthful passions rise.

Art was brought before Justice Kidd on a warrant charging him with assault, or something like that, on complaint of Mr. and Mrs. C. E. Kennedy, sub-tenants of the Hudsons on Art's ranch. They testified that after an argument about Art's cow being in Kennedy's oats, and Kennedy's horse being driven out of the corral by Art, the latter doubled up his fist and started for Kennedy. Whereat Mrs. K. rushed between them. Then Art started for the log cabin after his shotgun, saying he was going to kill Kennedy.

Kennedy beat it for security of his frame house, which he lives in, leaving Mrs. K. outside. She saw Art pick up his old shot gun, and then she beat it, too. Art then stood in his door and told them both he'd fill 'em with buckshot if they came out of their door.

Art said he hadn't intended to kill any one. But he didn't know "how hot-headed Kennedy might be," and he did know that "Kennedy had a big fucose hanging on a nail by his head, and he had my Winchester in his house, too, an' I didn't know but what he might get 'em both workin'."

Art said there was no danger of further trouble, especially as it lays him out for half an hour every time he fires his 'ol' shot gun; and besides, he said, "I don't want to have to move out to Doney Park."

Because of his evident desire to forego any further boyish pranks with firearms, Justice Kidd said he would not hold him for superior court. C. B. Wilson was Art's attorney.

## WOOLFOLK OPPOSED ROAD WORK THIS FALL

Chas. T. Woolfolk and L. C. Riley are back from the state meeting of county supervisors, held the first of the week at Phoenix, and Fred Garing and Lou Charlebois, who motored down, were expected to land here some time yesterday.

Messrs. Woolfolk and Riley say that the meeting was most satisfactory, in that they followed a regular program and were able to do considerable constructive planning. An important feature was the appointment of a legislative committee, of one supervisor from each county to draft new laws desired by the supervisors, urge various amendments, repeals, etc. Mr. Woolfolk is the member from this county.

It was—and perhaps still is—the plan of the state engineer to start work this fall in changing a little over a mile of road near Williams and cinder- ing a couple of fills near Bellemont. Mr. Woolfolk opposed this strenuously, pointing out the fact that in a few weeks cold weather will stop the work and that in the meantime the lack of labor here would mean that the work would have to stand a top-heavy overhead expense; also that such labor as they did get would be taken from the farmers, who need every hand right now. He told the engineer that as long as we had worried along for thirty years with the present road he saw no reason why we can't stand it this winter, leaving the building until next year, when there will be more labor, less proportionate overhead expense and when we shall also have federal-aid money available.

The legislative committee of supervisors, Mr. Woolfolk believes, will be a big factor in shaping proper road and other legislation affecting county interests, as the various measures will be framed with an intelligent understanding of conditions instead of being the sole product of the brains of a body of legislators whose average is "usually such," Mr. Woolfolk says. "That I don't see how most of them have sense enough to find out how to get to Phoenix."

Mr. Woolfolk says he believes that our elections of certain officials come far too often. The bad effects of short terms are particularly apparent in the case both of the state engineer and the county supervisors, the changes coming at such short intervals that a man hardly has a chance to learn the details of his position and the conditions before he is replaced. He says it would be much better if the supervisors were elected for longer terms, but has hesitated to advocate it himself, as some might think he did it only to strengthen his own position in holding office. He believes that the system prevailing in many states, where each supervisor is elected for six years, with an election every two years for one member, thus insuring a continuous body, would be the ideal system for Arizona.

## BABY GIRL ARRIVES

Mr. and Mrs. Herbert Hilken opened the door of their home this morning at 6:15, and there was a little new daughter, come to live with them all the time after this. Mother and little Evelyn Francis—for she had a pretty name waiting for her—were doing very well, and Herbert looks better than he has before in weeks.

## GARLAND PRAIRIE WOMAN MURDERS HER HUSBAND

One of the most horrible tragedies this section has ever been inflicted with, was enacted on Wednesday afternoon at 2 o'clock in a little ranch house at Garland Prairie, when Mrs. J. C. Farrell shot her husband to death, following a fierce quarrel between the two.

The little children of the pair, a boy of about 11 and a girl four years younger, are said to have been witnesses to the murder of their father, and when Ernest Dyer, an employee of Farrell's, who heard the shot, had reached the house he found the little ones shrieking with fear and grief. And he found a dry-eyed woman, tight-lipped, in whose countenance still remained traces of a deadly anger, but he found her calm and composed, as far as any outward manifestations of grief were concerned.

And calm and composed she remained, even through the ordeal of arrest, which followed about three hours later when Deputy Sheriffs Ed Hamilton and Howard Curtis, of Williams, reached the sordid scene.

The woman was taken to the Williams jail. It was not until 9 o'clock that night that the county authorities here in Flagstaff heard of the tragedy, and then it was through Scotty McDougall, constable, of Williams, who telephoned the news to County Attorney Gold.

Sheriff Jack Harrington, Assistant County Attorney Geo. W. Harben and Tom Manning went to Williams on the night train. Most of the forenoon was spent at the scene of the murder. Dr. Manning is performing the autopsy as this is being written, at four o'clock Thursday afternoon, and the finding of the coroner's jury is still to come.

Mr. Harben kindly gave The Sun over the phone as many of the details as he had then learned. He said that the murdered man was apparently about 35 years of age. The couple had been quarreling. The man had evidently been ugly about it, as the little boy said that "Papa was pretty mean to mama."

According to the wife's story, Farrell had started to get his rifle, with the evident intention of shooting her. Then she grabbed up the shotgun, firing at him when he was going from her, the full charge entering his back, some of the shot presumably entering his lungs, as after his death his mouth was found to be full of blood, which had also oozed from his eyes.

The Farrells had lived at Garland Prairie about five months. They went there from Jerome. Originally, they came from West Virginia, though that was several years ago, as the little boy was born in Arizona.

The charge that killed Farrell was of No. 5 shot. He was wearing his coat at the time, and while there are no powder burns visible on it, the muzzle of the gun must have been pretty close to him, as the hole through the coat was small.

It is believed that Farrell had relatives in Phoenix, though, as far as is known, he had none in this section. Mrs. Farrell's antecedents are unknown.

Mr. Harben telephoned yesterday afternoon, asking County Attorney Gold to come to Williams on the next train. Mr. Gold left at 3:15.

As we go to press it is thought probable that the officials will all remain in Williams until today, when the woman will probably be brought back here and lodged in the county jail to await trial.

## NO MAIL CARRIERS YET

At the civil service examination for post-office clerks and mail carriers held on Saturday at the postoffice, there were no applicants for carrier, and only one for clerk, Miss Madeline Brandt, who is now a substitute clerk and whose name will now be filed for a regular position when a vacancy occurs. Postmaster C. P. Heisser says there will be another examination for carriers in the near future, and there will be applicants then. The salary is only \$83.33 a month, for eight-hour days; but there is an automatic annual increase of \$100 a year and legislation now pending gives promise of much better salaries in the near future.

## JOE BABBITT BUYS BIG FRIER HOUSE

Joe Babbitt has bought the big brick residence on North Leroux street, from T. C. Frier, and will take possession as soon as Mr. Frier sells his furniture, which will probably be within a couple of weeks. The smaller house, a frame structure, a part of the same property, which is now occupied by S. J. Gassman, will be furnished by Mr. Frier and rented.

L. W. Quinlan, whose folks are now in Winslow, will move into the home on North Verde now occupied by Mr. Babbitt.

## AL BEASLEY TO BUILD AGAIN

Al Beasley, who owns the building now occupied by Frank Leslie's barber shop and J. Lukus' shop, says he is going to erect a big modern building on that site next spring, with business quarters below and either apartments or offices above.

There are a bunch of lonesome young men and women in town, owing to the announcement by the Misses Merritt that they will close their dining room next Tuesday, and will not reopen it until spring.