

# THE RICHMOND PALLADIUM AND SUN-TELEGRAM

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## Unemployment Insurance

Reliable workmen usually do not need unemployment insurance. Such are generally retained by employers when business is slack in order to keep an organization intact and ready for resumption when times get better.

Workmen who regularly save a part of their pay do not need such insurance. Their savings are their unemployment insurance and carry them through any ordinary period of industrial depression.

Only the thriftless, excepting, of course, those whose savings have been used up on account of sickness, need unemployment insurance. This class spends all it makes, being composed of individuals who lack sufficient strength of character to save regularly a part of their earnings. Such individuals and their families suffer varying degrees of deprivation during periods of unemployment, some even becoming paupers.

Various European countries have been meeting the situation created by these unfortunates of weak character, by weekly unemployment insurance pensions. Individuals out of work are paid an amount sufficient to buy the necessities of life during the period they are unemployed.

The funds to meet this expense are raised annually from three sources. A small amount is retained each pay day from every workers' pay. The employer adds an equal amount, and so does the government. The amounts contributed by the workers and employers are turned over to the government, which administers the total fund thus raised and pays it out as it is needed to provide pensions for the unemployed.

Of course, as can readily be seen, in the long run, the unemployed provide their own unemployment pensions. While at work they contribute their share from their pay. Their employers contribute an equal amount. The latter enters into cost and is regained in the selling price of the articles produced. The workers, being also consumers, help to pay the employers' share. The workers are also taxpayers, either directly or indirectly, as consumers; therefore, they help provide the share contributed by the government.

In other words, those who will not directly provide their own and their families' future against unemployment, by saving regularly a part of their earnings, have it done for them indirectly, and justly at their own expense, under the plan of government unemployment insurance.

There is a manifest injustice in the European plan that should not be duplicated in the United States if, as seems likely, unemployment insurance eventually is provided for here to alleviate the widespread suffering that accompanies industrial depressions.

This injustice is that workers who are not let out of their jobs draw no unemployment pensions, yet the amount such pay, directly and indirectly, toward the general unemployment pension fund goes to swell the pensions of the unemployed.

An American plan for unemployment insurance should provide that each participating worker would receive back eventually the total

amount directly contributed individually, as well as the pro-rata amounts provided by the government and employers. It would be un-American to force workers, who are seldom or never out of work, to contribute to the unemployment pensions of those who are periodically jobless.

Under such a plan unemployment insurance would resemble the life insurance endowment policy. It would be a savings account. The periodically jobless would draw against their individual accounts when necessary on the installment plan, as they drew their pensions.

For those who are never without work, the amounts paid in would accumulate at compound interest. Whenever an individual retired from work the total amount in the unemployment insurance fund due that individual would be payable. It could then be invested by the individual in income paying securities. In case of death, the amount due would be paid to the individual's family or estate.

Freedom of action to create savings individually should not be unduly interfered with. Therefore, there should be a limit to the amount an individual would be required to accumulate in the unemployment insurance fund. That limit could be determined by taking the average or maximum of unemployment periods. As soon as any worker's total accumulation amounted to enough to provide pension payments for the determined period, no further payment should be required from that individual, nor from the employer or government, for that individual's account. For a factor of safety, after that point was reached, it would be sufficient to require the addition to the fund of the interest annually earned, instead of paying it over to the individual as income.

Furthermore, it would be more American if the administration of unemployment insurance were vested in organizations apart from the government. The tragic and ghastly failure of the government with the war insurance is still an intolerable injustice to thousands of maimed soldiers. It would be better to keep unemployment insurance out of the clutches of the politicians.

Plainly, justice would be best served and there would be less red tape if each community's contributions to the unemployment insurance fund were administered and invested by that community's banking institutions. In this manner funds would not be drawn away to some central point to the economic detriment of the community.

The banks selected should all be members of the federal reserve system. Payments by individuals, employers and government should be distributed among such institutions according to their capital stock and surplus. A reasonable per cent should be allowed the banks for their services in investing these funds. Investment should be permitted only in approved bonds and mortgages.

A local unemployment insurance board should be instituted by law for each community. Its duties would be to receive and deposit payments and, after due investigation, pay unemployment pensions. The expenses of this board should be defrayed from the community's unemployment insurance fund.

Unemployment insurance is on the way to take its place in the industrial life of the United States. Sooner or later it will be here as an additional means for securing greater normalcy in industry and alleviating human suffering. Therefore, it is wise to prepare for its advent so that the form adopted will be true to American ideals of justice and not an adaptation of transplanted European expediency and injustice.

## When a Feller Needs a Friend



## Answers to Questions

F. A. K.—What is the blackest substance known?—Jet is the blackest substance known. It is a species of petrified wood and charcoal and first was produced from pieces of rock and shale washed up on the coast near Whitby, England. Now, however, it is obtained almost entirely by mining. The finest quality of jet comes from the Yorkshire coast, near Whitby. The industry there furnishes employment for many. Jet is found also in Bavaria, Bohemia, France, Germany and Spain. Some jet is found in the United States, but not much attention has been given to its production.

Reader—What are the dimensions of the planet Neptune?—The planet Neptune has a diameter of 21,500 miles. It is about 2,782,000 miles from the sun, period of revolution about 165 years. Neptune is about eighty-five times larger than the earth.

Subscriber—Explain the theory of twilight.—Twilight is the diffused illumination of the horizon and comes immediately precedes sunrise and follows sunset. When the sun sets below the horizon we are not at once plunged into total darkness. There is an intermediate period of partial and slowly increasing darkness. That period is twilight. It is caused by the reflection of the sunlight by dust and particles of water vapor in the upper atmosphere. The same phenomenon occurs just before sunrise, and, to distinguish it from the evening twilight, is called dawn. Dawn begins and twilight ends when the sun is about eighteen degrees below the horizon, and consequently their duration varies with the latitude and season of the year. The higher the latitude the smaller the angle at which the sun's path meets the horizon, and hence the longer it takes the sun to sink to a distance of eighteen degrees below the horizon. In the tropics twilight rarely is longer than thirty minutes, while in the north of Scotland about the middle of the summer there are several nights on which twilight fills the entire interval between sunset and sunrise.

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

## Dinner Stories

The editor of the Barber County (Kansas) Index recently received the following letter from a subscriber:

"I like to stop the paper. I like it and so does the old woman and the kids. We don't like no other paper so

## ASPIRIN

Name "Bayer" on Genuine



It's criminal to take a chance on any substitute for "Bayer Tablets of Aspirin." Unless you see the name "Bayer" on the package, or on tablets you are not getting genuine Aspirin prescribed by physicians for twenty one years and proved safe by millions. Take Aspirin only as told in the Bayer package for Colds, Headache, Neuritis, Rheumatism, Earache, Toothache, Lumbago and for Pain. Handy tin boxes of twelve tablets cost few cents. Drugists also sell larger packages. Aspirin is the trade mark of Bayer manufacture of Monoaceticacid-ester of Salicylicacid.—Advertisement.

underpaid grand opera singers? Shipping board paid too much for bolts. Also too much for nuts. Why not a spelling school for cartoonists?

ORRISON TO GIVE ADDRESS  
SOUTH BEND, Ind., Feb. 7.—Judge Charles J. Orrison of Indianapolis, Federal prohibition enforcement agent for Indiana and a vice president of Associated Advertising Clubs of the World, will speak here Tuesday night at a meeting of the South Bend Advertising Club on "The Police Force of Advertising."

## VENTURES IN COMMON SENSE

By ED. HOWE

A materialist is one who believes in the known history of the world, proved by long experience and investigation, and does not believe in fables which have never been proven in a single instance. If you do not believe a woman can sit in her office in New York, and, for a fee of two dollars, cure a sick man in Minnesota, you are a materialist. If you believe men are born according to a well-known law, and live and die according to the same law, you are a materialist. If you believe in making the best of your opportunities, you are a materialist. If you believe there is always answer to chloroform when applied to a man's nose, and doubt that hypnotism is an equally practical and effective agent in surgery, you are a materialist. If you believe an industrious man should prosper more than an idle one, you are a materialist. If you have an important message to send, and send it by means of the telegraph, or the telephone, or by mail, instead of telepathy, you are a materialist. If you believe in social order, and security from the idle and vicious, if you believe in every principle tried out in human experience, and found best for all, you are a materialist. If you believe in parents directing children, you are a materialist. The notion that adults know more than children, came from human experience: the adult knows that fire burns, that water drowns; and shelters the child from these destructive but useful agents. If by a life of worthy industry, you accumulate a modest competence for the days when you are no longer able to work, you are a materialist. If you believe in education, in progress, in bettering the average condition of everybody by accepted methods, you are a materialist. If you provide Christmas gifts for your children, and know that Santa Claus did not come down the chimney at night and leave them, you are a materialist. If you are careful and intelligent, and know that many promises and statements are untrue, you are a materialist. If, when you loan money, you accept security, you are a materialist. If you believe in industry, experience having taught you that idleness is punished; if you fear to tell a lie or do a dishonest act, because you have learned that honesty and truthfulness are better, you are a materialist. If you refrain from shooting a man when you are angry, you are a materialist.

on "The Siege of Fiume." Let us hope the book is not as dull as the siege was.

KISSES IN A VERBAL SANDWICH.  
Three thousand or more throats launched their protests with hoots, kisses and cries of "Fake."—Chicago Herald Examiner.

Enine, who was assassinated recently, and died two weeks later of pneumonia, is pronounced to be somewhat improved. The January record of Lenin's deaths is slightly below that of last year.

A good many lawyers are jokes," says an editor. But, so are a good many laws.

How about a "drive" to aid the poor,

## Good Evening

By Roy K. Moulton

### SOME REAL WIND.

Several times we have mentioned the wind that skids around the corner of the drive where we live. We have just received the following from Capt. Elihu Bascorb, of Freeport:

"You think you know something about wind, but listen! You ain't never seen real wind. The place to find it is up in the Arctic sea. Well, we was up there some years ago and was wintering among the ice packs. Them flogs was just naturally alive and howling. We had some old muzzled loadin' guns, but all our powder had got wet in a squall and we just had to set and watch them fine, fat bears walk up and down and look at us contemptuous. Well, one day I went out with a pocket full of bullets and the wind was blowing 'round great guns. I see a fine polar bear right down the wind from me, so I takes up a bullet in my thumb and finger and lets it go. Danged if the wind didn't blow so hard that the bullet went plumb through the bear and he keeled over. We killed more'n a thousand bears that way that winter."

### FINANCIAL NOTE.

Dear Roy: Whither we are thriving? Save the pennies, and the dollar-year men will take care of themselves.—Victor Winn.

The one conspicuous feature of Mrs. Harding's shopping trip on Fifth avenue is that Warren is not with her. We have wondered why Warren beat it so suddenly for Florida, and now we know. The man is a genius, beyond a doubt. We have picked the right party for president. If he can dodge other crises of his administration as easily as he has this one, he will gain the reputation of being the world's greatest diplomatist.

When a man's wife goes shopping on Fifth avenue, the proper place for the man himself is in Florida. Of course, it is an expensive trip, but not as expensive as staying at home under the circumstances. Warren has shown us the way, brothers. Even if you can't go as far as Florida, there is no reason why you can't hide in a nearby town.

### REACHING THE LIMIT.

"And now, gentlemen," roared the orator, "I just wish to tax your memory a little."  
"Good heavens!" exclaimed one of the audience. "Has it come to that?"  
Gabe D'Annunzio is writing a book

## TODAY'S TALK

By George Matthew Adams, Author of "You Can," "Take It," "Up."

### BIG, BOLD THINGS!

I would rather attempt and fail a thousand times at something in which I had put my heart, than to win with a single bound at something that held only some temporary thrill.

Somehow, big, bold things grip my heart and being!

It was a big, bold thing to think out a way to cut a water road across the Isthmus of Panama. But it was done—by big, bold men.

Big, bold things must be conceived and worked out in big, bold minds. It was a big, bold thing to think of stretching a railroad across the great Salt Lake in Utah—but a little man with a big, bold brain did it!

I never enter the marvelous city of New York from the New Jersey side, through the tunnels under the Hudson River, but what I think of the big, bold man who took up the job that scores had failed at—and put it through.

It was a big, bold thought that the world was round and that a new spread of land must be situated far beyond uncharted seas. But there came forward a Columbus—who was a big, bold soul—and proved it.

A few years ago, those who thought the time would come when we would be safely sailing through the air and sending messages round the world merely by way of space, were termed dreamers and fools. They had big, bold visions—the kind that always come true!

The big, bold things in the world's progress are planned by big, bold men.

Big, bold things! They are the only inspirers. In them may we delve and sweat and thrive. For though we may temporarily fail—we can never lose.

good as the Index, but we are taking a lot of them that ain't no worse than the Index. We'll stop some of them maybe and then take the Index.

We don't know what we would do without the Index. It's a good paper. Please stop the paper.

"Who'll write the family history?"  
"Hiram, of course! He's taken out any number of life insurance policies."

Old Robinson was inspecting his son's "personal account" for last college term. "What do you mean by \$40 for tennis?"  
"Oh, that's for a couple of rackets I had to have," replied the son.  
"Yes, I understand, but I think we used to call them bats."

## Correct English

Don't Say:

Where is he AT?

WHERE is he going TO?

I CAN'T hardly understand anything you say.  
You haven't NEVER voted; have you?  
Didn't you get NO bonus this Christmas?

Say:

Where is he?

Where is he going?

I hardly understand anything you say.  
You haven't EVER voted; have you?  
Didn't you get ANY bonus Christmas?

## Memories of Old Days

In This Paper Ten Years Ago Today

A severe northeastern blizzard struck Wayne county and Richmond about 7 o'clock in the evening and raged throughout the night. Sleet accompanied by a high wind and snow quickly covered the ground and later in the night when it turned warmer rain fell in certain parts of the county which froze as quickly as it touched the ground and formed a glacial surface. No great amount of damage was done although the telephone and wire companies experienced considerable wire trouble.

## Rippling Rhymes

By WALT MASON

### THE WAILER.

A cold wet wind blows from the sea, and puts rheumatics in my knee; my sole remaining tooth gets sore, and aches until it seems a bore. The wind comes sighing from the sea, all day, and puts a crimp in me. But on the hills, some miles away, the breeze is warm throughout the day, the sunshine on the landscape glows, and there an old gent might repose without an ill to cause him grief, without occasion for a beef. Why then, you ask, do I remain, upon the seashore and complain? Alas, I could not happy be, where everything is fair to see; unhappy is the wight who wakes to find his person free from aches; he has no topic and no theme to justify a roar or scream. I sit and watch the seagulls wheel, and tell the world how tough I feel; describe the ache that racked my head last evening when I went to bed, detail the symptoms I possess, and analyze my soul's distress, and life seems sweet and full to me, when dank winds come in from the sea. I might be freed from all my ills, they tell me, if I sought the hills, but then I'd have no good excuse for shedding tears to beat the deuce.

## Masonic Calendar

Monday, Feb. 7.—Richmond commandery No. 8, K. T., stated convocation. Tuesday, Feb. 8.—Richmond Lodge No. 136 F. and A. M., called meeting, work in Entered Apprentice degree, 7 o'clock.

Wednesday, Feb. 9.—Wabash Lodge No. 24 F. and A. M., called meeting, work in Master Mason degree, 6 o'clock.

Thursday, Feb. 10.—Masonic Club subscription dance, limited to Masons and their ladies.

Friday, Feb. 10.—King Solomon's chapter No. 4 R. A. M., stated convocation.

Saturday, Feb. 12.—Loyal Chapter No. 49 O. E. S. will give a Lincoln's birthday party to the members and their families, 8 o'clock.

Coughs, Colds, Try Brazilian Balm

## MOTHER!

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