

Anti-Soviet Forces Are Wiped Out

Army of General Wrangel in South Russia Suffers Overwhelming Defeat—Several Generals Commit Suicide.

Red Cross Depot Rifled

By The Associated Press. Constantinople, Nov. 14.—The army of General Wrangel, the anti-bolshevik leader in south Russia, has been wiped out and a number of his generals have committed suicide.

A mob in Sebastopol has pillaged the American Red Cross stocks. The American torpedo boat destroyers at Sebastopol are evacuating officers and their families. The American destroyer, Humphreys, has gone to take off the Red Cross supplies at Yalta.

The United States transport Faraly has arrived here with 300 sick and wounded, who were cared for by the American Red Cross. It is said that the crew were joined by some Ukrainians in spreading terror among the population in the Crimea.

Seeks Refuge With French. Paris, Nov. 14.—General Wrangel has gone aboard one of the French warships in Sebastopol, but the vessel is still remaining in port, the advisers say. The evacuation is continuing but there is inadequate shipping for the number of persons seeking to flee.

Wrangel's troops are declared to have fought splendidly in the battle of their defeat, which began with the loss of Perekop and soon developed into a full retreat.

The dispatches say that the white army inflicted heavy losses on the bolsheviks but they were overwhelmed by the reds who are reported to be well organized and led. Some of the bolshevik officers are said to be Germans.

Surrender Demanded. London, Nov. 14.—The Copenhagen correspondent of the Exchange Telegraph says that a dispatch from Berlin announces that according to an official Moscow wireless message the commander of the bolshevik army on the southern front, has sent a demand to General Wrangel for his immediate surrender promising amnesty to General Wrangel and his troops.

Evacuate Sebastopol. Paris, Nov. 14.—The evacuation of Sebastopol by civilians and foreigners is under way, according to foreign office advisers, but the members of General Wrangel's government still were in Sebastopol last night, although the bolsheviks were reported to be occupying the city and capturing many prisoners and large quantities of materials.

Information reaching the foreign office says the bolsheviks did not storm the Perekop lines, but by an enveloping movement of their left wing invaded the Crimea. They crossed over the frozen Isthmus of Perekop and attacked the main body of General Wrangel's troops from the rear.

General Wrangel has decided not to attempt Guerrilla warfare, the information adds, owing to the overwhelming bolshevik forces converging on the peninsula which are variously estimated at between 150,000 and 200,000 men.

Reduction of One Cent Per Gallon in Gasoline Announced in South

New Orleans, Nov. 14.—Reduction in tank wagon prices of 1 cent per gallon for gasoline, effective Monday throughout Louisiana, Tennessee and Arkansas, was announced by the Standard Oil company of Louisiana, as an aid to the restoration of what is properly considered normal prices.

The retail price of gasoline here becomes 28 1/2 cents. A statement said: "While there has been no material change from any of the conditions which brought about the rise in the price of petroleum products, the Standard Oil company of Louisiana believes that the process of readjustment now under way in the business world must eventually contribute to their operations of producing and refining oil."

Up to date there is no lowering of labor costs for crude oil price or recessions in the demand for gasoline. Reductions which have already taken place in many of the principal items entering into the cost of living have, for the most part, not reached the ultimate consumer, but it is inevitable that before long lower prices will be brought about by new quotations now prevailing in primary markets.

Narcotics Stolen From Army Supplies Recovered

Oakland, Cal., Nov. 14.—Drugs valued at \$20,000, part of a large quantity of narcotics and whisky stolen from a United States army quartermaster warehouse in San Francisco, recently, were recovered here when two men were arrested, who later confessed, it was said by federal revenue agents. The men gave their names as Louis Baldacci and Jack Williams.

Hoover to Discuss Labor Conditions With Leaders

Washington, Nov. 14.—Herbert Hoover, former food administrator, and member of the president's second industrial conference, is expected to meet with the executive council of the American Federation of Labor early next week to discuss the question of co-operation of labor officials and scientists to promote improved working conditions and increased production.

Cardinal Gibbons Issues Appeal For Annual Red Cross Roll Call

Washington, Nov. 14.—The following signed statement of Cardinal Gibbons, Archbishop of Baltimore and spokesman of the Roman Catholic church in America, relative to the fourth Red Cross roll call, was made public here: "At the development of its peace time program so broad as to meet every form of suffering and distress which face the American people, the American Red Cross has written another chapter in its history, perhaps less dramatic than that of war time, but none the less glorious in its spirit and its object. Its thought, its influence and its splendid organization have been to the interest of the people of America, who by reason of circumstances, need just the help

which only such an organization as the American Red Cross can bring. "Throughout the year the Red Cross has been turning its attention to the welfare of the people at home as well as that of foreign peoples, and is contemplating and daily putting into operation projects that can result only in the increased health and happiness of Americans. In every field of its efforts, its record bespeaks enthusiasm and desire to serve. "That its work may be continued with the same success, the American Red Cross needs the support and encouragement of every American, and it is my earnest desire that all will lend their aid to this magnificent organization during its fourth roll call."

Diphtheria in Iowa Almost at Epidemic Stage

Existence of Disease Thought To Be Due to Weather Changes—Panic Averted by Careful Treatment.

Des Moines, Nov. 14.—Diphtheria is approaching epidemic proportions in Iowa, according to the State Board of Health. This is due, it is said, to the uncertain weather that comes at the change of seasons. Especially of the younger generations—according to the health officials, assume that the weather is not yet cold enough to warrant their bundling themselves up in warm winter clothes; and yet find it too chilly to go without such clothes comfortably. The result is sickness.

Diphtheria, records at the state board of health office show, is epidemic now at Ottumwa, Dubuque and Albia. Ottumwa has requested and been granted state aid to cope with the situation. The disease is also prevalent at present in Des Moines, Sioux City, Waterloo, Fort Dodge and Charles City. A number of other cities, large and small, have reported cases of it.

A noticeable feature of the present prevalence of the disease is the fact that it has caused next to a panic. In fact, it is thought, to the careful treatment which the victims receive. Diphtheria patients are nowadays invariably isolated and so cared for that the community runs a minimum of risk.

To Challenge Right Of Court to Dismiss Federal Indictments

New York, Nov. 14.—The jurisdiction of Supreme Court Justice Robert F. Wagner, to decide a motion for dismissal of indictments against Charles F. Murphy, leader of Tammany Hall, and others, will be challenged before the state court of appeals. Col. William Rand, counsel for the extraordinary grand jury, which returned the indictments, announced.

Colonel Rand served formal notice upon counsel for Mr. Murphy and other defendants of his intention to apply, next Friday, to the appellate division of the supreme court for permission to take the question to the court of appeals. Justice Wagner previously held that he has jurisdiction and the appellate division sustained him.

The defendants are charged in the indictment with conspiracy to defraud the federal government by falsely certifying to their income tax returns. Besides Mr. Murphy, the defendants include Arthur J. Baldwin, attorney; Assistant District Attorney J. E. Smith, John A. McCarthy, former business partner of Mr. Murphy's brother; Ernest B. Walden, vice president of the Corn Products company and the company itself.

Panama Canal Now Is Self-Sustaining

Washington, Nov. 14.—The Panama canal is now full self-sustaining, and had there been no change in the rules of measurement, such as were recently made, would show a comfortable surplus over cost of operation, according to the current Canal Record, the official publication of the zone.

The statement does not show the exact proportion of tolls paid by American ships, nor indicate the deficiency, if any, that would have to be met from the national treasury if American craft were exempted.

Citizenship Granted to 22 Gage County Residents

Beatrice, Neb., Nov. 14.—(Special.)—Twenty-two residents of Gage county were granted citizenship papers in the district court by Judge Pemberton. The rights of citizenship were denied John H. Gerdes of Adams for the reason that in the questionnaire which he filed during war days he claimed exemption from service on the grounds that he was an alien enemy.

Censorship Renewed

Athens, Nov. 14.—The censorship, which ostensibly was removed last September, has again been put into force against foreign correspondents. In this connection it is recalled that on one occasion recently Minister of Foreign Affairs Poffis announced that censorship on news sent by foreign correspondents did not exist.

Airplane Works Close

Paris, Nov. 14.—The Blériot airplane works have been closed down indefinitely, throwing 2,000 persons out of work.

School Hazing Results in Gun Play at Chicago

One Youth Wounded and Another Beaten Into Insensibility, Following Attempt To Kidnap Lad.

Chicago Tribune-Omaha Bee Leased Wire. Chicago, Nov. 14.—Antagonism between the sophomores and freshmen classes of the Waukegan high school developed into a gun battle and free-for-all fight, in which one student was shot in the heel and another beaten into insensibility.

The students involved in the affair were from some of the most prominent families of the city. All of their names have not yet been ascertained by the police.

The row started when a party of three boys and two girls drove up to the high school building to attend a party Friday evening.

Those in the party were Karl Ambrose, 13; Elizabeth Lyon, 16; Margaret Pulse, 16; Donald Doolittle, 16; and Arthur Shumway, 15. As soon as the five left their car they were confronted by five masked youths. Ambrose, the smallest in the party, was gruffly ordered to go with them.

Several times previously Ambrose had been hazed by upper classmen. On several occasions he had been transported far out into the country and forced to walk back.

This time, instead of obeying the command of the five youths, he whipped out the automatic pistol used by his father in the army. He fired one shot. This shot tore through the head of Theodore Lux, a sophomore, who has not yet been identified as a member of the hazing party.

Neal Dickson, an upper classman, who was near the scene, tore the gun from Ambrose. The masked youths then beat him into insensibility. Shumway was also badly bruised.

Chicago Tribune to Co-Operate in Forming School of Journalism

Chicago Tribune-Omaha Bee Leased Wire. Chicago, Nov. 14.—The Chicago Tribune is co-operating with Northwestern university in the founding of the Joseph Medill school of journalism.

The new school, which is to be established within the next few months, will be the only metropolitan newspaper training institution west of the Alleghenies.

Mrs. Lillian Abbott Dies Unexpectedly After Long Illness

Mrs. Lillian Abbott, wife of Chauncey Abbott, jr., died suddenly yesterday morning at the Abbott home, Fifty-fifth and Farnam streets. She had been ill for the last two weeks, suffering from a nervous breakdown.

Marriage of Late King Alexander Reported Valid

Athens, Nov. 13.—The late King Alexander's marriage with Aspasia Manos was declared valid by the court which dismissed the opposition of former King Constantine and ordered the seals on the apartment of the late monarch broken. Madame Manos will inherit Alexander's personal property.

Volcanos Active

San Salvador, Republic of Salvador, Nov. 14.—The volcano Izalco in Salvador is throwing out torrents of lava, but no seismic disturbances are accompanying the eruptions.

Six Children Killed in Movie Panic

False Cry of Fire in East Side Movie House Results in Injury to Ten Others.

New York, Nov. 14.—Six children between the ages of 3 to 10 years, were trampled to death during a panic in an East Side motion picture theater late today, caused by a false cry of "fire." Ten other children were injured. About 300 persons, a large number of them children, were in the audience when smoke began to pour from the basement under the theater. The caretaker was making a fire in the furnace and the smoke was caused by paper and other rubbish he had thrown into the furnace.

As it grew in volume someone shouted "fire." Instantly there was a mad rush for the exits and the fight among the frantic men and women to the street, little ones, caught in the crush, were thrown to the floor and trampled.

Fear Lake Vessel Is Lost in Storm

Steel Freighter With Crew of 35 Men Over 72 Hours Past Due at Port.

Sault Ste. Marie, Mich., Nov. 14.—The steel freighter, Francis J. Widlar, more than 72 hours overdue at this port and carrying a crew of 33, still was unreported tonight. Opinion in marine circles here is divided as to whether the big steel freighter has gone to the bottom or is being, perhaps disabled, in some sheltered nook along the Canadian shore.

The tug Iowa left today for Panake shoals, where, according to the story of one Great Lakes captain, the Widlar was seen in distress in Friday's storm. It is feared here that the Widlar may be wrecked during the storm, one of the most severe in Lake Superior's history.

A boat believed to have been the Widlar was sighted yesterday, blown far off the course toward the Panake shoals, about 10 miles north of the Widlar. It was reported to have been sighted today that a large fleet of vessels has been lying in shelter at Bete Crise. Seventeen vessels have been sighted since Saturday midnight, but none of them have sighted the missing craft.

No report from the Widlar can be obtained before noon tomorrow, it was said here tonight. The Francis J. Widlar is a 7,600-ton steel freighter and carried a cargo of ore, having cleared from Duluth. The vessel was in command of Captain Forbes and had a crew of 33.

A vessel believed to have been the Widlar was reported to have been seen drifting helplessly toward Panake shoals by Capt. William Mesier of the steamer John Erickson upon his arrival last night. At the height of the storm the vessel's lights disappeared, according to Captain Mesier.

16 Red Cross Workers Decorated by Wrangel

Constantinople, Nov. 14.—Sixteen American Red Cross workers have been decorated by General Wrangel for services rendered, the civilian population of the Crimea and South Russia.

Dr. Livingston Farrand of Washington, receives the Order of St. Anne, the highest civilian honor of the old Russian government. Frederick P. Keppell, Washington, and Robert E. Olds, St. Paul, were given the order of St. Stanislas; George Herbert Ryden, Kansas City, Mo., and Jay R. Clewell, Bellingham, Wash., received the order of St. Anne, the second class; Robert T. Moss and Nelson Mills, New York, Frederick W. Bobbett, St. Paul, Horace Morrison and Charles C. Davis, Boston, and H. L. Bridges, Atlanta, received in order of St. Stanislas of the second class; C. D. Morris, Olean, N. Y., Robert O. Barrett, New York, and J. W. Richmond, Va., received the order of St. Anne of the third class, and James C. A. Mills the order of St. Stanislas of the third class.

Col. John G. Maher Speaks At Mullen Armistice Day

Mullen, Neb., Nov. 14.—(Special.)—Col. John G. Maher delivered the principal address at the Armistice day celebration here. He delivered a touching tribute to Maj. A. D. Fetterman, who resided on a ranch near this city before entering the service. He told of a visit with Major Fetterman two days before his death.

Bryan Ignorant of Plans For Party Reorganization

Washington, Nov. 14.—W. J. Bryan, here en route to his winter home at Miami, Fla., declared he knew of no plans to reorganize the democratic party and reiterated his suggestion that President Harding resign so that President-elect Harding could take office without delay.

Central City Law Suits Are Settled Out of Court

Central City, Neb., Nov. 14.—(Special.)—Judge Frederick W. Button conducted a short session of district court here. It was postponed October term, but so many of the cases had been settled out of court that Judge Button dismissed the jury.

Should Be a Happy Medium Between The--



—period of riotous extravagance we've just gone through, and the— —period of paralyzing economy that now threatens business.

Great Britain Wins Victory in Hunger Strike

Prisoners in Cork Jail Released From Pledges by "Acting President Irish Republic."

London, Nov. 14.—Great Britain, by her refusal to release the late Lord Mayor MacSwiney, Joseph Murphy, alleged American citizen, and Fitzgerald, another Irish hunger striker, before they died, has brought the Sinn Fein to capitulation.

Following the sensational death of the lord mayor of Cork after more than two months' hunger strike, together with the deaths of the two Sinn Fein prisoners in Cork, Arthur Griffith, acting "President of the Irish Republic," officially released the nine other Sinn Fein prisoners in the Cork jail from their obligation to continue their death strike.

Coast Guards Search For Bodies of Flyers Lost on Lake Michigan

Muskegon, Mich., Nov. 14.—Coast guards were patrolling the Lake Michigan shore tonight in search of the bodies of the crew of the naval seaplane, the wreckage of which was picked up between Muskegon and White Lake station this afternoon. The members of the crew it was believed, had perished when the machine which left Great Lakes naval training station last Wednesday, encountered a storm over the lake on Thursday.

The wreckage, which was strewn along the beach for five miles, included practically all the lighter structure of a seaplane. Although there were no marks of identification, coast guard patrols declared the heavy gray color convinced them that the wreckage was part of the missing machine.

Chicago Police Force Given Severe Shakeup

Chicago, Nov. 14.—Chicago's police force was given the biggest shakeup in its history by Chief Charles C. Fitzmorris, recently appointed to succeed John J. Garrity, whose resignation was requested by Mayor William H. Thompson.

New York Company Gets Big Mexican Contract

New York, Nov. 14.—Contracts have been signed by Florien and Company, Ltd., of this city with the Mexican government to furnish rolling stock, locomotives, rails and other material for the complete re-equipment of the Mexican National lines, a \$20,000,000 project, it was announced by members of the firm. Ignacio de la Barra acted for the Florien company in closing the contract with Gen. Salvador Alvarado, secretary of the treasury, and Francisco Perez, general manager of the National lines, for the Mexican government. Banks in New York are participating in financing the re-equipment project, it also was announced.

Citizenship Papers Granted

Geneva, Nov. 14.—(Special.)—Citizenship papers were granted Gustav Hauser and Oskar Alfred Ellison of Geneva by the district court here. Creditable examination was passed by Nels Anton Nelson of Ong, whose papers were not issued on account of his witness having been absent from this country for four months.

Roosevelt May Get Cabinet Job

Son of Former President Mentioned As Secretary of Labor Under Harding.

Washington, Nov. 14.—Lieut. Col. Theodore Roosevelt has been suggested and it is learned, is being seriously considered for the post of secretary of labor in the cabinet of President-elect Harding. He is being urged for the place by a number of republican leaders who believe not only that he would bring progress to views into the cabinet, but that he is especially fitted for the place because practically all of the more than 10 years that he has been out of college have been devoted to an intensive study of the labor conditions from the viewpoint of the wage earners themselves.

Word comes to Washington that Senator Harding has been greatly impressed by the claims being put forward for Roosevelt by his friends and that he has indicated he will give every consideration to them. Although it is yet too early for anyone to be certain as to the making of the Harding cabinet, the feeling is that unless something happens to upset the present situation, Colonel Roosevelt has an excellent chance of becoming a cabinet officer at the age of 33.

Much Interest Shown In Election in Greece

Athens, Nov. 14.—(By the A. P.)—All Greece is deeply absorbed in tomorrow's election, the outcome of which is generally expected to be the return of Premier Venizelos and the liberal party to power by a large majority. The election is regarded as having the greatest influence on the country's future.

Although he has expressed himself as confident of victory, the premier has been conducting a most active campaign. He returned to Athens on Thursday in time to address an Armistice gathering, where he was given an ovation by more than 100,000 persons.

Chicago Police Force Given Severe Shakeup

Chicago, Nov. 14.—Chicago's police force was given the biggest shakeup in its history by Chief Charles C. Fitzmorris, recently appointed to succeed John J. Garrity, whose resignation was requested by Mayor William H. Thompson.

Citizenship Papers Granted

Geneva, Nov. 14.—(Special.)—Citizenship papers were granted Gustav Hauser and Oskar Alfred Ellison of Geneva by the district court here. Creditable examination was passed by Nels Anton Nelson of Ong, whose papers were not issued on account of his witness having been absent from this country for four months.

Volcanos Active

San Salvador, Republic of Salvador, Nov. 14.—The volcano Izalco in Salvador is throwing out torrents of lava, but no seismic disturbances are accompanying the eruptions.

British Experts Say U. S. Cruisers Are Ineffective

Declare Only Half of Armament Practical for Use on Tennessee Type of Super-dreadnaughts.

Paris, Nov. 14.—British naval experts declare that America's newest battleships of the Tennessee type and superdreadnaughts of the new series which as yet have not been launched, can be effective only in half their armament. They declare that 14 or 16-inch guns in superimposed turrets cannot be fired without killing the crews of the turrets below them. They also think that several accidents already have occurred in tests of these turrets, but the naval architects, they say, have been unwilling to alter the plans, fearing serious damage to their reputations and the extra expense involved.

"The British did away with superimposed turrets during the war after extensive experiments had proved them quite useless in heavy action, even if the lower turrets were not put out of action by the concussion," declared a British naval officer high in the construction department.

Chain Holds Door

When we reached the registered car, we tried the door. It opened a bit and then stuck. The chain on the inside was fastened and the door could not be opened. Then we knew that something was wrong.

"It was just about where the train stops for the crossing near Indian creek," said Newberry, in telling of the affair. "I was not sure that the clerk was right, but I ran forward toward the registered mail car, six or seven cars ahead. On way I picked up other clerks, who dropped their work and followed.

Alarm Is Given

When Newberry sent the alarm to the police, Captain Shaffer of the Council Bluffs station responded. In a few minutes, Superintendent Worley of the transfer mail station and Postoffice Inspector Glenn of Council Bluffs appeared. Later they were joined by Inspector Coble of Omaha, Sumner Knox of the Department of Justice bureau of investigation and other federal agents.

Coolidge Urges Greater Interest in Education

Boston, Nov. 14.—Governor Coolidge told members of the Massachusetts Teachers' association that in his public career he had striven always to stimulate interest in education by getting the public to make a richer investment in it.

The Weather

Forecast. Nebraska—Probable rain or snow Monday. Not much change in temperature. Hourly Temperatures. 5 a. m. 29 1 p. m. 31 7 a. m. 30 3 p. m. 32 9 a. m. 31 5 p. m. 33 11 a. m. 32 7 p. m. 34 1 p. m. 33 3 p. m. 34 5 p. m. 35 7 p. m. 36 9 p. m. 37 11 p. m. 38 noon 38 2 p. m. 39 4 p. m. 40 6 p. m. 41 8 p. m. 42 10 p. m. 43

Officials Probe Big Mail Theft

Postal Agents Hot on Trail of Robbers Who Looted Registered Pouches on Burlington Train in Bluffs.

Arrests Expected Hourly

Operatives, agents and inspectors of the postal department were slowly tightening the coils last night around the gang of men who staged the daring robbery of a Burlington registered mail car within the city limits of Council Bluffs Saturday night.

The value of the loot will run into thousands of dollars, according to official reports, although no definite check of the looted car has been made public. The stolen mail pouches, nine in number, were transferred to the Burlington train at the Bluffs transfer from Union Pacific train No. 6.

The pouches were from San Francisco, it is believed, and nearly all contained currency for New York. On account of its being through mail, it was placed in a "storage car" in which no clerks worked during the trip. The car was reloaded at Council Bluffs, and it was here that the robbers gained entrance.

Robbery an Easy Matter. From an unofficial source it was learned that the car which was robbed was not a regular mail car, designed and constructed for the transportation of mail, but was an ordinary baggage car, pressed into service on account of the car shortage. This would make it simple for robbers to force an entrance.

L. H. Worley, superintendent of mail; C. H. Glenn, postal inspector, and other federal officials were active yesterday upon clues which it was believed would result in the arrest of two or more suspects soon. None of the operatives would discuss the case, however, or state what progress had been made in their work of running down the criminals.

Ten sacks of registered mail were thrown from the car. One was found lying alongside the track. The rifled car had been "made up" at the Union Pacific transfer station on Twenty-first street. The pouches were thrown out between Fifteenth and Sixteenth streets, only a few blocks away.

Crime Is Discovered. The robbers had hardly jumped from the train when their crime was discovered. Den C. Newberry, clerk in charge of the mail crew, was in a "dead" car at the time of the robbery. The side door was open and another clerk was looking out. When the train was only two or three hundred yards from Union Pacific transfer, the clerk called to Newberry:

"Look! There's a registered pouch." Newberry hurried to the door and looked back along the rail. He could see a dark object but could not tell what it was.

"It was just about where the train stops for the crossing near Indian creek," said Newberry, in telling of the affair. "I was not sure that the clerk was right, but I ran forward toward the registered mail car, six or seven cars ahead. On way I picked up other clerks, who dropped their work and followed.

Chain Holds Door. When we reached the registered car, we tried the door. It opened a bit and then stuck. The chain on the inside was fastened and the door could not be opened. Then we knew that something was wrong.

"It was just about where the train stops for the crossing near Indian creek," said Newberry, in telling of the affair. "I was not sure that the clerk was right, but I ran forward toward the registered mail car, six or seven cars ahead. On way I picked up other clerks, who dropped their work and followed.

Alarm Is Given. When Newberry sent the alarm to the police, Captain Shaffer of the Council Bluffs station responded. In a few minutes, Superintendent Worley of the transfer mail station and Postoffice Inspector Glenn of Council Bluffs appeared. Later they were joined by Inspector Coble of Omaha, Sumner Knox of the Department of Justice bureau of investigation and other federal agents.

Investigation quickly led to the discovery of the one sack left by the robbers, and to the finding of evidence which made it possible to start the tracing of the automobile in which the loot was hauled away.

Interest in Education. Boston, Nov. 14.—Governor Coolidge told members of the Massachusetts Teachers' association that in his public career he had striven always to stimulate interest in education by getting the public to make a richer investment in it.

"If you want an interest in any project," he said, "get someone to make an investment in it and then their interest always follows their investment."

Fire Damages Home. Beatrice, Neb., Nov. 14.—(Special.)—The home of S. A. Seymour on East Lincoln street was damaged by fire. The fire was caused by a defective flue. The loss is covered by insurance.