

## IMPAIRED CAPITAL STOCK DANGEROUS TO POLICY HOLDERS

Auditor Billheimer Believes So  
And Will More Critically Ex-  
amine This Feature of An-  
nual Insurance Reports.

INVESTIGATION TO BE  
MADE OF COMPANIES.

When the Swollen Values of  
Real Estate of the Compan-  
ies Are Given, Auditor Will  
Order Examination.

That the annual statements of life insurance companies will be studied more carefully this year than in any previous year, is the declaration made by John C. Billheimer, auditor of state. Mr. Billheimer believes that carelessness on the part of such companies in allowing their capital stock to become impaired is a dangerous thing for the companies and for the policyholders, and that such methods may have serious results. He will make careful investigation to see to it that the assets of the insurance companies are not given in at fictitious values and will insist on having a statement that represents the actual condition of the company.

Some of the statements of the life insurance companies have already been received. These have been examined closely and it is understood that in some cases an individual investigation is to be made. One common error is that of giving in at swollen values the real estate owned by insurance companies. It is easy enough to cover up an impairment of capital stock by placing real estate at a high value. This year when it seems that a company is placing its real estate at an unusually high mark, an investigation will be made. If it is shown that the capital stock is impaired, steps will be taken to correct this condition.

"The danger of having an impaired capital stock," said Mr. Billheimer, "is apparent. The company may get along fairly well under ordinary circumstances but suppose it is compelled to face an epidemic or some other condition which causes a high death rate. It is then that it may be necessary for it to have its full capital stock in order to stem the tide. Of course the legal reserve is supposed to protect the policyholders. But the legal reserve is based on a mortality table which is computed on a normal death rate. If the death rate should happen to be above the average, the legal reserve would not be sufficient to guard the interests of the policyholders."

### THEY KNOW IT.

Thousands of people know that the ordinary remedies for Piles—ointments, suppositories, etc.—will not cure.

Dr. Leonhardt's Hem-Roid is a tablet taken internally that removes the cause of Piles, hence the cure is permanent. Guarantee with every package. It is perfectly harmless. \$1.00. Leo H. Fife, Richmond, Indiana, or Dr. Leonhardt Co., Station B, Buffalo, N. Y.

## SPIES SPOT THE PASSENGERS ON CARS

Labor Men Then Call and  
Threaten Boycott.

Muncie, Ind., Jan. 23.—A system of effective espionage has been established by the street car strikers, aided by various labor unions whereby even the occasional passenger on a street car is now detected and, in general, induced to agree not to attempt again to ride on a street or interurban car. Some men who have real need of street cars thought to evade the spies by boarding cars and dismounting from them at corners remote from the business district, but almost invariably they have been spotted and afterwards visited by a committee which represented to them that their future patronage of the street cars would mean a loss of business.

The American Locomotive company of Richmond, Va., has just set up eighty locomotives and two steam shovels for the South Manchurian railway at Dalny.

## ITALIAN CONFESSES TO KILLING TWELVE

Denver Newspaper Prints Aw-  
ful Confession.

Denver, January 23.—Antone Neroni, alias Bavori, in jail at Canyon City on the charge of murdering four Italians at Florence, Colo., made a confession to Frank Sandesko, of Pueblo, an Italian detective, that he had taken twelve lives, according to a story printed today by the Republican. Sandesko, to gain Neroni's confidence, was put in a cell next to the prisoner, and the guards in the jail gave them opportunity to talk.



MISS GRACE ANDREWS.

To pose well is a difficult task, but Miss Grace Andrews, whose picture is given above, is an experienced sitter before the camera and knows how to aid the photographer in securing an artistic result. Miss Andrews is in much demand in New York as a model for photographers and artists.

## AMUSEMENTS

### THEATRICAL CALENDAR.

NEW PHILLIPS.  
Week of Jan. 20—Vaudeville.

GENNETT.  
Week of Jan. 20—Taylor Stock Co.  
Jan. 27—"Tempest and Sunshine."  
Jan. 31—"Under Southern Skies."

"Tempest and Sunshine."  
One of the most successful Southern plays, "Tempest and Sunshine" will



Miss Ruth Raynor as "Sunshine" in "Tempest and Sunshine."

be seen at the Gennett next Monday night. "Tempest and Sunshine" is played by one of the high salaried companies, consequently the production will be something worth seeing.

## TUBERCULAR MEAT SOLD IN CHICAGO

Many Beef Carcasses Were  
Condemned.

Chicago, January 23.—Tubercular and lumpy-jaw steers slaughtered in unlicensed pens, and found exposed for sale in the poorer districts, were today sprinkled with kerosene, con-

demned and hauled to the reducing vats.

Health Commissioner Evans has been conducting a rigid investigation of the small meat shops suspected of handling the diseased carcasses. He finds that residents of the ghetto and slum districts have been buying meat from animals that have died of highly infectious diseases. A number of arrests were made and the licenses of the offenders revoked.

"Tempest" and "Sunshine" are two very beautiful Southern girls, the former having an uncontrollable temper and always taking pleasure in making trouble for others, and the latter, just the opposite of her sister, gentle and patient and trying to undo the trouble her sister has caused. A beautiful love story is woven throughout the play.

"Under Southern Skies." The announcement is made that "Under Southern Skies" is to reappear at the Gennett on Jan. 31. "Under Southern Skies" has become a standard attraction and those who attend the performance are certain of "getting their money's worth." This is the seventh season of this delightful drama which has been played before many crowded and fashionable houses since it appeared here last. Its popularity seems to grow greater with each succeeding visit as it is one of those plays which people like better every time they see it.

Repertoire at the Gennett. For the remainder of the week the program at the Gennett is as follows: Thursday night, "The Royal Waltz"; Friday afternoon, "The Angel of the Mines"; Friday night, "The Senator's Daughter"; Saturday afternoon, "Just Plain Folks"; and Saturday night, "The Ragged Detective." Owing to the illness of a member of the company it will not be possible to produce "Faust," as was intended. The company continues to play to good business, which promises to last throughout the engagement. The various specialties offered, combined with the plays, provide an afternoon or evening of much entertainment.

Vaudeville at the Phillips. Next Monday night when the Kings, local performers, make their appearance in connection with the vaudeville bill at the New Phillips, it is expected that many of their friends will be in attendance to see what they have to offer. The Kings will appear every night next week. Friday night of this week is again set apart for the amateurs and on Saturday there will be a special matinee for the children. This week's bill is securing the house liberal patronage and appears to have pleased all those who have witnessed it.

## HARRIMAN MAY BE HARSHLY DEALT WITH

Attorney-General Bonaparte  
To Make Attack Friday.

Washington, Jan. 23.—Attorney-General Bonaparte, who was at the White house today said he would give out on Friday a statement relating to the proposed attack of the government on the Harriman railroad merger. It is pretty well understood that the department of justice is now ready to proceed with the suit.

# Rosenbloom - Buntin's

...BIG

January...

## Clearance Sale

A Sale with Much Merit.

Every Price a Lower Price—Recklessly, Radically Lower

Lower Prices than the Lowest on Such Well Known Clothing as Hart,

Schaffner & Marx and Clothcraft.

### SPECIAL

A Lot of  
Men's  
Odd Suits  
\$4.48

### THE STORE

WITH A NAME

ROSENBLUM, BUNTIN & CO.

824 MAIN STREET

You Will Also  
Find  
Lower Prices  
Here in  
Men's  
Furnishings

## CLEVER GUISE OF JAPS STOPPED

Viscount Hayash Makes Formal Statement.

Tokyo, January 23.—Viscount Hayashi, Japanese Minister of Foreign Affairs, in an interview, made this statement concerning the emigration question, which may be considered as an official declaration of the attitude of the government:

"The government of Japan is determined to investigate the personal standing of those that go to America as students, requiring two sureties before they leave. The government realizes that the emigration of laborers pretending to be students is liable to be embarrassing to America and therefore we are determined to prevent the emigration of laborers."

"Although the negotiations with America have not yet been concluded, I may make the definite statement, as Minister of Foreign Affairs, that the rumors which have been circulated to the effect that any important question is pending between America and Japan is a fabrication, originating in a section of the United States."

"Resolutions condemning the Government's attitude are unfair, because we have adopted a definite policy, and any agitation on our part will intensify the suspicion in the United States and result to our disadvantage."

The Progressive and Yuko parties have formally presented in the Diet a motion of want of confidence in the Imperial Cabinet, based on the alleged faulty financial measure.

Have you noticed the improved service to Chicago via the C. C. & L. Through sleeper leaves Richmond at 11:15 P. M. daily, arrives in Chicago at 7:00 A. M. Try it.

## Closing Out Sale

As I have decided to quit the grocery business, I will close out my entire stock of Groceries, Notions and Fixtures at cost by the 1st of Feb., 1908. Everything in stock will be sold at cost or at greatly reduced prices. The following prices quoted will be of interest to all concerned.

Ladies' and Misses' 15c Hose, now 12c  
Children's 10c Hose, now 8c  
Misses' 10c Hose, odds and ends.  
per pair  
Clark's O. N. T. Thread, per spool 5c  
All Canned Goods at Reduced Prices.  
Large Sour Pickles, per dozen 10c  
Sweet Pickles, per dozen 8 1/2c  
18c Old Time Blend Coffee, now 16c  
25c Standard Blend Coffee, now 22c  
15c Special (great seller), now 13c  
30c Double Wash Board, now 22c  
I will be pleased to have anyone call that is in need of fixtures, such as scales, show cases, cheese cover, cracker case, self-measuring oil tank (120 gal.), beef slicer, refrigerator, stove, coffee grinder, roll top (Rowlett) writing desk, etc. Terms strictly cash.

W. E. CLAPP

205 South Eighth Street.  
Home Phone 1933

## TRACTION LINE FAILS TO LEND ITS AID

Property Owners Will Not Now Pay.

New Castle, Ind., January 23.—The action of the City Council several years ago in relieving the Terre Haute, Indianapolis & Eastern Traction Company of all expense of paving streets on which it had tracks has resulted in appeals to the courts. A paving clause was in the original franchise, but was stricken out at the request of the traction company. As a result one suit is pending in the Appellate Court and there is another suit in the Circuit Court.

Fifty-five property owners on South Fourteenth street, which was recently paved with bituminous and cement walks put down, have filed a petition for a temporary restraining order against the town of New Castle, the Council individually, the T. H. I. & E. Traction company and the Western Construction company to prevent the collection of the assessment for the paving and sidewalks. They base their complaint on the fact that when the paving was agreed on the Council passed a resolution to compel the traction company to pay its share of the paving expense.

## PEANUTS BEING EATEN BY MANY

A Local Dealer Gives His Views.

Richmond is eating more peanuts this winter than was ever known in the history of the peanut in the Hoosier State, according to a dealer in nuts and confections.

"No, it's not on account of hard times," he laughed. "People have been learning how to eat peanuts, gradually, and the increase in the amount consumed has been gradual."

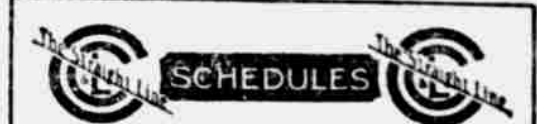
"It used to be that the chief time of sale for peanuts was in the summer. The peanut was always associated with a circus or a picnic or some other function of the kind, maybe with a rally or an old settler's meeting. To this day there are three grades of peanuts that take their name from the occasions where they were in great demand. We have the 'Jumbos,' which suggest a circus; the 'Blowouts' and the 'Picnic' variety. More accurately, though, the Jumbo is named on account of its size. Besides these grades there are 'hand picks' and 'seconds' and 'polished.' A better grade of peanuts is being sold in the shell than ever before."

Ireland is called the Emerald Isle because of the richness of its verdure the term being first used by Dr. W. D. O'Sullivan, the author of "Ireland's Past and Future" and other poems, published in the latter part of the eighteenth century.

"Treatise of Fyschynge With an Angle" was the first book on angling printed in English. It appeared in 1440.

Chicago passengers using C. C. & L. trains land at 12th street (Illinois Central) Station; most conveniently located. Remember this.

Home Tel. 2062



Home Tel. 2062

### Eastbound—Chicago—Cincinnati

STATIONS	1 Except Sunday	3 Daily	5 Daily	31 Sunday
Lv Chicago	8:35am	9:30am		8:35am
Ar Peru	2:40pm	1:55am		12:40pm
Lv Peru	1:40pm	2:55am	6:00am	4:40pm
Lv Marion	1:40pm	2:55am	7:05am	5:37pm
Lv Muncie	2:41pm	3:57am	8:10am	6:40pm
Lv Richmond	4:05pm	5:15am	9:35am	8:05pm
Lv Cottage Grove	4:40pm	5:53am		8:45pm
Ar Cincinnati	6:35pm	7:30am		10:25pm

### Westbound—Cincinnati—Chicago

STATIONS	2 Except Sunday	4 Daily	6 Daily	32 Sunday
Lv Cincinnati	8:40am	9:00pm		8:40am
Lv Cottage Grove	10:15am	10:40pm		10:15am
Lv Richmond	10:55am	11:15pm	6:30pm	10:55am
Lv Muncie	12:17pm	12:45am	8:00pm	12:17pm
Lv Marion	1:18pm	1:44am	9:00pm	1:18pm
Ar Peru	2:15pm	2:35am	10:00pm	2:15pm
Lv Peru	2:25pm	2:45am		4:50pm
Ar Chicago (12th St. Station)	6:40pm	7:00am		9:20pm

Through Vestibuled Trains between Chicago and Cincinnati over our own rails. Double daily service. Through sleepers on trains Nos. 3 and 4 between Chicago and Cincinnati. Local sleeper between Muncie, Marion, Peru and Chicago, handled in trains Nos. 5 and 6, between Muncie and Peru, thence trains Nos. 3 and 4, between Peru and Chicago.

For train connections and other information call

C. A. BLAIR, P. & T. A.

Home Telephone 2062. Richmond, Ind.

In Soliciting a man to look after your piano be sure you get an experienced man. I HAVE HAD ALL KINDS OF EXPERIENCE. Fred W. Porterfield Automatic Phone 4153



## Exhausted

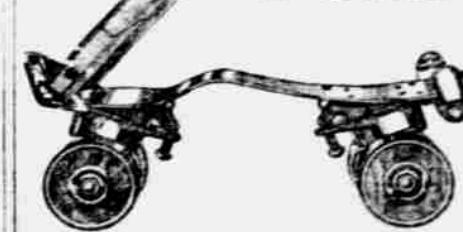
and broken down from overwork and financial troubles a man needs an invigorator and something that will put energy and vitality into him, and he could get in no way that would be as harmless as by drinking a good, pure beer brewed from malt and hops, without adulteration, like the Richmond Export beer. When you want a bracer that will brace, try a glass of pure Richmond Export beer.

Minck Brewing Co.

## COLISEUM

Skating every Tuesday, Thursday and Saturday, morning, afternoon and evening.

### POLO



TWO CITY LEAGUE GAMES  
Wednesday Evening, January 22nd.  
Greeks vs. Emmons & Chenoweth.  
Crescents vs. Bealview.  
Admission 10c. No reserved seats.  
Friday Evening, January 24.  
Emmons & Chenoweth vs. Kibbys.  
New Castle vs. Richmond.  
City League Game, 7:30. Big Game at 8:30. Admission to all parts of house, 15c.

PALLADIUM WANT ADS PAY