

DENVER BANK FAILS

Run on Savings Bank Drags Down Western.

IMBODEN'S QUEER FINANCE

Head of Two Institutions Said to Have Bought Both Without Spending a Dollar—Has Had Bad Record.

DENVER, Colo., Aug. 9.—The Western Bank, a state institution, failed to open this morning. Notice was posted announcing that Henry M. Beatty, assistant cashier of the bank, had been appointed assignee. W. C. Brown is president and W. T. Perkins cashier.

The run on the Denver Savings Bank, which began yesterday, was resumed today. There were about 500 people in line when the bank opened. The bank continued paying 10 per cent of deposits. Vice-President F. P. Jones made the following announcement:

"The public is assured, on honor of the management of this bank, that there is absolutely no occasion for any uneasiness as to the bank's condition."

The Times says: "Imboden is said to have secured control of the stock of the two banks (the Western and Denver Savings) without a dollar of investment. He bought the holdings of ex-President Whitley, of the Denver Savings Bank, which were hypothecated in New York, assuming the Whitley note, it is said. Within the past six weeks he is understood to have borrowed from the Denver Savings Bank \$3,000, with which he purchased control of the Western, putting up as collateral with the Denver the stock of the Western."

H. M. Beatty, the assignee of the Western, is treasurer of the local order of Eagles. A few days ago the Eagles drew out about \$5,000, leaving a small balance to cover outstanding checks.

Waldron, Thompson & Blankeney, attorneys for the Western Bank, stated this afternoon that there would be no proceedings in court, as an assignment can be made without application to a court.

"The bank was advised," said a member of the firm, "to make an assignment to protect itself and its depositors. There is no cause for uneasiness."

The Denver Clearing House Association, it was announced, had refused assistance to the Western Bank on the grounds that it was not a member of the association. None of the Denver National banks is affected in the least by the embarrassment of the Imboden institution.

A meeting of the depositors of the bank was held tonight and a committee of three appointed to investigate the condition of the bank, along with the work of the assignee in that direction.

IMBODEN'S FORMER EXPLOIT

Started Bank Without Capital and Was Tried for Forgery.

KANSAS CITY, Aug. 9.—Leonard Imboden formed the Planters' Bank here in 1899. An examination by the State Bank Examiner showed that the bank's capital on hand some ten days after it opened its doors was \$250. Imboden was arrested, tried and sentenced to ten years in prison on a charge of forging a \$10,000 draft to increase it, it was alleged, the paper credit of his bank. This was September 26, 1899. The Supreme Court ordered him retried, and, as E. E. Yates, who was then prosecutor, had no new evidence, Imboden was released a free man.

Assets of Kansas City Bank.

WASHINGTON, Aug. 9.—The Controller of the Currency today made public a statement showing the condition of the failed City National Bank of Kansas City. It classes the assets as follows: Good, \$489,986; doubtful, \$381,888; worthless, \$1,182.

Charles Loomis and C. H. Patterson, of Kansas City, today had a long conference with the acting controller in regard to the proposed organization of a trust company in Kansas City to take over the assets and assume the liabilities of the City National Bank. They were advised that the proposition could not be entertained in the form that it was at present.

WILL MAKE FEW SPEECHES

PRESIDENT STARTS ON TOUR THIS MORNING.

Addresses Miners and Catholic Abstinists at Wilkesbarre Today, Chautauqua Tomorrow.

OSTER BAY, Aug. 9.—President Roosevelt will leave Oyster Bay tomorrow on what will probably be the last trip he will make during his summer sojourn at Sagamore Hill. Late tomorrow afternoon he will deliver an address to the United Mineworkers and members of the Catholic Total Abstinence Union at Wilkesbarre, Pa., and at 10:30 A. M. on Friday he will speak before the Chautauqua Assembly at Chautauqua, N. Y.

On the trip the President will be accompanied by his son, Kermit, his nephews, Hall Roosevelt, Philip Roosevelt, a son of W. W. Emory Roosevelt, Acting Secretary Benjamin F. Barnes, James A. Rilla, Surgeon Charles F. Stokes, of the Navy; M. C. Latta, his personal stenographer; H. A. Strohmeyer, photographer; representatives of the press associations; secret service officials and messengers.

The President will go by special train on the Long Island Railroad to Long Island City, there by boat to Jersey City and leave Jersey City on a special Lehigh Valley train at 1 A. M. Brief stops will be made at Phillipsburg, N. J., and Easton, Bethlehem and Allentown, Pa., the President speaking at each place from the rear platform of his car.

Wilkesbarre will be reached at 2 P. M. The party will be conveyed to a stand on the river commons, where the President will deliver his address. John Mitchell, president of the United Mineworkers of America, will preside over the meeting, being introduced by Mayor Kirkendale, of Wilkesbarre. Cardinal Gibbons is expected to be present and very likely will make a short address. At the conclusion of the meeting the President will be taken for a drive about the city and to the Wyoming monument.

Leaving Wilkesbarre at 7 P. M. and making brief stops at Sayre, Pa., and East Waverly, N. Y., the President will arrive at Chautauqua at 8:45 A. M. Friday. His address to the Chautauqua Assembly will be delivered about 10:30 o'clock in the Amphitheater. He will leave promptly at noon, the return trip to Jersey City being made over the Erie Railroad. He is scheduled to arrive at 9:40 A. M. Saturday in Oyster Bay.

This was a notably quiet week day for the President. The disagreeable weather caused by a heavy and almost continuous rainfall kept him indoors much of the time. He was occupied for several hours

in disposing of executive business. No engagements had been made for callers and no visitors were received.

CATHOLIC ABSTAINERS MEET

Great Gathering at Wilkesbarre Sends Greeting to Pope Pius.

WILKESBARRE, Pa., Aug. 9.—Over 800 delegates to the National Convention Catholic Total Abstinence Union of America assembled at St. Mary's Church today to attend pontifical high mass, which was celebrated by Bishop Hogan, Bishop Canavin, of Pittsburgh, the National president, presided. In responding to an address of welcome he spoke of the importance of the convention owing to the coming of President Roosevelt and Cardinal Gibbons.

The afternoon session was made notable by the presence of Cardinal Gibbons, who next to President Roosevelt is the most distinguished guest of the Catholic Total Abstinence Union for tomorrow's celebration. The cardinal delivered a short address.

Soon after Cardinal Gibbons arrived there was dispatched from the convention hall the following telegram: To His Holiness, Pope X. Rome Italy: The Catholic Total Abstinence Union of America, already blessed by Leo XIII and numbering more than 100,000 members, being assembled in the city of Wilkesbarre in the diocese of Scranton, and honored by the presence of His Eminence, Cardinal Gibbons, and President Roosevelt, return thanks to Your Holiness for his blessing just received, and extend its best wishes.

This telegram was in reply to one received from his holiness, Pope X, the contents of which will not be made public until tomorrow.

Hamlet the Strenuous.

Exchange. "It was my first engagement. The roar from the front was horribly new to me. Our assailants, who outnumbered us 20 to 1, were yelling like fiends, and their ammunition seemed unlimited. I was struck several times. My company, which had stood by me gallantly till now, turned and fled. It was more than flesh and blood could be expected to endure. T—"

"What battle did you say it was?" asked the man next him.

"Who said anything about a battle?" replied the first speaker in a surprised tone. "I was describing my first appearance as Hamlet in an amateur theatrical society."

Water Going to Waste.

Exchange. A well-known actor says: "The day I first saw Niagara a man touched my arm as I looked up at those white waters. I turned to the man. He had the silly and vacuous smile of the confirmed joker. 'It seems a shame,' he said, 'to see all this going to waste.' 'What are you,' said I, 'an electrical engineer?' 'No,' he answered, 'a milkman.'"

GUBERNATORIAL POSSIBILITIES

NO. 1. DR. ANDREW C. SMITH.

By Harry Murphy, Artist and Biographer.



I approach my present subject with profound awe. Indeed, I have found that a mere pictorial portrayal of this great man is totally impotent to convey an idea of his superlative genius to an expectant populace. I do not wish to separate Roosevelt from his laurels as the "first biographer," but posterity must receive the first consideration at my hands.

Dr. Smith believes that only good men should hold public office, which explains his own candidacy for the Governorship. Just what the doctor's principles are has not been ascertained. Delicacy has suggested that I wait until he can learn what the people want before interjecting my interrogation. It is strongly suspected that Dr. Smith would like to perform an operation on the United States constitution. Perhaps he has designs on its appendix. The charge that he is Irish is an infamous falsehood, circu-

OFF ON WEAK SCENT

Democrats Seek Campaign Thunder in Graft.

BUT DO NOT DISCOVER IT

President Wants Better Laws to Punish Grafters—Keep Commission Pursues Wrong Methods.

OREGONIAN NEWS BUREAU, Washington, Aug. 9.—Representative Livingston, of Georgia, leading Democratic member of the committee on appropriations, declares that the Democrats will be able to make first-class political capital out of the exposure of graft in the Washington departments, and will probably be able to capture the next House of Representatives on that issue alone.

This is the same sort of talk that was heard when President Roosevelt went after the Postoffice grafters, and the experience of the last campaign demonstrates how useful such an issue is to the Democrats. The graft that is being unearthed in the several departments is not a thing of recent origin; much of it has been going on for years. It is not chargeable to this administration or to any other. Each case stands on its own footing. But whatever credit is to be bestowed on account of these exposures must go to President Roosevelt. The credit is due to the man who is pushing the investigation, unearthing the fraud and making every endeavor to have the offenders punished.

Make Laws to Catch Grafters.

It is extremely unfortunate, as pointed out by Attorney-General Moody, that the laws on the statute books are not sufficiently up to date to cover the cases of many men who have been indulging in grafting in government offices. Because of this fact many offenders will never be brought into court, though some others will meet the fate that befell "Gus" Maehen, the king grafter of the Postoffice Department. The attention of Congress will be called to this shortcoming in the first message of the President next winter, and every possible pressure will be brought to bear by the administration to secure the enactment of new laws sufficiently wide in scope to reach all classes of men who indulge in graft, not alone in Government offices, but in the outside world. The President is personally very

anxious that the laws shall be made more comprehensive and sufficiently wide-reaching to punish every grafter, whether he be a Government grafter or the ordinary every-day species.

Wrong Way to Learn Facts.

Unless the Keep commission, appointed by the President to investigate conditions in the various departments, "takes a tumble to itself," and materially changes its method of operation, it will present to the President a report not worth the paper on which it is written. While this Commission was investigating the type-setting machine scandal in the Government Printing Office, its members rolled up their sleeves, got right into the midst of the Printing Office, conducted a personal investigation and were able to reach individual and intelligent conclusions. But when that was done, the members of the commission scattered to the four winds, leaving behind for the chief clerk of every department a long list of questions which are to be answered in full and submitted to the commission. These questions are intended to show the manner of conducting business, the competency of various bureau officers, of clerks and other employees, and are supposed to form a basis for a conclusion as to how the service may be improved. But from the very manner of conducting the business of the departments the questions asked by the commission will be answered by the men under inspection, and of course every man is going to make a favorable report on his own efficiency and the efficiency of the bureau under his direction. These reports will be of K. O. D. along up the line until they reach the Keep commission. Such information is of no value.

The only way for the Keep commissioners to get at the facts is to do as they did in the Government Printing Office, get into the different departments, look around for themselves and see with their own eyes; not take the word of somebody else. There is plenty for the commission to find, but it will never find it by correspondence.

Wilson's Usefulness Gone.

The impression is gaining ground in Washington that Secretary Wilson will have to retire from the Cabinet on account of the condition of affairs unearthed in his department. It is not likely that his resignation will be demanded by the President, at least not publicly, but it is beginning to be believed that before many months have passed the Secretary of Agriculture will deem it expedient to relinquish his public office "on account of his health" for some kinder reason.

There is such a thing as having one's usefulness destroyed. It is declared in many quarters that this has happened to Mr. Wilson, though it is not clear and it is not believed that he is personally implicated in any of the corruption that has been uncovered under his official roof. Mr. Wilson, by the way, is the only member of the present Cabinet who entered upon that duty at the beginning of the first McKinley Administration. He has served continuously since March 8, 1897, and has a longer Cabinet career than almost any other man in the history of this country. If he retires, E. A. Hitchcock will become the pioneer of the Cabinet, he having occupied the office of Secretary of the Interior since December 31, 1898. Mr. Hitchcock was not a member of the original McKinley Cabinet, having succeeded Cornelius N. Bliss, but he served three years in McKinley's first term through the brief second and through the unexpected term under President Roosevelt. The vindication of Mr. Hitchcock by the action of the court in the Oregon land-fraud case, insures him a tenure of office to the end of the term of Mr. Roosevelt, provided he cares to remain. That is a question about which Mr. Hitchcock does not talk.

Fish May Succeed Shaw.

Speaking of Cabinet offices, it is reported from New York that Hamilton Fish, Assistant Treasurer of the United States in charge of the New York sub-treasury, is to succeed Secretary Shaw when the latter retires from office in February. There is no question of Fish's ability to fill the office with credit to himself and the Nation, and, if he is appointed, it will be purely at the desire of President Roosevelt, for the New York Senators are "agin" him, and Platt, it will be recalled, made a strong effort to prevent his appointment to the place he now holds. Hamilton Fish, of course, holds the same state as the Secretary of State and the Postmaster-General. This fact will be apt to operate against him, as three New Yorkers in the Cabinet of a New York President would be making it pretty strong for the Empire State.

And yet New York is grooming Representative James W. Wadsworth, one of her favorite sons and now chairman of the agriculture committee, for Secretary of Agriculture in case Mr. Wilson retires. New York is not overlooking any bet when it comes to Cabinet vacancies.

Band Concerts for Peace Envoys.

WASHINGTON, Aug. 9.—General Chaffee has directed that the Tenth Band of the Artillery Corps shall be stationed at Fort Constitution and give local concerts while the peace plenipotentiaries are at the Hotel Wentworth.

Old Maid's Delight.

Filegunde Blaetter. Spinner—I want a novel in which the old maid marries in the end. Salesman—Sold out, madam.

"Give Me Liberty Or—"

Puck. "And they ask me for liberty!" said the czar. Bitterly. "As if I had any!"

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CONGRESS AT FAULT

Never Makes Attempt to Hunt Out Grafters.

COMMITTEES DO NOT WORK

They Are Appointed by Both Houses to Investigate Departments, but Never Meet and Never Investigate.

OREGONIAN NEWS BUREAU, Washington, Aug. 9.—

The prevalence of unrelenting corruption in some of the Government departments, while primarily charged to the men directly implicated, in a measure, due to the negligence of several committees of Congress, appointed to head off just such operations as are now being unearthed. This responsibility is divided between the Senate and House. The Senate having a committee on "organization, conduct and expenditures of the executive departments" and a committee on "civil service and retraining," with a third committee to "examine the several branches of the civil service." The House, on the other hand, has eight "expenditures" committees, each assigned to a special department, one on "expenditures in the Department of Agriculture," another for justice, a third for the interior, and so on for every department except the new Department of Commerce and Labor.

Each and every one of these committees, Senate as well as House, has full authority to go into the departments to examine into the methods of conducting them and to report back to Congress whatever conditions it finds. It is within the scope of these committees if they should find a misappropriation of funds or an improper use of the Congressional appropriations, to report the fact to Congress and have the practice stopped or the appropriation shut off. But nothing of the sort has ever been done. Not one of these committees, either of Senate or House, ever holds a meeting; not one has ever raised a hand or written a letter to ascertain how expenditures are being made in the departments. The committees, so far as action is concerned, are utterly and absolutely dead.

The maintenance of these "expenditures" committees is a farce, and they would have been dropped long ago, but for the fact that they provide a means of supplying certain favored Senators and Representatives of the majority party with committee-rooms and committee clerks. No one seeks these chairmanships except for the committee-room and the ad-

ditional clerk; no chairman ever gives a thought to making anything of his committee. These chairmen don't want to work, and they don't have to. And yet they one and all have it within their power to bring down the curtain of oblivion and into the limelight, and possibly, in view of what is now transpiring in Washington, some of them may adopt this course next winter.

There is pretty good material in the Senate committee on "organization, conduct and expenditures in the executive departments." Senator Allen, of Delaware, is chairman, and on the Republican side he has such fellow-committeemen as Allison of Iowa, Knox of Pennsylvania (late Attorney-General), Beveridge of Indiana and Wetmore of Rhode Island. There are also four prominent Democrats forming the minority membership. This committee, if it started, could certainly turn up some very interesting stuff in the Government offices here. But it has never held a meeting.

"Civil service and retraining" is also in a position to do good work if it wants. Senator Perkins, of California, is chairman, and the membership includes Lodge of Massachusetts, Elkins of West Virginia, Platt of New York and a vacancy to be filled. Dubois of Idaho is also a member of this committee.

On "examination of several branches of the civil service" are such Senators as Chapp of Minnesota, Smoot of Utah, Crane of Massachusetts, Culberson, Texas; Simmons, North Carolina, and McCreary, Kentucky. But this is another dead one. It hasn't worked yet.

The House committees are just as bad. Of course they must be reappointed at the opening of the 58th Congress, but they will probably include practically the same membership as in the 57th Congress. Looking over that list, it would seem that Representative Wright, of Pennsylvania, chairman of the "expenditures in agriculture," had been derelict in not examining into the methods of the men under Secretary Wilson, Mr. Humphrey, of Washington, is on that committee. No less a member than Calderhead of Kansas, a very active man for his district, is chairman of the justice-expenditures committee. Mr. Minor, of Wisconsin, is at the head of a committee that could well afford to probe into expenditures in the Interior Department. Captain Doremus, of West Virginia, is the ranking Republican member.

House Committees Do Nothing.

There is talk of extravagance in the Navy. Representative Greene, of Massachusetts, and his little "expenditures" committee have authority to find out about it, but he has never made the attempt. And while all the stir was on in the Postoffice Department, Representative Wagner, of Pennsylvania, and his little committee never budged in their chairs to perform the duties for which their committee was formed. The same is true of all. Ketchum of New York never looked into the State Department, Cousins of Iowa does not care about expenditures in the Treasury Department, Warnock of Ohio has no concern over the way money is expended by the War Department, and Hughes of West Virginia has never evidenced the slightest curiosity to know how expenditures have been made for public buildings outside his own district. These several Congressional committees have all been derelict. Not a chairman on

the list ever had an idea of holding a meeting. And yet, if these various committees did their duty, they could help materially in economizing on Government expenditures; they could shut off wasteful expenditures; they could point out ways for holding down appropriations without injuring the service, and, what is of equal importance, they could many times unearth and shut off means by which dishonest clerks and officials can and do graft.

Congress will be clamoring for economy, and yet a dozen of its own committees, designated primarily to and in economy, are asleep while the money goes pouring out of the treasury because Congress does not know where it can stop.

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