

EVENING ROSEBURG REVIEW

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SEPTEMBER 23, 1908.

PROTECT DEPOSITS

GUARANTEE PLANK ONE OF MR. BRYAN'S WINNING CARDS.

The Object Lesson in Oklahoma and Convincing Men that their Savings in Banks Should be Protected as Well as Government Deposits.

The Democratic National Platform favors guaranteed bank deposits; the Republican platform is silent on that subject. Mr. Bryan heartily champions the plan; Mr. Taft is strongly opposed to it.

Mr. Taft and Guaranteed Deposits.

In his speech of acceptance Mr. Taft puts himself squarely on record as being opposed to guaranteed deposits. He says: "The Democratic platform recommends a tax upon national banks and upon state banks as may come in, in the nature of enforced insurance to raise a guaranty fund to pay the depositors of any bank which fails. The proposal is wholly impracticable unless it is to be accompanied by a complete revolution in our banking system, with a supervision no close as practically to create a government bank. If the proposal were adopted exactly as the Democratic platform suggests, it would bring the whole banking system of the country down in ruin."

Why seek to confuse the people on a simple proposition? We are supposed to have Government supervision of national banks now. Supervision does not mean a government bank; it simply means that the national bank inspectors will do just as they are expected to do under existing law—make their examination of banks thorough and make prompt and effective correction of any irregularities discovered. So it will be difficult to frighten the people by the claim that guaranteed deposits means the rough supervision of banks. That's just exactly what the people want. It is absurd to say that guaranteed deposits would "bring the whole banking system of the country down to ruin."

What does "guaranteed deposits" mean? It means that the savings of the masses shall be secured so that when men and women deposit their hard-earned money in banking institutions, they need not worry for fear it will be lost through the reckless and dishonesty of bank officials. The Federal Government demands of these banks security for the money it deposits. As a rule state governments and county governments and municipal governments make similar requirements. But now that it is proposed that depositors generally shall have some such assurance for the safe keeping of their wealth, we are told by the Republican candidate for the Presidency that the adoption of such a plan "would bring the whole banking system of the country down to ruin."

Oklahoma's Object Lesson. Oklahoma has the guaranteed deposit plan and the following Associated Press dispatch tells of its operation in the first bank failure since the law went into effect:

"Guthrie, Okla., May 21, 1908.—Within one hour from the time H. H. Smock, Oklahoma banking commissioner, had taken charge of the International Bank of Colgate he had authority to pay the depositors in full, though the bank's cash and available funds in other banks fell \$22,000 short of the total amount of deposits. The commissioner was enabled to do this under the operation of the new banking law, and this is the first time it has been called into use. Under the operation of the guaranty banking law of Oklahoma a tariff of 1 cent is levied upon the average annual deposits of the banks, and this money is used in payment in full of all depositors of an insolvent state bank after the funds have been exhausted."

Will the Banks Answer That? In addition to the arguments already presented in favor of the guaranty bank, the following is submitted:

The United States Government requires a deposit of specific security for its deposits in a national bank. The state also requires security for its deposits in state banks. The city and county deposits are secured by bonds or by the deposit of specific securities.

not "guaranteed" to the depositor who cannot examine for himself and does not know anything about the bank's solvency or methods? And loss to the national government, to the state, to the county or to the city would be borne by all the people and thus be small upon each one, while the loss to the individual has to be borne entirely by himself and may wipe out his entire savings. Is not the argument stronger in favor of the protection of depositors than it is in favor of the protection of the nation, the state, the county or the city?

But the case is even stronger when the bank is required to put up specific security for the protection of national, state, county, or city deposits. Its gilt-edged securities are thus hypothecated and the inferior securities are left for the security of the depositors so that, as a matter of fact, the public deposits are not only protected, but they are protected at the expense of the individual depositors. What shall we say of a national bank which willingly gives the government specific security and then opposes the protection of depositors? And, strange to say, these big banks that get the long deposits from the government upon specific security are the very ones that have fought and are fighting the system for the guaranty of depositors. It is time that the depositors understood the situation and got together for their own protection. Will any banker who is opposing the guaranty system answer this argument and explain why it is right to protect government deposits and wrong to protect individual deposits?

When the International Bank at Colgate, in Oklahoma, failed, the following notice was posted on the door:

NOTICE. This Bank is in the hands of the State Bank Commissioner. Depositors will be paid in full by the State Banking Board. Please call and get your money. H. H. SMOCK, Bank Commissioner. State of Oklahoma. May 21, 1908.

A farmer in the country, who had money in the bank, sent word that he was too busy to come at once, but that he would call in a week. What a contrast that is to the rush that is made by depositors in banks where deposits are not guaranteed? There the people almost beat down the doors to get their deposits.

How to Catch Cockroaches. A florist has discovered by accident a new way to catch cockroaches. A plant fruit jar containing a scrap of bacon happened to be left overnight in one of his greenhouses. Next morning a dozen or more cockroaches were vainly trying to climb the slippery sides of the glass jar. The florist has succeeded in ridding his establishment of these repulsive creatures, which formerly ate such high priced plants as orchids and gardenias. It is necessary to paste a piece of paper on the outside of the jar so that the insect can get sufficient foothold to climb up into the trap.

How to Clean Windows Easily. Take a cotton sock and moisten it with kerosene and rub over the panes of glass several times. Then rub the glass with a cloth that is free from lint until the oil disappears and the glass is bright. Your windows will be clear with only half the work required by the ordinary way. Leave the windows open for a few minutes and the odor from the oil will quickly disappear.

Rev. E. H. Hicks and R. L. Gile went to Grants Pass on business today.

The Badge of Honesty

Is an every wrapper of Doctor Pierce's Golden Medical Discovery because a full list of the ingredients composing it is printed there in plain English. Forty years of experience has proven its superiority as a blood purifier and invigorating tonic for the cure of stomach disorder and all liver ills. It builds up the run-down system as no other tonic can. It is a blood purifier and invigorating tonic for the cure of stomach disorder and all liver ills. It builds up the run-down system as no other tonic can. It is a blood purifier and invigorating tonic for the cure of stomach disorder and all liver ills. It builds up the run-down system as no other tonic can.

The "Golden Medical Discovery" makes rich pure blood and so invigorates and regulates the stomach, liver and bowels and through them the whole system. It cures all skin affections, blotches, pimples and eruptions as well as scrofulous swellings and old open running sores of neck are cured and healed. It is a blood purifier and invigorating tonic for the cure of stomach disorder and all liver ills. It builds up the run-down system as no other tonic can.

CASTORIA For Infants and Children. The Kind You Have Always Bought Bears the Signature of Dr. J. C. Fletcher. In Use For Over Thirty Years CASTORIA. Exact Copy of Wrapper.

FOR UNION OF CHURCHES. OTTAWA, Ont., Sept. 23.—A movement which may eventually result in the formation of a close and binding union between all the Christian churches of Canada will be set on foot during the fifth session of the General Synod of the Church of England in Canada, which convened in this city today.

DEWEY 54 YEARS IN NAVY. WASHINGTON, Sept. 23.—Admiral Dewey entered the navy on September 23, 1854, and today is hence the 54th anniversary of the day that the hero of Manila became connected with the naval service.

How to Get Strong. P. J. Daly, of 1247 West Congress St., Chicago, tells of a way to become strong. He says: "My mother, who is old and was very feeble, is deriving so much benefit from Electric Bitters that I feel it my duty to tell those who need a tonic and strengthening medicine about it."

GARBAGE NOTICE. Notice is hereby given that all persons dumping rubbish or garbage of any kind along the public roadway south of Roseburg will be vigorously prosecuted. J. M. SCHAFFER, Road Supervisor.

Harth's Toggery will be open for business about Sept. 26th.

NORTONIA HOTEL PORTLAND OREGON. MODERN COMFORT MODERATE PRICES. Country Club and Live Stock Show HEADQUARTERS. September 21-26, 1908. Reserve Rooms Early. ONLY ROOM GARDEN IN PORTLAND. A. S. NORTON, Manager.

...SMOKE THE... MODEL AMERICAN CIGAR The Best Made Cigar on the Coast FOR SALE BY ALL DEALERS Made in Roseburg by L. KABAT

DISC PLOWS Don't wait until Spring, but do your Plowing now with a Sanders or a Buecia Reversible Disc Plow, and get your seed in before the rains and have a big crop in 1909. We have them. Prices right. J. F. BARKER & CO. Phone 201. Vehicles & Implements Roseburg, Oregon.

OREGON NEWS.

The Sunday closing law is to be enforced in Portland next Sunday for the first time.

Medford will hold a special election October 15 to vote on the question of recalling Councilman John D. Olwell, who is alleged to have changed his residence from the ward from which he was originally elected.

At the Portland harness races, on Tuesday, Ray of Light broke the Pacific Coast record for 3-year-olds. His time was 2:08 1/4.

At Lents, near Portland, Tuesday night, Casper Bickenshofer killed Chas. Hegburn, his best friend. The two men quarrelled about the care of some horses and Bickenshofer, in a blind rage, struck Hegburn with a piece of scantling, killing him.

The Wells Fargo Express company has instituted suit in the state circuit court here to enjoin Linn county from collecting a tax levied upon its right or franchise to do business in that county.

Dr. John H. Irvine, a prominent farmer residing at Tallman, Linn county, was killed in his barn Tuesday morning, when his 24-year-old son, Braxton Irvine, accidentally discharged a 44-caliber Winchester rifle.

Governor Chamberlain has named the following persons, who are members of the medical department of the Oregon National Guard, to represent this state at the annual session of the Association of Military Surgeons, which will convene in Atlanta, Ga., October 13.

Minivanville is holding an All-Yamhill school fair and stock show. The Oregon conference of the Methodist Episcopal church is in session in Salem.

Suit will probably be commenced in Salem within a day or two for the purpose of compelling the members of the state fair board to pay to the state the value of the passes they issued to various persons during the recent state fair.

At a special election, North Bend has adopted a new charter, the principal feature of which is the increasing of the maximum indebtedness that the city may incur.

A Sure-Enough Knocker. J. C. Goodwin, of Reidsville, N. C., says: "Bucklen's Arnica Salve is a sure-enough knocker for ulcers. A bad one came on my leg last summer, but that wonderful salve knocked it out in a few rounds. Not even a scar remained." Guaranteed at A. C. Marsters & Co's. drug store, 25c.

In School or Out the Children's Shoes should be of the stout and sturdy, long-wearing kind. The Youngsters will be durably shod if you bring them here to be fitted with a pair of our Holland Steel Shod and E. C. Skuffer Shoes. They are the kind for husky, active youths—the kind the boys can't "kick out." R. L. Stephens Exclusive Dealer in Fine Footwear.

PROFESSIONAL. GEO. E. HOUCK, M. D. Office in the Review Building, upstairs, Rooms 13 and 14. X-Ray and Electrical Treatment. Telephone, Main 31. ROSEBURG - - - OREGON.

A. C. SEELY, M. D., Offices: Rooms 11, 12 and 13, Douglas County Bank Building. Telephone 771. ROSEBURG - - - OREGON.

Office Hours: 10 to 12 a. m. Office—Main 1711 2 to 4 p. m. Resid.—Main 1721 DR. LUCETTA SMITH, Physician—Women and Children's Diseases a Specialty

J. R. CHAPMAN, D. D. S., Dentist. Abraham Building Telephone 114 Hours, 9 a. m. to 5 p. m. ROSEBURG - - - OREGON

J. C. MULLEN, Attorney-at-Law With Richardson, Dimick & Moorehead, Attorneys at Law, 315-16-17 Commonwealth Bldg. 6th and Ankeny Streets. PORTLAND - - - OREGON.

DR. R. M. ERWIN, Physician and Surgeon—Office Hours: 9 to 12 a. m.; 2 to 5 p. m.; 7 to 9 p. m. Saturday. Abraham Bldg., Cor Oak & Jackson. Umpqua Cold Cure is a guaranteed remedy. Quick and sure, at Hamilton's.

WILGROW. The new fertilizer. Nothing but fish. Guaranteed analysis: Seven per cent nitrogen, six per cent potash, 18 per cent phosphoric acid. One 25-pound sack of Wilgrow, used in the place of 12 1/2 tons of best stable manure, will give better results and no weeds. Try it for your lawn. J. F. BARKER & CO. G. C. GILMAN, W. M. N. T. JEWETT, Secretary.

LODGE DIRECTORY. F. & A. M. Laurel Lodge No. 13—Holds regular meetings on 2nd and 4th Wednesdays of each month. M. H. GARDNER, C. of H. G. T. JEWETT, Secretary.

O. U. W. Roseburg Lodge No. 16—Meets the 2nd and 4th Mondays of each month at 7:30 p. m., in the Foresters' Hall. All members in good standing are invited to attend. J. W. DOWELL, M. W. E. H. LEXNER, Recorder.

P. O. ELKS, Roseburg Lodge, No. 836—Holds regular communications at the Elks Temple on 2nd and 4th Mondays of each month. All members requested to attend regularly, and all visiting brothers are cordially invited to attend. E. L. PARROTT, E. R. GEO. W. STALBY, Secretary.

HOPE OF HONOR, Mystic Lodge No. 15—Meets 2nd and 4th Thursday evenings of each month in Maccabee Hall. Visiting members cordially invited to attend. MINNIE E. CAVENDER, C. of H. E. H. LEXNER, Rec. I. W. DOWELL, Receiver.

AGLES, Roseburg Aerie meets in Odd Fellows Hall on 2nd and 4th Monday evenings of each month at 8 o'clock. Visiting brethren in good standing always welcome. G. CULVER, W. P. C. W. BALLARD, Sec.

O. O. F., Rising Star Lodge No. 174, meets in Odd Fellows Temple every Friday evening. Visiting brethren always welcome. F. G. MERRILL, R. S. M. PICKLE, F. S.

O. O. F., Philatelian Lodge No. 8—Meets in Odd Fellows Temple, corner of Jackson and Cass Streets, on Saturday evening of each week. Members of the order in good standing are invited to attend. J. O. GOODNOW, N. G. N. T. JEWETT, R. S.

O. O. F., Union Knighthood No. 9—Meets in Odd Fellows Temple on 1st and 3rd Thursday evenings of each month. Visiting brethren always welcome. J. O. GOODNOW, Sec. P. J. O. GOODNOW, Sec.

O. P. F. Alpha Lodge No. 47—Meets every Wednesday in G. O. F. Hall, at 7:30 p. m. Members in good standing are invited to attend. GLEN V. WIMBERLY, C. C. G. W. RAPP, R. S.

O. T. M., Protection Tent No. 15—Holds regular meetings on every Wednesday night in Maccabee's Hall. All visiting members in good standing are invited to attend. F. F. PATTERSON, Com. G. W. RAPP, R. S.

O. T. M., Roseburg Hive No. 11—Holds regular meetings on every Tuesday afternoon at 2:00 o'clock in the Maccabee's Hall. Sisters of others Hives visiting in the city are cordially invited to attend our reviews. Mrs. G. B. ROBERTSON, Com. Mrs. JESSIE RAPP, R. S.

MODERN WOODMEN OF AMERICA, Mystic Camp No. 680 meets on the second and fourth Wednesdays of every month in the Foresters' Hall. Visiting neighbors are cordially invited to visit our Camp. A. C. MARSTERS, Consul. A. SALZMAN, Clerk.

MODERN BROTHERHOOD OF AMERICA, Roseburg Lodge No. 425—Meets every 2nd and 4th Thursday in Maccabee Temple. Visiting members always welcome. FLYNN HOBBS, President. BERTHA WRIGHT, Secretary.

O. S. S., Roseburg Chapter No. 8—Holds their regular meeting on 1st and 3rd Thursdays in each month. Visiting members in good standing are respectfully invited to attend. Mrs. I. WOLLENBERG, W. M. FREE JOHNSON, Secretary.

O. N. G., Co. D Separate Battalion—Meets every Thursday evening at the Armory Hall at 8 o'clock. H. C. SLOTTEN, Captain.

ROBEKANS, Roseburg Babcock Lodge, No. 4, I. O. O. F.—Meets in Odd Fellows Temple every Tuesday evening. Visiting sisters and brethren invited to attend. Mrs. MAGGIE ROBERTSON, N. G. Mrs. STEPHENSON, Secretary.

WOMEN OF WOODCRAFT, Lila Circle No. 42—Meets on 1st and 3rd Monday evenings of each month at Odd Fellows Hall. Visiting members in good standing are invited to attend. CLARENCE HARRISON, G. S. CLARA BORN, Clerk.

WOODMEN OF THE WORLD, Oak Camp No. 125—Meets at the Odd Fellows Hall in Roseburg, every 1st and 3rd Monday evenings. Visiting neighbors always welcome. J. M. THORNS, Clerk.

THE GEM RESTAURANT For a Good Meal and Quick Service. Just completed a new dining room for the accommodation of our patrons. Give us a trial. NOAH & STAPLETON, Jackson St., Near McClallen Hotel Roseburg

Ladies' Tailored Suits for Fall just Arrived at H. Marks Co.

The NOVELTY THEATRE PROGRAM WEDNESDAY & THURSDAY. MOVING PICTURES: "A Romance of Little Italy." "Back to the Farm." ILLUSTRATED SONG: "All She Gets From the Lec-man is Ice." "As Long as the World Rolls." MATINEE 2:30 TO 5. ADMISSION 5c. Evening Performance 10c. Bring the Children to see this.