

## The Richmond Palladium and Sun-Telegram

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Lottus Jones, Business Manager  
Carl Bernhardt, Associate Editor  
W. R. Poundstone, News Editor.

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guaranteed by the association.

## 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 the agricul-  
tural community. It is lo-  
cated due east of Indianapolis  
49 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 around.

Richmond is proud of its  
splendid streets, well kept  
yards, its cement sidewalks and  
beautiful shade trees. It has 3  
national banks, trust com-  
panies and a building associa-  
tion with combined resources  
of over \$5,000,000. Number of  
factories 125; capital invested  
\$7,000,000, with an annual out-  
put of \$27,000,000. The total pay  
roll for the city amounts to ap-  
proximately \$6,000,000 annually.

There are five railroad com-  
panies radiating in eight dif-  
ferent directions from the city.  
Incoming freight handled daily,  
1,750,000 lbs.; outgoing, re-  
shipped daily, 150,000 lbs.

Yard facilities, per day 1,700  
cars. Number of Pullman  
trains daily 8. Number of  
freight trains daily 77. The annual  
postal post office handles mail  
to \$40,000. Total assessed val-  
uation of the city, \$15,000,000.

Richmond has two interurban  
railways. A combined circulation  
of 15,000. Richmond is the great  
hardware jobbing center in  
the state and only second in  
general business. It has a piano  
factory producing a high grade  
piano every 15 minutes. It is the  
manufacture of traction en-  
gines, and produces more  
threshing machines, lawnmow-  
ers, roller skates, grain drills  
and buxins caskets than any  
other city in the world.

The city's area is 2,440 acres;  
has a 40 ft house costing \$800,  
100 to public schools and has  
the finest and most complete  
high school in the state, now  
under construction; 3 parochial  
schools; Earlham college, and  
the Indiana Wesleyan univer-  
sity. Five splendid fire companies  
in fine hose houses; Glen Miller  
park, the largest and most  
beautiful park in Indiana, the  
home of the largest annual  
chautauque; seven hotels; mu-  
nicipal electric light plant, un-  
der successful management, and  
a private electric light plant, in-  
viting competition; the oldest  
public library in the state, re-  
cent one, and the second largest,  
40,000 volumes; pure, refreshing  
water, unimpaired; 45 miles of  
improved streets; 40 miles of  
sewers; 35 miles of cement curb  
and gutter combined; 40 miles  
of cement walks, and many  
miles of brick walks. Thirty  
churches, including the Reid  
Memorial, built at a cost of  
\$150,000; Reid Memorial Hos-  
pital, one of the most modern  
in the state; T. M. C. A. build-  
ing, erected at a cost of \$100,000,  
one of the finest in the state.

The amusement center of East-  
ern Indiana and Western Ohio.  
No city of the size of Rich-  
mond holds a fine and exhu-  
berant 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.  
Successes awaiting anyone with  
enterprise in the Panic Proof  
City.

**"This Is My Birthday"**  
CHARLES D. WATSON.

Charles Douglas Watson, who has  
been nominated by the Democratic  
party for governor of Vermont, was  
born in St. Albans, Vt., July 29, 1860.  
He is a lawyer and one of the leading  
members of the Vermont bar associa-  
tion. He studied for three years at the  
University of Vermont and graduated  
from the law school of Boston Univer-  
sity in 1886. He has been auditor of  
his home county since 1896 and has  
also been prominent in the affairs of  
the Vermont National Guard. In 1908  
he was elected to the legislature from  
St. Albans and served on the judiciary  
committee of that year. He was can-  
didate for judge of the State supreme  
court and was defeated only by a few  
votes. Early in the present month he  
was nominated to head the Democr-  
atic ticket which will be voted for in  
the State election in Vermont, which  
will be held early in September.

What is claimed to be the largest  
and most powerful windmill in Great  
Britain has just been completed at  
Willenden, where its capacity is be-  
ing tried under varying conditions. It  
is intended for a farm near Bristol, its  
use there being to generate electricity,  
supply power to run crushing machin-  
ery and work the pumps. From the  
trials made it is said this new wind  
machine is capable of generating suf-  
ficient electricity for three hundred  
lights, to crush oats and grind maize,  
work an electric lift, cook the food  
and heat a room at a cost of 1/4d a unit.

## The Water Works Proposal

The announcement of the willingness of the Water Works Company, as published in last night's Palladium, to enter into a contract with the city, along lines which have on their face the earmarks of a modern franchise, is very significant.

Of the plan itself, involving fixing a present valuation at which the plant can be bought at any time during the life of the franchise and the division of earnings above six per cent, the general outlines are satisfactory and familiar to the readers of the paper already. They have marked our policy from the beginning of the discussion.

At this time it is next to impossible to talk about the matter because the contract has not yet been submitted. There is as much difference between a plan and a contract as there is between a plan and a building. One thing, however, can be said, that this plan, if carried out, destroys the most obnoxious feature of the private ownership of public service corporations; namely, that of the unearned increase of the value of the plant due solely to the natural growth of the city—over which the corporation has no control but obviously reaps the benefit.

Following the same line the plan destroys what are sometimes called "monopoly taxes" of the public service corporations in private hands. This simply means that the question of water rates is removed from the hands of the corporation to the extent that the stockholders are granted and guaranteed an income (practically fixed) on their investment—no more. The surplus naturally goes to the city. It is then up to the city as to whether or not it should decrease the water rates or its taxes because they would amount to the same thing.

There is no doubt that the question of rates is the only one which vitally affects the community, otherwise, as we have contended since the very beginning of this Water Works question or any public utility measure, it means the putting of the power of taxation into private hands for private end.

The outline of the plan will be found practically identical with our position all the way through on every public service question.

The thing which confronts the people then is to realize that the Water Works is apparently showing a disposition to meet them on their own grounds; that while the safeguards to insure the working of the plan must be looked over and scrutinized to the fullest extent, there has been no time since the beginning of negotiations when the most vital question which confronts this city has ever been in such a fair way toward a solution.

Modifications and safeguards there probably must be, but if the city can get a modern contract along these lines it will mean to us who have contended without faltering for these principles since the very beginning that the whole public service business in Richmond will eventually be worked out for the benefit of the citizens. As to the actual safeguards, those can only be talked over when the terms of the contract are submitted to the Board of Public Works and the public.

## Items Gathered In From Far and Near

### Back Yards.

From the Cleveland Plain Dealer.

What do you raise in your back yard? Weeds or flowers? Rubbish heaps or vegetables? Is it any use to you except as a place to dry the family washing? Are you ashamed of it? Do you take your friends out through the kitchen to see it? No offense meant. These questions are impersonal, and are merely intended to lead up to the remark that a Cleveland citizen has, in a back yard the size of the office he works in, twenty-four varieties of flowers and they're nearly all in bloom at this moment. Besides he has had all summer more onions, lettuce and radishes than his family could use. Another desirable citizen has a back yard about thirty-five by fifty feet with a border of flowers and shrubs, several vegetable beds at the end, and room enough for the children to play in.

There's joy o' mornings in the early brightness and fragrance of sweet peas, morning glories, marigolds, can-  
nans, nasturtiums, corylopsis and all their floral sisterhood, and there's pleasure when the day's work is done in the cool green of a back yard lawn. And the vegetables from one's own garden have a flavor not to be found in green goods from the grocer's.

There's the joy, too, of delving in one's own ground of planting and coddling and trimming one's own plants, of doing a little creative work in co-operation with friendly nature. Have you never felt this joy of making things grow? Do you know the balm for tired nerves or mournful hearts that lurks in mere dirt?

Cleveland is a city of homes and by the same token a city of backyards. The yards are full of opportunities. If you have never learned the potency of spades, hoes rakes and seeds, look across the back yard fence and see what your neighbor has done. If his lot is as bare and unsightly as yours you are both to be pitied. These little neglected spots might bloom as the Garden of Eden.

### Center of Population.

From the Indianapolis Star.

The center of population under the new census will not, it is thought, be moved far from the present center. This is not because the population of the United States has not greatly increased, but because the bulk of the increase is not, as usual in the west. There has been a great addition to the number of inhabitants in the south-west, especially in Texas, but on the other hand a large percentage of the immigrants who arrived during the last five years scattered themselves over the eastern states. Rhode Island's increase, for example, is 16 per cent. In every direction there is still room for more.

### A Place for Ex-Mayors.

From the Providence Tribune.

Whatever may be the case with the nation and its ex-presidents, it would appear that Lawrence knows what to do with her mayors. At any rate she has put one of them in jail.

### PROTECTED HOME CIRCLE.

The Protected Home Circle, a fraternal insurance order of Sharon, Pa., with over one million and a half of reserve, was the first level rate, monthly payment, reserve fund society to organize in this country. It is about to celebrate its twenty-fourth anniversary by initiating classes into its several circles on or before Aug. 15th. Fred Waking, who met his untimely death a few days ago, was a member of this order and his claim is now before the Executive Board for payment. The order has the distinction of settling all claims promptly and in full.

More than 20,000 23 candle power incandescent lamp filaments can be made from a single pound of tantalum.

## BIBLE QUESTIONS

July 29, 1910.

(Copyright, 1910, by Rev. T. S. Linscott, D. D.)

A Lesson on Forgiveness. Matt. xvi:21-25.

Golden Text—If you forgive men their trespasses, your Heavenly Father will also forgive you. Matt. vi:14. Verses 21-22—What would be the result if an individual, or the community were to forgive injuries to those who have no regret for having done them?

Why is it the duty of every man to forgive injuries when they are truly repented of?

What is the limit, as to the number of times, we should, on repentance, forgive a person who has injured us? What should be our attitude to one who constantly does us injury and takes delight in doing so?

What can you say, for or against the statement that the State should forgive crime on the principles here laid down by Jesus?

What are the theoretical reasons for punishing criminals?

What are the practical results of the present method of punishing crime—(1) does it prevent crime? (2) does it reform the criminal?

Verses 23-27—In what sense does Jesus use the phrase, "the kingdom of heaven," here?

Who does this king here stand for, and how does his method of forgiveness represent God's method?

What reason is there for us to suppose that the sentence of this king, against his unfaithful servant, would have been carried out if the servant had not cried out for mercy?

If a sinner is truly sorry for his sins, and is desirous of not repeating them, and prays to be forgiven, how much urging does God require before his prayer is granted?

If this parable teaches the method and the conditions of God in forgiving a sinner, how can the parable be reconciled with the commercial theory of the atonement?

When a sinner is fully forgiven, is he as innocent before God, as if he had never sinned? Give your reasons.

Verses 28-30—What was the amount which the first servant had been forgiven, and what was the amount the second servant owed to the first, in our currency?

What can you say, for or against, the opinion that a truly converted man could not act in this harsh manner?

Can you cite any case of a professed Christian, acting in this harsh way, and how can you account for such action?

Should a Christian debtor ever use at the law a debtor, when he knows he has nothing to pay with, and on getting judgment should he terrorize the debtor on every opportunity? Give your reasons.

Verses 31-34—Suppose at this stage the hard-hearted servant had become tender, and repented, would the king have forgiven him again?

What gave this king a right to revive a debt that had been forgiven? Does it represent the law of Divine forgiveness?

Verses 35—Why is it not possible, under any circumstances, for one to enjoy the favor of God while he cherishes a grudge against his brother? (This question must be answered in writing by members of the club.)

Lesson for Sunday, Aug. 7th, 1910  
Jesus on the Way to Jerusalem. Matt. xix:1-2, 13-26.

The editor of the Raleigh News and Observer declares that if he ever gets rich he will endow a brass band and send it around the country to delight the children and old folk.

Walter Rossiter will be home during August with a fine line of Table Linens. Phone 3076.

## "THIS DATE IN HISTORY"

JULY 29TH.

1573—Dr. John Caius, founder of Caius College, at Cambridge, Eng., died in London. Born Oct. 6, 1510.  
1740—Capt. Louis Celoron took possession for France of the territory at Venango, Pa.  
1769—William Bull became governor of South Carolina.  
1775—George Clymer and Michael Hillegas appointed treasurers of the United States.  
1794—Three men were publicly hanged for murder on Boston Common.  
1812—British were repulsed by the Americans at Sackett's Harbor.  
1850—Robert Schumann, the great composer, died near Bonn. Born at Zwickau, June 8, 1810.  
1858—United States signed a treaty with Japan.  
1859—Convention at Wyandotte, Kas., adopted a State constitution.  
1865—Gen. Grant and family paid a visit to Boston.  
1875—Emperor Ferdinand I of Austria, died, born April 19, 1793.  
1900—King Humbert of Italy assassinated by an anarchist.  
1909—Desperate fighting between soldiers and rioters in Catalonia, Spain.

## PLAN CO-OPERATION

Associations of Bankers Suggested by Sec'y McVeagh to Be Formed.

## NEW YORK MEETING TODAY

(American News Service.)

New York, July 29.—The recent plea of Secretary of the Treasury McVeagh that bankers should form associations to prepare for taking out emergency currency in the event of such a situation demanding action bore its first fruits today when representatives of the national banks of the New York boroughs and of Long Island met in this city to perfect an organization such as is proposed by the secretary of the treasury and provided for in the Aldrich-Vreeland emergency currency act.

The new organization will be known as the National Currency Association. Its by laws as drawn up by the committee entrusted with that task, contain important provisions that are expected to remove the objections to organizing which have existed heretofore.

One of these provisions permits the withdrawal of a bank from membership in the association, with the permission of the executive committee, and the approval of the secretary of the treasury, provided the bank has no unredemmed currency outstanding.

The other provision, which is local for its immediate purpose but general in its scope, permits the nine small banks of Long Island to become members of the association. This action is intended to establish a line of policy whereby in the formation of associations in other clearing house districts small banks will be taken care of.

The treasury department recognizes that to be workable the law must be applied impartially, hence it has insisted in the case of the New York banks, that the small banks of Long Island should have equal rights of membership with the great banks of New York city.

With this principle carried into effect throughout the country small depositors and customers will have equal protection with those of the great banking institutions. It is understood that the organization of the currency associations will be welcomed also for the possible aid these associations may offer the problem of reforming the currency system.

Most of the plans for fiscal reform contemplate the organization of groups of banks in various parts of the country. When these associations become general it is believed they might not only

be of great assistance to the national monetary commission in digesting its recommendations and popularizing them with the people, but it is also conceivable that the new organization might serve in some way as a basis for a new government currency scheme.

## SOME LABOR NOTES FOR LABORING MEN

The convention of the Brotherhood of Locomotive Engineers will meet in Birmingham, Ala., October 12 to 15.

In connection with the new labor exchanges in England, it is proposed that juvenile branches be formed for children.

Organized labor will be interested to learn that Samuel Gompers' book, "Labor in Europe and America," has come from the press.

King George V. has approved the reconstitution of the royal commission to inquire into the health and safety of the workers.

The shop girls of England were first permanently organized in 1891. The organization's name is the National Amalgamated Union of Shop Assistants.

According to the annual report of the Cigar Makers' International union the membership now totals 51,000. This is a gain of four thousand for the last year.

At the quarterly meeting of the executive council of the American Federation of Labor an increase of 223 more unions than existed last December was reported.

The new Zealand legislature has been asked to add telegrapher's to the list of diseases for which an employer must compensate a man who sustains it in his employ.

A union labor party organized along the lines of that in San Francisco, will be found at Los Angeles, Cal., and will seek the same control of the city government that the unionists have in San Francisco.

There were fewer trade disputes in Canada during the month of June than in the previous month, but building operations were seriously hampered by them, principally in Montreal, Toronto, Port Arthur and Fort William.

The State Federation of Labor of Texas has decided by a large majority vote, that hereafter all officers of the federation are to be elected by secret ballot, so as to completely eliminate politics from that body.

Extended and detailed lists of employments prohibited for children appear in the legislation of New York, North Dakota, Ohio, Oklahoma and Pennsylvania and in a number of

## MORE ABOUT THE PRIZES FOR BIBLE STUDY

The object of the International Press Bible Question Club is to promote, through the press, thought and investigation on the teaching of Scripture in connection with the International Sunday School Lessons.

To this end some very valuable prizes are offered on very simple terms. There are to be given to Palladium readers in connection with the other papers that join the I. P. B. Q. C. during the current three months fifty prizes, viz: Five solid gold medals, five sterling silver medals, five teachers' Bibles, worth \$5.50 each, thirty-five copies of "The Heart of Christianity," price \$1.50 each. This book is said to be the best thing written, in this century, on its vital subject. The gold and silver medals are beautifully engraved with an emblematic design, and the name of the winner will be engraved on the reverse side. It will be no small honor to be a gold or silver medalist in this great international organization.

Any person who takes up this simple course of study stands a good chance of receiving that honor. The simple conditions are: (1) That commencing October 13, 1910, the International Sunday School Lessons must be read and "The Suggestive Questions" for 52 consecutive weeks, and a coupon should be cut out of this paper each week and signed, certifying to the reading; (2) Must answer in writing any five of the questions that are indicated to be so answered, getting help from any source if that is necessary; (3) Within one week of the close of the contest must deliver to this office all the coupons which have been cut out, together with the five written answers. The prizes will then be awarded to those who hand in the greatest number of coupons. If two or more send in an equal number of coupons, the tie, or ties, will be broken by an examination of the written answers, and the prizes will be awarded to those who get the highest number of marks from an impartial examination of the answers.

states new laws are added prohibiting night work.

Eighty-nine employers in St. Paul, Minn., have gone on record as being in favor of giving their employees the advantage of having more "daylight" recreation by allowing them to start work earlier in the morning and finishing earlier in the afternoon.

John Mitchell, who is still a vice president of the American Federation of Labor has come out with an appeal to the organized workers of this country to do missionary work to get others to join the ranks of organized labor, with a view of improving the general labor conditions.

Labor leaders in San Francisco, Cal., have for some time discussed the advisability of establishing a banking institution to be controlled exclusively by organized labor. It is probable that before long a meeting of the executive officers of the various labor organizations will be called to consider the plan.

Accident Insurance  
E. B. KNOLLENBERG  
Room 6, Knollenberg's Annex.

## Boston Store

# Tomorrow, Saturday, Is The Big and Last Sale Day

It will be a long, busy day. If you can not come early, come late. There will be an extra force of clerks to take care of the final rush. Some rare and exceptional sale bargains have just come to hand. All will be on sale at prices that will make permanent friends for Boston Store.

### German Silver Mesh Purses

These are now the rage; a large, new line .....50c to \$5.00  
See the Specials .....50c, \$1.00, \$1.50

New Embroidered Dutch Collars.....25c  
More 6 inch Moire Ribbons, six shades  
35c goods .....22c

Try the new Pinon dress shield; you  
will like them.....18 to 31c  
More of the 22c ladies' muslin draw-  
ers, six styles choice .....22c

\$1.50 slip over ladies' muslin gown,  
vestibule case .....98c  
\$1.50 Muslin Skirts, embroidery trim-  
med, all lengths .....98c

H. C. Hasemier Co.

### \$1.00 Corsets For 69c

Another lot of our special 69c Corsets. The exact same number we sold so many of in previous corset sales.

Self Reducing, 21 to 32 .....69c  
Regular Model 18 to 30 .....69c

### The Hand Bag Sale

The dollar bag sale is the talk of the town; choice of six styles; real leather (goat seal). They are \$2.00 goods, no such value has ever been shown. Hundreds of them in our east window.

### Music Holders

Rolls .....39c, 75c, \$1.00  
Folders .....\$1.50 to \$3.00  
Bags .....\$2.00 to \$4.50

H. C. Hasemier Co.

### German Silver Bleach Cloth

Soft finish, no starch, the best table linen bargain ever offered, bordered all around, 2 yd. 98c, 2 1/2 yd., \$1.23; 3 yd. ....\$1.48

Men's Summer Union Suits, long or short sleeves, 89c quality .....50c  
Lot Children's and Infants' Vests, small sizes, worth up to 20c.....5c

Men's 19c black and fancy hose, tomorrow, Saturday, 15c, 2 for 25c  
Children's and Infants' black or white lace hose, 19c goods now .....9c

Ladies' 50c black lace hose, Saturday, only .....39c  
15c and 18c Wash Goods now .....10c  
12 1/2c Wash Goods, large line .....7 1/2c  
\$1.50 ladies' white shirt waists .....90c

H. C. Hasemier Co.