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Important New Decision on Reinstatement

Secretary of the Treasury Carter Glass, on
July 25, signed a decision of momentous import-
ance and interest to discharged soldiers, sailors
and marines.

In the decision (T. D. 47r, W. R.) the secretary
ruled that discharged soldiers, sailors and
marines who have dropped or cancelled their in-
surance may reinstate it within eighteen months
after discharge without paying the back pre-
miums. All they will be asked to pay will be the
premium on the amount of insurance to be rein-
stated for the month of grace in which they were
covered and for the current month.

Thus, for example, if a man dropped \$10,000
of insurance in January, 1919, and applies for
reinstatement the 1st of September for \$5,000,
all he will have to pay will be the premium for
January (the month of grace) on \$5,000 and the
premium for September on \$5,000. Or if he ap-
plies for reinstatement of the full \$10,000, he will
pay a total of two months' premiums on \$10,000,
one for January and one for September. He will
not have to pay premiums in either case for the
intervening months.

The decision stipulates that the former ser-
vice man applying for reinstatement be in as
good health as at date of discharge.

Former Treasury Decision 45, W. R., and
other prior regulations in conflict with the new
decision are revoked.

Director R. G. Cholmley-Jones, of the Bureau
of War Risk Insurance, following the signing of
the decision made the following statement:

"The present decision is one of the most im-
portant to former service men that has been
made in the history of the bureau.

Many service men have been deterred from
availing themselves of the former and less liberal
reinstatement privileges by reason of the rela-
tively large amount of money represented by ac-
cumulated overdue premiums, and because it
would seem that they were paying for something
that they never actually had, which, in fact, was
the case.

"Under the new decision a man is relieved of
the burden of overdue premiums. He has an op-
portunity to rehabilitate himself financially after
getting out of the army, navy or marine corps,
and to reinstate his insurance at any time within
18 months following discharge without the bur-
den of paying a large amount of money.

"The reason payment for the month of grace
is required under the new decision is that the in-
sured was protected by reason of his insurance
continuing in force during that month, and that
had he died during the period of grace his policy
would have been paid.

"Of course, every man who has dropped his
insurance should reinstate it immediately, for
the reason that if he should die before reinstate-
ment his dependents will not receive any pay-
ment.

Limitation of Immigration

From the Christian Science Monitor.

WHILE Senator Dillingham's immigration bill pro-
vides for a revolutionary change in the immigra-
tion policy of the United States, it cannot be
called a radical measure. It is both sweeping and simple,
and may reasonably be expected to meet with approval
from American Labor and the oriental nations, as well
as from citizens of the United States generally, and that
is saying a great deal. That the author of this bill sees
the immigration question from a genuine American point
of view can scarcely be doubted when it is remembered
that he has represented Vermont in the senate for many
years. He may also properly be looked upon as an expert
concerning immigration, since he was formerly an expert
of the United States Immigration Commission, and for
several years was chairman of the Senate Committee on
Immigration. Since he represents Vermont he is, of
course, a Republican, and that fact should be helpful in
the promotion of the measure in the present congress.
While the thought about Vermont and its representatives
may, in some quarters, be that they are not the most
liberal, there is nothing narrow about Senator Dilling-
ham's bill. One of its strong and appealing points is that,
without opening wide the doors to any nationality, it ab-
solutely shuts out none.

In connection with a statement like this, one imme-
diately, of course, thinks of the oriental races, and prob-
ably asks what it is proposed to do about the present
legal barriers against them. The answer is that they are
dealt with in the same manner as others. To be more
specific, the Dillingham bill provides that after July 1,
1920, the number of aliens who may be admitted to the
United States as immigrants in any year shall be limited
to 5 per cent of the number of persons of such nationality,
excepting persons native to countries of the Western
Hemisphere, already residing in the United States. It is,
however, reasonably made possible for near relatives of
previously admitted immigrants, as well as specified pro-
fessional classes, to be admitted after the annual maxi-
mum is otherwise reached, and also for the secretary of
labor to admit aliens in excess of the number when, in
his opinion, such action is justifiable as a measure of
humanity. The bill, if made law, will repeal the existing
special laws relating directly or indirectly to immigration
from China, Japan, and other oriental countries, in-
cluding the Chinese exclusion law, the passport provision
of which is the basis of the "gentlemen's agreement" with
Japan, and the provision of the immigration act of 1917
which denies the admission to immigrants from certain

"Therefore, I urge that care be taken to make
clear to every former service man who has dropped
his insurance, that the new ruling does not
automatically reinstate him, and to impress upon
him that he will be without insurance until he
voluntarily applies for and secures reinstatement.
He should immediately apply for reinstatement
for his own protection and that of his dependents.

"Don't forget that men die or become dis-
abled in peace time as well as in war time, and
that if a man waits he may not be in as good
health as he was at the time of his discharge and
consequently may not be able to secure reinstatement.

"Don't put off reinstatement. Do it now."

If the policy holder is unable to keep the full
amount of War Risk Insurance he carried while
in the service, he may reinstate part of it from
\$1,000 up to \$10,000, in multiples of \$500. Reduc-
tions may be made in multiples of \$500 to any amount,
but not less than \$1,000. Premiums are due on the first of the month, although pay-
ments may be made any time during the calendar
month.

Premiums should be paid by check, draft, or
money order payable to the Treasurer of the
United States, and sent to the Premium Receipt
Section, Bureau of War Risk Insurance, Wash-
ington, D. C.

POINTED PARAGRAPHS

RECKLESS HUNGARIANS

Dallas News.

Hon. Bela Kun doesn't see how the people of Hun-
gary can afford to lose him, but they are game and are
willing to risk it.

THE DOUBLE TROUBLE

Baltimore American.

Double the railway workers' wages, double every-
body's, double everything. Double, double; toll and
trouble!

THE LOWER THE HIGHER

Ohio State Journal.

The cost of low living also remains rather high.

THE FLY IN THE OINTMENT

New York World.

Airplane weddings would be more romantic if the par-
ticipants didn't have to come back to earth.

HE THINKS HE'S A MODERN ATLAS

Anaconda Standard.

As a figure in the world's progress, thought and up-
lift Senator Borah is the figure "O".

HUMAN ALARM CLOCK

Louisville Courier-Journal.

Whereas the ordinary man goes to his bunk when
he is sleepy, that most extraordinary man, Hiram John-
son, of California, goes to his with hope of awakening
and alarming the audience.

THUGS AND THIEVES

Columbia Record.

Al Jennings, former bandit, says he would rather be
a train robber than a food profligate. It's not so remun-
erative a profession, perhaps, but far more respectable.

LOOK OUT FOR A CRASH THEN

Washington Post.

Those who think the world is topsy-turvy should take
note how congress expects to cure the present situation
by talk, exactly like the good old days. Nothing has
changed!

UNROMANTIC BUCCANEERS

Philadelphia Public Ledger.

Profiteers have caused a good many privateers.

portions of Asia and adjacent islands. While it is plain
that some people of the groups now excluded would be
admitted, it is equally clear that there would be no great
number of any single element, those of Asia, for instance,
because of the relatively small number of Asiatics now in
the United States. The question of the effect of immi-
gration on Labor has by no means been disregarded in
the preparation of this measure; in fact it is said that
the primary purpose of the bill is to limit the entrance of
laborers, particularly from southern and eastern Europe.

One professed intention, indeed, is to prevent a repetition
of the enormous influx of such immigration as took place
for some years before the war, and which the United
States Immigration Commission declared to be highly
detrimental to Labor in the Republic.

The practical effects and the generally moderate
character of the Dillingham bill are readily grasped when
the calculation is made that it will establish the limit of
possible immigration from southern and eastern Europe
at a little more than one-third of the annual volume be-
fore the war, and will not materially interfere with a re-
sumption of the normal flow from northern Europe. It
is reasonable to believe that a change in the immigration
laws such as that represented by the Dillingham measure
would be found of great importance in improving the re-
lations with oriental countries, especially Japan, whose
representatives of late have put much emphasis on the
claim of racial equality. In this connection there is in-
terest in a computation which has been made showing
that whereas, during the four years next preceding the
period of the war, the average annual immigration from
China, Japan, and India was 10,153, under the 5 per
centum plan embodied in the bill under discussion the
annual number of such immigrants would be 1281.

In view, especially, of the closer relation of nations
which unquestionably is one of the chief results of the
war, it does not seem right that the United States should
persist in its present utterly forbidding attitude toward
oriental peoples, so far as its laws are concerned. Japan
undoubtedly feels keenly the letter of the discrimination,
and China, with its courageous efforts for better social
conditions and for democratic government, deserves,
broadly speaking, a more friendly attitude on the part
of the western nation. There is, of course, imperative
need of regulation of immigration on lines new to the
United States, for its own safety and welfare, and now
is the time to readjust the conditions. The Dillingham
bill seems to furnish a fair and sensible basis for the
readjustment.

which denies the admission to immigrants from certain

Condensed Classics of Famous Authors

CAINE

Thomas Henry Hall Caine, since 1918 Sir Hall, of Manx descent, was
born at Runcorn, May 14, 1853.

He was trained for an architect, but was attracted to journalism and to the writing of novels, which have frequently been reproduced on the stage; during the year he has taken a hand in propaganda, largely intended for America and the Queen of "King Albert's Book" and "Queen Alexandra's Christmas Carol." His best-known stories have attained an enormous circulation in print, and reached great audiences on the stage. "The Deemster," "The Bondman," "The Manxman," "The Christian," "The Giver of Man," are some of the best known in a long list which has passed from the printed page to the stage, and finally, in some cases, to the films.

It will be interesting to see how his books last. A certain force he undoubtedly has, and he knows extremely well how to choose a subject with an appeal to a large audience; he has, however, a considerable variety in thought and expression, and his emotional passages sometimes have the air of being created to order.

No English speaking author has ever been so extensively advertised as Hall Caine. He must wait a generation and it pays to advertise.

THE DEEMSTER

BY HALL CAINE

Condensation by Caroline Ticknor

The scene of this story is laid in the Isle of Man, two centuries ago, and it is filled with the weird superstitions of the Manx people.

Thorkell Mylrea, the Deemster, was a violent, cruel and crafty Judge, who dwelt among the sturdy fisher-folk dispensing whatever justice suited his purpose. Being accustomed to bending all others to his will he was bitterly disappointed when his scholarly son, Ewan, refused to fulfill his wordly ambitions and retired into the ministry. His father pronounced his sentence: "This man shall be cut off from his people. . . . From now, forever, let no tongue speak to him. Alone let him live, alone die."

As the people shrank away from him Dan passed from among them to the south of the Island, where a boat, containing supplies and provisions, was awaiting him.

For a year Dan dwelt in this boat shunning his kind, but at last, unable to endure the loneliness of the sea, he erected a rude shelter on rocky island not far from shore, where he could look upon the habitations of men. On the first night that he slept ashore, a frightful storm swept away his boat, leaving him a prisoner on the island.

Here, for seven years, he spent a solitary life striving to make his peace with God, until at last it seemed to him the curse was lifted.

Then at his cabin door appeared a dying priest, who had landed half-fainting from a blow received from the boom of his boat. The priest had come from Ireland, at the Bishop of Man's request, to succor the people of the island.

In a moment of thoughtlessness, when hounded for a debt, which he feared would worry the Bishop, Dan forged his cousin's name, feeling sure that Ewan would willingly have advanced the money, and Ewan, being confronted with the signature, declared it to be his own, telling a lie to save his cousin from prosecution.

Dan's prompt expressions of sorrow and gratitude were checked by Ewan's announcement that Dan should be from this time a stranger to himself and sister. Crushed and humiliated, Dan rushed to Mona's home and sought his cousin in her room, where he acknowledged his fault and protested against being estranged from her.

Mona assured him that nothing should ever estrange them, and Dan, deeply repentant, hurried away, encountering in the hall Jarvis Kerruish, who seeing him emerge from his cousin's room, promptly reported to the Deemster this evidence of Dan's improper conduct towards Mona.

The Deemster, whose feeling for Dan had changed to jealous hatred, in turn conveyed this intelligence to Ewan, doing his best to convince him that Dan had treated Mona dishonestly. An excited interview between Ewan and his sister followed in which Ewan mistook her innocent protestations of love for Dan for a confirmation of her lover's guilt, and dashed away to avenge her supposed wrong.

He found Dan ready to beg forgiveness for his past fault and in blind passion Ewan took no heed of his words, and accused him of being the basest of scoundrels and bade him depart from the Island.

This message read by Mona, filled her with hope and a belief that Dan should at last come to his own. Accompanied by one faithful fisherman, she journeyed to seek him out, only to find him unconscious and ill unto death, in a bare cabin, where he had fallen a victim to the disease he had bravely combated.

Mona watched beside him until in his last moments he looked upon her with joyful recognition. She murmured the Lord's prayer and as he echoed the words, "Deliver us from evil," his spirit passed.

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"Hypothia," by Charles Kingsley, as condensed by Prof W. F. Harris, will be printed Monday.

Memories of Old Days In This Paper Ten Years Ago Today

C. E. Beck was named as a logical candidate on the democratic mayoralty ticket.

The first of the teachers' institutes was held at the Richmond Chautauqua.

Barnum and Bailey circus showed in Richmond.

PROFESSOR LEBARON RESIGNS

OXFORD, O., Aug. 23.—Harrison D. LeBaron, for a number of years associate professor of organ and theoretical music at the Western college for Women, yesterday tendered his resignation. Prof. LeBaron will become head of the department of music in Adrian college, Adrian, Mich.

START WORK ON DORMITORY

OXFORD, O., Aug. 23.—Work was yesterday begun on Miami University's new dormitory for girls, to be erected on the girls' athletic field, south of the campus. The work will be done by day labor, under the superintendence of A. D. Vanasand. It is hoped to have the building ready for occupancy by December 1.

On Nov. 28, 1814, the London Times introduced the steam printing press to the industrial world.

True Stories of Successful Women

By Edith Mortary

high salaried person who does uplift work in large concerns.

She organized clubs for the girls and often gave them lessons in salesmanship. She sometimes directed them in recreational work and did other such things which were not outlined among the duties of a department store buyer.

Today she has charge of the buying in all the departments which sell ready-made clothes and she still does the buying for the women's apparel department. She is only twenty-four years old and is earning \$4,000 a year.

She is the sole support of her family and she has never told them of the disappointment it was to have to leave school; in fact, she is beginning to