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POLITICIANS ARE BOOSTING THEIR FAVORITES HARD

(Continued From Page One.)

was pronounced a clean cut, able paper that showed great force of character in the governor.

It was admitted last night, however, that the governor recommended a good many things in his message that he will not get. He asked for authority for the governor to remove without cause, any appointive officer of the state when that officer has failed in his duty, and for power to remove any elective officer for the same reason, the right to appeal to the supreme court being reserved. He will not get any such law, it is said.

It is pointed out that this would be placing too much power in the hands of the governor. Neither is he likely to get the appointment of a non-partisan expert to make an examination of all the state offices. The present state officials are republicans and the senate, which is a republican body, will not be likely to lend its aid to such a plan when it will be only putting political capital in the hands of Governor Marshall.

"Economy" Makes a Hit.

These are only two of the things that it is believed the new governor will not get. There are many others. But it is known that he has recommended some things that will have the support of many republicans, prominent among the subjects being rigid economy in managing the state's business. This part of the message made a hit.

Today the bills began to fall into the legislative hopper. It was the first day for the call for bills in the two houses, and it looked like every member was going to do his best to swamp the session with pet bills. Under the rules a member may introduce not more than two bills at any one call. This was rather tough on Representative Behemey of Elwood, because he has eight bills in his pocket that he wishes to introduce and he only got two of them in today.

Police Law Repeat Bill.

Senator McCullough, of Anderson, said that he would introduce his bill for the repeal of the Metropolitan police law at today's session and that he will push it through as rapidly as possible. It was McCullough who got through the same bill two years ago that was vetoed by Governor Hanly. This time he says it will stick, for Governor Marshall recommended the repeal in his message.

There will also be a bill introduced by Senator Clark of Marion county for the registration of voters. It will provide for a complete registration system. Senator Clark says one of the things that caused him to prepare the bill was the election conditions that exist in Lake and St. Joseph counties and in Marion county as well, where, he says, hundreds of foreigners are voted at every election who have no right to vote. He insists that his registration plan will cure this evil.

Bland's Liability Bill.

Senator Bland is expected to introduce his employee liability bill today in the senate. It will be modeled to suit the decision of the supreme court which declared unconstitutional the employers liability bill passed two years ago.

Another bill that will be introduced within the next day or two will be the one by Representative Brolley to legalize Sunday base ball. It is believed this bill will pass, but whether Governor Marshall will sign it is another question. Brolley says he has the bill about ready.

A bill to repeal the county local option law will be introduced at an early date, and it may go in today. This bill may pass, but it is going to have some tough sledding.

Many little lives have been saved by Foley's Honey and Tar, for coughs, colds, croup and whooping cough. It is the only safe remedy for infants and children as it contains no opiates or other narcotic drugs, and children like Foley's Honey and Tar. Careful mothers keep a bottle in the house. Refuse substitutes. A. G. Luken & Co.

MASONIC CALENDAR.

Tuesday, Jan. 12—Richmond Lodge No. 24, F. & A. M. Master Mason Degree.

Wednesday, Jan. 13—Webb Lodge, No. 24, F. & A. M. Fellowcraft degree.

Saturday, Jan. 16—Loyal Chapter, No. 49, O. E. S. Stated Meeting.

AFRAID TO REPEAL THE OPTION LAW

Wabash Legislators State
That Legislature Will Not
Take Such Action.

Special Commercial Club

DREAD OF VISITATION BY AN OTHER TEMPERANCE LOBBY- ING HOST ALSO CAUSE FOR LETTING THE ISSUE ALONE.

Wabash, Ind., Jan. 12.—T. R. Brady, state senator from this county, and Fred King, minority floor leader in the house, both declare there will be no repeal of the county local option law by the present legislature. Senator Brady declared the local option matter is recognized as a live wire and republicans and democrats, alike, will be fearful as to playing with it. He says any man who undertakes a repeal knows he will jeopardize his chances for re-election. Further, Senator Brady says the legislature is not looking for another visitation from a temperance lobby such as was prominent at the special session.

Because of his prominence as republican floor leader in the house the words of Mr. King upon the matter of local option have far more than local interest. Mr. King says:

Afraid to Repeal Law.

The democrats are afraid of a repeal. There is no disguising that fact. They realized that Governor Hanly was right when he said that the repeal would be a live wire.

So far I have not heard any plan to introduce a bill to repeal the law but presume one will be introduced. But the democrats will go slow and no action can be expected for two or three weeks. Possibly a bill will be introduced Monday for repeal but I doubt it.

In the senate I am informed that there are three or four democrats that do not want the law repealed. I understand that one republican senator who voted against the bill is not anxious to have any action taken now.

No Substitute.

"On the whole I do not think the bill will be repealed because I think the republicans will stand against any bill for a substitute which would embody the democratic platform of ward and township option and that no agreement could be reached upon any other law."

Piles Quickly Cured at Home

Instant Relief, Permanent Cure—Trial Package Mailed Free to All in Plain Wrapper.

Piles is a fearful disease, but easy to cure if you go at it right.

An operation with the knife is dangerous, cruel, humiliating and unnecessary.

There is just one other sure way to be cured—painless, safe and in the privacy of your own home—it is Pyramid Pile Cure.

Then you can get a full-sized box from any druggist for 50 cents, and often one box cures.

Insist on having what you call for. If the druggist tries to sell you something just as good, it is because he makes more money on the substitute.

The cure begins at once and continues rapidly until it is complete and permanent.

You can go right ahead with your work and be easy and comfortable all the time.

It is well worth trying.

Just send your name and address to Pyramid Drug Co., 92 Pyramid Building, Marshall, Mich., and receive free by return mail the trial package in a plain wrapper.

Thousands have been cured in this easy, painless and inexpensive way, in the privacy of the home.

No knife and its torture.

No doctor and his bills.

All druggists, 50 cents. Write today for a free package.

A Clever Barber.

"By heck, Cynthia," drawled old Farmer Hardapple after his visit to Chicago, "them thar city barbers are mind readers."

"That so, Hiram?" said his wife.

"Why, I should say so. The one I met knew that you cut my hair last, and, by gum, he never saw you in his life."—Chicago News.

By Indirection.

Heress (to her military admirer)—That Mr. Krause is very inquisitive. He asked what my dowry amounted to. Lieutenant—Impertinent fellow! And what did you tell him?—Filegende Blatter.

Praying Time.

A five-year-old boy on hearing grace asked for the first time at breakfast gravely remarked, "I only say my prayers at night. That is the dangerous time."—Life.

Corruption will never want a pre-
text.—Cato.

For a good, wholesome, cheap breakfast, always buy Mrs. Austin's pancake flour. Your grocer has a fresh supply.

PERRY DEFENDS MUTUAL SYSTEM OF INSURANCE

(Continued From Page One.)

premiums enough to meet losses, expenses and dividends on stock, adding a reserve, why should not a mutual company be able without the conflagration hazard to pay dividends to its policy holders? This liability, notwithstanding statements to the contrary, is limited by statutory provision. There have been cases cited where the liability claimed to be unlimited, but this was only in the case of farm mutuals, or mutuals organized to operate in one or two counties, and the statute specially provided that it should be a purely partnership affair, requiring no premium note nor fixing a limit to the liability. The law under which these companies are organized is no more like the law under which the factory or the class mutuals are organized than is the statute providing for the organization of a stock company.

Less 15 Per Cent Expense.

"The expense account is another important feature in the management of an insurance company, and for the most part today the successful mutual companies are operating on an average expense ratio of less than 15 per cent, as against an average ratio in stock companies of nearly 40 per cent. This difference, you can readily see will furnish a pretty fair dividend to policy holders. As in the manufacturing or mercantile business, wholesale or retail, the success depends almost wholly on the management. The mutual companies that have failed have met disaster by reason of bad management. While there have been failures among the mutual companies, there have been a greater number in stock companies, due, first to bad management, and second, to losses in confagurations.

No Lawsuit Burdens.

"For the most part a mutual company honestly and conservatively managed is not burdened with law suits. There are mutual organizations of your own state that have never had a law suit for or against them in any court. One company, nearly twenty years old that has paid over a million dollars in losses has never had occasion to dispute a single claim nor has it had occasion to have a lawyer appear for it in court. Further, it is the general policy of the mutuals, particularly factory mutuals, to pay losses immediately on adjustment without discount. They expect premiums to be paid promptly and feel that the policy holder who meets with a loss is entitled to as prompt payment.

A Question for Study.

"We advocate in every instance a blanket form covering buildings and contents. This, especially in the manufacturing line, obviates the necessity of following your values from one building or department to another and being over-insured in certain buildings and under-insured in others. It frequently happens that when a fire occurs the large valuations are where the fire occurred and the smallest amount of insurance is carried, and, while the manufacturer thought he was fully covered, he is sorely disappointed in finding that the movement of values was not watched closely enough. We believe the question of form is one that should be more carefully studied.

"The question of benefits received from mutual companies is frequently underestimated. There are thousands of insurers today that are enjoying lower rates from stock companies entirely from the fact that there is mutual competition. Where the mutuals do not carry the line, a lower rate is received from the stock company than would prevail without competition. Unfortunately for the mutuals, as well as the stocks, there are those who, while not eligible to the better class of mutual companies, often get in communication with these same mutuals and then present the statements and their literature to the stock companies, threatening to cancel and place their lines with the stock companies.

A person of this sort is not entitled to consideration at the hands of the mutuals or stocks, and of course, if all were, dishonest, there would soon be an end of mutual competition. There are cases too, where the stock companies for fear of the mutual companies will take the business. A more stable

policy on the part of the companies has done in the way of fire prevention, you, perhaps, know the so-called slow burning or mill construction was originated and brought to its present

state of perfection by the late Mr. Edward Atkinson, president of the Boston Manufacturers' Mutual. Through the same source the automatic sprinkler was developed. In fact, the first laboratory for testing fire fighting apparatus and experimenting on fire hazards was established by mutual companies. Every movement in the direction of improvement along these lines is the result of careful investigation and experimentation on the part of mutual fire insurance companies.

"To sum up the whole matter, the mutual proposition is to prevent fire, which naturally will increase the dividends, the rate question and payment of losses being secondary. Hearty support on the part of insurers individually and collectively will soon bring the cost down to the minimum."

What Mutuals Accomplished.

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REV. CARMICHAEL ADMITTED CRIME

Pastor Leaves Letter in Which He Explains the Killing Of Browning.

HE WAS HYPNOTIC VICTIM

STATES IN CONFESSION THAT MURDER OF THE VILLAGE CAR- PENTER WAS TO BREAK HIM- SELF OF HIS POWER.

Cartage, Ill., Jan. 12.—The Rev. John H. Carmichael, who committed suicide here yesterday by cutting his throat after murdering, last Tuesday night, Gideon Browning at Battle Run, Mich., confessed his crime in a letter, found after he had breathed his last in the county hospital. The minister's victim was the village carpenter. After he had been killed in the little Methodist church, Carmichael burned the body in the stove.

In a long letter found in his suit case Carmichael told in detail the story of the killing of Browning; how he had fallen a victim to Browning's hypnotic power, and meeting him in the church Tuesday night was compelled to obey every command; how finally when Browning attacked him with knives he, Carmichael, defended himself with hatchet. After killing his victim with the hatchet, he said, the red-hot stove in the church suggested itself as the best method of disposing of the body. Before putting the body in the stove, however, he exchanged some of the dead man's clothing for his own, which had become bespattered with blood.

Carmichael's death was almost as horrible as that of his victim. When he arrived at the Hughes boarding house he gave the name of John Elder, and, as he said he was a wood-worker and had come here to start a factory, no suspicion was attached to his presence. Once he went to a Catholic priest, and, declaring he was a Catholic, asked the influence of the members of the church in helping him in his business.

No Indication of Brooding.

Going about the town and in and out the boarding house, he gave no indication of brooding over the murder, although all this time he must have thought about it, for the written confession had been prepared and was concealed among his belongings in his room. Although so far as he knew he was still beyond the reach of detectives, the crisis came yesterday morning about 7:30 o'clock, when he informed Miss Hughes that, as no satisfactory site for his factory could be found here, he intended to go to Bowen, Ill.

Went to Outhouse.

Saying this, he went out into the back yard. As he delayed coming back and had not returned at train time to get his suit case, the landlady started a search. A passing minister was hailed and he, with others, joined the searchers. But Carmichael, by his own hand, so far as he was able, had expired his crime.

In an old wooden shed back of the house he had cut his throat. The cutting had been done with a pocket knife, which lay by his side. The dying man was carried into the house, but he never regained consciousness, and died at 1 p.m.

His clothing and suit case were searched and two letters were found, one addressed to his wife at Battle Run, which was sealed and remains unopened. The other letter was the confession, which was addressed to the sheriff of Port Huron, Michigan. There was also found in his pocket a memorandum directing that his night shirt and money be sent to his wife. The money consisted of a small amount of change.

Carmichael arrived here over the Chicago, Burlington and Quincy road. Inquiring for a boarding house he was directed to that managed by Miss Hughes. He appeared in a happy frame of mind, discussed freely with every one plans for coming here and starting a factory.

Quite Accurate.

A two foot rule was given to a laborer in a shipyard to measure an iron plate. The laborer, not being well up in the use of the rule, after spending a considerable time over his task, returned. "Now," asked the plater, "what size is the plate?"

"Well," replied the man, with a grin of satisfaction, "it's the size of your rule, and two thumbs over, with this piece of