

# THE RICHMOND PALLADIUM AND SUN-TELEGRAM.

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## THE VALUE OF SAVING.

The current issue of the Saturday Evening Post contains an article of great interest to all who are interested in saving and especially to those who are anxious that their children shall realize early the advantages that accrue to those who have the good sense to start and maintain a savings account. The article in the Post deals with school savings banks for children, and a part of the article follows.

The original plan of the school savingsbank, as introduced by Mr. Thiry, has remained practically unchanged. By its provisions every school teacher whose class adopts the system becomes officially a "bank," and is so designated. The bank, however, is conducted under the supervision of the principal of the school. The teacher acts as first cashier. The deposits are received every Monday morning just before the week's routine begins. The teacher calls the roll, and if the boy or girl has money to deposit, from one cent up, he or she says "Yes," and hands it over to the teacher, who makes a note of the amount alongside the child's name. This money, when collected, is placed in an envelope, which is sealed and signed by the teacher, who writes the amount outside. Then it is sent to the principal, who is not permitted to open the envelope. When all the envelopes from the various classes have reached him he sends them to a savings bank for deposit in the name of the school. Accompanying the envelope on every fourth Monday, is a detailed list, giving the name of the pupil and the amount deposited by him each week. This list goes to the bank and the child's name then goes on the books of the institution. If the child so desires he can have a book regularly made out in his name and he can draw the interest.

The pupil can draw out money after he has deposited \$3, but only with a check signed by the parents or by the principal. Many precautions are taken to prevent the misuse of the money. If it is known, for example, that the mother of the depositor is addicted to the use of liquor her signature will not be honored on a check.

Every child gets a school deposit book as soon as he begins his deposit. In this book is written the amount of every weekly deposit. This, therefore, is the record of savings for the child in case he does not have a book at the regular savings-bank. On the back of the school deposit-book are the following regulations, the book here quoted from being that of the Long Island school No. 4, where the system was first introduced:

"Deposits will be received every Monday only, at the morning session, by the teachers of each class. The amount will be delivered to the principal, who will deposit it the same day in the Long Island City Savings Bank in the name of each depositor."

"One cent or upward can be received by the teacher. When a pupil has a deposit of one dollar or more, a bank-book will be given free of charge, from the bank. Deposits cannot be withdrawn until amount reaches \$3, and then only on the second Monday of each month, except in cases of sickness or removal from the city; but if the deposit should be withdrawn and the amount has been less than \$3, the bank will charge ten cents for the bank book."

"Deposits of \$3 or over will bear interest."

"The bank books of the pupils are kept by the principals as long as they attend school. If they want to leave the school, or at vacation, the book will be given to them, and they can withdraw their money, but they will require the presence of their father or mother, and the signature of the principal. During the summer vacation of the school, deposits may be made or money withdrawn from the bank directly, the cashier acting during that time for the teacher; but if the applicant is unknown to the cashier he must be identified before receiving the money."

Some idea of the extent of the school savings-bank savings may be obtained when it is stated that at the Long Island City school where the system was first introduced the average amount collected every Monday morning is \$125.

The statistics which are collected each year by Mr. Thiry show, according to the latest reports, that there are now 177,000 depositors. The largest number of banks in any one community is in Pittsburgh, Pennsylvania, where there are one thousand. This means that one thousand classes are saving money.

Careful study of this savings plan for children, which has been proved a success, convinces us that it would be a good thing for the schools of Richmond. The system was first started in 1885, and now extends to 1,008 schools located in 113 different cities of the United States and Canada. And since 1885, over \$15,000,000 has been saved by school children. The particular feature of this plan that appeals

to us is the responsibility that it develops in children. Too many of us grow up without knowing the value of a dollar and rue that lack of knowledge later on in life when that almost inevitable time comes when we need money and need it badly. The man or woman who has become accustomed to putting aside a certain amount from their earnings and depositing it to draw interest and accumulate, knows the value of a dollar and by foresight escapes the pinches that many others suffer. The average child receives a dime or a quarter and immediately begins to devise ways and means to spend it. And generally the money goes for something like candy and other useless things for a child. How much better it would be for the child who receives a dime or a quarter to feel that a certain part of that sum must be put away in the school savings bank. Right at the start of that child's life, it is encouraged to save money, not as a miser does, but as the average saving man does, by putting aside a certain part of what is received. And that start made in early childhood, will stick to it throughout life.

New York dispatches state that as a result of the advance in wheat, bread will cost more than five cents a loaf. Are we, after all, then, to consider the American farmer, who raises the wheat, in no better light than that arch-monopolist, John D. Rockefeller?

The Southwestern Oil company, operating in Texas, a state from which all trusts have been exiled, has gone out of business, declaring that it can not compete with the Standard Oil company. What's the use?

Apropos of Mr. Trainor and that trifling \$20,000,000 loan from the Standard Oil company, we wonder if he crosses the street every time a Standard Oil official hovers in sight.

Possibly another reason Richmond does not experience a money stringency is because it is out of the frenzied finance district.

And now that Cassie is dead and gone they find she left a good-sized fortune. What a fool lawyer she must have had.

Money may not be tight on the local market, but we often feel that someone is squeezing our share too tightly.

## FORUM OF THE PEOPLE OPEN TO ALL.

### NEGROES FROM LANCASTER, KY.

Editor of the Palladium:—Permit me space in the columns of your paper to reply to an article which was published in the item of the 9th, in reference to two hundred negroes from Lancaster, Ky.

In this reply it is not my intention to be resentful, antagonistic or insulting, but to give the facts as they are. Having lived in Lancaster fifteen years being personally acquainted with each family from that town, I feel it my duty to make a statement in our defense. To show to you that Lancaster is represented in Richmond by creditable citizens, I quote them as follows, giving the time they have been here and also their employment. The writer, formerly of Lancaster, has been a resident of Richmond for seven years, during his residence here I have been employed by the Panhandle railroad company, Westcott Carriage company, and am now in the employ of the Petta Water Softening company. As to my industriousness, honesty and faithfulness, I refer you to any of these, Robert Robinson, resident of Richmond six years, and the entire time he has been in the employ of the Panhandle railroad company; Thomas Doty, resident of this city five years, has been in the employ of the Kramer Saw Mill Co., the entire time. Frazee Owens, resident of the city four years; for two years he was employed by Kramer Saw Mill company. Now in the employ of Adam H. Bartel and has been for two years; he also has two brothers in the employ of the Jones Hardware company. Samuel Schooler, resident of the city four years; he has been in the employ of the Panhandle railroad company the entire time. Nicolas Leavell, deceased, whose family is supported by two sons, one a stone mason, the other in the employ of M. C. Henley.

These are the families that have children in school. Five of these families have bought homes. Each family mentioned is in possession of recommendations from the most prominent and influential men of Lancaster, Ky.

We desire to state that not one of these families left that town on account of any outburst of racial feeling, for any of them would be welcome to return at any time. If the names quoted are not creditable citizens, I ask of the editor of the item to suggest a type of citizenship more creditable. It is very humiliating to these families to have it appear in print in such a manner as to impress the good citizens of Richmond that they are refugees. In concluding this article I desire to state that we feel grateful to the citizens of Richmond for their interest in us and we hope to be a blessing to this community instead of a curse.

BENJAMIN ROWE.

If taken patiently and persistently will relieve the most obstinate cases of indigestion, constipation, bad blood, bad liver no matter how long standing. That's what Hollister's Rocky Mountain Tea will do. 35 cents, Tea or Tablets. A. G. Luken & Co.

## BRIDE OF ALFRED GRAHAM MILES.



Miss Clover Boldt, daughter of Geo. C. Boldt, of the Waldorf Astoria, who recently became the bride of Alfred Graham Miles. In the medallion is a snapshot of Mrs. Miles taken as she was entering her carriage after the wedding.

## The Magazines.

### Help the Blind to See.

A writer in the New Idea Woman's Magazine for November gives an account of the great progress which has been made recently in the work which is being done for the blind. In the past the blind have been considered merely the objects of pity. Now this attitude has changed. More and more every year the blind are becoming self-supporting. Educators have proved that they may read and write and enjoy all the intellectual pursuits that are thereby opened up and still more recently have the economic pursuits, one after another, opened their doors to the blind. Sewing, typewriting, massaging and piano tuning are among the occupations in which the sightless may excel, and every opportunity for their pleasure and development is now given them. The photographs which accompany the article are unusually interesting, showing as they do, the blind children and grown people at work and at play.

### Italian Beggars.

As the natural beauties of Italy increase towards the South, so do the beggars. In numbers and persistence, says Julian Street in The Travel Magazine. The lame, the halt and the blind confront one everywhere in Naples; mothers exhibit the ailing of pitiable children, and strong, well children follow the foreigner about, begging for soldi. They stick like leeches to the traveler unaccustomed to the country's ways, sometimes even laying hands on him to call attention to their needs.

This nuisance is in no small degree due to the careless generosity of tourists who scatter coppers, to be struggled for by ragamuffins in the streets, or whose hearts are touched by pitiable spectacles.

It is, however, better to make a firm rule not to give. In the first place your money, when given to manifestly needy beggars, is often extorted from them by able-bodied loafers. Besides, if you give to one, you'll soon find a crowd after you. If you must give, give little. A soldo (equivalent of our cent) is sufficient.

Knowledge of methods of dismissing importuning beggars, touts and vendors, will be found useful on reaching Naples and other cities of the south.

The word "Niente" (nothing) spoken firmly, is the first to use. If this does not suffice, try what Baedeker describes as "a slight backward motion of the head, accompanied by a somewhat contemptuous expression."

"Va via!" (Italian for "Get out!") may also be found useful.

October Burr McIntosh Monthly.

The current number of the Burr McIntosh Monthly, now on all news stands, is one that will attract the attention of lovers of the beautiful in pictorial reproductions of an unusual nature. The engravings are of such superb character that they appear very much like photo-gravures. This issue contains reproductions from photographs of many celebrated people, with its usual fine selection of landscape views and an especially interesting article on Saskatchewan, the wonderful country to the north of us. In this issue also is shown the winning photographs in the recent contest for the most beautiful photograph of a child under six years of age.

Altogether the issue is one that will appeal to lovers of the beautiful.

Frances Hodgson Burnett Becomes Editor of the Children's Magazine.

Children the world over will rejoice

to hear that the author of one of their most favorite books—Little Lord Fauntleroy—is to edit a magazine for them.

The announcement has just been made that Frances Hodgson Burnett has accepted the editorship of the Children's Magazine, and that her son, Vivian, who was the original of her famous "Fauntleroy" has become part owner and manager of the publication.

The Children's Magazine which was founded by Katherine Newbold Birdsell, who is Mrs. Burnett's associate, is an illustrated monthly for young folks from three to thirteen, containing in addition to stories, humorous verse, fairy tales, etc., departments dealing with nature, gardening, "making things," little pieces of music, a club of home makers, a Humane Society, picture stories for smallest folk, and a host of other things delightful to youngsters.

Mrs. Burnett will contribute to practically every number.

### Human Bullets.

(By Tadayoshi Sakurai.)

"Human Bullets," as its title suggests, is a very unusual book. The original Japanese edition reached its 41st thousand within a year of its publication, and translations have been made into Russian, German and French. The Japanese Emperor endorsed the book by granting the author, Lieut. Sakurai, a special audience, an honor no other of his rank in the army has ever received. It is a soldier's story of Port Arthur, and recounts the author's experiences from the time when he started out from home as a lieutenant in the Japanese army until he was wounded and left for dead in a terrific attack on Port Arthur. Its value and interest lie in the series of very vivid impressions as they struck the mind of a subordinate figure of the campaign, who saw war and bloodshed for the first time. It is a wonderful revelation of the Japanese point of view in regard to patriotism, obedience, the hereafter, fellowship with those in subordinate position, and magnanimity toward captured enemies. The horror of butchery is curiously mingled with purpose and dignity of mind. The scenes are very graphic and present actual modern warfare with telling effect. The colored frontispiece was done by the author with his left hand after he had lost his right hand in the war, and is therefore doubly interesting. Count Okuma furnishes an introduction. The book is translated from the Japanese by Masujiro Honda and edited by Miss Alice M. Bacon, author of "Japanese Girls and Women." Houghton, Mifflin & Co. have given the present edition a very attractive page setting and a striking cover stamped with Japanese decorations.

## REDUCE OPIUM EXPORT

### British Government Consents To Chinese Demand.

London, Oct. 12.—The British government has consented on demand of the Chinese government to reduce the export of opium from India to China to the extent of one-tenth annually up to the year 1910, providing the Chinese government decreases the production at the same time in China, and to continue the arrangement after that date. The British have agreed to assent to an increase in the duty imposed by China on foreign opium, provided the tax on the foreign article shall not exceed the tax levied on the native opium.

## LAKE VESSEL LOST; TWENTY-ONE PERISH

The New Steamer Cypress  
Wrecked Thirty Miles from  
Grand Marais, Mich.

ONLY ONE ESCAPES DEATH.

SECOND MATE WASHED ASHORE  
AT DEER PARK, LASHED TO A  
LIFE RAFT AND BARELY ALIVE  
—BEACH BEING PATROLLED.

Sault Ste. Marie, Mich., Oct. 12.—The steel steamer Cypress, owned by the Lackawanna Transportation Company, and on her second trip down the lakes with a cargo of ore, was wrecked last night in Lake Superior, off Deer Park, thirty miles from Grand Marais, and all of the crew of twenty-two, excepting the second mate were lost. He was washed ashore near Deer Park, lashed to a life-raft and barely alive. He was in a critical condition and was able to tell only that the steamer was the Cypress and that he was the sole survivor. He suffered terribly from exposure and battering of the waves.

Two bodies, those of the first mate and watchman, were also washed ashore at Deer Park.

The Cypress was a new boat, 440 feet long, with a capacity of 7,400 tons. She had made only one trip to the head of the lakes, and was bound down on her second trip. It is believed here that the machinery of the Cypress must have met with an accident, as the northwest storm last night was not severe enough to wreck such a strong vessel. A careful patrol of the beach is being made by the life-saving crew in the search for bodies.

The captain of the Cypress was F. B. Huyck, of Sheridan, N. Y. The first mate was John Smith, of Cleveland.

## Monday Evening It starts.

Get ready.

## Pilgrim Bros.

5th and Main, Richmond, Ind.

# Money for Coal

Our expected visitor has come, and announced that "COAL" weather is not far off, and warns us to be prepared for it when it comes.

If you have not already laid in your supply of coal you no doubt want to do so at once. It may be that this sudden emergency has found you short of money, and you don't like to ask for credit, but want to pay cash, which is far better for you to do. We loan money in any amount from \$5.00 to \$200, on household goods, pianos, fixtures, horses and vehicles.

You can repay your loan in small weekly, monthly or quarterly installments so as to suit your income.

## LET US BE YOUR ONLY CREDITOR

\$ .60 a week pays off a loan of \$ 25.00 in 50 weeks.  
\$1.20 a week pays off a loan of \$ 50.00 in 50 weeks.  
\$2.40 a week pays off a loan of \$100.00 in 50 weeks.

Other amounts in same proportion.

Come to us to get the money to buy your COAL, CLOTHING, and all your necessary winter supplies, and only owe at one place where your payments will be smaller than they would be with any one concern which would extend you credit.

In this way you will not always be short of money as you would be by having several places to pay.

Come in and talk it over with us and learn our methods, and you will be convinced of the advantages we offer you.

## ALL BUSINESS STRICTLY CONFIDENTIAL

If you can not call, fill out the following blank and mail to us and we will send our representative to call on you.

Your name .....

Wife's name .....

Address St. and No. ....

Amount wanted .....

Kind of security you have .....

LOANS MADE IN CENTERVILLE, GERMANTOWN, CAMBRIDGE CITY, DUBLIN, EATON, WEST ALEXANDRIA, NEW PARIS.

# RICHMOND LOAN CO.

Established 1895. Home Phone 445.

Room 8, Colonial Building.

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Wedding Bells are ringing.

"We Have the Rings."

18 and 22 karat. No such assortment is offered except in large cities.

Jenkins & Co., Jewelers.

Palladium Want Ads Go Into All Homes.

..... We Are in the Business to Fit Feet .....

# Feltman's New Fall and Winter Styles Are Here

There are all sorts of Shoes about town—some people are glad to be in their shoes, while others are dissatisfied and wish they had never seen them. The more you investigate, the more you'll appreciate the supremacy of our kind of shoes. For perfection in fit, durability, style and individuality, at modern prices, our shoes acknowledge no superiors in all "Shoedom." Every leather and improvement in the making of Shoes is at your service here, and with this combination of shoe virtues we ask for your consideration.



## Men's Shoes

Feltman's Tramp Last, strictly the shoe for Men are priced from ..... \$2.50 to \$4.

Feltman's "Special" Shoes for Men, over 1,200 pairs sold the last 6 months, price ..... \$2.50

Crawford Shoes for Men, all styles, sizes and leathers ..... \$4.00

The Jim Dumps Shoe, the nobbiest out, per pair ..... \$5.00

Work Shoes that wear, for all classes of work ..... \$2.00 to \$3.50

## Ladies' Shoes

The Bolton Shoe for Ladies, Hand turn and Hand welt soles ..... \$3 to \$3.50

The Cross Shoes, the strictly Ladies' Boot, all leathers and latest Fall styles for ..... \$3.50 to \$4.00

Honest Value Shoes for women, pat. tips, extension sole, for only ..... \$2.00

The Home of Good Shoes

Chas. H. Feltman

724 Main Street

