

OLD SYSTEM GONE; BANKING IMPROVED

No Longer Lending and Investing of Public Funds for Private Gain.

BRANCH BANKS DISAPPEAR.

UP TO THIS TIME FORTY PRIVATE BANKS HAVE ASKED THAT THEY BE EXAMINED PRIOR TO DECEMBER 1.

Indianapolis, Ind., Aug. 31.—Indiana is now entirely without branch banks, according to announcements that come from the state auditor's office. Several weeks ago Auditor Billheimer ordered all the state and private branch banks closed pursuant to an opinion by Attorney General James Bingham to the effect that they were without lawful existence.

For several days following the order anonymous letters were received at the office telling of banks that were in operation "on the sly," but the auditor hunted down the banks and forced them to close. A total of eight branch banks closed their doors, the last being the branch bank operated by the People's State bank at Brownstown.

This action was taken under a law enacted by the recent legislature which the Democratic politicians and editors delighted to criticize. This law has speedily enabled the auditor to rid the state of a dangerous and very undesirable class of banks where the people's money was not always safe.

"System" Has Short Life.

It will be only a short time until the complete passing of the old system of lending and investing public funds for the benefit of the officials will be witnessed. It will be a great day for the Republican party whose representatives took the initiative for the purification of public offices.

Almost from the earliest history of the state officials entrusted with public funds have invested them in their own behalf. The result of long years of untrammelled growth was that the "system" was deeply imbedded in the political side of public life.

The hope of obtaining this unfair reward caused many good men to enter politics and do degrading things. Men became willing law violators just for the sake of reaping a reward that did not belong to them.

As bad as the "system" was its votaries were numerous and powerful. When the Republican party took a definite stand against them in its platform a great many of them went from one end of the state to the other. That was the beginning of the end of the system, however, for in spite of the efforts of the Democrats the Republicans passed the public depositories law, under which the public and not the officials will receive the investment of all public money.

A State Financial Board.

The depositories law will become effective Dec. 15. On that day the governor, auditor and treasurer of state will meet in the auditor's office to organize the state board of finances, which shall have charge of finding depositories for the state's money. The city, county and township boards of finance will be formed at the same time, as the new system is to supplant the old in every case.

The opponents of the new plan predicted during the recent session of the legislature that bankers would refuse to handle the public money, but the indications are that there will be strong competition for it.

There is no means now of estimating how much revenue the various forms of government will reap, but in long-time deposits 3 per cent interest will be received; in other deposits, 2 per cent.

The amount is sure to be sufficient so far as the state's funds here are concerned, to pay the expenses of many departments.

Private Banks Helped.

In order that private banks may become public depositories John C. Billheimer, auditor of state, is sending letters to all the banks in the state, telling them that they may be examined in advance of Dec. 1. The letter is as follows:

"To the Private Banks of Indiana: It has been decided by the state board of finance that no bank will be accepted under the public depository law of 1907 except such as have been shown by recent examination to be solvent and in good condition. The effect of this decision is that private banks desiring to accept the benefit of the depository law must be examined by me through the bank department before they can do so. Under the law of 1907 governing private banks the examinations of such banks will not be commenced until Dec. 1, at the same time the depository law becomes effective.

"As a matter of convenience to any private bank desiring to act under the depository law I will arrange to examine it in advance on receipt of a request therefor, and an agreement to pay the statutory fee for examination. In order to prevent a rush in December, I suggest that such requests be sent to me early."

Auditor Billheimer says that up to date forty private banks have asked that they be examined before Dec. 1. The belief is growing that this new piece of Republican legislation will not only do away with a parasitic system, but will give the public more assurance that its money is handled safely.

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PALLADIUM WANT ADS PAY.

UNTIMELY MESSAGES.

A Bit of Business Enterprise That Was Not Appreciated.

A story of the delightfully effective turning of the human worm comes from the Chicago Record-Herald. For several weeks Raymond had been the only tenant of his house. Mrs. Raymond and the children were waiting in the south for the weather to settle. Late one evening, when Raymond was in his bathtub, he heard somebody ringing the front door bell.

He decided not to pay any attention to it. The person who was doing the ringing would presently get the idea that nobody was at home and go away.

But the ringing continued. Raymond went on scrubbing his back with the long handled brush and rubbing soap over himself and hoping that the individual who was ringing the bell might be good enough to quit before the battery was exhausted or the wires were worn out. At last, when he could stand it no longer, he got out of the water, put on a bath robe and went to the front window, from which he was able to see who was at the door.

He beheld a telegraph messenger and at once began to feel queer in the region of the heart. Something had happened to his wife or one of the children.

"Be down in a minute!" he called to the boy, and he was as good as his word. He did not wait to put on any more clothes. He even forgot that he was barefooted.

When he had opened the door the boy handed him what looked like a telegram, but was, in fact, only a clever imitation of one. He tore open the envelope and read this message:

Dear Sir—Have you examined our ten dollar overcoat? If not, you should do so at once. They will interest you. DASHINGTON. Clothier and Haberdasher.

The boy, who wore a uniform like that of a telegraph messenger, departed while Raymond was reading the advertisement, and thus probably saved himself from being personally assaulted.

Raymond was angry. He threw the piece of paper on the floor and stamped his heel on it; but, being barefooted, he hurt his heel more than he did the advertisement. This did not improve his temper.

His anger increased as the moments passed. When he went to bed he was in a fighting mood. He wondered if it might not be possible to prosecute a man who counterfeited telegraph blanks for the purpose of deceiving people. He tossed about, nursing his anger against Dashington, and vowing that he would go naked through the streets rather than buy so much as a necktie at the Dashington store. Finally, at about 2 o'clock in the morning, a happy thought struck him.

He hopped out of bed, went to the telephone, found Dashington's house number and called for it. Reasonably soon somebody sleepily asked what was wanted.

"Is this Mr. Dashington's residence?"

"Yes."

"I should like to speak to him."

"He can't be disturbed at this time of night. Call in the morning."

"No; I must speak to him now."

"Won't you give me your message?"

"No; I must speak to him personally."

"But do you realize what time it is?"

"Yes, but I am very anxious to speak to him at once. Please call him to the telephone at once."

After a long time another sleepy voice was heard.

"Hello! Is this Dashington?" asked Raymond.

"Yes."

"Well, I just wanted to tell you that I got your telegram late this evening, and I don't think I care to look at any of those ten dollar overcoats. I thought you'd be anxious to know whether the messenger succeeded in finding me, so I—"

There were jumbled chunks of language mixed with sounds indicating that the instrument at the other end was being subjected to harsh usage, and then silence. After this Raymond went back to peaceful sleep and pleasant dreams.—Youth's Companion.

Marching Geese.

Norfolk geese were driven up to London in thousands without losing condition. It paid better before the days of railways to let the geese transport themselves. The largest drove mentioned was one of 9,000, which went from Suffolk, through Chelmsford and on to London. They took their journey easily, marching ten miles a day. The ordinary day's march of the German army is thirteen miles, only three miles better than the geese. When Lord Oxford bet the Marquis of Queensberry that a drove of Suffolk geese would beat an equal number of turkeys in a walk to London the geese won by forty-eight hours.—Cornish's "Animal Artists."

The Exception.

"Durn you and your old grocery!" shouted a man who backed up against the fresh paint.

"Didn't you see that sign, 'Fresh Paint'?" asked the grocer.

"Of course I did, but I've seen so many signs hung out here announcing something fresh that wasn't that I didn't believe it."—Indianapolis Journal.

A Stylist.

Uncle—Here, my boy, are a couple of chocolate cigars. But where are you going with them? Little Johnny—Why, I am going to eat them in the smoking room.—Megendorfer Blatter.

It is a dangerous thing to dig pits for other folks.—French Proverb.

"An ostrich egg," said the sailor, "costs ten cents in South Africa. It's equal to about two dozen chicken eggs and lasts close on to a week."

"Out there you open your ostrich egg by makin' a small hole in the point. You shake out as much contents as you need, and then you plug up the opening with a cork and stand the egg away in a refrigerator till it's needed again."

"Plugged carefully, an ostrich egg will supply a week's breakfast one-lettes without goin' bad."

KING EDWARD "PUTS HOUSE IN ORDER"

Ruler of England Has Entirely Reorganized the Royal Household.

ADOPTS BUSINESS METHOD.

LORD MAYOR OF DUBLIN RECEIVES ONLY SMALL PAY—SLAUGHTER OF GROUSE BY THE ARISTOCRATS.

(By Richard Abercorn.)

London, Aug. 31.—King Edward has now "set his house in order." That is to say he has completed the reorganization of his household, which was a very necessary process when he came to the throne. Since then he has had the expenses reduced by a large sum, pruned the personnel of many useless functionaries, and set the whole thing on a business footing.

The reforms have been carried out by Lord Farquhar, who has held the position of Master of the Household from the beginning of King Edward's reign, and is now retiring because the task he was appointed to carry out is finished. With his unerring instinct for the "right man for the job," King Edward selected Lord Farquhar as the Hercules who was to cleanse the Augean stables and the selection has proved the right one. Lord Farquhar has shown real genius in making the King's Household an efficient and economical machine.

Lord Farquhar came to the task with a business training for he had been a banker. He is a lifelong friend of King Edward, and the two have been neighbors in Norfolk for many years. Lord Farquhar's place, Castle Rising, being a few miles from Sandringham.

The knowledge that the Lord Mayor of Dublin receives \$1,500, the pay of an infantry captain, during his year of office was imparted to the house of commons in reply to an interrogation. This stipend dates from the time of Charles II., but no one seems to know why it was ever paid to the Lord Mayor of Dublin. The present Lord Mayor is Joseph Nannetti, M. P., who is a compositor and never was a military man.

War Minister Haldane has explained to the Commons that Mr. Nannetti is not counted as an efficient officer in the army list. He draws his captain's pay as an absolute sinecure.

Analogous with his phantom captaincy is the ex officio appointment of the Lord Mayor of Cork as admiral of the Port of Queenstown. His naval duties are confined to the picturesque annual ceremony of throwing a silver dart into the sea to define the limits of his command.

Great slaughter of grouse, as usual in the month of August has been done by aristocratic sportsmen on the moors of Scotland and in the North of England. In the big battues that are organized for the grouse shooting season record numbers of brace have been shot by the shooting experts.

If there were a world's championship in grouse shooting Lord Walsingham would be the proud holder. His record in a single-handed shoot is 1,070 birds shot in fifteen hours. On another occasion he fired 1,100 cartridges and accounted for 842 birds.

Lord Walsingham has a fine game preserve at Merton Hall, in Norfolk, which is the traditional scene of the "Babes in the Wood" nursery tale, and the ghosts of the children are said to haunt the neighborhood.

Baronets, although the lowest rank of the British nobility, are notoriously the proudest and most snobbish. A delightful instance of this pride of title has been given by Sir Spencer Pocklington Marjony-Wilson, Bart., who strongly objects to being addressed in correspondence as "Dear Sir," and insists that he should be addressed as "Sir Baronet."

He has carried his protest so far as to have printed a notice which he sends with his letters returned to all who write to him as "Dear Sir." This precious document reads as follows:

"There is a strong feeling among baronets that the expression 'Dear Sir,' which is constantly used in commencing a letter nowadays by and to upper servants, clerks in small offices and many other persons who are much below the social status of a baronet, is not only incorrect and incongruous, but is also very discourteous when used to members of this Ancient and Hereditary Degree. I will therefore ask you in future to kindly commence your letters to me 'Sir Baronet' instead of 'Dear Sir.'"

Beyond being the eleventh holder of the baronetcy which was created in 1690, Sir Spencer Marjony-Wilson is quite undistinguished. But he has just sprung into fame through the publication of his exquisitely snobbish protest against "Dear Sir."

The atmosphere of shabby clothes and "labor hats" seems to have crept into the house of lords. For years and years past no member of the upper house has dreamed of appearing in the lobby in anything but a silk hat, and the majority of the peers have always worn either a frock coat, however antiquated, or a black morning coat.

To the horror of the cloakroom attendants the Earl of Mayo marched in the other day wearing a straw hat and a blue serge suit.

The attendants, who are even more conservative than the Tory peers themselves, received an even greater shock the next day when Lord St. Aldwyn appeared in a light check tweed suit, which could only be described as "loud."

Lord Courtney is another peer who had defied tradition by wearing extremely light "fancy" sporting waistcoats. The Marquis of Clanricarde wears the seediest old frock coat and hat of any one in the house. The coat dates back to early Victorian days.

BRILLIANT OSTENDE. Belgium Has the World's Most Famous Bathing Beach.

Two-thirds of the people go to Ostende, the Belgian beach, to gamble, but the remaining third is so large that the beach, in spite of splendid size, is always covered with the portable bath-houses, the mushroom and coffin shaped chairs. Even at night the chairs will be there, for with the lights from the buildings and the lighthouse it is almost turned into day. This lighthouse is quite a curiosity. It dates back to 1771, and now in its rebuilt and modernized state it throws a gleam over the country for forty-five miles round.

We are fond of referring to Broadway, New York city, as an especially cosmopolitan street; but, if you will permit the expression, it is not in any way "in it" with the promenade at Ostende. All countries are represented, and every representative is in his Sunday best. On a sunny afternoon in the season the boulevards of Paris are not more brilliant than this far famed avenue.

Here the German officer is not in uniform, but in the full glory of his spotless white flannels, his many colored wide silk belt and his imitation Panama hat. And as he passes a group of attractive ladies his waxed mustache will grow stiffer in its upward twirl, and his walking stick will cut the air even more jauntily than before. If his monocle be especially cleverly handled and his face show an unusual number of the much coveted silver scars, he may be rewarded with a murmur of "Reizende Kerel."

The tall, black bearded Russian will walk somberly along and show no emotion or interest in anything, but you may be sure that very little will escape his notice, and at the casino when the play is high you will always find him in close attendance.—Charles F. Peters in Bohemian Magazine.

THE INFINITE.

Beyond the Visible the Invisible, Beyond the Invisible the Unknown.

In "Victor Hugo's Intellectual Auto-biography" the great Frenchman writes as follows of the infinite: "I am asking what the spaces of the universe: 'The locomotive travels fifteen leagues an hour. The hurricane travels sixty leagues an hour. The cannon ball travels 700 leagues an hour. The locomotive drags; the hurricane limps; the cannon ball is a tortoise. Let us beset it with a ray of light. This is a mount 4,000 times swifter than the cannon ball, 4,200,000 times swifter than the hurricane and 17,000,000 times swifter than the locomotive. It makes, as you know, 70,000 leagues a second."

"Start. Light launches you from the earth to the sun in eight minutes, from the sun to Oceanus in four hours, from Oceanus to Centaurus in three years and eight months, from Centaurus to the pole star in twenty-eight years, from the pole star to the Milky way in 16,800 years, from the Milky way to the nebula of Canes Venatici in 5,000,000 years—you have not yet taken a step."

"What, then, is there back of all this? Nothing, say you? Nothing? What! I, a woman of the earth, am possessed of more intelligence, and this immensity is without one? Oh, pardon us, Abyss of Infinity!"

Effects of Radium.

Many precious stones show a remarkable change of color in the presence of radium. In late German experiments a colorless diamond from Borneo became pale yellow after an exposure of eight days to impure radium bromide and deeper yellow in eight days more and was not when restored to its original colorlessness by heating to redness. The light blue of a sapphire turned to green in two hours, then to yellow, reddish yellow and after fourteen days to yellowish brown. The color disappeared on heating, a light yellow invariably reappearing, however, when the stone became cold. The rays did not affect the color of the amethyst, ruby, blue topaz or chrysoberyl, but a tourmaline with a green end became green at any other point on which the rays acted.

HAIR GOODS AND DRESSING.—Switches, puffs and curls made to order from combings. 44 Colonial building. Phone 1002. 1-tf

NOTICE.—Just arrived, repellent cloth, 54 inch goods, used for dresses, skirts, suits, coats, also for outdoor garments for rainy weather; in black, blue, green and brown, \$1.00 per yard; we also have the largest comfort on the market, 90 inches long, white cotton filler, no shoddy; weight 8 lbs. good quality of cloth, at \$2.50. Also cotton and all-wool Blankets, Lace Curtains, Mattings, Druggists, Rockers, Morris Chairs and Watches. Credit given to responsible parties. J. Glaser & Co., 233 S. 5th. Open every evening. Bell Phone 393 W. 20-tf

DYEING AND CLEANING.

DYEING, Cleaning, Pressing, Goods called for and delivered. Twentieth Century Dye Works. Robt & Hill, Prop's., 1011 Main st. FIRE INSURANCE

WANTED.—For Fire Insurance in good reliable companies call on the Richmond Insurance Agency, 11 South 7th street. Tel. 41. City and Country Solicitors wanted. 6-tf

IREDELL & FERGUSON, Insurance, Phone 628. No. 4 North 9th street, Richmond, Ind. 30-1m

CLASSIFIED ADVERTISEMENTS ONE-HALF CENT PER WORD

7 INSERTIONS FOR THE PRICE OF 5

For Rent, For Sale, Help Wanted, Lost, Etc., and all classified ads. pertaining to business, one-half cent a word. "Found" and "Situation Wanted" are Free.

All Classified Advertisements appear in both the evening edition of the Palladium and Sun-Telegram and the Morning Mail Edition without extra charge.

WANTED.

WANTED—Two or three furnished rooms centrally located. References exchanged. Address "C" care this office. 31-3t

WANTED—Wardrobe at Aldine block, 3rd floor, rooms 20 and 22. 31-2t

WANTED—Young men to learn telegraphy; rates reasonable; positions guaranteed; particulars free. Eastern Indiana School of Telegraphy, Rooms 34-36 Kelly-Hutchinson block. 31-7t

WANTED—A white or colored woman or girl who understands cooking. Apply at once at Caldwell Hotel, Cambridge City, Ind. 31-3t

WANTED—Want to rent cottage, half house or flat, or 3 rooms, in first class condition, central location, 2 in family, very careful, prompt paying and permanent. Rent not to exceed \$15. Address over No. 34 N. 7th St. 31-2t

WANTED—You to know the Cottage Hotel, 25 S. 7th St., is a good place to get your Sunday dinner. 31-2t

WANTED—Gentlemen roomers at 325 South 8th street. 30-7t

WANTED—To do your upholstery. Herfurth & Son, 18 S. 6th st., phone 1717. 29-1mo

WANTED—To rent farm, stock or grain rent; address Fred E. Bond, Route 7, Richmond, Ind. 29-7t

WANTED—Party to invest in real estate netting eight per cent. New phone 40 or 1116. 29-7t

WANTED—Girl for housework in family of two; 100 N. 13th street. 29-7t

WANTED—To buy all kinds of furniture and carpets. Antique Furniture Co., corner room, 4th and Main Sts. Phone 472. 28-7t

WANTED—To repair your bicycles, work guaranteed. Elmer Smith, 426 Main street. 28-7t

WANTED—A girl to do general housework at 131 South 15th street. 27-tf

WANTED—To do family sewing; prices reasonable; inquire at 116 Richmond Avenue. 27-7t

WANTED—To loan on first mortgage. We have the money. Ball & Peltz, Insurance and Real Estate, 8 and 10 N. 7th street. 27-7t

WANTED—To rent small farm near Richmond. Cash rent. Address W., care Palladium. 26-7t

WANTED—Parties having \$1,000 to \$3,000 to invest. I can net you eight per cent. "R" care Palladium. 26-7t

WANTED—Your carpets, rugs and upholstery to clean; Richmond House Cleaning Co. Phones, Home, 816; Bell 395R. 24-1mo

WANTED—You to bring your horses to Taube Bros' sale barn, 124-126 N. 6th. Horses bought and sold. J130tf

WANTED—To do all kinds of repair work. Standard Manufacturing Co., Cor. 11th and N. E St. 20-tf

WANTED—You to know Whisler the roof man paints and repairs your leaky roof's and guarantees to make them tight or no pay. 1026 Main St. Phone 773. 20-tf

WANTED—Men to learn barber trade, few weeks completes, 60 chairs continually busy, licensed instructors, tools given, diplomas granted, wages Saturdays, positions.

waiting, wonderful demand for graduates. Write for catalogue, Moler Barber College, Chicago, Ill. 1-tf

WANTED—To nickle plate your stoves and other articles, first class work guaranteed; Brown & Darnell, 1022 Main street. 1-3t

WANTED—A home in respectable family by a girl 13 years old to work for board and go to school; call or address 1126 Sheridan street, Fairview. 1-tf

WANTED—A place as housekeeper by a widow. Can give reference if desired. Call or address 1126 Sheridan St., Fairview. 1-tf

FOR SALE.

Richmond property a specialty. Porterfield, Kelly Block, Phone 329. 1-tf

FOR SALE—A Challenge washing machine; call 227 South 12th street. 1-2t

FOR SALE—Public Sale Household Goods, next Thursday (Sept. 5) morning, at 9 o'clock and afternoon at one o'clock at 212 N. 16th street. 1-4t

FOR SALE—Two good rubber tired buggies, cheap, good as new; call at 1114 North G street. 1-1t

FOR SALE—Second-hand bicycles, cheap, at Brown & Darnell's, 1022 Main street. 1-3t

FOR SALE—Good, gentle, family horse with buggy and harness, at 212 N. 16th street. 1-1t

FOR SALE—All kinds antique and second hand furniture, corner room 4th and Main streets. 28-7t

FOR SALE—New and second hand wheels at bargains. Elmer Smith, 426 Main St. 28-7t

FOR STLE—English go-cart, new; call 418 N. 21st st. 28-7t

FOR SALE—New six room house cheap for cash. "K" care Palladium. 26-7t

FOR SALE—New house cheap to party having \$300 to \$500. "E" care Palladium. 26-7t

FOR SALE—Good 8 room house, large barn, No. 108 North 20th street. See E. F. Hatt at Dickinson Trust Co. 25-tf

FOR SALE—Cheap, buggies, phaetons, surreys, spring wagons; call at 317 North A street. William Shendler. 25-tf

FOR SALE—Antique, new and second hand furniture, Antique Furniture Co., corner room 4th and Main. 24-7t

FOR SALE—Good residence property in good condition; well improved; nice location, near street car line; for sale to close up estate. N. C. Converse, rooms 20-21 Colonial Bldg., phones 81 and 1,554. 20-tf

FOR SALE OR RENT—Good farms, city properties, also best accident and health insurance. W. M. Penny, room 16 I. O. O. F. Bldg., phone 1589. 20-tf

Everybody buys property from Woodhurst, 918 Main St. Telephone 491. June 5-tf

FOR SALE—Improved farms of all kinds, within a radius of 15 miles of Richmond at prices from \$40 to \$400 per acre. J. E. Moore, over 6 North Seventh street, Richmond, Ind. 8-tf

FOR SALE—Modern residence, eight rooms, every convenience, hot and cold water, electric light, hardwood floors. Phone 736. 20-tf

For a Little Cash.

And easy payments per mo. Can sell a 2 room house for \$500; a 5 room house for \$550; a 7 room house for \$1,300; a 5 room house for \$1,200; want cash to loan on good titles; have cash to loan on good titles. S. K. Morgan.

MONUMENTS

And Markers. Hattaway's, 12 N. 6th street. 31-