

THE RICHMOND PALLADIUM AND SUN-TELEGRAM

Published Every Evening Except Sunday, by Palladium Printing Co.

Palladium Building, North Ninth and Saffor Streets, Entered at the Post Office at Richmond, Indiana, as Second Class Mail Matter.

MEMBER OF THE ASSOCIATED PRESS

The Associated Press is exclusively entitled to the use for republication of all news dispatches credited to it or not otherwise credited in this paper and also the local news published herein. All rights of republication of special dispatches herein are also reserved.

Important New Decision on Reinstatement

Secretary of the Treasury Carter Glass, on July 25, signed a decision of momentous importance 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 insurance may reinstate it within eighteen months after discharge without paying the back premiums. All they will be asked to pay will be the premium on the amount of insurance to be reinstated 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 applies 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 service 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. Cholmeley-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 important 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 relatively large amount of money represented by accumulated 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 opportunity 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 burden of paying a large amount of money.

"The reason payment for the month of grace is required under the new decision is that the insured 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 reinstatement his dependents will not receive any payment.

Limitation of Immigration

From the Christian Science Monitor.

WHILE Senator Dillingham's immigration bill provides for a revolutionary change in the immigration 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 chairman 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 Dillingham's bill. One of its strong and appealing points is that, without opening wide the doors to any nationality, it absolutely shuts out none.

In connection with a statement like this, one immediately, of course, thinks of the oriental races, and probably 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, excluding 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 professional classes, to be admitted after the annual maximum 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, including 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 disabled 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. Reductions 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 payments 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, Washington, D. C.

POINTED PARAGRAPHS

RECKLESS HUNGARIANS

Dallas News.

Hon. Bela Kun doesn't see how the people of Hungary 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 everybody's, double everything. Double, double; toil 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 participants 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 uplift 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 Johnson, 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 profiteer. It's not so remunerative 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.

Condensed Classics of Famous Authors

CAINE

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



Sir Hall Caine, Born 1853

as Hall Caine. He must wait a generation or so to see whether in the end it pays to advertise.

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 war he has taken a part in propaganda, largely intended for America, and was editor 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 Two Men," "The Bondman," "The Manxman," "The Christian," "The Eternal City," "The Woman Thou Lovest Best," are among the best known in a long list, which have 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 has, and he knows extremely well how to choose a subject with an appeal to a large audience; he has, however, a considerable crudity in thought and expression, and his emotional passages sometimes have the air of being created by the ordinary mind.

No English speaking author has ever been so extensively advertised as Hall Caine. He must wait a generation or so to see whether in the end 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 fisherfolk 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 worldly ambitions and retired into the ministry. In anger, he cast him off and took into his household his illegitimate son, Jarvis Kerruish, a worthless fellow.

Those qualities of strength and leadership which he longed to see in his son, Ewan, the Deemster found in his dare-devil nephew, Bishop of Man. Dan was a handsome, fiery young giant, who excelled in every manly sport, and Ewan and his lovely sister, Mona, adored their stalwart cousin, whose wild exploits among the fishermen gave the Bishop much anxiety. From time to time Dan's impulsive nature ran away with him and he committed some reckless act that he sorely repented later.

In a moment of thoughtlessness, when he had been drinking, 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.

Those qualities of strength and leadership which he longed to see in his son, Ewan, the Deemster found in his dare-devil nephew, Bishop of Man. Dan was a handsome, fiery young giant, who excelled in every manly sport, and Ewan and his lovely sister, Mona, adored their stalwart cousin, whose wild exploits among the fishermen gave the Bishop much anxiety. From time to time Dan's impulsive nature ran away with him and he committed some reckless act that he sorely repented later.

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, who, in turn, reported to Ewan, doing his best to convince him that Dan had treated Mona dishonorably. 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, but in blind passion Ewan took no heed of his words; accused him of being the basest of scoundrels and bade him depart from the island.

Dan protested his innocence, but when he found that Ewan believed him to be so base, his own wild passion flamed up and he, in turn, cried out that there was "room for but one of them in the world."

A mortal combat followed, near the edge of a cliff, and Ewan, almost overcome, threw his dagger into the air and peered backward, falling over the precipice to his death. Then Dan realized that he had done and was overwhelmed with remorse.

It was Christmas Eve, and Mona waiting for Ewan's return, had a terrible presentiment of his fate. As she tried to banish her fears, Dan climbed in through her window, prostrated himself before her, and confessed his guilt.

Filled with grief for her brother, horror at Dan's confession, and apprehension for her lover, Mona told Dan that he must give himself up to justice, and that by so doing he should atone for his sin. He refused himself to do as she wished, and while she protested her undying love for him, he bade her a passionate farewell and vanished into the night.

Returning, half-dazed to where Ewan's body lay, Dan found that his fisher friends had planned to take the body out to sea for burial. They embarked upon Dan's boat and he reluctantly allowed them to carry out their plan; owing to their unskilled sewing of the canvas about Ewan's body, the covering slipped apart and the corpse was washed back to land.

Despite the fishermen's protest that all would be prosecuted if they returned, Dan insisted upon their doing so. Ewan's body having been washed ashore was brought to the church where the Bishop had just finished his service. He looked upon the face of Ewan and realized the tragedy; and the latter taunting his brother with the fact that if Dan were proved the culprit, the Bishop must pronounce judgment on his own.

Dan, who had crept back in the darkness, witnessed the midnight burial of Ewan, and after slipping away, narrowly escaped death when he fell into an old mine-shaft where he remained for some time a prisoner. Meanwhile his fisherman friends were arrested as implicated in the murder, but during their arraignment in court Dan appeared, pushed his way through the crowd and announced his guilt.

He was placed in a dungeon under the Bishop's jurisdiction, and his father, bowed with grief, visited him and offered him the means of escape, which he refused.

True Stories of Successful Women

By Edith Moriarty

It was just eight years ago that Ethel Green started out in the business world. She was a pretty young girl of sixteen, just finishing her third year in high school when her father became ill and she had to leave school to go to work. It was a disappointment to both her mother and father for they had intended to send her through school and in their words "to make something of her." She was disappointed too, but she would not admit it. She decided that she would enter some business just as she would enter a school and that she would try to learn all about it, beginning at the bottom.

The question which was most troublesome was where could she find work which would give her the opportunities she wanted. The two things which presented themselves first were a place as office girl for a doctor in the neighborhood and that of apprentice to the only milliner in that end of the town.

She took neither of them because as a milliner's apprentice she would only earn fifty cents a week and carfare and in the doctor's office there seemed to be no future. She wanted a job in a large concern where she thought she would be able to learn more.

Finally she was hired as an errand girl by the largest department store in the city. And every Saturday night she brought four dollars home to add to the ten dollars "sick benefit" which her father got each week.

Enjoys Her Work.

At the end of a year she was put in the stock room, where she put garments and material away, pinned on price tags and did other odd jobs connected with keeping the stock in order, such as sewing on buttons and mending linings.

She liked the work, she was paid six dollars a week. While in the stock room she was often called upon to sell, especially during the busy seasons or during special sales. Ethel liked this work and it was but a short time before she was given the bargain square on the main floor, where each day's bargains were on sale.

She liked the variety. One day she would sell gloves and the next day lingerie, then perhaps perfume and another time table linens. During the six months that she was clerk at the bargain square she sold almost every kind of article which the large department store handled.

She was earning twelve dollars a week, almost all of which she gave at home because her father was still an invalid and doctor bills had eaten up his small savings, and so the money he received from his sick benefit and Ethel's earnings was all the income the Greens had.

For the next two years Ethel clerked in any department which needed help. In this way she was learning much more about the business than she ever thought she would when she started in as an errand girl four years before.

At the end of two years she was in the infants' wear department earning eighteen dollars a week. She stayed in that department longer than she expected and when the buyer left she was given a try at the place. Her salary as buyer was twenty-five dollars a week.

This meant that the Greens need not worry any more about money matters, for Mrs. Green had managed to get along when Ethel was earning only four dollars and she looked at twenty-five dollars as if it were a fortune.

Ethel had been true to her decision which she made when she first started to work. She took all of her experiences as if they were lessons and it is little wonder that the head of the firm recognized in her a young woman who "knew the business from every angle." In addition to the infants' wear department she was soon made head of the women's apparel shops and here she again proved that she understood the business, for her department was enlarged inside of a year and the sales were almost doubled.

Earns \$4,000 a Year.

During all of her years of work, however, she had not lost sight of other things and although she had responsibilities far beyond the average for one of her years she was still a young woman with a youthful outlook.

She did not always have her nose to the grindstone and she enjoyed many of the girlish pleasures which other young women of twenty do. Perhaps that was one reason for her success—the fact that her life was not all work and no play.

At the end of six years she was considered indispensable by the firm. It was not only her value as a buyer and organizer of departments, but she built up a feeling of loyalty and spirit among the girls, especially those in her departments, which made the store a place where girls liked to work.

At twenty-two Ethel Green besides managing and buying for two departments was doing many things which are done by experts on employment work, personnel, and social work or whatever one cares to call the modern

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 wonder if it really was a disappointment.

Good Evening

BY ROY K. MOULTON

THE PESSIMIST

There's been a whole lot written of the value of a smile. But still the fellow that goes 'round a-smiling all the while And don't do nothing' else but smile, no matter what is said, Don't seem in this world's goods to get so very far ahead.

You'll hear this idea harped on by the optimistic crowd; There is a silver linin' bright to every roll of ding cloud.

But when the cloud dissolves in air and disappears from view, The silver linin' genially dissolves in thin air, too.

The darkest hour comes just before the dawn, hey love to say, Although your own pertickler dawn is twenty years away.

It never helps the fellow much that's workin' in the ditch To hear that some day, possibly, perhaps he may be rich.

The optimists and pessimists can argue pro and con, And thrash out all the questions that they are debatin' on. But after all is said and done, I think that you will find That misery or happiness is just a state of mind.

THE POET'S OBJECTION

"Dear Tom," said Maud, with eyes of blue, "To tell the truth I cannot see Why you don't make a verse or two Which I can say is all for me!"

"My love," said Tom, "that would do If I did not with fear foresee That if I made a verse for you It might make you averse to me."

Charles W. Mills says a friend of his was charged 90 cents an hour for the use of a pool table, and upon remonstrating, was told that it was on account of the high price of chalk. "Can you beat it?" said Charlie. "No, we can't beat it," but we can cheat. A friend of ours raised the price of beef sandwiches from 10 to 15 cents because beef had gone up one cent a pound.

Dinner Stories

One morning a woman walked into a village grocery store with a majestic stride. It was easy to see by the sternness of her expression that she was somewhat disturbed.

"This," she sarcastically explained, throwing one package on the counter, "is the washing itself, and this is the soap. It's the soap that makes washing a pleasure. It's the soap."

"That isn't soap, madam," interrupted the groceryman, examining the package. "Your little girl was in here yesterday for a half pound of cheese and a half pound of soap. This is the cheese."

"I—m, that accounts for it," said the woman, as the light of understanding began to glow. "I wondered all night what made the Welsh rarebit we had for supper taste so queer."

"I want to have a tooth drawn," announced the small boy with the steel-gray eye. "And I want gas." "You're too young to have gas, my little man," said the dentist. "Besides I'm sure you aren't afraid of being hurt. Sit still and be a man."

"It isn't that at all," said the boy, "but I'm afraid I shall not be able to help giving a bit of a squeal when it comes out."

"Well, that won't matter at all," said the dentist. "I'm sure I shall not mind."

"No, but I shall. Look out of that window."

The dentist looked and saw a lot of grinning lads standing under the window.

"They're all the kids I've fought and licked," said the customer, "and they've come to hear me holler."

Memories of Old Days

In This Paper Ten Years Ago Today

C. E. Beck was named as a logical candidate on the democratic mayoral 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 superintendency of A. D. Vansausdall. 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.

THE GEORGE MATTHEW ADAMS DAILY TALK

KEEP ADDING UP

We are apt these days to think that the world is going backward and that the fine things of civilization have begun to disintegrate.

But this is not so. As a matter of fact, this is an age of turning over—a time of reconstruction and reconsideration—of tearing down and adding up again.

And if we are careful to put something better in place of what we tear down, the world is going to be great and big in the end. SO—

Keep adding up. Development always means addition—something better from something good. Get and then give. Give—and you get again! Adding up, you see, all the time.

Keep adding up. Another thing—the better and more persistent that you are in doing your job, the better the job you do and the better man you become. And the more men doing better jobs the better the world is bound to be.

Keep adding up. Nature and life is built upon the adding plan. It is the law of growth and success. A MAN need never stop growing—adding something to what he already has. The builder is always an adder. He sees in units—each new one added to what has been placed until he has his plans worked to completion into something permanent.

Keep adding up. If you have a good smile, add a few and throw them around. If you have varied ability, test them out, then put them to use, and you will be happily surprised at the way they keep adding up—making you easier to live with, righting the world about you, and making it a better world in which to live.