

THE JOURNAL

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PLAIN FACTS ABOUT LADD AND HIS DETRACTORS

EVER SINCE the public announcement of W. M. Ladd's intention to assume all obligations of the defunct Title Guarantee and Trust bank, studios efforts have been made in certain interested quarters to create the impression in the mind of the public that Mr. Ladd's action was induced by fear of criminal indictment and prosecution, and that he hoped, in taking over the bank's debts, to purchase for himself immunity from the punishment which seems to threaten the officers of the institution.

In the opinion of a number of the ablest attorneys of Portland, who have given the question careful study and investigation, there is no ground on which W. M. Ladd can be charged with crime in connection with the conduct or the failure of the Title Guarantee bank. Not only was this the opinion of Mr. Ladd's legal advisers, but it was also the conclusion reached by the district attorney's office, after thorough investigation of the statutes and decisions. The threats of prosecution which emanated from that office were an empty bluff, as is well understood by the great majority of the members of the local bar.

Whether Mr. Ladd could be held liable in civil action for the bank's debts is another question and one upon which attorneys may differ. But there was a moral responsibility arising from the bank's use of his name and from the further fact that while a member of the board of directors he failed to acquaint himself with the conduct of the bank's business. Recognizing this moral responsibility, he determined to see that no depositor suffered loss through the bank's failure. This decision was reached several weeks before it was made public, the announcement being delayed by the difficulty of adjusting details of the settlement. Three days after the bank went into a receiver's hands, Mr. Ladd came forward with a

heads and tails, as he did in the Dakota case, to see who shall get the job. The pickings of patronage has its own high place in the palladium of our liberties, and Jonathan and our other statesmen at Washington should stand by them, on principle. But they should do so as a unit, lest evil come to the palladium. When Mr. Hawley looks into Jonathan's eye, and when Jonathan rests for a moment from his labors in making Roosevelt president again and turns his thoughtful glance upon the Astoria statesman it should be not with a twopenny, but a complete oneness of soul. They should each remember that all Oregon waits with bated breath and that the entire country watches with profound concern to see what politician is to pluck the plum. The battleship fleet may furrow its way into the Pacific in a matchless sweep of naval grandeur and the president may have convened the warring empires of Japan and Russia in the most notable peace conference in all history, mighty plans for inland waterways may be incubating, and the country may stand petitioner for a more elastic currency, but what's all that when our Jonathan wants his Schuebel?

On the other hand, if Senator Fulton is innocent of any such wrongdoing as Heney has charged him with, it is Heney's plain duty to frankly own up that he had nothing more than prejudice or vague suspicions or distant inferential circumstances upon which to base such an accusation.

A United States senator, one who has been prominent in his state for a third of a century, ought to have a reputation and a character that are worth something to him and to the public. Heney has either said too much or too little.

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guaranty of all the savings deposits, something over \$400,000, and waived his prior lien on the Marquam property for \$600,000 more. It is reasonable to suppose that if he had known at that time the full extent of the mismanagement he would have assumed them the obligations which he has since taken on his shoulders. That he did not do so is unfortunate, even more so for him than for anyone else, since it has exposed him to unwarranted suspicion and criticism.

In the light of these facts it must be the conclusion of every fair-minded person that in voluntarily underwriting the obligations of the Title Guarantee bank Mr. Ladd has acted as an honorable and high-minded man. He has assumed very heavy obligations at a time when such a burden is peculiarly difficult to carry, and he has recognized his moral responsibility as higher and more imperative than any obligation imposed by the law. The time will come when the people of Oregon will appreciate what he has done.

But it so happened that it was not to the interest of either the Oregonian or the district attorney to allow the facts to go before the public in their proper light. The malignant hostility of the Oregonian toward Mr. Ladd has been manifested on a thousand occasions. The district attorney, who is striving by any and all means to secure his own reelection to office, saw opportunity to gain cheap renown, and the illicit understanding which was reached months ago by Manning and the Oregonian is bearing its natural fruit in the present campaign of misrepresentation and falsehood. Together they have portrayed Mr. Ladd as a man who was buying immunity from criminal prosecution.

The Oregonian's obligations to Mr. Manning are too great and too recent to be forgotten, and its gratitude finds daily expression. Mr. Manning labors under a lively sense of favors to come, and falls with eagerness into the program arranged for him. Neither the newspaper nor the subservient official hesitates to smirch a character or to blast a reputation, if thereby their selfish ends will be attained.

Mr. Ladd has done more than any other one man in Portland to re-establish this city's fair name, to restore confidence in its financial institutions, and to establish the principle that bank officers and directors must hold themselves personally responsible for the safety of the funds entrusted to their keeping. Detractors who are blinded by malice and self-seeking to the importance of the service he has rendered to the community are deserving only of public contempt.

So the Journal hopes that the project, as it is understood, will be unanimously approved; that friction and clashes of self-interest, if such have occurred, will cease; and that the stain on Portland's reputation, caused by this bank failure, will be wiped out, and depositors will be satisfied and happy at the assurance of being fully paid.

THE DALLES OPTIMIST continues to declare and to lament, in many woeful words, that there is no Republican party in Oregon—none whatever. There are not even any shreds and patches of it left. It has gone, disappeared, also vanished, and eke is entirely out of sight. And all because of the primary nomination law. We might ask: "What of it? What harm is done? How many are any worse off, and who are they?" but the answers are anticipated.

The Optimist, which as to politics seems to be rather the Pessimist, talks on the theory that party is the main thing; that nothing can be done except by party; that without strict and constant adherence to party we might as well have neither government nor society; that party action is the be-all and end-all of political activity and effort. But the people are gradually outgrowing or modifying this idea. It is doubtful if the popular notion that two principal opposing parties are necessary is correct. What are they just now opposed about, anyway? And if either shifts its position on some principal general questions, as the Republican party seems about to do, must the masses follow, thoughtlessly, blindly? For who determine the party's "principles" and policy? Not the people at all; a few leaders. Should the millions of voters be merely sheep, following a leader, as 1,000 sheep did up in Idaho the other day when a leader fell over a bluff? Hosts of men are Democrats because they have heard that Jefferson was a Democrat and a great man. Is that a sufficient reason for being a Democrat in 1908? Many are Republicans because Abraham Lincoln, nearly half a century ago, was a Republican. Is that an intelligent reason for being a Republican in 1908?

Nobody has a right to urge a man to be a Republican or a Democrat this year without being able to tell him not only some distinctive difference between the parties of this year, as applied to this year's questions; but to give him some assurance of the party's policy in the immediate future on those questions.

It is true that one who has often broken good resolutions is not likely to keep new ones, but occasionally one will; encourage all to keep trying, to try, try again. And then many who make good resolutions do keep them, in part or in some degree at least, and so become better and have a better influence than if they made none.

We know of no better time to make good resolutions than on the first Sunday of the year, it is the weekly rest day, the day for thought, for retrospection, for self-examination, for taking heed to one's ways for the future. As it happens this year, the first Sunday comes after the New Year holiday is fairly over. The "tamult and the shouting" have ceased. The year's course is just entered upon. Every adult person at the beginning of a year is expected to look backward and learn, and forward intending and hoping to do better, or to make a good record. The record cannot be good unless one has good thoughts, and conscientiously or not makes good resolutions.

Just what the resolutions should be for one to do better and have a satisfactory year to look back upon at its close, each one must decide for himself. But whatever may or should be resolved upon, or thought about, with reference to one's career for 1908, today, this first Sunday, when most of us have some leisure and time for thought, is a good day to think and resolve. If every one does just a little better, what a great aggregate of betterment it would make.

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The whole subject makes a perplexing problem. We readily admit that the primary system is not in all respects satisfactory; but it has these great virtues: It smashes machines and rings, puts corrupt bosses out of business, and, more important still, brings the public affairs of the people closer home to them and makes them better fit to attend to these affairs. Of the two evils the new system is by far the least.

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In the drawing of lots Senator Owen drew the full term and Gore the short, two-year term, but as the sentiment of the people of Oklahoma is not likely to change in that time, he will probably be reelected two years hence. And a man as widely and alertly intelligent as he, and with such a wife, may make a far better senator than some others who are elected would if they had a pair of good eyes in both sides of their heads.

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Shouting "Hurrah for the party!" doesn't mean much any more. Nor should it. Every voter owes it to himself to review the situation anew every two or four years, and redecide whether he will still adhere to the party he adhered to two or four years before or align himself, for the present occasion, with another party. This shows intelligent, conscientious, truly patriotic independence. Think of thousands of voters hurrahing for and voting with a party on the say-so of an average office-seeking or paid spell-binder—some one like our eloquent friends from Oregon City, Mr. Brownell, for instance?

But supposing party is the paramount thing, what great harm to the Republican party in Oregon has the primary law done? Nearly all the Republican candidates are elected, just as they were before. Isn't that the main thing? But, urges the Optimist, there can be no party without organization, platform, leaders. As to platform, or declaration of "principles," the national convention will attend to that. And if a state platform is necessary a convention for that purpose can be held. But organization along the old lines means a machine and the rule of a few bosses, with the masses eliminated from consideration. Look at most of the senators at Washington; are they representative of the people of their several states—Platt and Dewey, Crane, Aldrich, Dupont, Penrose, Dick, Hemenway, Guggenheim, Perkins and Flint—and others? It is such men that organization and its leadership send to the front. And its object never has been and never will be the public good, as against the success of the leaders and bosses.

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A Sermon for Today

Stocktaking. By Henry F. Cope. "So teach us to number our days that we may apply our hearts unto wisdom."—Ps., xc-12.

It is only natural and it is quite necessary that men should stop at times and ask, are we moving forward or drifting back, are we on an incoming or an outgoing tide? Old as the question is, it has a perennial interest for every generation. But these times of review and stock-taking always bring out the pessimism monger with his cry of the good old times and the present evil days. Many people seem to be with an inward persuasion of the total depravity of the whole universe; some of them are going the other way, and are trying to persuade themselves that their beliefs by their practices. We need deliberately to free ourselves from any such paralyzing prejudice, from the notion that there is an inevitable moral starvation of humanity toward the pit. There are two possible views of this. One is that the world is normally bad, with occasional heaven-sent gleams of goodness to throw its light into the gloom of darkness; the other, that it is normally good, that it is only an unnatural and that the trend of humanity is upward and heavenward.

The law of the moral world is such that neither of these views can be adopted as always absolutely true; there is no external law or force compelling humans to be either wholly good or wholly bad or to be evil. Even more sublime than the fact that the trend of mankind is forward and upward is the deeper fact that we are free to choose what way we wish to go. There is another natural law in morals that must be remembered; that is, that a man goes in the direction which he is facing, he goes according to his faith. If he believes in the possibility of goodness, that which is good is his way; if he believes in the inevitability of evil he submits to it.

Neither must we think we can take our course in life alone; we must help each other. We are made for good, or worse than yesterday. There is such a thing as a world spirit, a tide of good over the world, and it is a fact that we are not drifting helplessly upon its sweeping flood, or we ought not to be. Determine our own lives, by influence, by example, by that mysterious something which binds us together, so that no one can adopt the philosophy of despair and give himself to its way without helping to make it true that all are moving to do it.

To believe that the race is doomed is to doom it. Yet many have declared the good tidings of religion in such a way as to make it seem that pessimism was the greatest certainty of all. It is a good thing that man shall know that he is not perfect; no one but a perfect fool ever thought that wrong and sin are evil things that we should come to think that we have nothing but augmenting imperfections before us.

The principal danger of moral stocktaking is that we manage to pass by the things that are most worth preserving in our lives, our most valuable assets, and charge against ourselves our debts and dangers. Blindness to the good we have will work as much harm as blindness to the evil that may be. No man was ever the worse for the discovery of good in him; every power of better things and greater power. We need not only to fight our weeds, we need to foster the good, to grow the flowers of virtue and love and goodness. It will make all the difference whether you go through the days that come simply looking for disease and depravity or go looking for the things of beauty and joy. You find that for which you are looking, and that is a year of living according to whether you have larger faith in the good or in the bad; trust that good. Believe in the good in others. Let your life tell for the upward life of all because you set your face toward the good, and you find that every good life may be lived again, that all good that has been may yet be in larger measure, that an infinite might that moves the world is the life of love and goodness.

Sentence Sermons

By Henry F. Cope. Nothing is built by hammering alone.

Every life is worth the love we put into it.

Things divine are not defended by dodging.

It is the heart that gives ease to any work.

The door of truth never opens to the key of prejudice.

Love never knows how much it gives nor what it costs.

It's folly trying to hide a false life behind a fight for truth.

A lot of neglect of men hides behind enthusiasm for the masses.

This world is none the brighter for those who have money to burn.

Folks who pride themselves on being smooth are far from being polished.

It's hard for a man to be honest with his neighbor who is not honest with himself.

Carrying a Bible, under the arm does not prevent carrying poison under the tongue.

It will take more than faith in the miracles of the past to heal the miseries of the present.

There's a lot of difference between having faith in your works and working your faith.

People who have no love to spare always have plenty of surplus sorrow to distribute.

If you have large reserves of religion you will not be without the small change of kindness.

It is folly to hope to have a clean heart when you pay no attention to what enters its doorways.

Some folks think they have the house of character because they possess the plans of virtue.

It is folly to talk of being guided by the light of your conscience when you take pains to keep it in the dark.

You might as well try to get to Europe on a treatise on navigation as to get to heaven on a system of theology.

It's no time for the church to be fighting over the baskets while the hungry multitude waits for the bread of life.

It makes all the difference whether you are acting like a good man because you want to seem to be one or because you are.

Some men find it infinitely easier to pray that the heathen may be heathen than to bring their practice to the standards of the heathen.

Preaching \$400 Per Week. From the East Oregonian. Rev. Hart, the well-known evangelist who recently conducted a highly sensational series of meetings in Walla Walla, has just closed a tour of the same at Boise and for his services in that city as an evangelist of the Christian religion he has been paid \$400 per week. This is more money than the Nazarene saw, perhaps, during his entire lifetime.

UNCONSIDERATE TRUTH.

THE OREGONIAN says: "There will be no need of nominating Republicans for the legislature this year; no need of electing any. Statement No. 1, which we learn is to be a prime favorite, will require every one of them to vote for a Democrat for senator, if the Democratic candidate should get a plurality on the popular vote. What's the use, then, of having Republican members in the legislature? They will be simply absurd. For if the Republican candidate for the senate should obtain a plurality on the popular vote, the Democrats of the legislature will elect him, just as well."