

THE RICHMOND PALLADIUM
AND SUN-TELEGRAM.

Published and owned by the PALLADIUM PRINTING CO. Issued 7 days each week, evenings and Sunday morning. Office—Corner North 9th and A streets. Home Phone 1121. Bell 21. RICHMOND, INDIANA.

Rudolph G. Leeds—Managing Editor. Charles M. Morgan—Business Manager. O. Owen Kuhn—News Editor.

SUBSCRIPTION TERMS.
In Richmond \$5.00 per year (in advance) or 10c per week.
MAIL SUBSCRIPTIONS

One year, in advance.....\$5.00
Six months, in advance.....2.50
One month, in advance.....1.25

Address changes as often as desired, both new and old addresses must be given.

Subscribers will please remit with order, which should be sent for a specified term; none will be entered until payment is received.

Entered at Richmond, Indiana, post-office as second class mail matter.

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of Ohio.

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AN AUTHORITY ON WILD CATS.

An authority on wild cat banking has attacked the writer of the editorial in regards to Wild Cat Banks as fostered by Mr. Bryan. In the face of his assertion that the question is one "which hard headed bankers are unable to answer, after a life time of experience," some indulgence ought to be given to the writer. But a pertinent question, it seems is how Mr. Swallows has accomplished what these same "hard headed bankers" have failed to accomplish. It is indeed true that conservative bankers have failed to see any benefit in the scheme of Mr. Bryan.

Mr. Swallow accuses the writer of being informed at sixth or seventh hand. To this we plead guilty; we were informed by Mr. Bryan. It seems that Mr. Bryan is an untrustworthy source. Mr. Bryan is responsible for the statement that the scheme would enable banks to give "an attractive rate," and intimated that the bank would be able to get depositors at a higher rate of interest than was customary. We took him at his word. As to the actual rate of interest, that makes no difference. We used 6 or 7 for the sake of illustration or 4 which is quite as dangerous if the corresponding ratio is kept. Six or seven was used as an illustration merely of what the "attractive rate" so lauded by Mr. Bryan, might lead to. If the statement is incorrect, there is abundant reason to believe that it was simply another case in which Mr. Bryan spoke without reading from his manuscript.

Does Mr. Swallow seriously think it would be impossible to get around the law which he quotes? (Sec. 13.) In case the bank is dishonest, what will prevent it? Not the law. The

law can easily be evaded. The men can lend to a speculative scheme with perfect ease. It has been done before under laws more stringent; it can be done again.

It is refreshing to be given the credit for knowing that national, state and other public moneys are already guaranteed. We are informed, however, that the bank must buy surety bonds to cover the maximum, not the minimum amount of deposit; however, that is, of course, a trifling difference which has escaped Mr. Swallow.

The writer is personally accused by Mr. Swallow of being a party to the iniquitous banking system in vogue, designed for the sole purpose of defrauding the widow and the orphan. What a terrible charge. To rob the small depositor? It may not be of general interest or even of interest to Mr. Swallow, but the writer is both an orphan and a small depositor.

To this end we have taken up Mr. Bryan's attempt to place a premium on dishonesty, the attempt to foster the wild cat bank on which Mr. Swallow seems to be an authority. And to that end we put forward the plan outlined by Mr. Taft for a postal savings bank, which gives the guarantee of the government to the small depositor. However, as Mr. Swallow finds no fault with our views on this subject we must conclude there is none to find. Mr. Swallow may be right in saying that the guarantee will come and be espoused by the republican party. We are sure that a guarantee is not bad per se. The difficulty is to attain this without encouraging evils which may in turn jeopardize the deposit and the guarantee. The guarantee if adopted by the republicans, will, we hope, be a better one than Mr. Bryan's and Mr. Swallow's.

If there be moral to this it would seem to be: "Take not the word of Bryan seriously." We still incline to a belief that the system proposed by Bryan is unfair to the honest bank. That it is dangerous and should not be adopted.

THE YELLOW PRESS.

The National Editorial Association was recently addressed on the subject of yellow journalism by John A. Stecher, the editor of Leslie's Weekly. It was plain talk, treating of what he considered their glaring faults: sensationalism and inaccuracy. Although he blamed the papers, he robbed his remarks of sting by laying the blame on the public.

"Claiming to be impartial, nothing is more one-sided than the ordinary newspaper story. The reporter gathers his facts in a hurry from the side he can most easily reach. If he can reach both sides he will take the one with the most sensational quality. He is not a judge dealing in equities, but only a reporter representing the ravenous appetite of a sensation seeking public—a public that has little time for newspapers that believe in the educational and uplifting."

The bad points of the modern newspaper story are brought about by the same causes which make the papers better than they have ever been. The causes are competition, the laws of supply and demand.

The "scoop" in the newspaper world is as much an affair of time and chance as it is of intelligence, but it is an active feature in competition. There is greater and more constant competition in the newspaper world than any other. The "scoop" is the parent of inaccuracy and it must necessarily be so. The laws of supply and demand are responsible for the tone of any newspaper. The circulation of the "yellow" newspaper will be the answer in any community as to the desire for thrilling and sensational stories.

The newspaper is not a philanthropic institution. All newspapers which are not tracts are printed for money. A paper must be good enough to sell or there will have to be a receiver appointed. The paper, according to the skill of its news editor, purveys the news which will please its clientele. All talk of raising the tone of the newspaper is foolishness. The news paper is the barometer of public morals.

THE KING AND THE CONGO.

The annexation of the Congo seems imminent. Both the Belgian senate and the king of the Belgians have reached an agreement. This closes a chapter of cruelty and scandal. The Congo is the property of the king—and we have the spectacle of his country imploring him to sell the territory to them so that atrocities might be stopped. The king of the Belgians has at last capitulated after having held out for a large annual allowance based on a life interest.

Practically, we have the assurance that the ruthless treatment of the natives will now cease. But there is a wider lesson to be observed. This marks the passing of the private possession of lands by monarchs. Time was when the king owned or parceled off to his nobles all the lands in return for military service. With the nationalization of the army the balance of power has fallen into the hands of the people. With the bal-

EVERYONE KNOWS
HE'S NOMINATED

List of Presidential Notifications Completed Last Night by Independents.

HEARST WAS ON HAND.

HISGEN REFERRED TO AS "TRUST BUSTER"—GRAVES NOT NOTIFIED LAST NIGHT BECAUSE OF CONTINUED POOR HEALTH.

New York, Sept. 1.—There was not room enough in the new club house of the Independence League to hold the large crowd that gathered last night for the dual purpose of being present at the notification of Thomas L. Hisgen, Independence Party candidate for president, and the housewarming of the club.

William R. Hearst and Mr. Hisgen entered the club house shortly after 9 o'clock, and were greeted by an outburst of applause.

Hisgen was enthusiastically referred to as "The Trust Buster," and "Our Next President." These titles brought forth more cheering.

Many inquiries were made for John Temple Graves, the party's candidate for vice president. It had been originally planned to have Mr. Hisgen and Mr. Graves notified at the same time but owing to the poor health of Mr. Graves, this plan was abandoned. Mr. Graves was not present last night; he is at Warm Sulphur Springs in Viginia.

When Mr. Hisgen's name was mentioned as the notification ceremony was about to take place there was renewed cheering.

Melvin G. Palliser, chairman of the meeting, then turned the proceedings over to Henry A. Powell, chairman of the notification committee.

Mr. Powell told Mr. Hisgen that he had been selected as the standard-bearer of the new party, and then Mr. Hisgen arose to accept the nomination. There was prolonged cheering and it was several minutes before the candidate could begin. Mr. Hisgen took a position in the center of two small rooms, where he could have a better light, and then read his address.

NEW BOOKS ADDED
TO THE LIBRARY

Selections From Fiction and Philosophy Chosen.

During the past year over two thousand books have been purchased and put in circulation at the Morrison-Reeves library. Books on general reference, biographies, histories, education, theology and religion, psychology, science political and social science have been secured. The complete list has been sent to the publishers to be put in the annual catalogue form. Some of the best known books that have been secured are:

Life of Alice Frame Palmer—By G. H. Palmer.

Life of Goethe—By Stelschonsky. Sixty Years of an Inventor's Life—By Jones.

A Guide for Pianola Players—By Kobbé.

Some of the latest books of fiction that have been secured are:

Mr. Crew's Career—Churchill.

Some How Good—DeMorgan.

Heart of a Child—Frankau.

Susan Clegg and a Man in the House—French.

Master of the Inn—Herrick.

The Girl, The Game, and Other College Stories—Williams.

Mother—Wister.

WHEN TRIFLES BECOME TROUBLES

If any person suspects that their kidneys are deranged they should take Foley's Kidney Remedy at once and not risk having Bright's disease or diabetes. Delay gives the disease a stronger foothold and you should not delay taking Foley's Kidney Remedy. A. G. Luken & Co.

THE RECOGNITION

Friend—Hello, Pat! I scarcely knew you with your whiskers off. Pat—The same wid me, me boy. I didn't know myself when I looked into the glass except by me voice. London Telegraph.

QUITE NATURAL.

"Well, how does it feel to have a niche in the Temple of Fame?"

"Quite natural," replied the now celebrated poet. "I've always lived in ball bedrooms."—Kansas City Journal.

"But," cried the hotel proprietor, "who's it for?"

"For my father."

"Nonsense. Your father is a total abstainer and has been, to my knowledge, for longer years than you've lived."

"Well, at all events, he sent me for it."

"What does he want it for?"

"To let you into a secret," said the boy, ashamed to tell the truth, "he's going fishing, and he wants the cork to use for a float."

THE PASSING OF WAR.

Down the dark future, through long generations. The passing sounds grow fainter and then cease. And like a bell, with solemn, sweet vibrations.

I hear once more the voice of Christ say, "Peace."

Peace, and no longer from its brazen portals.

The blast of war's great organ shakes the skies.

But beauty, as songs of the immortals.

The holy melodies of love arise.

—Henry Wadsworth Longfellow.

Dr. Lyon's
PERFECT
Tooth Powder

Cleanses, preserves and beautifies the teeth, and Purifies the breath. A superior dentifrice for people of refinement. Established in 1866 by J. W. Lyon, D.D.S.

Money-Making Ways of Using Want Ads

To Buy or Sell a Piano

Everybody enjoys music. A good Piano in a home is almost as essential as necessary furniture, because music is a tonic, and inspires good cheer and health. But new Pianos are expensive. There is a way to get one, tho, at a reasonable price. For various reasons both individuals and dealers are forced to sell Pianos at low prices. Whether you want to Buy or Sell a Piano, the easiest, cheapest way is to use a Want Ad in this paper. If you Sell this way you get a quick buyer—and get the best price. If you want to Buy you get in touch with a wide selection—at the most reasonable price. The whole transaction costs but a few cents. Simply insert your little ad under the heading "Musical Instruments," come to this office for your replies—and you are put in touch with bargains. Many times you can get what you want by merely running over the bargains listed. These examples will give you a suggestion—for your ad.

EXAMPLES

WANTED—TO BUY A GOOD UPRIGHT PIANO—\$150.00. Call—Case and Chase, Chickering or Steinway brand. Will pay cash and payments. Address J. K. SW.

FOR SALE—AT ONCE—MUST SACRIFICE
my new baby grand mahogany upright Chase Pianos
and League city, the best instruments
and arrangements
will be made to pay cash and balance in small
payments. Address L. M. SW., this office.

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Palladium and Sun-Telegram.. Great WANT AD. CONTEST

List of contestants growing daily. Great interest is being taken in this popular boy and girl contest.

Never in the history of a Palladium and Sun-Telegram contest has there been created so much interest, as the boys and girls of Richmond are taking in this great Want Ad. Contest. Entries are being made daily, and the enthusiasm manifested by the little contestants is something to be proud of. This contest is a teacher to every boy or girl who enters. It teaches them how to approach a person, it teaches them the art of studying human nature—in all, the boy or girl who is in this contest will gain a practicable and a business education, such as they could not learn in a school, college or any institution of learning in the country. Besides this learning, which they are bound to acquire, The Palladium will give ten handsome and beautiful prizes, one prize to each district. You can have your choice of either a Gold Watch or Ring; then we will allow a certain commission on each and every advertisement turned into this office, which will prove the earning ability of each and every contestant, at the same time giving a liberal reward for their efforts, whether they win the prize or not.

Even if some of the districts are not as profitable as the others there is still the same chance of winning a prize as in other districts, because a prize is given in every district. Any contestant may call at our office and receive blank pads on which to write all ads received. We also have had folders printed which the contestant may hand to the prospective advertiser as an introductory.

These prizes will be on display in two windows of one or more of the jewelry stores here in Richmond. Announcement will be made as to where you can see these prizes on display. The way the contestants stand in his or her respective district:

As you see below there is still a chance to enter any of the districts. Your first