

THE RICHMOND PALLADIUM
AND SUN-TELEGRAM

Published Every Evening Except Sunday, by
Palladium Printing Co.
Palladium Building, North Ninth and Sailor 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
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 spe-
cial dispatches herein are also reserved.

Is The Country Running Behind?

While we are computing our annual savings
by the billions, present conditions, if correctly
analyzed, may show that we are reducing our
savings margin or perhaps almost eliminating it.

The "New York Journal of Commerce", in an
analysis, which deserves careful study and wide
circulation, says:

"Trustworthy statistics with reference to the
operations of the year 1919 seem to indicate that
as compared with the last year of the war we fell
behind with out output anywhere from 10 to 20
per cent. There has been some increase of out-
put during the war, but last year's recession has
apparently more than neutralized it, notwith-
standing our larger population. The suggestion
conveyed by these figures is borne out also by a
survey of the different fields of production. We
are certainly worse off for housing than we were
a year ago, new construction having failed to
make up for wear and tear, or, at all events, hav-
ing failed to provide for population increases.
There is general agreement that the railroads
have not gained in scope and equipment in any

material degree, and the same remark holds true
of street railways and of various kinds of munici-
pal utilities."

That we are consuming more than we are pro-
ducing, and that production has been seriously
impeded by strikes in factories and transporta-
tion systems cannot be denied. We have lost our
punch and vim in the industrial sphere, which the
scarcity of commodities and goods proves. Con-
sequently the abundance of money means little,
for of what good is money if there is a scarcity
of goods, or if they cease to be produced? If
there is no bread in the land, money loses its
potency. If there are no shoes, money cannot
make them. Look at Russia. A peasant in an
isolated village may have hoarded thousands of
silver and gold coins, but the empty shelves of
the storekeeper make it impossible for him to
buy the shoes and wearing apparel his family
needs. His money is useless. The economists
who are crying for increased production evidently
have the correct solution. We need more goods.

"Perhaps the fair way to look at this matter
is to consider the question of saving from the
standpoint of human need and convenience," says
the Journal of Commerce. "We are undoubtedly
getting a larger income in dollars, and we own
more bank 'deposits'. There is more 'money' in
the country, but there is relatively less of the
basic products which satisfy our own necessities
and those of our foreign customers. If we are
saving we are allowing the product to take a very
specialized direction. Either through lack of
saving or through the wasting of what is tech-
nically saved we are running behind in many di-
rections. Higher rates for bona fide investment
security tend to help this situation, but more time
will be required for a full rectification."

Answers to Questions

H. W.—Was the ancient city of Tyre
built on an island? The first city of
Tyre was built on the mainland, but the
second and more important city
was erected on an island about a mile
long, running parallel with the shore,
but separated from it by a strait of the
Mediterranean a mile wide. The island had
two important harbors.

R. K.—Was there more than one
Triple Alliance? The first alliance by
that name was between Great Britain,
Holland and Sweden, in 1668,
against Louis XIV of France. The
second was composed of Germany,
Austria and Italy, formed in 1882,
broken when Italy refused to proceed
against the allies, and crushed with
the defeat of the Central Powers.

W. C.—What does the term manda-
mum mean? A writ issued by a su-
pervisor to an inferior court, or to a
person or persons, commanding the
performance of some act.

Subscriber.—Is there a national hol-
iday? No; not even the Fourth of July.

Renders may obtain answers to
questions by writing the Palladium
Question and Answer Department.
Questions should be written plainly
and briefly. Answers will be given
briefly.

Good Evening
By Roy K. Moulton

HOW I ENJOY MY OVERALLS
For democratic exuberance and up-
lift there is nothing like the wearing of
overalls unless it is the making of
home brew. Each is a blow in behalf
of home and country.

Really, you'd be surprised at what
we are accomplishing. And I enjoy
mine so much. I don't know when
I've been so well dressed and so utterly
reckless as to where I spill the
soup. There are so many of us doing it,
too. Yesterday I walked about the
city and found seven men in overalls.

WOW! DOCTOR!

"Do not assume," says Dr. Frank
Crane. "Do not take for granted.

Challenge every fact. Use the dictionary
and the encyclopedia, the teacher.

Investigate. Ask questions. Know.

Do not guess." It is good advice. If
Dr. Crane had followed it when get-
ting up his recent knowledge test in

NEWCASTLE BOND ISSUE

The state board of tax commissioners
allowed Indianapolis a bond issue of
\$20,000 for parks and Newcastle,
Bowers Brook sewer, \$30,000, and civil
city high school, \$50,000. Many other
bond issues were approved for various
parts of the state.

Nowadays when people decide to
live in a more expensive apartment,
they do not have to go to the trouble of
moving, but accomplish their pur-
pose just the same. They simply sit
tight and the landlord raises the rent.

Now that Henry Ford has invented
a new street car, the streets will be

so crowded with street cars that
everybody will have to ride whether

they want to or not, because there will
be no room for anybody to walk.

WICKS VapoRub

"Do not assume," says Dr. Frank
Crane. "Do not take for granted.

Challenge every fact. Use the dictionary
and the encyclopedia, the teacher.

Investigate. Ask questions. Know.

Do not guess." It is good advice. If
Dr. Crane had followed it when get-
ting up his recent knowledge test in

NEWCASTLE BOND ISSUE

The state board of tax commissioners
allowed Indianapolis a bond issue of
\$20,000 for parks and Newcastle,
Bowers Brook sewer, \$30,000, and civil
city high school, \$50,000. Many other
bond issues were approved for various
parts of the state.

Nowadays when people decide to
live in a more expensive apartment,
they do not have to go to the trouble of
moving, but accomplish their pur-
pose just the same. They simply sit
tight and the landlord raises the rent.

Now that Henry Ford has invented
a new street car, the streets will be

so crowded with street cars that
everybody will have to ride whether

they want to or not, because there will
be no room for anybody to walk.

WICKS VapoRub

"Do not assume," says Dr. Frank
Crane. "Do not take for granted.

Challenge every fact. Use the dictionary
and the encyclopedia, the teacher.

Investigate. Ask questions. Know.

Do not guess." It is good advice. If
Dr. Crane had followed it when get-
ting up his recent knowledge test in

NEWCASTLE BOND ISSUE

The state board of tax commissioners
allowed Indianapolis a bond issue of
\$20,000 for parks and Newcastle,
Bowers Brook sewer, \$30,000, and civil
city high school, \$50,000. Many other
bond issues were approved for various
parts of the state.

Nowadays when people decide to
live in a more expensive apartment,
they do not have to go to the trouble of
moving, but accomplish their pur-
pose just the same. They simply sit
tight and the landlord raises the rent.

Now that Henry Ford has invented
a new street car, the streets will be

so crowded with street cars that
everybody will have to ride whether

they want to or not, because there will
be no room for anybody to walk.

WICKS VapoRub

"Do not assume," says Dr. Frank
Crane. "Do not take for granted.

Challenge every fact. Use the dictionary
and the encyclopedia, the teacher.

Investigate. Ask questions. Know.

Do not guess." It is good advice. If
Dr. Crane had followed it when get-
ting up his recent knowledge test in

NEWCASTLE BOND ISSUE

The state board of tax commissioners
allowed Indianapolis a bond issue of
\$20,000 for parks and Newcastle,
Bowers Brook sewer, \$30,000, and civil
city high school, \$50,000. Many other
bond issues were approved for various
parts of the state.

Nowadays when people decide to
live in a more expensive apartment,
they do not have to go to the trouble of
moving, but accomplish their pur-
pose just the same. They simply sit
tight and the landlord raises the rent.

Now that Henry Ford has invented
a new street car, the streets will be

so crowded with street cars that
everybody will have to ride whether

they want to or not, because there will
be no room for anybody to walk.

WICKS VapoRub

"Do not assume," says Dr. Frank
Crane. "Do not take for granted.

Challenge every fact. Use the dictionary
and the encyclopedia, the teacher.

Investigate. Ask questions. Know.

Do not guess." It is good advice. If
Dr. Crane had followed it when get-
ting up his recent knowledge test in

NEWCASTLE BOND ISSUE

The state board of tax commissioners
allowed Indianapolis a bond issue of
\$20,000 for parks and Newcastle,
Bowers Brook sewer, \$30,000, and civil
city high school, \$50,000. Many other
bond issues were approved for various
parts of the state.

Nowadays when people decide to
live in a more expensive apartment,
they do not have to go to the trouble of
moving, but accomplish their pur-
pose just the same. They simply sit
tight and the landlord raises the rent.

Now that Henry Ford has invented
a new street car, the streets will be

so crowded with street cars that
everybody will have to ride whether

they want to or not, because there will
be no room for anybody to walk.

WICKS VapoRub

"Do not assume," says Dr. Frank
Crane. "Do not take for granted.

Challenge every fact. Use the dictionary
and the encyclopedia, the teacher.

Investigate. Ask questions. Know.

Do not guess." It is good advice. If
Dr. Crane had followed it when get-
ting up his recent knowledge test in

NEWCASTLE BOND ISSUE

The state board of tax commissioners
allowed Indianapolis a bond issue of
\$20,000 for parks and Newcastle,
Bowers Brook sewer, \$30,000, and civil
city high school, \$50,000. Many other
bond issues were approved for various
parts of the state.

Nowadays when people decide to
live in a more expensive apartment,
they do not have to go to the trouble of
moving, but accomplish their pur-
pose just the same. They simply sit
tight and the landlord raises the rent.

Now that Henry Ford has invented
a new street car, the streets will be

so crowded with street cars that
everybody will have to ride whether

they want to or not, because there will
be no room for anybody to walk.

WICKS VapoRub

"Do not assume," says Dr. Frank
Crane. "Do not take for granted.

Challenge every fact. Use the dictionary
and the encyclopedia, the teacher.

Investigate. Ask questions. Know.

Do not guess." It is good advice. If
Dr. Crane had followed it when get-
ting up his recent knowledge test in

NEWCASTLE BOND ISSUE

The state board of tax commissioners
allowed Indianapolis a bond issue of
\$20,000 for parks and Newcastle,
Bowers Brook sewer, \$30,000, and civil
city high school, \$50,000. Many other
bond issues were approved for various
parts of the state.

Nowadays when people decide to
live in a more expensive apartment,
they do not have to go to the trouble of
moving, but accomplish their pur-
pose just the same. They simply sit
tight and the landlord raises the rent.

Now that Henry Ford has invented
a new street car, the streets will be

so crowded with street cars that
everybody will have to ride whether

they want to or not, because there will
be no room for anybody to walk.

WICKS VapoRub

"Do not assume," says Dr. Frank
Crane. "Do not take for granted.

Challenge every fact. Use the dictionary
and the encyclopedia, the teacher.

Investigate. Ask questions. Know.

Do not guess." It is good advice. If
Dr. Crane had followed it when get-
ting up his recent knowledge test in

NEWCASTLE BOND ISSUE

The state board of tax commissioners
allowed Indianapolis a bond issue of
\$20,000 for parks and Newcastle,
Bowers Brook sewer, \$30,000, and civil
city high school, \$50,000. Many other
bond issues were approved for various
parts of the state.

Nowadays when people decide to
live in a more expensive apartment,
they do not have to go to the trouble of
moving, but accomplish their pur-
pose just the same. They simply sit
tight and the landlord raises the rent.

Now that Henry Ford has invented
a new street car, the streets will be

so crowded with street cars that
everybody will have to ride whether

they want to or not, because there will
be no room for anybody to walk.

WICKS VapoRub

"Do not assume," says Dr. Frank
Crane. "Do not take for granted.

Challenge every fact. Use the dictionary
and the encyclopedia, the teacher.

Investigate. Ask questions. Know.

Do not guess." It is good advice. If
Dr. Crane had followed it when get-
ting up his recent knowledge test in

NEWCASTLE BOND ISSUE

The state board of tax commissioners
allowed Indianapolis a bond issue of
\$20,000 for parks and Newcastle,
Bowers Brook sewer, \$30,000, and civil
city high school, \$50,000. Many other
bond issues were approved for various
parts of the state.

Nowadays when people decide to
live in a more expensive apartment,
they do not have to go to the trouble of
moving, but accomplish their pur-
pose just the same. They simply sit
tight and the landlord raises the rent.

Now that Henry Ford has invented
a new street car, the streets will be

so crowded with street cars that
everybody will have to ride whether

they want to or not, because there will
be no room for anybody to walk.

WICKS VapoRub