

RATE INVESTIGATION OF CITY WILL HAVE AGENTS' ASSISTANCE

The personnel of the committee which is to investigate Richmond fire insurance rates was announced Monday morning by Mayor Lawrence A. Handley.

The committee will be composed of the following men: Thomas Nicholson, Robert E. Heun, secretary of the Rotary club; Howard Dill, president of the Richmond Water Works company; A. J. Harwood, Atlas Underwear company; Edward H. Cureton, head of the local plant of the International Harvester company; Fred Bartel, of Adam H. Bartel and company; A. L. Jenkins, insurance agent; William D. Scoble, insurance agent; Jesse A. Bailey, insurance agent, and the local board of public works. Walker D. Land, Frank McFall and Bert Henley.

Approval of the move of the mayor to have insurance rates lowered have been coming in to the city offices ever since the appointment of such a committee was suggested to the board of works last Thursday at its regular session.

Individual citizens, when interviewed, stated that they thought the move was especially desirable, because the committee would be able to show what the exact situation was.

That the investigation of fire insurance rates to be made by the mayor's committee will have the full co-operation of the local agents was indicated by the statements of several when interviewed on the situation.

"We have two good grounds for support of the committee," said one of the agents. "As citizens we have a duty towards the city, and as good business men we realize that we will gain in the end from any just reduction of rates to our clients."

"If the committee makes a fair and unbiased examination of rates, as seems probable, we will do everything that we can to get them the information that they need."

But while the insurance agents have given their support to the committee, they wished to have the city understand a part of the problems that have not been always pointed out.

Primary Rate Low.

Richmond's primary rate, which under underwriting rules effects only the business and manufacturing districts, is low, within three cents of being the lowest in the state. The final rate is determined upon the separate buildings, their construction, the nature of the business carried on in the premises, and the exposure of that building from others.

Slight corrections and changes in the buildings are often all that is needed to lower the rates, they pointed out, but the determination of that rate is the business of the rating bureaus on the state, whose engineers determine the fire hazard of the place.

"Richmond can reduce her rates greatly," one of the agents said, "if the committee can educate the business men to watch out for those changes that will lower the rate."

"Naturally we hope that the merchants will not jump to conclusions until the committee is able to report on the relative rates of Richmond and other cities, on the basis of exact figures. Such figures as are easily available are not accurate, but the committee can secure the exact statistics."

Report New Situation.

With Richmond under-insured as a result of the increase of values since the war, a new situation in the insurance business crops up, another agent pointed out. "Where a man originally carried but \$4,000 insurance on his place, and was covered for 80 per cent, he is now carrying the same insurance and is covered for but 40 per cent. Thus it is much easier for the insurance company to suffer a complete loss of the value insured than originally. Under such a situation the proportional losses are greater, and more strict adherence to the rating rules must be had, if the rates themselves are not raised."

"At the same time the insured finds that his insurance is used up, and he more quickly suffers a loss from his own pocketbook."

The highest speed ever attained on a railway—131 miles an hour—was made by an electric locomotive in 1903.

Order From Your Grocer Today
Creamery Butter
Richmond Produce Co., Dist.

Smashing Reductions
Use Your Credit—Buy Now

UNION STORE, 830 Main

ASK FOR
Abel's Velvet Ice Cream
IT'S DIFFERENT
Retail Phone 1901
Wholesale Phone 1439

HOME DRESSED MEATS
We Deliver
Nungesser Meat Market
337 South 12th Phone 2350

The Bank for ALL the People
2nd National Bank

BUY COAL NOW
We have the right coal at the right price. Jellico & Pocahontas Lump.
ANDERSON & SONS
N. W. 3rd & Chestnut Phone 3121

Prices Reduced
Aug. 1st
Brower Auto Sales Co.
Phone 6019
21-23 South 7th Street

Cases Growing Out of Rail Strike Are Reported

Two cases growing out of the Pennsylvania railroad strike were postponed when they came up for trial in city court Monday. The cases were those of Olin Lacey, and R. E. Hasemeyer, both arrested by Officers O'Hara and Baetz at the intersection of Twenty-

second street and the Pennsylvania railroad, late Sunday evening. Lacey was slated on a charge of assault and battery and Hasemeyer on a charge of carrying a dangerous weapon. The court granted them a continuance until Tuesday morning on their plea that they wished to consult an attorney.

The first Presbyterian church in America was founded in 1629.

Business Women's Council To Have Chorus Practice

Chorus practice will take up most of the time at the special meeting of the Virginia Asher Women's council to be held at the Reid Memorial church Tuesday evening.

Every member of the council is urged to attend this meeting, the regular session program of which starts at 7

o'clock. Those who desire to do so, may bring their lunches to the church where the council will have supper at 6:30 o'clock.

The program will start with a devotional service and the Bible lesson will be given by Miss Mary Beth Willson.

Only 2 per cent of the population of Kingston, Jamaica, is white.

REAR ADMIRAL SEEBEE IS DEAD IN CALIFORNIA

SAN DIEGO, Cal., Aug. 7.—Rear Admiral Uriel Seabee, U. S. N., retired, at one time commander of the Pacific fleet, died at his home in Coronado last night.

SCARCITY OF WATER
EVANSVILLE, Ind., Aug. 7.—Because of the heavy pollution of the

Ohio river at the present time and the large amount of water being consumed, Evansville has been experiencing difficulty in meeting the normal demand. Consumers have been urged to be as saving as possible.

The first to reduce oratory to a system were the Sicilian Greeks.

GREATER THAN EVER

[20th ANNUAL]

Indiana's Greatest CHAUTAUQUA

Presenting a De Luxe Programme of Inspiration, Education, Entertainment and Music

First Day—Sunday, August 20

- 2:30 p. m.—Prelude, Grossman's Orchestra.
- 3:30 p. m.—Address, Lieut. Col. Raymond Robins, "Is Christianity Essential to Democratic Civilization?"
- 7:30 p. m.—Address, Rev. Charles W. Whitman, "Facing the New Day."
- 8:30 p. m.—Concert, Grossman's Orchestra.

This day will be one of the high spots of the assembly this year. Addresses by Lieut. Col. Robins, social worker and U. S. government representative in Bolshevik Russia, in the afternoon, and our platform manager, Chas. Whitman, at 7:30. The afternoon and evening musical features will be the popular Grossman's Orchestra—seven musicians who render a program both classic and popular.

Second Day—Monday, August 21

- 10:00 a. m.—Institute, Arthur D. Rees, "The Religion of Happiness."
- 11:00 a. m.—Institute, Dr. Herbert L. Willett, "The Youth of the Twentieth Century."
- 2:30 p. m.—Address, Arthur D. Rees, "France and Her Policies"
- 3:30 p. m.—Concert, Van Grove Opera Company.
- 7:30 p. m.—Concert, Van Grove Opera Company.
- 8:30 p. m.—Lecture, Dr. Herbert L. Willett, "America's New Program."

The Van Grove Opera Company is a newcomer to our famous program. The evening lecture will be given by Dr. H. L. Willett, dean of Chicago University. His international travels have given him a wide range for platform messages.

Third Day—Tuesday, August 22

- 10:00 a. m.—Institute, Dr. H. L. Willett, "The Bible and Education."
- 11:00 a. m.—Institute, Arthur D. Rees, "How the Geography of the Earth Makes Political and Social Problems."
- 2:30 p. m.—Address, Dr. Herbert L. Willett, "Some Educational Ideals."
- 3:30 p. m.—Concert, Apollo Musical Club.
- 7:30 p. m.—Concert, Apollo Musical Club.
- 8:30 p. m.—Entertainment, Gay MacLaren in "The Governor's Lady."

This is one of the strongest programs we have selected, presenting Dr. Willett in his second big lecture. Two concerts by the Apollo Musical Club, a company of eight musicians; mixed quartet and stringed trio, with piano. The crowning day's number is Gay MacLaren, the "One Show Girl," presenting the David Belasco comedy, "The Governor's Lady."

Fourth Day—Wednesday, August 23

- 10:00 a. m.—Institute, Arthur D. Rees, "Why Do Wars Begin in the Spring?"
- 11:00 a. m.—Institute, Benj. J. Burris, "The State Program for Efficiency."
- 2:30 p. m.—Address, Arthur D. Rees, "What the Women are Making of America."
- 3:30 p. m.—Concert, Smith-Spring-Holmes Company.
- 7:30 p. m.—Concert, Smith-Spring-Holmes Company.
- 8:30 p. m.—Lecture, Lorado Taft, America's Greatest Sculptor.

This day will be one for all who are lovers of art and inspiration. The Smith-Spring-Holmes Company is one of the oldest and most popular organizations on the platform today, each ranking high as composers in the vocal and instrumental field. Lorado Taft, America's greatest sculptor, the evening feature, is an attraction unequalled. See him model his figures before your eyes.

Fifth Day—Thursday, August 24

- 10:00 a. m.—Institute.
- 11:00 a. m.—Institute, Arthur D. Rees, "A Survey of Democracy."
- 2:30 p. m.—Institute, Arthur D. Rees, "The European Political Situation."
- 3:30 p. m.—Concert, Ver Haar Concert Company.
- 7:30 p. m.—Concert, Ver Haar Concert Company.
- 8:30 p. m.—Entertainment, Jessie Rae Taylor, Make-up Artist.

Mme. Ver Haar's recital at Earlham College last March is one of the greatest assurances of a big crowd to greet her organization of four artists on the sixth day. A \$1.50 attraction itself. To conclude a wonderful offering, the association will present Jessie Rae Taylor, Make-up Artist and Entertainer. An evening full of monologues and character songs that are side-splitting and mirth-provoking.

Season Tickets

\$2.50 for Adults—\$1.00 for Children

For Sale at Headquarters and at the Merchants in Richmond

Come and camp with us! Make your reservation now for camping space. These prices will prevail:

Lot, patron furnishing tent, \$1.50. Lot and tents furnished by association: 10x12, \$5.00; 12x14, \$6.00; 14x16, \$10.00. Floors in tents at the following prices: 10x12, \$5.00; 12x14, \$6.00; 14x16, \$9.00. Electric lights, \$1.00; each additional, 50 cents.

All remaining spaces are now open to the public. First come, first served. Many fine reservations are to be had by early buyers.

Headquarters Now Open at the Y. M. C. A.

Phone 6191—Open 8 a. m. to 5 p. m.

WAYNE COUNTY TEACHERS' INSTITUTE—The annual institute will be held during the first week of the assembly and will be in charge of the county superintendent, Mr. C. O. Williams. The teachers' institute tickets will admit to all programs of the chautauqua assembly without additional charge, likewise the chautauqua tickets will permit attendance at all sessions of the institute. Mr. Arthur Daugherty Rees, of Philadelphia, who was unanimously invited to return by the teachers two years ago, will give a series of seven or eight addresses, and Dr. Herbert L. Willett, dean of Chicago University and one of the best known educators in the country, will give a series of four addresses. The presence of these two men insures one of the best institutes ever held.

Sixth Day—Friday, August 25

- 10:00 a. m.—Institute, Arthur D. Rees, "The Inspirational Value of Current Events."
- 11:00 a. m.—Institute, S. D. Fess.
- 2:30 p. m.—Institute.
- 3:30 p. m.—Concert, Plantation Troubadours.
- 7:30 p. m.—Prelude, Plantation Troubadours.
- 8:30 p. m.—Address, Arthur D. Rees, "The Harding Administration to Date." (Non partisan).

The program is fortunate to be able to present A. D. Rees, lecturer, author and traveler, on this night's program—a non-partisan lecture on the present administration. The Plantation Troubadours need no introduction—their melodies of old southern plantations are always pleasing and entertaining.

Seventh Day—Saturday, August 26

- 3:30 p. m.—Program by The Pierces, Entertainers.
- 7:30 p. m.—Concert, Richmond High School Orchestra.
- 8:30 p. m.—Entertainment, The Pierces.

Saturday is always Fun Day and one for home folks. Our prize High School Orchestra will offer a brilliant program at 7:30. Let everyone turn out to greet them. The Pierces are a team of entertainers that present costumed sketches from well known comedies. This is the greatest duo on the platform. It's to be a real Joy Night.

Eighth Day—Sunday, August 27

- 2:30 p. m.—Prelude, De Sellem-Folsom Company.
- 3:30 p. m.—Address, Dr. James M. Taylor.
- 7:30 p. m.—Address, Dr. James M. Taylor, "The Women of the World."
- 8:30 p. m.—Concert, De Sellem-Folsom Company.

The second Sunday will be one of the strongest programs we have to offer. Two gifted vocalists, Miss Florie Folsom, soprano, and Miss Elaine De Sellem, contralto, from the Boston English Opera Company, supported by violin, cello and piano. Programs of quality, rich in real artistry, in harmony, and enhanced by appropriate costumes.

Dr. Taylor is the son of Bishop William Taylor, is a former college president, author, world-wide traveler and noted lecturer. His addresses are characterized by their earnestness, blended with a touch of humor, and he arouses his audiences to a pitch of enthusiasm as he deals out facts and figures from a seemingly inexhaustible source.

Ninth Day—Monday, August 28

- 10:30 a. m.—Bible Hour, Rev. Chas. W. Whitman, "The Present-Day Social Surge."
- 2:30 p. m.—Concert, The Vissocchi Trio.
- 3:30 p. m.—Mallory Players.
- 7:30 p. m.—Prelude, Vissocchi Trio.
- 8:30 p. m.—The Mallory Players.

Tenth Day—Tuesday, August 29

- 10:30 a. m.—Bible Hour, Rev. C. W. Whitman, "Jesus' Attitude Toward Material Things."
 - 2:30 p. m.—Prelude, Vissocchi Trio.
 - 3:30 p. m.—Mallory Players.
 - 7:30 p. m.—Concert, Vissocchi Trio.
 - 8:30 p. m.—The Mallory Players.
- The Vissocchi Trio, headed by Andrew Vissocchi, wizard of the concert accordion, playing a \$2,000.00 instrument, will present programs of novelty music and entertainment. People seemingly couldn't get enough of The Clifton Mallory Players last year, so they are coming again, this time for two days, presenting four plays. The company is headed by Clifton Mallory, who was a successful actor on the legitimate stage before taking up chautauqua work and who is the author of most of the plays presented by his company. The combination of the Vissocchi Trio and Mallory Players insures two great days of splendid music and entertainment.

Eleventh Day—Wednesday, August 30

- 10:30 a. m.—Bible Hour, Rev. Chas. W. Whitman, "Jesus and Personal Responsibility."
 - 2:30 p. m.—Katherine Oliver McCoy, "Sir James Barrie."
 - 3:30 p. m.—Entertainment, Ward Waters Company.
 - 7:30 p. m.—Prelude, Ward Waters Company.
 - 8:30 p. m.—Address, Mrs. Mable Quam Stevens, "The Man Four-Square."
- The personnel of this day's program speaks for itself. Katherine Oliver McCoy, reading "Sir James Barrie," "The Little Minister," followed by The Ward Waters Company, offering a character make-up, dramatic sketches, whistling and vocal solos and duets, afternoon and evening programs, closing the day with Mrs. Mabel Quam Stevens in her famous address, "The Man Four-Square."

Twelfth Day—Thursday, August 31

- 10:30 a. m.—Bible Hour, Rev. C. W. Whitman, "A Fundamental Element in Social Democracy."
 - 2:30 p. m.—Prelude, Davies Light Opera Company.
 - 3:30 p. m.—Lecture, Mrs. Stevens, "Man's Helpmate—Woman."
 - 7:30 p. m.—Reading, Kitty McKaye, "Katherine Oliver McCoy."
 - 8:30 p. m.—Comic opera, Davies Light Opera Company.
- Another full day. The second of Mrs. Stevens' five lectures, the reading of "Kitty McKaye" by Katherine Oliver McCoy, and then "Lest You Forget" the popular Davies Light Opera Company. Just try to get a seat. This company always brings the folks that love good entertainment.

Thirteenth Day—Friday, September 1

- 10:30 a. m.—Bible Hour, Rev. C. W. Whitman, "Will the Christian Program Work in Modern Living?"
 - 2:30 p. m.—Prelude, Davies Light Opera Company.
 - 3:30 p. m.—Reading, "The Little Minister," Mrs. McCoy.
 - 7:30 p. m.—Concert, Davies Light Opera Company.
 - 8:30 p. m.—Address, U. S. Senator James E. Watson.
- Friday is always a strong day, and this one is exceptionally strong. Mrs. McCoy reading "The Little Minister," another double offering by the Davies Company, and a last-minute doings of our congress brought home by Our Own Jim Watson.

Fourteenth Day—Saturday, September 2

- 3:30 p. m.—Concert, Hadley Concert Company.
 - 7:30 p. m.—Children's Pageant.
 - 8:30 p. m.—Concert, Hadley Concert Company.
- For the third successive year the Hadley Concert Company comes to close the big programs. Their programs leave nothing to be desired in the way of fine vocal music. On Saturday at 7:30 will be presented the Children's Pageant under the direction of Mrs. Tillson. Her presentation last year is still the talk of those who enjoyed it.

Fifteenth Day—Sunday, September 3

- 2:30 p. m.—Prelude, Hadley Concert Company.
 - 3:30 p. m.—Lecture, Ada Ward, "You Americans."
 - 7:30 p. m.—Vesper Service and Closing Announcements.
 - 8:30 p. m.—Grand Concert, Hadley Concert Company.
- The fifteenth and last day will be one that could not be stronger. The Hadley Company in two wonderful programs and Ada Ward, England's greatest woman lecturer, in her witty message, "You Americans," illustrated with her own clever cartoons. Don't miss the final big day.