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Unemployment Insurance

Reliable workmen usually do not need unem-
ployment insurance. Such are generally retained
by employers when business is slack in order to
keep an organization intact and ready for re-
sumption 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 thrifless, 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 in-
dividuals who lack sufficient strength of char-
acter to save regularly a part of their earnings.
Such individuals and their families suffer varying
degrees of deprivation during periods of unem-
ployment, some even becoming paupers.

Various European countries have been meet-
ing the situation created by these unfortunates
of weak character, by weekly unemployment in-
surance 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 unem-
ployment pensions. While at work they con-
tribute 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, be-
ing 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 insur-
ance eventually is provided for here to alleviate
the widespread suffering that accompanies in-
dustrial 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 insur-
ance 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 govern-
ment 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 in-
dividual accounts when necessary on the instal-
ment 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 in-
surance 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 individ-
ually 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 de-
termined period, no further payment should be
required from that individual, nor from the em-
ployer 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 unemploy-
ment insurance out of the clutches of the politi-
cians.

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 man-
ner 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 indi-
viduals, 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 normality 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 trans-
planted European expediency and injustice.

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 Bascom, of Freeport:

"You think you know something
about wind, but listen! You ain't never
seen real wind. The place to find it
is in the Arctic. Well, we was up
there some years ago and was win-
tering among the ice pack. There
was just naturally alive with
polar bears. We had some old muzzle-
loading 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
blowin' great guns. I see fine polar
bear right in the wind from me,
so I took up a bullet in my thumb
and finger and let 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
than a thousand bears that way that
winter."

FINANCIAL NOTE.

Dear Roy: Whither we are thrifless?
Save the pennies, and the dollar-
a-year men will take care of them-
selves.—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, be-
yond a doubt. We have picked the
right party for president. If he can
odge other crises of his administra-
tion 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 ex-
pensive 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
operator. "I just wish to tax your mem-
ory a little."

"Good heavens!" exclaimed one of
the audience. "Has it come to that?"

Gabe D'Annunzio is writing a book

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 opportu-
nities, you are a materialist. If you believe there is always answer to chloro-
form 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 material-
ist. 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 material-
ist. 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 chil-
dren, 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 be-
lieve in education, in progress, in bettering the average condition of every-
body 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 statements and promises 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 mate-
rialist. If you refrain from shooting a man when you are angry, you are a
materialist.

on "The Siege of Flume." 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 'Fack!'"—Chicago
Herald Examiner.

Lenine, who was assassinated re-
cently, and died two weeks later of
pneumonia, is pronounced to be some-
what improved. The January record
of Lenine's death is slightly below
that of last year.

REACHING THE LIMIT.
"And now, gentlemen," roared the
operator. "I just wish to tax your mem-
ory a little."

"Good heavens!" exclaimed one of
the audience. "Has it come to that?"

Gabe D'Annunzio is writing a book

underpaid grand opera singers?
Shipping board paid too much for
bolts. Also too much for nuts.

Why not a spelling school for car-
toonists?

ORBISON TO GIVE ADDRESS

SOUTH BEND, Ind., Feb. 7.—Judge

Charles J. Orbison 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 Ad-

vertising Club on "The Police Force

of Advertising."

A good many lawyers are jokes,"

says an editor. But, so are a good

many laws.

How about a "drive" to aid the poor,

the audience.

"Good heavens!" exclaimed one of

the audience. "Has it come to that?"

Gabe D'Annunzio is writing a book

on "The Siege of Flume." Let us hope

the book is not as dull as the siege

was.

When a Feller Needs a Friend



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
proven 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
live 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 col-
lege 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 any-

thing you say.

You haven't NEVER voted; have
you?

Don't you get NO bonus this
Christmas?

Say:

Where is he BE?

Where is he GOING?

I hardly understand anything you
say.

You haven't EVER voted; have you?

Didn't you get ANY bonus Christ-
mas?

Accept "California" Syrup of Figs
only—look for the name California on
the package, then you are sure your
child is having the best and most
harmless physic for the little stomach,
liver and bowels. Children love its
fruity taste. Full directions on each
bottle. You must say "California."