

The Richmond Palladium

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RICHMOND, INDIANA.

Modeling G. Leeds.....Editor
Lottus Jones.....Business Manager
Carl Bernhardt.....Associate Editor
W. B. Poundstone.....News Editor

SUBSCRIPTION TERMS
In Richmond \$5.00 per year (in ad-
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MAIL SUBSCRIPTIONS.

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The Association of American
Advertisers (New York City) has
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guaranteed by the Association.
No. 300
Secretary.

RICHMOND, INDIANA "PANIC PROOF CITY"

Has a population of 23,000 and
is growing. It is the county
seat of Wayne County, and the
trading center of rich agricul-
tural community. It is lo-
cated due east of Indianapolis
60 miles and 4 miles from the
state line.
Richmond is a city of homes
and of industry. Primarily a
manufacturing city, it is also
the jobbing center of eastern
Indiana and enjoys the retail
trade of the populous commu-
nity for miles.
Richmond is proud of its
splendid streets, well kept
yards, its cement sidewalks and
beautiful shade trees. It has 3
national banks, 12 savings
banks and 4 building associa-
tions with combined resources
of over \$1,000,000. Number of
factories 112; capital invested
\$7,000,000, with 1,000 employ-
ees. Total value of property
\$27,000,000, and a pay roll
of \$2,700,000. The total pay
roll for the city amounts to ap-
proximately \$4,500,000 annually.
There are five railroad com-
panies radiating in eight dif-
ferent directions from the city.
Incoming freight handled daily,
1,700,000 lbs. Total freight han-
dled daily, 750,000 lbs.
Yard facilities, per day, 1,700
cars. Number of passenger
trains daily, 22. Number of
freight trains daily, 12. The
annual post office receipts amount
to \$250,000. Total assessed val-
uation of the city, \$11,000,000.

Richmond has two interurban
railways. Three newspapers
with a combined circulation of
12,000. Richmond is the great-
est hardware jobbing center in
the state and has the largest
general jobbing interests. It
has a piano factory producing
15 minutes. It is the leader in the
manufacture of traction en-
gines, and produces the most
thrilling machines, lawn mow-
ers, roller skates, grain drills
and burial caskets than any
other city in the world.
The city's area is 2,440 acres;
has a court house costing \$500,-
000; 16 public schools and has
the finest and most complete
high school in the middle west
under construction; 3 parochial
schools; Earlham college, and
the Indiana Business College;
five splendid fire companies in
the city; the largest and most
beautiful park in Indiana, the
home of Richmond's annual
chautauqua; seven hotels; mu-
nicipal electric light plant, un-
der successful operation, and a
private electric light plant in-
suring competition; the oldest
public library in the state, ex-
cept one, and the second largest,
40,000 volumes; pure, refreshing
water, unsurpassed; 65 miles of
improved streets; 40 miles of
sewers; 15 miles of cement curb
and gutter combined; 40 miles
of cement walks, and many
miles of brick walks. Twenty
churches, including the Reid
Memorial building, a cost of
\$250,000; Reid Memorial Hospi-
tal, one of the most modern
in the state; M. C. C. build-
ing, erected at a cost of \$100,000,
one of the finest in the state.
The amusement district of East-
ern Indiana and Western Ohio.
No city of this size in the
middle west holds an annual
art exhibit. The Richmond Fall
Festival held each October is
unique, no other city holds a
similar affair. It is given in
the interest of the city and
financed by the business men.
Success awaiting anyone with
enterprise in the Panic Proof
City.

REAL GREATNESS.

It is to you, who are grown men,
noble and honorable, that the whole
world calls for new work and no-
bleness. Oh, it is great—and there
is no other greatness—to make hu-
man hearts a little wiser, manlier,
happier and more blessed.—Carlyle.

AFFLICTIONS.

Afflictions sent by Providence
melt the constancy of the noble
minded, but confirm the obduracy
of the vile. The same furnace that
hardens clay liquifies gold, and in the
strong manifestations of Divine power
Pharaoh found his punishment,
but David his pardon.—Colton.

THE BEST STRENGTH.

There is perhaps no strength so
great and abiding as that won from
a resisted temptation. Every dan-
gerous allurements is like an enchan-
ted monster, which, being conquered,
loses all his venom and changes at
once into a king of great treasure,
eager to make requital.—Hobbes.

Self Possession.
One of the very best of all earthly
possessions is self possession.—G. D.
Freestone.

To Whom God--!

"Those to whom it has pleased God to intrust the management of
the great business interests of this country."—Schwab.

Jack Senhouse is the name of a man in a book. To be accurate he is
the hero of three novels by Maurice Hewlett. Senhouse is the son of a
wealthy man. Instead of doing the perfectly obvious thing he writes
poems, embales philosophy, paints pictures, solders frying pans, and
makes the world happier and better to live in by planting flowers and
trees all over England. He does what he likes, is supremely happy and
certainly a useful citizen to the world.

To talk to such a man about Steel Common and to tell him that it had
fallen off twenty-five points would make as little impression as a bee
stinging a boiler plate. The man could have looked down upon a king.

The point for the Rest of Us is not in the fact that Mr. John Sen-
house liked poetry, plants and paint. He might have been young Glavis
in the Land Department, Brandeis, the attorney for all America, or Pin-
chot, a college professor or a thinker. Education, physical virility—and
mental—force, these were the properties of Mr. John Senhouse.

And so—!
A generation is being born of high ideals, of mental and physical
force who do not believe in the Almighty Dollar.
Men who cannot be bought—nor sold.
Such men do not know peer—except in others.
And such men there are by the thousands.

There is the type of mind which believe in that legend of the Gold-
en Calif. It is out of date.

"Business is business."
To such a man Harriman and Rockefeller loom large.
To him stock watering is as sacred as family ties.
His idea of public service utilities whether a lighting company or a
railroad is succinctly the phrase of Vanderbilt.
"The public be damned."

And he will talk to you of the survival of the fittest and the fate of
those who "snivel with envy of the successful man."

Very well gentlemen, the day is rapidly coming and will arrive ac-
cording to schedule when there shall be a demonstration of the survival
of the fittest.

The state of society which exists today will not survive because it
is not fit. Something better will take—its place.

When men cannot live comfortably in happiness and rear children to
be better men and women than they are themselves, history chronicles
either unpreceptible but steady improvement or an upheaval which
shakes foundations.

When "those to whom it has pleased God to intrust the manage-
ment of the great business interests of this country," become so ignorant
and foolish as to forget the rights and privileges of their fellowmen—or
to give up peaceably the share of material comfort demanded by a de-
veloping population—something happens.

And the result has always been in accordance with the survival of
the fittest—the many who have become fitter than the few.

We no longer wear self-collars on our necks—though our ancestors
did. And we are not apt to wear them invisible though they may be pat-
tered.

The idea of the Divine Right of Kings has gone into limbo and a few
relics remain to satisfy a morbid sight-seeing taste of scenic spectacles
which still lingers.

And the Almighty Dollar which took its place is going too.
It is inevitable.

With a new breed which cannot be bought nor sold we have a strong-
er thing than money.

If money can not buy men—then money is powerless for harm.

Overlord—and self?
Well, Maurice Hewlett has written of the new type.
His Mr. Jack Senhouse is, you say, merely a man in a book.
Sure!
But new ideals are current.
New ideas are abroad in the land.
And day after tomorrow, what?
It will not be the same as today, rest assured.
To whom God—!

Need of More Sailors is Apparent

It is Recognized Among Men of War that the Decisive Battles
Of the Future Will Be Fought on the Seas.

BY SIDNEY ESPEY.
Washington, July 11.—The United
States government is hard at work
fitting its citizens for sailors, while
advocates of universal peace cry for
a world wide disarmament and the na-
tions of the world vie with one an-
other in gigantic battle ship additions
to their navies. It is recognized
among men of war that the decisive
battles of the future, between world
powers will be fought on the seas.
This is admitted by officers of the Uni-
ted States navy. In consequence, par-
ticular attention is now being paid to
the development of the naval militia
organizations of the several states.

In charge of the naval militia work
at the navy department is Commander
Charles C. Marsh, son-in-law of Fight-
ing Bob Evans, one of the most popu-
lar American naval heroes. He has
arranged a series of cruises for the
naval militia and the 6,301 citi-
zen sailors will have each had a week
at least of practical experience on a
real ship of war before the summer
cruises are over.

Twenty-one states have naval mili-
tia organizations. They are Califor-
nia, Connecticut, Georgia, Illinois, In-
diana, Louisiana, Maine, Maryland,
Massachusetts, Michigan, Minnesota,
Missouri, New Jersey, New York,
North Carolina, Ohio, Pennsylvania,
Rhode Island, South Carolina and
Wisconsin and the District of Colum-
bia. New York leads, having the
strongest organization with 820 offi-
cers and men; Illinois ranks second
with 637; Louisiana third with 602;

and California fourth with 555. Mas-
sachusetts, which has 525 officers and
men in her battalion, has the honor of
having the first naval militia organiza-
tion, and being parent of the idea.
Her battalion was organized in 1890.

Each of the state organizations has a
ship of the regular naval establish-
ment assigned to it for practice pur-
poses. Definite programs for cruises
have been mapped out for the organ-
izations, excepting those of Pennsylv-
ania, Massachusetts, Maine, Connecti-
cut, Rhode Island and New York.
The majority of the men of these state
organizations are to be put aboard of
ships of the Atlantic fleet, and will be
given practice in fleet maneuvers.

The men of the California organiza-
tion will cruise from San Francisco to
Portland, Ore., and return during the
early part of July on the Marblehead.
For the organizations of states in the
Great Lakes region a program has
been arranged for a cruise that will
begin August 8 and end August 16.
Seven ships will carry the citizen sail-
ors of Illinois, Michigan, Ohio and
Minnesota. The Wolverine will act
as flagship. The Illinois sailors will
man the Nashville, the Don Juan de
Asturias and the Yantic will be man-
ned by the Michigan sailors, the Ohio
organization will be aboard the Essex
and the Dorothea, while the Minne-
sota sailors will navigate the Gopher.
These vessels will all rendezvous at
Thunder bay and the cruise will in-
clude Buffalo, Cleveland and Detroit.
The program for the cruise of the
naval militia on the Atlantic coast pro-
vides that the Chicago, with a portion
of the Massachusetts militia, the To-
nopah with the New Jersey organiza-
tion, the Ozark with the District of
Columbia sailors, the Machias with a
part of the Connecticut organization,
and the Isla de Cuba with the Mary-
land sailors will rendezvous at Gar-
diner's bay, Long Island, July 23.
From there they will cruise in fleet
formation to Fortress Monroe in Ches-
apeake bay, and return, being inspec-
ted and dismissed July 30.

Thirteen hundred of the citizen sail-
ors are to be given experience on bat-
tleships. These men are to be dis-
tributed as follows: Pennsylvania
sailors on the battleship Kansas; Mas-
sachusetts militiamen on the Ver-
mont; Maine on the Louisiana; Con-
necticut on the Georgia; and the
Rhode Island on the Massachusetts

and Idaho. The members of the New
York organization will be distributed
among the eight other battleships of
the Atlantic fleet. These ships will
take aboard the militiamen July 23,
and cruise with them until July 30.
The scheme to be carried out provides
that each militia sailor is to bunk and
work with a regular sailor during the
week's cruise. Not only will there be
individual work on the ships, but the
fleet will go through a drill in order
to give the militiamen more practical
experience and make them more valu-
able to the naval service should war
demand their active participation in
the manning of the warships.

Republican senators and represent-
atives before leaving Washington dis-
cussed the possible effect which the
new movement within the republican
party, called "progressive" by its
friends and "insurgents" by its ene-
mies will have on the fall elections.
Insurgency will be put to its severest
test in Wisconsin and in Indiana. In
Wisconsin the movement led by Sen-
ator LaFollette overturned the old
republican organization and gained
complete control not only of the state
government but of the senior senator-
ship in Washington. Then it seemed
to recede. A governor now presides in
Wisconsin who is not a progressive.
A senator in the person of Isaac Steph-
ens was chosen at the state wide
primaries last year in opposition to the
most aggressive fight waged by the
progressives or insurgents. Now Sen-
ator LaFollette, who probably holds
the original copyright on insurgency
is on trial and while the chances ap-
pear to be in favor of his selection he
realized that he is to have the fight of
his life. He will confront a state ad-
ministration that is hostile to him
and a state full of federal office hold-
ers, every one of whom is committed
to the work of his defeat. A large per-
centage of the press of the state is
openly denouncing him as a socialist
and a radical and not a republican. To
add to the complications the metro-
polis of Wisconsin, Milwaukee, has re-
cently elected a socialist mayor and
city officials and Senator LaFollette
will not even enjoy the benefits of be-
ing called a socialist because the so-
cialists have decided to bring out a
candidate for the United States senate
against him. By putting one of their
own number in the race for the sen-
ate they will take away from LaFo-
lette many thousands of votes, which
would undoubtedly have gone to him
in the primaries if there were no so-
cialist nominee.

Senator Beveridge is confronted
with much of the same kind of a
fight within his own party, although
he has the advantage of a corps of
federal office holders who are favor-
able to him. He has never been denied
the patronage by the president. The
Indiana state administration is demo-
cratic and this influence will be cast
against him. He has another handi-
cap to meet in that of the twenty-four
hold over senators, a majority of them
are democrats.

According to the Spencerian view,
the universe is a complex unity, which
when reduced to its ultimate analysis
is seen to be one fact—the redistribu-
tion of matter and motion—all phe-
nomena being complex aspects of that
one fact. Under the name of evolution
Spencerism undertook to show the
process of development from sim-
ple to the complex through successive
integration and differentiations. For
convenience phenomena are divided in-
to sections—geology, biology, psychol-
ogy and sociology—but the process is
one, and the law of the process is one. Ev-
olution is one in principle and fact.—
Hector McPherson in "Spencerism Up-
to Date," in London T. P.'s Weekly.

Provocation.

Judge—Why did you assault this
man?

Prisoner—What would you do, your
honor, if you kept a grocery shop and
a man came in and asked if he could
take a moving picture of your cheese?
—Exchange.

Piles! Piles! Piles!

Williams' Indian Pile Ointment will cure
Blind, Bleeding and Itching Piles. It ab-
sorbs the tumors, always itching at once,
acts as a poultice, gives instant relief.
Williams' Indian Pile Ointment is pre-
pared for Piles and Itching of the private
parts. Druggists, mail 50c and \$1.00.
WILLIAMS' MED. CO., PROP., CLEVELAND, OHIO.
For sale by T. F. McDonnell.

★ Insurance

A certain Insurance company employs Mr. Elbert Hubbard to write
its advertisements.
That Elbert is something of a Business Booster on his own hook
everyone knows who has periodically paid for the Periodical of Protest.
Their methods, Elbert's and the Company, are worthy of a Listening
Eye.

Hear here:

TIME'S DERELICTS

An Advertisement by Elbert Hubbard

A great writer once said, "Nothing is more disgraceful
than that an old man should have nothing to show that he
has lived long except his years." How true is this and yet
how often do we look about us and see dozens of Time's Dere-
licts who must depend upon the State, the Community, or
worse yet, their own families, for the ordinary comforts that
old age requires. In youth our every impulse is to expend
rather than conserve. But should we not let wisdom play a
part, and consider what future life will mean without that in-
dependence that now means so much to us while all is sun-
shine? When the World smiles, emulate the example of the
Bees and hoard your Honey. To be free for all time, see
that in youth you make arrangement for your Old Age.
The of the United States will contract to insure
your savings. You need not put away great sums. If you
are still young, an annual deposit of less than Two Hundred
Dollars, will yield Five Thousand Dollars to you in cash at
the end of twenty-five years—just when you'll need it. The
same sum will be paid to your wife or mother or other de-
pendent if you die sooner. Life Insurance means peace, con-
tent, good digestion and sound sleep. It eliminates worry.
Evidently the Company found out that ADVERTISING PAYS.
—Or they wouldn't hire Elbert Hubbard.
Well, that means that they have found that good space is so
valuable that it ought not to be wasted.

Say something in your copy—effectively.

Advertise in papers that cover the field—effectively.

You will have results.

ADVERTISING IS BUSINESS INSURANCE.

The bigger the policy in a best company, the better you are insured.

"TIME'S DERELICTS" ARE NOT CONFINED TO LIFE INSURANCE.

5,886

A BUSINESS REVIEW OF THE PAST WEEK BY HENRY CLEWS

New York, July 11.—The country is
still passing through a process of re-
adjustment rendered necessary by an
unusually long period of activity, pros-
perity and extravagance. Reaction
was inevitable when the upward move-
ment had exhausted itself; the point
of exhaustion being marked by weak-
ening of the nation's purchasing pow-
er. For some time past it has been evi-
dent that the latter stage had been
touched. Securities, luxuries and com-
modities had all reached a point be-
yond the power of buyers, and reaction
was unavoidable. Fortunately it
has come without any symptoms of
panic. There are many reasons for re-
cent declines; none of which, however,
would have been so potent as they
have been had it not been that the
time was ripe for readjustment. The
reaction was unrelenting, as all such
movements are being accompanied by
more or less depression, and sym-
ptoms of political irritation. The truth
is that underlying conditions render-
ed a return to lower and more stable
levels imperative. The gun was well
loaded and only some unfavorable de-
velopment was necessary for pulling
the trigger.

There has been a succession of un-
favorable incidents. The aggressive
attitude of the government and a
somewhat disturbing political outlook
being perhaps the most disturbing ele-
ments in financial circles. These de-
velopments have been followed by a
not altogether satisfactory crop out-
look; also by apprehension of mon-
etary stringency in the fall arising from
an over-extension of credit by western
banks on account of land specula-
tion. Over \$1,040,000,000 new securi-
ties were issued during the past six
months, and at a time of lessened buy-
ing power compared with \$900,000,000
the same time in 1909. There are in-
dications too, that the present reaction
will go beyond Wall Street. Business
generally is undergoing a setback.
Business failures in the first six
months of 1910 aggregated \$12,000,-
000 compared with \$88,000,000 same
time last year. Bank clearings through-
out the country are running below a year
ago. Railroad expenses are often in-
creasing more rapidly than earnings,
with consequently unpleasant losses
in net. In the iron trade the produc-
tion of pig iron is already running
ahead of consumption, and prices of
steel products show a downward ten-
dency. In cotton goods the produc-
tion is being curtailed fully 50 per
cent and a similar shutdown is also re-
ported in the woolen and silk indus-
tries. The over production of copper
continues in spite of lower prices and
a somewhat increased consumption;
the prospects of regulating the product
are still as indefinite as ever. The ten-
dency of commodities is downward in
this should cheapen cost to consumers
and thus somewhat reduce the cost of
living. As to how far the business re-
action will go, it is impossible to de-
termine; but the indications are for a
quiet summer, and the prudent mer-
chant will conserve his resources and
pave the way for a fresh upward move-
ment upon a lower and more substan-
tial basis when the time for recov-
ery comes.

This is the dark side of the picture.

Fortunately there is also a bright

side. The most encouraging factor fi-
nancially, is the continued ease of mo-
ney, which is likely to continue until
the crop movement begins. The ex-
treme stringency anticipated for next
fall will probably be moderated by the
universal preparations for such an
event because disasters foreseen sel-
dom occur. Nevertheless, the situa-
tion of the western banks is not an en-
viable one. At the reserve centers
these institutions may be found in
strong condition owing to recent pre-
cautions, but the forthcoming bank re-
ports will be watched with unusual in-
terest, and until the autumnal strain
is passed the outcome of the western
land speculations will not be defini-
tely known. Interior banks, as is well
known will be obliged to depend upon
New York much more than usual for
assistance in moving the crops. The
New York banks will, however, be in
a position to render such aid, especial-
ly as money abroad is easy, our credit
there is good and the improving ten-
dency of our foreign trade will per-
mit of ample imports of gold. Engage-
ments of the latter are already report-
ed, and although it is doubtful if these
transactions yielded any profit, yet the
operation is significant and demon-
strates that the United States will be
in a position to draw the precious met-
al from abroad in much larger sums
when needed. This is most assuring.

Heart to Heart Talks.

By EDWIN A. NYE.

Copyright, 1908, by Edwin A. Nye

KEEP ON GROWING.

"When I began on this job it was
difficult, but I have mastered it after
a long struggle. It comes easy to me
now."

I said to him:

"Then it is about time you were try-
ing a more difficult task, is it not?"

After a moment's thought he replied:
"I hadn't thought of that. I was set-
tling down comfortably in this work.
But I cannot say I am exactly content-
ed, because I realize I can do better
work. I see what you mean. You
think a man ought to keep on grow-
ing."

That was precisely the point.

He was comparatively a young man
and had not nearly developed his full
ability to do things. The fact that his
ability to do difficult things had caught
up with the requirement of his task
was proof that his powers were grow-
ing.

When a difficult duty becomes easy
select a more responsible one. That
is the only way to grow.

One of the chief pleasures of life
is the joy of accomplishment. And
when one comes to realize that he
can do things he once thought to be
beyond his powers he rejoices as a
strong man to run a race. He feels
himself to be growing.

Where do the forces come from?

We do not know. The mystery of
growth, whether it be of the wheat or
of the tree or of the mind, will always
be a mystery. We know only the
facts of growth, not the why.

To illustrate:

Darwin tells us that the first eagle
couldn't fly, but it wanted to fly and
tried to fly. Generations of eagles
wanted and tried to fly until through
the mysterious processes of evolution
the eagle developed pinions and pow-
ers—and flew.

So of the human capacity.

Desire and trial long continued will
develop inherent faculties or even
new powers—powers and faculties un-
dreamed of—until finally the man is
able to do the things he wants to do
and be the things he wants to be.

Nothing is better settled by modern
psychology than growing. Select the hard
task. When you have mastered that,
try another that is more difficult and
master that.

Be bold enough to follow the lines
of development of your growing pow-
ers. To do so spells both success and
satisfaction. Because—

While your vigor lasts your joy of
doing will last.

Keep on growing.

Nothing in all the universe, here or
hereafter—I say it reverently—not even
God himself, can stand between the
soul that grows and its successful des-
tiny.

Willing to Waive That.

"Miss Angelina," began the poor but
proud young man, "if I were in a po-
sition to ask you to be my wife"—
"Good gracious, Mr. Throgson!" she
exclaimed. "In a position? The ideal
Do you think I would want you to get
down on your knees?"

No More Rheumatism.

Torturing Pains and Swollen Joints
Vanish When Rheuma, the New
Prescription, is Used.

At last a cure for Rheumatism! And
a good one it must be when Leo H.
Fife guarantees it to cure or money
back.

Rheumatics should hail this news
with great rejoicing, for it surely is a
most remarkable remedy and has a
record of almost unbelievable cures
from the Atlantic to the Pacific. Here
is what R. Gedde, a prominent citizen
of Buffalo says:

"Suffering severely from Rheuma-
tism I tried Rheuma, with the hope
that it would relieve me. I am happy
to say that it not only did so, but, sur-
passing expectations, has cured me en-
tirely. I have not had the slightest
return of this most painful disease."
29 Richmond Ave.

If you have Rheumatism try Rheu-
ma. It drives all poisons from the
body. 50c a bottle at Leo H. Fife's.
Mail orders filled by Rheuma Co., 1000
West Ave., Buffalo, N. Y.

DON'T GO

Our entire stock of Oxfords and low shoes. 14 more days left to supply your foot-
wear wants.

Hand Welting Tan Oxfords as cheap at 48c a pair, for ladies, worth \$3.00.

\$3.50 straps and oxfords, now \$2.49 a pair.

Men's tan, gun metal and patent leather oxfords, \$3.50 grade, now \$1.98 a pair.

Misses' Children's and Boys' Shoes and Slippers all reduced.

—CALL EARLY—

Lahrman - Teeple Co.

SHOE HUSTLERS