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Portland, Wednesday, Feb. 28, 1912.

WHAT OF CUMMINS?

There will not be an absolutely fixed alternative, now that Colonel Roosevelt following his hat has projected himself into the ring. One may with near safety expect the Republican Presidential nominees to be either Taft or Cummins, but there is a small possibility that one or more other candidates will find themselves in possession of the balance of power.

It is therefore perhaps not wholly idle to speculate on the outcome of a deadlock in the convention. If leadership of the Roosevelt movement remains in its present quarters, the prospect of a getting together of the Taft and Roosevelt delegations is not bright. One of the other must have sufficient support to carry its own delegation to the convention. If leadership of the Roosevelt movement remains in its present quarters, the prospect of a getting together of the Taft and Roosevelt delegations is not bright.

In the remote contingency of a deadlock the Iowa Senator's now dim potentiality as a candidate of the party might be a factor to be considered. It is said, was graduated from the post of attorney for a big railway system into insurgent politics of his own volition. This happened when the "Iowa idea" on the tariff question was young. But whether he was educated up to progressive ideas after he left the railroad's employ or discovered their value while in corporate employ is a matter of small moment.

There is nothing in Senator Cummins' Iowa record to suggest that he is a party leader, and much that would commend him to the voters. He made and unmade numerous laws affecting corporations, always with an eye to justice toward the people. While he has criticized and bombarded the standard wing in Congress, his attitude has been more argumentative than insubordinate. He has made or unmade many and such bitter enemies as La Follette has, and has acquired a greater number of warm friends. An accusation that he would smash the party if he could not lead it would not be against him as it would against La Follette. He has perhaps been more circumspect in searching for Taft's mistakes and as blind to good in his administration as other insurgents have, but has not been so loud about it.

In other words, Cummins is somewhat of the type of Borah of Idaho. He is a steady, conservative, but has not been often a progressive. He could hardly be imagined as leading a party split, for he has confined his tactics to an attempt to win his party to his way of thinking. He has not hammered, or bullied, or threatened, or sought to tear down. He has, withal, maintained the confidence of his constituents, who would undoubtedly follow him in solid strength. Cummins, however, could probably not get the regular strength unless the nomination came as the compromise of a deadlock. That is to say, a coalition of the Roosevelt, La Follette and Cummins delegates on the Iowa insurgent and against Taft would not produce a united party. But if his nomination came as a general compromise without humiliation to any element in the convention, Cummins could probably go further than any other candidate mentioned in cementing differences in the party at large.

AN INCIDENT IN AN OLD STORY.

For many years Peo, the insane chief of the Umatilla Indians, has been confined in the Federal asylum for Indians at Canon, South Dakota. He is spoken of as Peo, though he is seventy-five years old—an age at which, according to popular tradition, an Indian brave who was born and who lived until past middle life, out of doors, should be still vigorous and scarcely past his prime. However this may be, Umatilla Peo is harmless and responsive to the plea of his daughters, who live upon the Umatilla reservation, he has been allowed to return to his native haunts to spend his remaining years.

rior. These are but different chapters of the same story, that of the retreat of the red man before the white from the Atlantic to the Pacific and from the Northern Lakes to the Southern Gulf.

The story is not without pathos. Shadowed here by the torch, again written in blood, its general trend is ever and ever the same. Its voice is another that of echoes, far away, and another century of a scarcely moving show will complete the tale. The scepter of aboriginal power and the sword of conquest will rust together, and the long battle of civilization on the American continent will be over.

There is a story in it that never will be fully told. In the nature of things this is impossible. Yet here and there along the years an incident, or a chapter of this story, quaint and wild and far away, will be brought to light. In brief, the simplest rules of finance should govern it, and its equities should be unimpeachable. Honestly administered, absolutely without favoritism and with a fine sense of justice that holds comradeship with philanthropy, the fund should be administered. The interest charges for deferred payments, etc., should be moderate and equitable and no speculation in the fund should be permitted.

NOMINATING SOME ONE ELSE.

Colonel Roosevelt says that he will have no unkind words for the Taft administration, but that he will make a straight-out fight for the nomination. Thus he leaves alone the question of whether or not President Taft has made good.

But the entire basis of the Roosevelt candidacy is the assumption by Colonel Roosevelt, and the declaration by his friends, that Mr. Taft has not made good. Else why Roosevelt for President in the third term or no third term, Taft or no Taft?

We are a little troubled about the Roosevelt platform for 1912 if Roosevelt shall be nominated. It will be a grand document, saying a great many things, but meaning about the following:

That we point with pride to view with satisfaction the many great achievements of the Administration of President Taft, therefore be it resolved that we shall not support any other candidate for President, Honorable Theodore Roosevelt.

THE PRESIDENTIAL PREFERENCE LAW.

The Presidential preference law is the law of Oregon. It is a part of the Oregon system, which, in its fundamental structure, has been upheld by the Supreme Court of the United States. The Oregonian will not join in any undertaking to upset the Presidential primary law; nor does it approve the attitude of certain members of the Republican party who have attempted to repeal the law by a specific disclaimer of any plan or desire to attack the primary law itself or to interfere in any way with a full, fair and complete expression by the members of the several parties of their respective choices for President.

It is well enough to know whether the unusual limitation placed upon the individual voter in the act—permitting him to vote for one candidate for National delegate and one candidate for National elector—is valid. There is grave doubt about it, and it ought to be cleared up. How many members of any political party will defend it? It is not at all the sole concern of the Republican central committee. It affects the rights and opportunities of every voter in Oregon.

For that reason the appeal to the State Supreme Court ought to be joined by the managing committees of every party in Oregon. If the other parties decline to join, the Republican committee should drop the agitation. It is a serious matter for a Republican voter to be party disfranchised—if he is disfranchised by the law; but it is not so serious as the prejudice and suspicion that are aroused by constant attacks on the primary laws.

THE TEACHERS' RAINY DAY FUND.

The teachers of Multnomah County have carried out a long-cherished plan of organizing for a retirement fund for those of their profession who shall have taught school for thirty consecutive years, ten of which shall have been in the Multnomah County district. By the terms of agreement which 350 teachers have signed and which have been authorized by the Legislature, the fund for carrying out the provisions for this annuity shall be provided by a monthly tax compulsory upon the members, together with 1 per cent of the county school fund as assessed yearly. A fund of \$50,000 will be raised before the end of the first year. The maximum annuity will be \$400 a year to be paid from the date of the annuitant's retirement.

The scheme has long been cherished by the older teachers of Multnomah county. Quite a number of these will be eligible to pension under this agreement as soon as the volume of the fund will permit. Naturally the younger teachers are not so devoted to the idea as are the older ones, yet quite a number of these have joined the ranks from a sense of loyalty to the school, or from a philanthropic interest in their seniors in the profession.

The provision made by the organization will, as time goes on, relieve the teachers' dreams of the stalking ghost of old-age penury, which often haunts them. It will insure comfort to the years of enforced retirement that follow the active years of teaching, which cover a third of a century, and permit the faithful teacher to rest serenely upon his or her hard-earned laurels.

Figures that have been carefully compiled show that it is a practical impossibility for the average teacher upon the average wages or salary of the short school year to live and accumulate a competency during effective working years. The woman teacher is perhaps eight times out of ten the bread-winner for others. The man teacher, if he is fortunate, can only provide for himself, is greater than that of women workers in any other

lines; the demands of charity and philanthropy upon her are also greater. For these and other reasons that will readily suggest themselves to thoughtful minds, the teachers' rainy-day fund grows slowly, if at all, while every year after twenty-five years of steady strain and endeavor extracts substantially from her usefulness and shadows her enforced retirement.

For these reasons a retirement fund for superannuated teachers is a wise provision. Such a fund is in the nature of a trust fund and should be carefully safeguarded. The rules governing its handling and investment should be plain and rigid, without the possibility of exactions in the way of increased dues or possible assessments. The interest charges for deferred payments, etc., should be moderate and equitable and no speculation in the fund should be permitted. In brief, the simplest rules of finance should govern it, and its equities should be unimpeachable. Honestly administered, absolutely without favoritism and with a fine sense of justice that holds comradeship with philanthropy, the fund should be administered. The interest charges for deferred payments, etc., should be moderate and equitable and no speculation in the fund should be permitted.

A MEXICAN REVERIE.

Of course the annexation of Mexico to the United States is nothing more than a dream. Many persons call it a bad dream, and perhaps they are right. Still it is sometimes interesting to consider a proposition which is a mere vagary of the mind. Even if Mexico never can be incorporated with this country, it is permissible to speculate upon what the consequences would be if such a thing were to happen. What should we do if it never rained again or if all the politicians should die suddenly? Like these problems a certain attractiveness to the intelligent mind. We like to dwell upon them in moments of reverie. In the same way we may inventively divert ourselves with the question how Mexico would fare as a part of the Union. It is no less just as well to ask how it might fare as bedfellows with Mexico.

The difficulties in the way are no doubt insurmountable great. We do not speak the same language. Our hereditary laws and customs are different. Mexican national pride is a substantial thing, and it would not tolerate the loss of independence without severe pains. Still national pride does harm as often as good. Peoples have sometimes allowed it to direct them to their serious injury. Perhaps pride is as likely to mislead a nation as it is to inspire the Union the Mexicans would secure free trade with us, which would be an inestimable advantage to them and to us. The imaginary line which separates the two countries is a very appreciable barrier to international commerce, which is a mutual interchange of all sorts goes on less freely than it would after the union. Americans would acquire the right to help make laws for Mexico, but on the other hand the Mexicans would help make laws for us. Their country would serve us as a market for our products, each of which would be represented in Congress and have an equal voice with the others. We might sometime have Mexicans on the Supreme bench, or even a President of that nationality. The possible results of the union would be numerous and far-reaching, but we have not space to detail them. Mexico would gain a great deal, but we could hardly lose much.

FRATERNAL INSURANCE.

The new insurance rates which the Modern Woodmen of the World adopted at their Chicago meeting will no doubt place this fraternal order on a sound financial basis. According to the actuaries, the rates which have been supplanted were only about 53 per cent as large as they should have been. It follows that the new payments are, upon the whole, almost double the old ones. Concessions of many desirable sorts are made to older members. Various insurance plans are included at their old rates, some of them are even permitted to charge a third part of their monthly payments against their final settlement with the order. But the fact remains that necessity has forced an increase of almost 50 per cent in the rates. A threatened deficit of \$750,000 in the treasury of the order has brought home the obligation to act to the most conservative and reluctant members.

That something of this kind must be done sooner or later has long been foreseen. As early as 1895 W. A. Northcott, of Springfield, Illinois, who was the head of the order, was tried to secure an increase of the rates, but shortsighted members thwarted his efforts. It was not at that time as well understood as it is now that fraternal, or assessment, insurance does not differ essentially in its mathematics from old-line insurance. In order to be guided by the same principles. It was supposed by many that the influx of new members would forever free the orders from the necessity of "loading" rates to provide for the growing proportion of deaths as the average age of the membership increased. This, of course, was a fallacy, but it has taken years to convince the fraternal orders of its invalidity and some of them are not yet convinced. Fraternal insurance is now being sold at a price which is really no different from that of the old-line insurance. It is really necessary in order to build up an imposing surplus. These and divers other useless expenses fraternal insurance can dispense with and thus cheaper than the old-line.

But there is a limit below which the cost of insurance cannot fall with safety to the policyholder. To insure a person with a certain expectation of life costs a certain sum of money. What the cost is has been accurately ascertained by the experience of many generations of actuaries. This basic cost is the same for fraternal as for old-line insurance. Any order which tries to go below it in figuring out its monthly payments is predestined to bankruptcy. The laws of mathematics must be obeyed by fraternal orders as well as by the stars. Originally it was supposed that life insurance, both cheap and safe, could be procured by the simple device of an assessment upon the survivors as often as a member died. The contribution from each one would be small and deaths would be so infrequent that nobody would be burdened. This was the theory and it looked extremely attractive. As long as the average membership was composed of young and vigorous men it worked well. Deaths occurred but seldom and assessments came only at long intervals. But time wrought disastrous changes. The average age of the membership increased and with this increase of years came a growing death rate and more frequent assessments. The old belief that enough new members could be brought in to offset the increase of the average age proved to be fallacious. It could not be done. The consequence was that the burden upon the surviving members became too heavy to be sustained. In the end few new members could be obtained and the order was threatened with financial failure.

Some of them did fail, to the dire loss of their members, who, in many instances were past the age when they could obtain other insurance. The orders which survived were obliged to modify the assessment plan, and in many cases the old-line was substituted for it. In any case a loading was provided for to counterbalance the increasing old-age death rate and the payments began to be computed according to the mortality tables. At first the fraternal orders supposed that this could satisfy the security of the tables, but sad experience taught them better.

But there were still difficulties in the way. Even after it had been decided by many fraternal orders to compute insurance rates by correct mathematical rules, the members would not be persuaded to pay the safe and proper limit. The cheapening effect of the fraternal principle was exaggerated. It required a new danger of bankruptcy to overcome this reluctance to assume their ends and no comment. The Modern Woodmen have fortunately taken the bull by the horns before it was too late and settled the question once for all in the only possible way. A rise of almost 50 per cent in the rates will appear severe to many members, but when they contrast it with the total ruin of the order, which has been avoided, they will find no good reason for complaint. Naturally the new dispensation favors the older members in many ways. This, of course, must be done at the expense of the younger members. Besides the loading of the rates which would compensate for their own old age, they are required to submit to something more for the benefit of their comrades who have borne the burden and heat of the day. It is to be hoped that the order that the fraternal principle is strong enough to stand this strain. No doubt they are right. Even with this slight disadvantage, fraternal insurance is still so cheap and, under the new rates, so safe, that it has every prospect of competing successfully with the old-line companies.

The Oregonian has received a letter from Mr. John Jones—a suspicious but prudent citizen whose real name is to us unknown—suggesting that one of the reasons why the Oregonian supports the anti-vaccination cause is the mail subsidy from the Government received by The Oregonian. This mail subsidy matter interests us extremely, in view of the fact that The Oregonian sends a large part—perhaps the greater part—of its papers to its out-of-town subscribers by express. Mr. Jones let us hear from him again, with more definite details? He appears to know something about the mail service that has escaped the attention of all others. The Oregonian included.

ROOSEVELT PLAN NOT FAVORED
Writer Believes Recall of Decisions Stricken at Fundamental Principles.
LEBANON, Or., Feb. 26.—(To the Editor)—The statement of Colonel Roosevelt in his address to the Ohio constitutional convention last week on the recall of the judges, which he presented as the most remarkable, it seems to me, which that versatile gentleman has uttered in recent years. I am not an advocate of, nor a believer in, the recall of the judges. The officers in that state and, in fact, in all the states are chosen for comparatively short terms. In this state no officer is elected for a term longer than six years and these are limited to the Judges of the Supreme Court and Circuit Court. All other officers, state, county and municipal, are chosen for one, two or four years. I believe the people can and do and will choose officers whom it is safe to permit to remain in office for a single term, and then, if they are not proven capable, efficient or worthy, to eliminate them at the ballot box in a fair and sure manner. The recall of the judges would be a very serious and dangerous precedent. The people will use more care and judgment in the selection of officers than they do in the selection of officers elected for a fixed term than the officers elected can be turned out at will by a vote. So I would take issue with the plan of the recall in general, and in particular on the recall of court decisions. The theory of Mr. Roosevelt to have recall of judicial decisions instead of the recall of the judges, I deem a dangerous and a very serious one. The recall of the judges is the most dangerous of all, as it affects the fundamental principles of government. The recall of the judges would be a very serious and dangerous precedent. The people will use more care and judgment in the selection of officers than they do in the selection of officers elected for a fixed term than the officers elected can be turned out at will by a vote. 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