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A BLOW TO UNION LABOR.

The failure of the strike of the packing house employes is to be deplored for more than one reason. The strike was one of the greatest ever undertaken in the country, and union men and union sympathizers everywhere hoped for its successful termination. The announcement that the strike has been called off must prove a disappointment to union men and discourage them in their uphill fight for recognition.

Packers and employes locked horns over the proposition that unskilled laborers should receive better wages. The wages paid the unskilled laborers were shamefully low, and it was shown during the progress of the strike that few could manage to eke out an existence on the pittance allowed them for their work. These unskilled men were affiliated with the skilled labor unions, and the latter very courageously threw themselves into the fight for their more unfortunate brothers.

President Donnelly acknowledges that the strikers were beaten. He personally called off the strike, after the men, by a vote of 6 to 1, had declared for rejection of the packers' proposal. Donnelly's action resulted from a desire to save his organization, which, he confesses, was going to pieces as the strike dragged along. The strikers almost paralyzed the meat industry during the past two months, and, after sustaining a loss in wages of \$5,000,000, it was to have been supposed they would contend on to the end.

Now that the strikers have been beaten, they will be able to demand less consideration, and their lot will be a hard one. The general tendency of the times is to overthrow unionism, and the victory of the packers will encourage capitalists to combat labor's demands. The loss of the strike is a serious blow to union labor.

GROWTH OF INSURANCE.

The London Statist recently made an exhaustive study of the statistics of insurance and arrived at the conclusion that the wonderful progress in life insurance in Great Britain was striking proof that the capital fund of the nation, notwithstanding the great extravagance and waste, was rapidly increasing. It found that whereas the amount of premiums paid to the insurance companies in 1892 amounted to \$110,000,000, an annual saving of \$2.89 per capita, the returns for 1902 showed that the premium fund amounted to \$165,000,000, an annual saving of \$4.00. The Statist regards this increase in the sum of annual premiums paid to the insurance companies as significant, and proof that the people are accumulating a larger capital fund than they were 10 years ago.

This deduction drawn by the London Statist from the large increase in the volume of life insurance business may or may not be warranted. Undoubtedly the wonderful increase in life insurance during recent years is largely attributable to a greater appreciation on the part of the public of the advantages of insurance. It is doubtful, therefore, if the growth of life insurance during recent years is an accurate index to the increase in the capital fund of a nation. There is, however, undoubtedly a close relation between the two questions and it may be interesting to compare the figures of life insurance in Great Britain with the growth of life insurance in the United States.

A comparison of the statistics for the two countries shows that while the growth of insurance in Great Britain has been rapid during the last 10 years the growth in the United States has been still greater. The increase in the annual premiums paid to insurance companies in Great Britain in 10 years amounted to almost exactly 50 per cent. The amount of annual premiums paid to insurance companies in the United States in 1902 amounted to \$180,000,000. In 1902 the annual premiums amounted to \$393,000,000, an increase during the decade of no less than 118 per cent. Even when figured upon a per capita basis the growth of insurance in the United States has been more rapid during the last 10 years than in Great Britain. During the 10 years under consideration the increase in the population of the United States was considerably more than three times as great as in Great Britain.

It is interesting also to compare the assets of the

life insurance companies of the two countries. In 1892 the assets of these corporations in Great Britain and in the United States amounted respectively to \$930,000,000 and \$919,000,000, whereas in 1902 they aggregated respectively \$1,445,000,000 and \$2,091,000,000. To put the matter another way, during the decade ended with 1902, the accumulated funds of life insurance companies in Great Britain increased 55 per cent, while the increase in the United States was 127 per cent.

It is to be remembered, however, that the United States has been increasing very rapidly of late in wealth as well as in population, and it is not surprising that the fact should be reflected in life insurance statistics.

PANAMA TEACHING US THRIFT.

It has remained for the most unbusinesslike people in the world to teach the most business like people the elements of national business sense. The republic of Panama has set aside \$6,000,000 of the \$10,000,000 paid to it for the canal concession as a permanent fund, which it has invested in mortgages on Manhattan real estate. American critics have found something humorous in this proceeding, not seeming to realize that it contains anything worthy of our imitation, says the Saturday Evening Post.

Hardly any government in the world appreciates the value of keeping its interest account on the right side of the ledger. If an individual were to borrow money for any little luxury that happened to strike his fancy, and never put anything into the savings bank, he would be thought on the road to ruin. Yet that is what practically all governments do. They go into debt on any sort of provocation at all, and load posterity with an interest charge that cripples the national energies, but they never seriously try to get ahead and have this interest help the taxpayer instead of burdening him. Some governments do have productive investments in things like railroads and telegraphs, but that is because they want to run the railroads and telegraphs, not because they are conscientiously providing for a rainy day.

Nearly 70 years ago we were just in the present position of the republic of Panama. We had paid off our national debt, and had a surplus of \$37,000,000 in the treasury. But instead of investing that money thriftily we distributed it among the states, which squandered it in speculative enterprises that made it a public curse. A year later the government could not pay its bills, and was begging bankers to shave its notes. We have never been out of debt since, and just before the civil war began we were borrowing money at 12 per cent.

So ingrained is the borrowing habit among us that even now we have provided by law for issuing bonds to pay for the construction of the Panama canal, although we have enough idle money in the treasury to cover the entire work. It might be well for the republic of Panama to give its creators a few lessons in finance.

The direct primary law was framed for the purpose of preventing men of one political faith from interfering with the primary elections of the other party. Of course, the whole trouble arose in Multnomah county, where republicans and democrats are alike notoriously crooked in their political dealings. But the law will not do what the dreamers hoped it would do. Democrats who are anxious to influence republican primaries will register as republicans, and vote just as they voted before the new scheme was dreamed. It would seem that Multnomah politicians can only be satisfied by denying the right of suffrage to all voters excepting alone "de gang."

The German bark Anna is the first of the Portland bound ships to hit the bottom of the Portland channel. She was compelled to wait a week or 10 days at Astoria for higher water, but even then was unable to find her way among the shoals. Of course, the 10 days' delay here and the stranding of the ship will not make any difference with the owners and charterers, who are doubtless in business for their health. No wonder that new transcontinental railroad is going to terminate at the sound!

We have been asked whether or not a vice presidential candidate must be natural-born. The constitution provides (article XII): "But no person constitutionally ineligible to the office of president shall be eligible to that of vice president of the United States." The president must be a natural-born citizen, and the vice president must also be a native-born citizen.

On Monday Mr. Roosevelt will accept the republican presidential nomination. Meantime Fairbanks is taking a chance that his running mate does not intend drawing off the ticket and is out stamping the country.

Two hundred editors have promised to support Judge Parker. Now, if the good judge can just find the other 6,999,800 votes essential to the success of his candidacy, he will have a "skinch."

Anyhow, the far eastern war will, if mine explosions continue, have the effect of familiarizing a large number of men with the sensation of being up in the air.

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AT THE INSIDE INN.

Jokes Get Old, Though Funny at First.

A visitor to the world's fair walked timidly up to the clerk at the hotel desk and asked:

"Excuse me sir, is this the Inside Inn? And, if so, is the proprietor of the Inside Inn in?"

"Yes," replied the clerk, with a far-away look in his eyes, "this is the Inside Inn, and you will find the proprietor of the Inside Inn outside by the Inn's side. He has been keeping the Inn for several weeks."

"All right," said the guest, "if this is the Inside Inn, we want to see its inside as well as its outside before we look inside any of the outside Inns. If we like the Inside Inn's inside and outside better than we like the outside Inn's outside and inside, we may bring our things from outside inside and stop inside the Inside Inn, because we won't have to go from the inside outside or come back from the outside inside when we're seeing the fair, but we can remain inside or outside the Inside Inn, it being the only Inn inside the grounds. The other Inns are on the outside and furnish no more comforts for the guest's inside or outside than does the Inside Inn with the exhibits close outside at the Inn's side—that is the Inside Inn's side. In—"

But the clerk had fainted and fallen inside the Inside Inn's desk, and bell boys were hurrying with water for his outside and brandy for his inside, though in their excitement they got that which was meant for his inside outside, and that which was for his outside inside.



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