

DAYS OF SPENDTHRIFT SAILORS MADE THING OF PAST UNDER PLAN

(By Associated Press)
CLEVELAND, Ohio, Sept. 22.—The spendthrift sailor is a thing of the past and the sea-going savings bank plan started by the Lake Carriers' association is given credit for the change.

The prodigality of the sailor with his money when ashore was a byword everywhere until about 10 years ago, when J. H. Sheadle, then a member of the association, and since deceased, proposed a savings bank. Under the co-operation of a Cleveland bank the plan was put in operation.

The captain, in paying off, asked each man as he paid him, if he wished to deposit any part of his pay in the bank. If so, he made a draft on the owner for the amount the sailor wished to deposit. Three copies of the draft were made, the original being mailed to the trust company, one to the owner stating the draft had been made on him, and the other retained by the captain as a record.

The withdrawal blank is an order on the depositor's bank account. The bank honors it by mailing to the address indicated a New York draft to the order of the depositor. In cashing the draft at any port, the depositor may be identified by the captain, or otherwise, or the master himself may cash it if he has the funds. The bank pays four per cent on all deposits. During the season this year crews on 27 steamers and one barge deposited a total of \$165,089.

Suburban

HANNA'S CREEK, Ind.—Next Sunday at the Hanna's Creek church at 9:30 o'clock, Rally day will be observed. A special program is being arranged. Each class in the Sunday school will give a reading or song. Preaching by the Rev. Lloyd Reich at 10:20. Everyone invited to attend both these services. A. P. Creek and family entertained Millard Creek and family Sunday. Mr. and Mrs. Lawrence Tappen and son Harold were dinner guests of Mr. and Mrs. Joseph Beck at Liberty Sunday. Mr. Beck has been worse the last few days. Everett LaFuze and family had for their guests Sunday, Lloyd Reich and family. Miss Ruth LaFuze is spending several days with Mr. and Mrs. Robert Kitchel of this place. Several have been hulling clover here and it makes a good average this year. Miss Phyllis Williams of Liberty spent the week end with her niece, Mrs. Alice Maze and Mrs. Carrie Toler. Mr. and Mrs. Bert McDougal and daughter Gladys and son Herbert of Liberty, and Miss Eloise LaFuze of this place, spent Sunday in Dayton. Several from this place attended church at Liberty Sunday to hear Roy L. Brown at the Christian church. Mrs. Irving LaFuze and daughters spent Saturday night with Mrs. Hiner Hunt. Mr. and Mrs. Edward Shengler and Mr. and Mrs. Silas Shengler visited relatives in Cincinnati Sunday. Mrs. Elizabeth Brokaw returned home with them to spend several days. Dr. O. P. Burns has rented the farm he recently purchased here to Mr. Taylor of Blooming Grove. Fred Barnhart of Naval Academy at Annapolis, Md., is visiting relatives here and in Liberty. Mr. and Mrs. Frank Burt and daughter Marie were guests Sunday of Lewis Harrell at Liberty. Mrs. Lura LaFuze, Mrs. S. E. Martin, Mrs. Bina McGrath and Mrs. Anna Beard attended the M. E. conference at Greensburg, last Sunday. Mr. and Mrs. Joseph Phenix entertained at dinner Sunday, Henry Shepard and grandson, John Shepard, and Mandas Pippon of Hamilton, Ohio, and Hilbert

Phenis and sister Pearl. Mr. and Mrs. Clarence Silvers spent Sunday with friends at Richmond. David Maze sold a bunch of fine hogs to Stollie packing house, Richmond, Monday. Harry Allen delivered them by truck. Mr. and Mrs. Homer LaFuze entertained Caryl Montgomery and family, of Lotus, Sunday. Miss Mildred Little is attending school at Boston this year. Mrs. Ezra Creighton underwent an operation last Thursday at Reid Memorial hospital and is improving nicely. William Ammerman and family entertained at dinner Sunday, Mr. and Mrs. W. E. Dye, Mrs. Verna Dunbar and daughter Lelah, and Clifford Kantner. Miss Bertha Belle Moratt entertained in honor of her birthday Saturday. About 20 of her friends were present and games and contests were among the amusements of the evening. Lemonade and cake were served. James Lungford will have a sale of personal property Tuesday, Sept. 26. Mr. and Mrs. Charles Swafford and sons spent Sunday the guests of Arthur Dare and family. The sewing clubs of the Center township schools will meet with Mrs. David Moratt next Saturday. A program will be rendered. Miss Clara Belle Ammerman will give a report of her trip to the economic school at Indianapolis a few weeks ago. Mr. and Mrs. James Eaton, Jamie Eaton and family, Mr. and Mrs. Earl Eaton and daughter Mildred, all of near here, and Mr. and Mrs. Scott Eaton and daughter Dorothy of Chicago, who is a relative visiting here, attended the wedding of Lavon Hall and Miss Mable Binford of Carthage, Mass. Sunday. The affair was a church wedding and quite a number attended. Mr. Hall is well known here. He has been a student at Purdue, and will locate in Lafayette, where he has a position. Mr. and Mrs. James Eaton visited Durwood Eaton and family at Indianapolis the first of the week. James Swafford was looking after farm work Monday.

HUNTSVILLE, Ind.—Mr. and Mrs. T. C. Sackett and daughter took supper Saturday evening with Mr. and Mrs. George Abel near Winchester. Mr. and Mrs. James Bales and family spent Sunday with Johnson Toney of Newcastle. Mr. and Mrs. Arch Cougill and sons spent Sunday at Sylvester Elliott's in Unionport. Mr. and Mrs. Charles Cougill had as their guests Sunday Mrs. Charles Gollmer, Mr. and Mrs. Robert Hunt and family of Parker, Mr. and Mrs. Clyde Armint of Windsor and Mr. and Mrs. Frank McGunneillis and daughter of Losantville. Mrs. Mary Sibbets, a national W. C. T. U. worker at Wichita, Kan., gave a splendid address at the

GIRLS! LEMONS

BLEACH SKIN WHITE

Squeeze the juice of two lemons into a bottle containing three ounces of Orchard White, which any drug store will supply for a few cents, shake well, and you have a quarter pint of harmless and delightful lemon bleach. Massage this sweetly fragrant lotion into the face, neck, arms and hands each day, then shortly note the beauty and whiteness of your skin. Famous stage beauties use this lemon lotion to bleach and bring that soft, clear, rosy-white complexion, also as a freckle, sunburn and tan bleach because it doesn't irritate. Advertisement.

Anti Profiteering, Coal Bills Signed By Harding

(By Associated Press)
WASHINGTON, Sept. 22.—President Harding today signed the administration coal distribution and anti profiteering and the fact-finding coal commission bills.

church. The subject she discussed was "The World's Challenge to Christian America." Mr. and Mrs. Peter Ibes have returned to their home at Alexandria. Mrs. T. C. Sackett and Miss Lola Mohr were at Muncie Monday evening. Sarah Sackett returned with them, having spent the past week with her uncle, Fred Keister and wife. Arthur Bly and wife of Muncie took supper Saturday evening with Mr. and Mrs. O. O. Bly. Charley Bales is ill. Clarence Stults and son Roger spent Sunday at Portland with Mr. Stults' father, who is very sick. Mrs. Docia Wilson of Winchester, is spending a few days with her mother, Mrs. A. R. Butler. Mr. and Mrs. Carl Piners and family were the Sunday guests of Mrs. Addie Brumfield of Winchester. Miss Ina Puckett of Farmland, spent the week end with Mr. and Mrs. Bert Adams. Mr. and Mrs. Sam Ullery and daughter Wanda were the Sunday guests of Mr. and Mrs. Henry Bowman of Hagerstown. Roy Patton spent Saturday night with his mother at Camden, Ohio. Oscar McCormick and daughters, Glee and Clara, spent Sunday with Mr. and Mrs. Byron McCormick. Mr. and Mrs. O. O. Bly and Miss Thelma Sackett spent Sunday with relatives at Lynn. Mr. and Mrs. Lorenzo Sipe and son, Mr. and Mrs. Herschel Sipe, and daughter, Edna Mae, of Deerfield, and Mr. and Mrs. John Sipe of Saratoga, spent Sunday with Mr. and Mrs. Earl Sipe. T. C. Sackett and E. D. Stevenson were in Richmond Monday afternoon. Mr. and Mrs. R. J. Grubbs and

Mr. and Mrs. Earl Sipe were at Union City Saturday night. Mrs. Addie Burris of Losantville, has come to spend the winter with her daughter, Mrs. Lou Parker. Mrs. R. J. Grubbs spent Monday with Mrs. Carl Piners. Mr. and Mrs. Reuben Mann, Ozro Durbin, Dorwin Howell, Oscar Harvey, Gail Moore, Frank Gaines and son and Mr. and Mrs. R. J. Grubbs spent Sunday afternoon at Losantville. The barn on William Stewart's farm on the Modoc-Lynn road was struck by lightning and burned. Four horses were burned and all his implements and hay.

CASTINE, Ohio.—Mr. and Mrs. Harry Shell and Eva and Russell Shell visited Sunday with Basil Shumaker and family. Mr. and Mrs. B. W. Long and Tindora Long and Dolph Harrison and wife attended the Wayne county fair at Richmond, Ind., last week. Roy Horine spent Sunday with his family of this place. Mr. and Mrs. William Schaer spent Sunday afternoon with Mr. and Mrs. Dora Ginkry of Brown's Station. Mrs. Amos Newman spent Monday with Mrs. C. C. Beck. Mr. and Mrs. Bert Byers entertained Mr. and Mrs. H. E. Trager

Secret of Good Disposition

A woman who carefully safeguards her health benefits her disposition. She will be happy and attractive to all. The world unfortunately is filled with sweet women who are unhappy because they are held back from usefulness by troubles so common among them. Prettiness and nervousness rapidly destroy good dispositions. Sickly, all-worn-out women cannot make happy homes. Lydia E. Pinkham's Vegetable Compound is a safeguard of women's health. This is clearly proven by the many letters we are continually publishing in this paper, from women who have been restored to health and happiness by its use after years of suffering. Why don't you try it?—Advertisement.

BUEHLER BROS. Saturday Specials

Plate Boiling Beef, lb. 7c
Chuck Beef Roast, lb. 10c
Fresh Shoulders, lb. 14c
Fresh Hams, whole or half 18c
PURE PORK SAUSAGE, lb. 12½c
FRESH GROUND HAMBURGER, lb. 10c

Smoked Shoulder, lb. 14c

Bean Bacon, lb. 12½c
Breakfast Bacon, sides, lb. 23c
Smoked Hams, whole or half, lb. 24c

BUEHLER BROS. 715 Main Street

The Second National Bank RICHMOND, INDIANA

Statement of Condition at Close of Business September 15, 1922

RESOURCES

Loans and Discounts \$1,702,044.41
U. S. Liberty and Other Bonds 1,883,194.14
Federal Reserve Bank Stock 18,000.00
Banking House 86,361.23
Cash and Exchange 591,186.07
\$4,280,785.85

LIABILITIES

Capital \$ 300,000.00
Surplus and Profits 445,332.67
Circulation 250,000.00
Deposits 3,285,453.18
\$4,280,785.85

Note the Consistent Growth of Our

DEPOSITS

Sept. 8, 1920—\$2,749,431.48
Sept. 10, 1921—\$2,932,329.85
Sept. 15, 1922—\$3,285,453.18

The Second National Bank THE BANK FOR ALL THE PEOPLE

Sunday. Mrs. John Sleppy and family visited Sunday with Mr. and Mrs. Ora Pervin at Brookville. Mr. and Mrs. Harry Nuse and family of Verona spent Sunday with William Shumaker of this place. Mr. and Mrs. Milton Crawford and Christian Crawford visited Sunday with T. H. Crawford and family of Savona. Mr. and Mrs. John Shaeffer and Russell Shaeffer were in Richmond Friday. George Miller and family called on Sol McGriffs and William Rule Sunday evening. Mr. and Mrs. Guy Chellis and Mr. and Mrs. Pride Chellis spent Sunday with Roy Horine and family. Frank Huston has been ill. Mr. and Mrs. Russell Shaeffer and son Herald and Mr. and Mrs. Warren Renner and children visited relatives in Dayton Saturday and Sunday. Web Melling and family and Mr. and Mrs. Roscoe Fry and baby spent Sunday with Mr. and Mrs. Jesse Beck. Mr. and Mrs. C. C. Beck were

evening callers. The Guild girls will hold their meeting Thursday evening at the home of Miss Ethel Huston. Milton Crawford was very much surprised when about 36 of his relatives and friends gathered at his home Saturday evening to remind him of his forty-second birthday. Popcorn, candy and peanuts were served. Mr. and Mrs. Ray Denlinger entertained Sunday, Mr. and Mrs. David Baker, Mrs. Pearl Wick and children of Pittsburgh, Mr. and Mrs. Willis Denlinger and son Robert were evening callers. Harry

Deem and family of Eldorado called on Charles Rose and family Sunday evening. Mr. and Mrs. James Gomer and Kenneth Gomer were in Greenville Saturday evening. Mr. and Mrs. Sherman Lutz were in Gordon Monday. Mrs. Lutz became ill while there and was not able to return home. The sermon given by Mr. Stevens at this place Sunday evening was appreciated by all. Quite a large crowd was in attendance.

We Have on Track High-Grade
Kentucky and West Virginia
COAL
MATHER BROS.

Have You Piles?

Dr. Leonard's HEM-ROID will relieve any form of Piles—quick action in even old stubborn cases. No cutting—no greasy salves—a harmless tablet that removes the cause. Money back if not satisfied. A. G. Luken Drug Co.—Advertisement.

Auction Sale HIGH-GRADE STOCK FURNITURE Tuesday, Sept. 26th 405-407 Main Street

This is the bankrupt stock of the Guttman Furniture Company. Every article is clean and high-grade.

RUGS, STOVES, BEDS, CHAIRS

Dining Room Suites, Living Room Suites, Bed Room Suites, Refrigerators, Dressers, Linoleum and many other single pieces of furniture.

Buy FURNITURE at Your OWN PRICE

Be on Hand When the Sale Starts—10:30 a. m.

H. C. RAMSEY, Auctioneer.

The Kaiser's Memoirs

The answer to questions
that everyone has asked

What kind of man was the Kaiser?
What impelled him to declare war?
What explanation can he have for his country's acts during the world struggle?
What is he thinking in his lonely Doorn exile?

The ex-Kaiser himself has torn away the veil of mystery in this story of his career and overthrow. His explanations and excuses, defenses, defiance and regrets—all are revealed in this monumental work.

It will give the reader a new idea of the causes and results of the world struggle. It will bring a new realization of world politics and diplomacy.

The Memoirs will appear simultaneously throughout the world, in leading newspapers of the United States, as well as in France, England, Italy, Japan, Australia, South Africa, Scandinavia and the Teutonic countries.

From His Place of Exile the ex-Kaiser

Attacks Woodrow Wilson and charges violation of promises made in the Fourteen Points.

Voices his belief in the old yarn about a secret treaty of the United States, Great Britain and France, dating from 1897.

Blames his advisers for the Kruger Dispatch, the Tangier visit and other indiscretions.

Tells of German efforts to form defensive alliances with Great Britain and Russia at various times.

Admits mistakes in diplomacy and politics, and represents himself as too often receptive of bad advice from his Chancellors.

Recalls many episodes showing the personal relations of European rulers and ministers in the past forty years.

Defends Germany's motives and assails the leaders of all the Allied nations.

Says he was prevented from committing suicide in 1918 by his "Christian Convictions."

Beginning Saturday, September 23, in

The Richmond Palladium "THE NEWSPAPER EVERYONE READS"

CORNS



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in one minute

—by removing the cause!

Just put on one of Dr. Scholl's protective, soothing Zino-pads. So easy, yet so effective, that in one minute, healing begins immediately. The only treatment of its kind.

Zino-pads are thin, antiseptic, waterproof and absolutely safe. Get a box today. At your druggist's or shoe dealer's. Sticks for corns, calluses, bunions.

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