

SAFETY SERVICE SATISFACTION

Guaranty State Bank of Ardmore, Oklahoma.

DAILY ARDMOREITE

The Home and Oklahoma Paper

"ASK THE MAN WHO BANKS HERE"

Guaranty State Bank of Ardmore, Oklahoma.

FULL LEASED WIRE ASSOCIATED PRESS.

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PROPERTY OWNERS OF ARDMORE ARE RESPONSIBLE FOR EXCESSIVE RATES OF INSURANCE

W. A. Prid, acting city building inspector, after making a careful survey of properties in the city, states that not only private property owners, but the property of the city, are paying an excessive insurance rate...

Quoting from Mr. Prid: "In one of the business houses on Main street, which is insured for \$42,000, the owners are paying \$210 per year in excess, because of bad electric wiring and gas-house connections. This is an absolute waste, and could be eliminated with the spending of not more than \$100, you can figure up what the \$210 will amount to in ten years—\$2,100."

"Another large waste is being permitted in our city hall building. The insurance is of course, paid by the taxpayers. Because the second story windows, on the south are not protected by fire proof sash and frame, it costs \$5 more for every \$1,000 insurance carried. Use a little figuring and see what this amounts to. Suppose we carry as much as \$40,000 insurance on this building, at that rate, the taxpayers are out \$200 a year more than is necessary. In other words, if the windows and sashes were protected, as they should be, which would cost not more than \$600 we could more than make our money back in two years."

"You must take what makes insurance rates so high. It is not wonder when we, as property owners and tax payers, let such things as I have told you about go on year to year. We can't blame the insurance companies, they can't take the risk, but we should do something about it."

"In one of the main business blocks of Ardmore, every property owner is carrying an excessive insurance rate, because one establishment is carrying twenty millions of gasoline, for cleaning purposes, in a non-fire proof building. These business houses closed of course, pay more, than the rates graduate. But it affects the entire block. Not only does this affect the rates but it is a nuisance to the entire block and city and should not be permitted."

"It would take us too much space to enumerate the many excess rates the people of Ardmore are paying, because they will not take a little degree of precaution, seeing that buildings are properly wired, that all gas connections are properly installed, and their property safeguarded otherwise. For a few hundred dollars, and in many cases, less than that, hundreds of dollars could be saved."

"It is of course the private owners who suffer and if Jones wants to pay the price, he should, I suppose be permitted to go his way in peace, but certainly in these days of H. C. L. tax-payers should investigate and see to it that they are not required to pay out money that could be saved."

"This is no reflection on anyone but the people themselves, and it is up to the citizens of Ardmore to see why they are paying excessive insurance."

BRAZIL SENDS WELLSHISHES TO PEOPLE OF THE UNITED STATES

The Janeiro, Jan. 2.—Azevedo Marques, the foreign minister sent through the Associated Press, the following New Year greetings to the people of the United States.

MONSTER WORK OF COUNTING NOSES OF CITIZENS OF U. S. A. IS NOW UNDER FULL SWAY

Washington, Jan. 2.—The fourteenth decennial census began today with 55,000 enumerators engaged in counting the men, women and children of the United States and collecting data on the resources of the nation. The census is expected to be completed within two weeks, but the compilation of the figures probably will require four months.

The population is estimated at between 107,000,000 and 112,000,000, compared with 92,000,000 in 1910. When the first census was taken in 1790, during George Washington's administration, the population was reported at three million.

Washington is the headquarters of the census work which is under the supervision of Samuel L. Rogers, chief of the bureau. Officials here expect to be able to estimate the population of the larger cities by the middle of March, but the returns from the country districts will be slower.

Besides the enumeration of persons the census includes the accumulation of information on farms, manufacturing, forests and oil production.

PRESBYTERIAN COLLEGE MAY BE ESTABLISHED IN MEMPHIS DURING THE YEAR

Memphis, Tenn., Jan. 2.—Establishment of a Presbyterian university here at a cost of approximately \$1,500,000 is contemplated by the southern Presbyterian church, continent, upon the planing by the local subscription of a fund of \$200,000 as part of the cost of the proposed institution, according to an announcement today by a committee of Presbyterian ministers and laymen named to confer with Memphis business and civic organizations.

The proposed institution would absorb the Southwestern Presbyterian university now located at Clarksville, Tenn., it was stated.

FORMER TEXAS MEMBER OF CONGRESS DIES AT HOUSTON

Houston, Texas, Jan. 2.—George Turner, former Texas congressman and former congressman, died Wednesday night at his home at Gonzalez, according to word sent close friends here.

Turner was in congress from 1875 to 1897, and was a figure on the house, rivers and harbors committee, laborer for the development of the Texas gulf ports.

He was born in 1801 in Wharton county, Texas.

LEGISLATIVE BODIES RESUME CONFERENCE ON RAILWAY MATTERS

Washington, Jan. 2.—In resuming conferences today on the railroad reorganization legislation, senate and house managers met their first wide difference over the house provision authorizing the Interstate Commerce Commission to establish minimum rates for transportation partly by water and partly by rail.

The question was passed over temporarily and provisions regarding state and federal freight regulations taken up.

NEWEST U. S. SUBMARINE CAN CRUISE TO JAPAN AND BACK



U. S. submarine S-16 after launching, the sub sliding down the ways, and Mrs. Archibald McNeil, Jr., sponsor.

America's newest submarine, the S-16, recently launched at the Lake Submarine Boat Company's yards at Bridgeport, Conn. has a cruising radius that will enable her to go to Japan and back without refueling. She carries a crew of fifty-four men. Mrs. Archibald McNeil, Jr., Bridgeport, Conn., christened the ship. She formerly was Miss Ann Orr. She is shown breaking the bottle on the ship.

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LEADERS BOTH PARTIES GIVE ATTENTION TO POSSIBILITY OF PEACE TREATY COMPROMISE

Washington, Jan. 2.—Republican and democratic leaders of the senate gave attention today to negotiations for a peace treaty compromise, conferring with various members of their respective parties.

COMMISSIONER SELLS VISITING OKLAHOMA INDIANS, STOPS OVER FOR FEW HOURS WITH ARDMORE INSTITUTION

Chas. Sells, commissioner of Indian affairs, arrived in Ardmore this morning, coming from Oklahoma City and stopping off here on route to his home at Columbus, Texas, to visit the Bloomfield Indian Academy.

ARMY OFFICER SHOT BY UNIDENTIFIED MAN, IS NOT DANGEROUSLY HURT, ACCORDING TO DOCTORS

New Orleans, Jan. 2.—Major Harold S. Hetrick, United States army engineer, who was shot in the head during a rifle with a stranger at his home here last night, recovered consciousness early today and physicians expressed the opinion that he will recover from the wound.

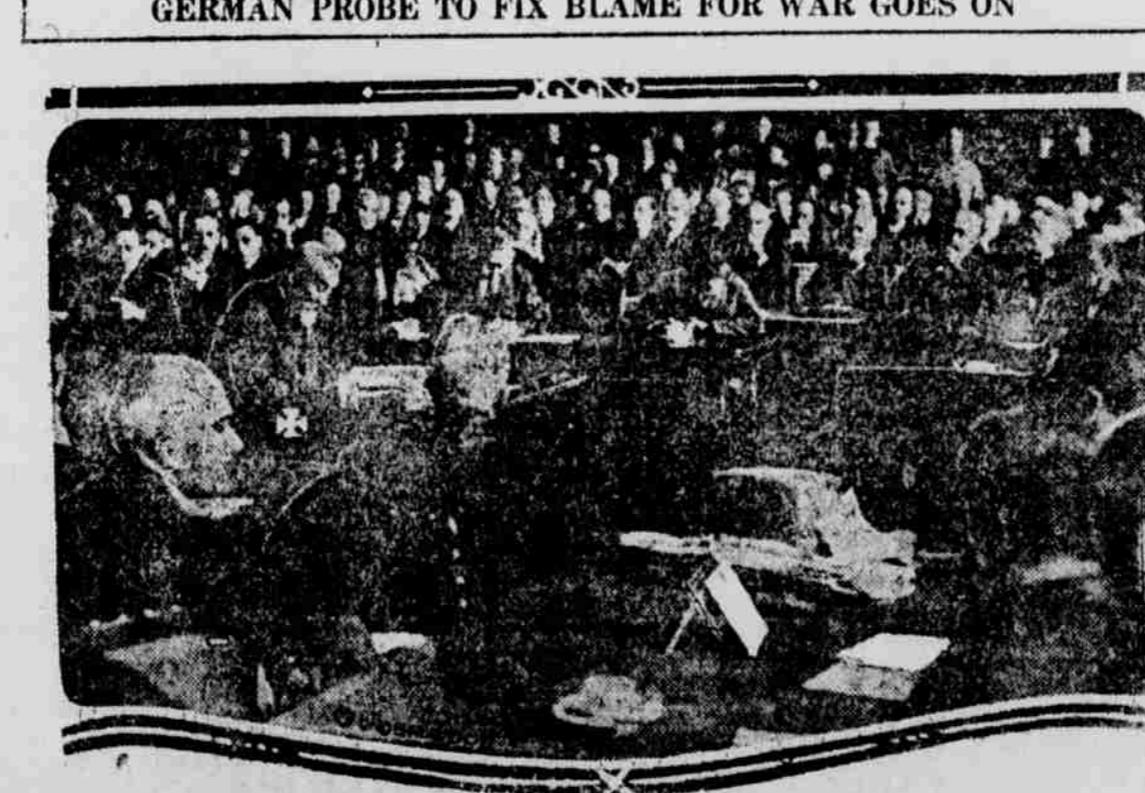
VETERANS OF 90TH WILL HOLD REUNION AT DALLAS

Dallas, Texas, Jan. 2.—Preparations for the 1920 reunion of the 90th Division Association are already under way, according to Secretary A. J. Reinhardt who has headquarters in this city. The 1919 reunion was held in Dallas. At that time it was announced that the 1920 reunion would be held somewhere in Oklahoma. Secretary Reinhardt said today that no definite plans as to the meeting place had been made, but that the executive committee of the association was considering the selection of a reunion city.

MELVIN COLEMAN YOUNGEST MASTER MASON IN STATE

Melvin Coleman, son of Mr. and Mrs. James T. Coleman of this city, will leave here tonight to re-enter the southern university at Ann Arbor, following a holiday visit home. Under a special dispensation granted by the Grand Master, Melvin Coleman was given the third degree in Masonry last night and he is one of the youngest Master Masons in the state.

GERMAN PROBE TO FIX BLAME FOR WAR GOES ON



Bethmann-Hollweg, indicated by arrow, reading his testimony before state committee.

CHICAGO POLICE JAIL BIRDS YELL GATHERING MANY FOR BREAKFAST UNDESIRABLES IN AS CO-CRIMINAL MESH OF THE LAW PASSES INTO THE GREAT UNKNOWN

Chicago, Jan. 2.—More than 200 radicals, members of many organizations and clubs, taken in raids directed by FBI's Attorney Maudy Hoynes, were in jail today awaiting action of federal and state authorities. Raiding parties continued the search for radical suspects today following the desert yesterday and last night upon 200 open and secret gathering places of radicals. The raids were carried out simultaneously by police officials and detectives working under Mr. Hoynes and marked the culmination of five months' investigation into radical activities here by agents of the state's attorney's office, private detective agencies, and military intelligence operatives.

Federal authorities did not receive state in the raid. AM of the department men of police and the lieutenant (brevet) Mr. Hoynes declared that although Mr. Palmer had agreed several months ago to take over in the New Year's campaign of radicals, he received a letter at noon yesterday asking him not to proceed with the plan.

The attorney general issued his request on the grounds that the raids might interfere with government activities, said Mr. Hoynes.

Chicago, Jan. 2.—Two hundred prisoners in Cook county saw Rafael Durango die on the gallows this morning despite requests from Governor Lowden to Sheriff Peters last night that the hanging be delayed.

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CAPTAIN DETZER ON TRIAL FOR CRUELTY DENIES ALLEGATIONS

New York, Jan. 2.—Captain Karl W. Detzer, court-martialed for alleged brutality to prisoners at Le Mans, France, where he was commander of a military police company today continued his categorical denial of all charges against him. He told the court that he never struck Private George Williams, as had been asserted by witnesses for the prosecution and he also denied beating Private George Napier.

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WE MAY GET CHANCE UMPHY-UMPH STEENTH TO VOTE FOR WILLIAM

Detroit, Mich., Jan. 2.—William J. Hyman will be entered in Michigan's preferential primary as a candidate for endorsement as democratic nominee for president, according to local friends of the former secretary of state. Petitions in his favor which will require only 100 names will be in circulation shortly, it was said. The primaries will be held April 5.

OLDEST AMERICAN HEN FLIES TO HER ROOST

Danielson, Conn., Jan. 2.—The death of Eusebia, a 73-year-old hen, a Spanish-black hen, said to have been the oldest hen in the United States, is announced by the owner, James Blanchard of Dayville.

TWO KILLED AND ONE INJURED IN EXPLOSION

Wilmington, Del., Jan. 2.—One of the grinding mills of the Hagley plant of the DuPont Powder Company blew up this morning. Two workmen were killed and one was injured.

Fort Worth Electricians Out

Fort Worth, Texas, Jan. 2.—Seventy Fort Worth electricians struck when contractors refused their demand for a \$10 a per day wage. They have been getting \$7 per day.

British Statesman Dead

London, Jan. 2.—Sir Frank Cavendish, British ambassador to Germany from 1908 to 1909, died here today. He was born March 23, 1841.

Trammen Killed

Clear Springs, Md., Jan. 2.—Three workmen were killed and three others seriously injured today by the explosion of the boiler of one of two locomotives pulling a train on the Western Maryland railroad.

Weather Forecast

Oklahoma—Tonight fair, below freezing; Saturday fair, slightly warmer. East Texas—Tonight generally fair, freezing in north, heavy frost in southeast portion; Saturday generally fair, slightly warmer in the northwest portion. West Texas—Tonight and Saturday fair, little change in temperature. Local Temperature Maximum yesterday, 56 degrees; minimum last night 22 degrees.