

THE RICHMOND PALLADIUM AND SUN-TELEGRAM

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

Cox and Harding

In comparing Cox and Harding it is apparent at the outset that both are plain, everyday Americans. Neither is of the superman type, and that is fortunate for the nation, because one of these men will be the next president.

Both are farm-born and reared and as such received an early training in a most exacting occupation and one that teaches the value and necessity of work and production. Both have attained success as newspaper publishers, and in that highly competitive industry one is not borne to success on a bed of roses.

Each heretofore has succeeded in his chosen political field, Cox in the realm of state politics and Harding in the national arena. Neither is radical in thought or action, guaranteeing the country in any event a chief executive who will seek to administer national affairs along sound lines.

These similarities of training, character and

performance should promise a political campaign free from the bitter personalities that have so often marred American politics and obscured great issues.

This is fortunate, for American voters in this campaign have before them some of the greatest issues that have been submitted to them in half a century or more.

One, the Wilson League of Nations plan, ranks in importance with such great issues as that one settled by the Civil war, the adoption of the federal constitution, and even the Declaration of Independence.

Thinking people will judge and support Cox and Harding by their respective positions on such great issues and the stands taken by the respective political parties these two represent.

Indiana Republicans' Woe

Indiana Republicans' cup of woe by this time should be about full to overflowing.

The state supreme court has declared unconstitutional the horizontal raises in tax assessments ordered last year by the state tax commission.

This means worse than chaos in state, county, township and city finances.

This decision and its results, added to the just resentment against the Goodrich tax law, presents a pretty problem to the Republican politicians for solution if they are going to carry Indiana for their party this fall.

Answers to Questions

A. N.—What is the interest on England's war debt to the United States?—It is in excess of \$250,000,000 a year.
S. E.—How many daily newspapers are printed in Indiana?—One hundred and forty; of this number 99 are printed in the evening and 41 in the morning.

A. T.—How long has Senator Overman served in the senate?—Since 1903. Is he a professional man?—Senator Overman is an attorney.
Reader—What does "et aliam" mean?—Word for word and letter for letter.

D. D.—Who ran the Mason and Dixon's line?—Two English surveyors, Charles Mason and Jeremiah Dixon, 1763-1767.

Subscriber—From what language did the term "Lang Syne" come, and what is its translation?—It is from the Scotch and means long since.

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

Suburban

LEWISBURG, O.—Born to Mr. and Mrs. George Wilson, a girl, born to Mr. and Mrs. Edward Leiber, a girl Wednesday... W. I. Parks spent Tuesday and Wednesday in Cincinnati on business... Frank Henne left Saturday morning for Fremont, O., to take a position as assistant foreman in a carbon factory... Robert Brower and family, of Columbus, spent several days this week at the Clarence Floyd home... G. C. Grushon and Ralph Ayers transacted business in Indianapolis... Mrs. Frank Heister and little niece, spent Tuesday in West Alexandria with Mr. and Mrs. Harry Bittle... Alfred Archer of Akron, visited over the Fourth with his parents, Mr. and Mrs. V. J. Archer... Edgar Horn and family motored to Toledo Saturday, and visited until Tuesday with Charles Hoffman and family... The Commercial club will hold a meeting Friday night... The Woman's Missionary society of the U. B. church will meet at the home of Mrs. Dewitt Roberts, Friday, at 2 p. m... B. P. Snyder and W. P. Wood attended the funeral of Barney Barnhisser, a rural mail carrier of Eaton, Monday afternoon... Mr. and Mrs. J. C. Rice went to Bellefontaine Wednesday to spend several days with relatives... T. J. Hartman and family, of Middletown, were guests at the R. E. Hapner and William Banker homes over the Fourth... Mrs. R. Franz went to Greenville Wednesday to spend several days with relatives... Mr. and Mrs. Homer Rookstool, Mrs. Lester Kelly and daughter Dorothy, of this place, and Mr. and Mrs. G. W. Wolfe of Van Wert, are spending the week at Manitou Beach, Mich... Mr. and Mrs. J. H. Brinkman and daughter spent the Fourth at the H. P. Smith home... Mrs. Brinkman and daughter remained for an extended visit... Mr. and Mrs. Stacy Rice and son of Charleston, W. Va., Eva Rice, of Dayton, and Mr. and Mrs. Joe Singer of Middletown, were entertained over the Fourth at the home of Mrs. Ada Rice... S. D. Holman, who has been ill for several months, died Thursday about 3 p. m. Death was due to Bright's disease. Funeral services Sunday at 2 p. m... G. H. Kumbler arrived home Wednesday

Memories of Old Days

In This Paper Ten Years Ago Today

A name for the new high school building just erected here was being sought. It was undecided whether the name should be the Lincoln high school, Garfield high school, or Richmond high school.
Shade and fruit trees were slightly damaged in three electrical storms on July 9. Telephone and telegraph lines in the city and county were out of commission. A report from the pumping station showed that .79 of an inch of rain fell.

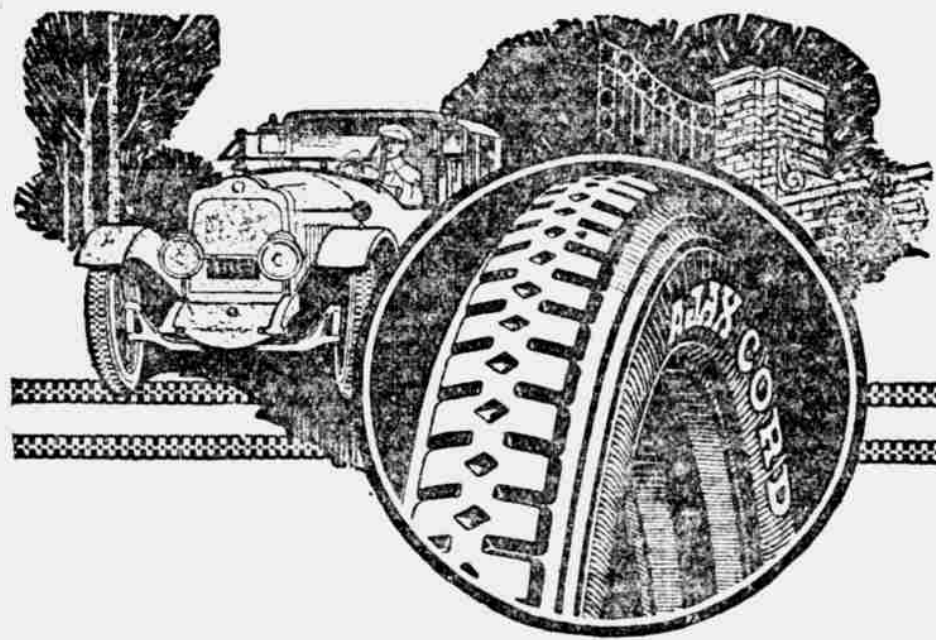
Masonic Calendar

Wednesday, July 14.—Webb Lodge, No. 24, F. and A. M. Called meeting; work in Master Mason degree, beginning at 7 o'clock.

Saturday, July 17.—Webb Lodge, No. 24, F. and A. M. Called meeting; work in Master Mason degree, beginning at 1 o'clock; supper.

SATURDAY LAST DAY FOR FILING OILING PETITIONS

Forty-five petitions for street oiling had been filed up until noon Saturday, the last day on which the requests might be filed with the city clerk. Work of oiling started Thursday on North Nineteenth street. Three cars of oil have been ordered by the city engineer to take care of the city's needs. The work is being done by the street department.



The Highest Order of Service

OUTSTANDING quality, above all else, is the reason for the splendid reputation Ajax Cord Tires have earned. Exceptional mileage records piled up by Ajax Cord users have built tremendous popularity.

Ask those neighbors of yours who use the Ajax Cord.

Two Exclusive Advantages

Note that *Cleated Tread*. It holds like the cleats on an athlete's shoes. And those *Shoulders of Strength*—they brace and re-inforce the tread, strengthening the tire where the strain is most severe.

Quality marks the whole Ajax line—the famous Ajax Road King (fabric), Ajax Inner Tubes and Ajax H. Q. (High Quality) Tire Accessories and Repair Materials.

AJAX RUBBER COMPANY, Inc.

DAVIS-OVERLAND CO.
Cor. 12th and Main Phone 2411

AJAX CORD



Today's Talk

By George Matthew Adams

THINGS WHICH ARE WITHIN YOUR POWER.

We can't all be millionaires, presidents, wonderful singers, great painters, famous writers. But there is something which every man and woman can be—and that is, the most of which he or she is capable.

And one never knows his capacity—till he tries it out!
Fame and renown is never passed on—it is earned. We are never bigger than we do, no matter what our reputation.

It is always within your power to strive.

And it is the day-by-day pegging away, the hour-by-hour grit and determination not to be mediocre, that makes real men and women.

It is within your power always to be kind and magnanimous—to keep your mind and body fit and clean—to stand foursquare in every time of stress and confusion—to overlook when to do so means the larger happiness of someone else—to do your work well and with enthusiasm, no matter what the reward.

It is within your power to change the entire course of your life at any moment you choose, providing you have the will to do so.

Strong people are not controlled half as much as they control.

The most highly sensitized instrument in the world is your brain. The better you understand it, and the more you seek to shape its course, the more it shapes your course. For every time you think a great thought or do a very noble thing, your brain reacts, records, and sets down thru its millions of cells the fact that you have done something worthy—and then you grow along those lines. And the opposite way works exactly the same.

It is within your power to build a marvelous brain.

Dinner Stories

Mrs. Mollinson believed in treating her domestic like a human being and always allowed her to have her young man in the kitchen in the evening. But the lady was also of a curious disposition, and one evening, knowing the girl was entertaining a new suitor, she stole downstairs, and listened at the kitchen door. She got no reward for her pains. All within was silence. The next morning she said to her maid:

"Hannah, that young man of yours seems very quiet. I never hear any sound of talking while he is here."
"Oh, bless you, m'm," replied the girl, with a blush and a giggle, "he's

that shy he's done nothing but eat, up to the present."

Rather absent-minded, isn't he?"
"Extremely so! Why the other night when he got home he knew there was something he wanted to do, but he couldn't remember what it was until he had sat up over an hour trying to think!"
"And did he finally remember it?"
"Yes—he discovered that he wanted to go to bed early."

Good Evening

By Roy K. Moulton

"Why Change Your Wife?" is a movie title. "Change your habits," says the Carson "Gazette." "But," queries the Wellington "News," "if it is her habits, what then?" There is no then. Women don't have habits. A habit is a fixed, settled mode of physical or mental action.

With the British government refusing to agree to an Irish republic, and the Sinn Fein refusing to agree to anything else, the agreement to disagree is almost made perfect, believes the Lawrence "Journal World."

OSSEIFER, HE'S IN AGAIN!

Comes one long-winded guy we shun. The chief bore of creation. He tells you all about the fun He had on his vacation.

—Luke McGlulke.

PERSONAL PREJUDICES.

I think the best way to lose interest in a campaign speech is to read it in the papers next day.

I don't believe the weather bureau is wrong all the time. It isn't possible for anybody to be wrong all the time. Accidents will happen.

I don't believe that a man who dyes his mustache ever fools anybody but himself.

I don't think a man is necessarily a noodle because he happens to be a famous woman's husband.

I never buy cheap collars. I can't find any.

I don't know why Hoover joined the Republicans instead of the Democrats and I don't givendam.

I am glad the telephone service fails so often. It is the best alibi I have ever had.

I think Volstead is the greatest statesman in the country—but not in the city.

I don't think I am earning more money than I am getting. I thought so for many years but it didn't do any good. Of course, I make the usual mental reservations.

I hate bawdy music worse than any other noise in this world.

I never could figure out why they call it the "smart" set.

I am not a profiteer and neither are you, but everybody else is.

I think that Mary Pickford is pretty and that Mae Murray is a real actress.

I am going to get out a book and I hope everybody will buy a copy.

Used Ford Cars

1920 Ford Coupe, extra good condition, starter...\$725
1920 Ford Touring, starter, run 2,000 miles, immediate delivery...\$600
1918 Ford Touring, extra good shape, new tires...\$390
1918 Ford Roadster, with extra equipment...\$375
1916 Ford Touring, a good buy...\$275
Roadster, good running condition...\$100

TERMS—CASH OR CREDIT
Open Evenings

Webb-Coleman Company

Ford and Fordson Sales and Service

19-21 South 7th St.

Phone 1616

6%

INTEREST PAID JAN. 1ST, 1920 ON ALL SAVINGS ACCOUNTS WITH

THE PEOPLE'S HOME AND SAVINGS ASSOCIATION

Start your Savings Account with us any time and get dividend July 1st and Jan. 1st following.

also were guests. While there Mrs. Colvin received word from her husband that he had been offered one million dollars for the patent he has been working on in New York City. He wrote he probably will refuse the offer... Miss Grace McCullough has returned to her home near here from teachers' college... Miss Anna Hall and Miss Catherine Bowers, of Newcastle, were guests Monday and Tuesday of Miss Ruth Heiney at her home south of town... Mr. and Mrs. C. A. Gifford are guests of Mr. and Mrs. Frank Teetor at Lake James... E. S. Wikoff was called to Middletown, O., Thursday on account of the illness of his father, S. S. Wikoff... Ambrose Dixon and family, of Rushville, are guests of Mr. and Mrs. E. A. Dixon.

The attractive power of the magnet was known to Homer.

Suits

Made to Your Measure

Hundreds of patterns to select from

See ROY W. DENNIS

with

Lichtenfels

In the Westcott



Phone us for an appointment

PLEASEING others is more than sentiment—it's an obligation. Your family and your friends want your photograph.

ALBUNDY PHOTOS

722 MAIN ST. RICHMOND, IND.

Charter No. 1988

Report of Condition of the Second National Bank

At Richmond, in the State of Indiana, at the close of business on June 30, 1920

RESOURCES	
Loans and discounts, including rediscounts.....	2,467,056.68
Overdrafts, unsecured	1,466.71
U. S. Government securities owned:	
Deposited to secure circulation (U. S. bonds par value)	250,000.00
Pledged to secure U. S. deposits (par value)	15,000.00
Pledged to secure Postal Savings Deposits (par value)	10,000.00
Owned and unpledged	90,550.00
Deposited with Trust Department in accordance with provisions of Sec. 11-K, Federal Reserve Act	20,000.00
Total U. S. Government Securities.....	385,550.00
Other bonds, securities, etc.:	
Securities, other than U. S. bonds (not including stocks), owned and unpledged	158,782.00
Collateral trust and other notes of corporations issued for not less than one year nor more than three years' time	73,468.00
Total bonds, securities, etc., other than U. S.	232,250.00
Stock of Federal Reserve Bank (50 per cent of subscription)	16,500.00
Value of banking house, owned and unnumbered	65,000.00
Lawful Reserve with Federal Reserve Bank	174,100.27
14. Cash in vault and net amounts due from national banks	376,244.21
17. Checks on other banks in the same city or town as reporting bank	19,990.52
Total of Items 13, 14, 15, 16 and 17.....	396,234.73
Checks on banks located outside of city or town of reporting bank and other cash items.....	43,895.61
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	12,500.00
Total	\$3,794,854.03

LIABILITIES	
Capital stock paid in	250,000.00
Surplus fund	300,000.00
Undivided profits	133,306.49
Less current expenses, interest, and taxes paid	133,306.49
Circulating notes outstanding	247,700.00
Net amounts due to National banks	6,485.06
Net amounts due to banks, bankers, and trust companies in the United States and foreign countries (other than included in Items 29 or 30)	15,731.59
Certified checks outstanding	2,813.20
Cashier's checks on own bank outstanding.....	6,404.46
Demand deposits (other than bank deposits) subject to Reserve (deposits payable within 30 days)	1,845,480.64
Individual deposits subject to check	262,809.96
Certificates of deposit due in less than 30 days (other than for money borrowed).....	12,500.00
Dividends unpaid	1,748.35
Other demand deposits	
Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):	3,177.69
Postal savings deposits	639,852.16
Other time deposits	
United States deposits (other than postal savings)	
Other United States deposits, including deposits of U. S. disbursing officers	4,451.28
Liabilities other than those stated above, reserve for depreciation on bonds.....	1,398.12
Total	\$3,794,854.03

State of Indiana, County of Wayne, ss:

I, Dudley N. Elmer, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

DUDLEY N. ELMER, Cashier.

Correct—Attest:

S. W. GAAR
GEO. W. MILLER
A. G. MATTHEWS—Directors.

Subscribed and sworn to before me this 9th day of July, 1920.

TURNER W. HADLEY, Notary Public.

My commission expires Oct. 5, 1921.