

THE JOURNAL

WHEN THE OREGONIAN APPROVED

AS A SAFE DEPOSIT

DEPOSITS

THE GUARANTEE OF BANK

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UNSEEMLY INTERFERENCE. ON DIVERS occasions, and with all its strength, The Journal has supported and applauded President Roosevelt.

Mr. Roosevelt is the chief magistrate of the nation, and stands as the embodied authority and sovereignty of 85,000,000 of free people. As the president of the republic, exalted far above the storms, and the filth of political and personal disputation, he should at all times maintain that lofty dignity representative of a high-minded and intelligent citizenship.

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MORE than 1,000 men and women crowded in front of a closed bank on Grand street, New York, the other day, "when it was known that the doors were closed and its affairs in the hands of a receiver. The bank had done a large business with east side peddlars, and many of these were in the crowd which surrounded the closed bank. When the futility of waiting longer became apparent, the crowd began to melt away."

It is the old, old story, as familiar as taxes, as inevitable as death. There have always been "reckless" as well as safe and honest bankers and there always will be, so long as the laws stand unchanged. The bitter truth of this is known to thousands of Oregon depositors through a sorry and costly experience. Mighty interesting in this connection is an editorial of May 31, 1908, in which the Portland Oregonian unhesitatingly approved the guarantee of bank deposits as offering relief to depositors in such cases. Under the caption, "The Oklahoma Law," the Oregonian said:

"It sometimes happens that a project to which there are many theoretical objections works well in practice. When the plan of building the first ocean steamer was broached, an eminent scientist proved very satisfactorily to himself that it could not carry coal enough to take it from New York to Liverpool. For another example we recall an article by Professor Siman Newcomb a few years ago which demonstrated that no airship could ever be made to fly. In spite of such learned objections to their possibilities, steamships now navigate the seas and the Wright brothers have shown pretty clearly that vessels will soon navigate the air. Discouraging predictions are no safer than any other prophecies.

"This may be the happy fortune of the Oklahoma law to insure bank deposits, though it can hardly be stated yet that its success is assured. When this law was first passed there was much forecasting of the evils that were sure to flow from it. Some prophets feared that it would break down under the strain of the first failure that occurred. In actual practice the law has so far not disturbed the business of a single banker. Adventurous financiers are not a whit more common in Oklahoma than elsewhere. The truth seems to be that they are less common, since the effect of the law is to weed them out by making careful bankers exceedingly watchful of their rash ones. This is a consequence of that section of the law which compels all banks to contribute to the insurance fund."

If safe bankers know that the depositors of rash bankers must be paid, obviously all bankers, and the colossal influence of all banking will be exerted to bring about sane and safe banking. It will be the most powerful agency in the world to create a safer banking system. Just as the Oregonian implied in the above. Knowing that all depositors in all banks at all times and in all places must be paid in case of a bank failure, all bankers will at once become a powerful factor, and will exert an enormous influence to prevent "reckless banking," failures and panics.

In their own way, and by instrumentalities that they would themselves inaugurate, the bankers, for their own safety would absolutely provide for the elimination of reckless bankers and frenzied banking, an ultimate greatly to be desired, but which will never come if depositors must continue as now to bear all the hazard, and bankers none of the hazard of reckless banking. But might be an open season for a few years, but at present, and for quite a while to come, nobody ought to be permitted to kill an elk, except for food in a case of absolute necessity. They do no harm, the killing of them benefits few, and they ought to have a chance to breed and multiply, and be an attraction of Oregon through all future years. The next legislature should make a year-round close season for elk in Oregon—or at least in Western Oregon.

A WELCOME DECISION. THE decision of the federal court of appeals in the Oregon lumber case is important not only to many lumber manufacturers, and the lumber industry of this state generally, but is of great importance to the whole country, as establishing, so far as that tribunal is concerned, the doctrine that the interstate commerce commission can regulate and fix rates, and that a railroad cannot arbitrarily raise rates without the consent of the commission. This is indeed a great point gained in the line of railway regulation by federal authority, and the same doctrine will hold good as to the authority of a state commission with regard to intra-state shipments. The case may be appealed to the supreme court of the United States, but lawyers who are especially familiar with decisions along similar lines see no reason for supposing that this decision will be reversed. It is a decision that was needed, and

the Oregonian, in its article of May 31, went much further in support of the Oklahoma banking law. It continued:

"Moreover, a failure has now occurred, and we can see how the Oklahoma statute stands the test. For one thing, there was no descent of a flock of harpies, receivers, and deposit brokers upon the wreck. The state commissioner took charge of the broken bank without delay. There were no court fees, no attorneys' bills, no plunder of any sort. Within an hour or two the depositors had received their money, cent for cent, without ceremony, delay, robbery or red tape, and the business is over.

"All is well so far. How the law would stand the strain of a general panic remains to be seen. It may be said that there can be no panic if there is confidence that every bank depositor will get his money. This is true, no doubt. But there will be no confidence under any system unless there shall be honest banking, and honest banking can be made certain only by honest and complete inspection. If there shall be honest inspection, then, to support the deposit guarantee scheme, it will be all right. But so, no doubt, would any system of banking be safe in the same circumstances."

These arguments for the Oklahoma law, made by the Oregonian, out of campaign time of course, touch vital points in favor of the law. Honest inspection will be provided for by the great banking interests, in their own defense, as soon as all banks are taxed to insure payment of depositors of failed banks. Every big banker in the country, and all the honest bankers everywhere, will become an army of experts, to contrive for their own protection, a system of inspection that will make reckless banking and dishonest bankers an impossibility, and then and thereby a confidence will be provided that will reduce panics and the effect of panics to the minimum.

"Best, however, of all in the Oregonian's excellent article, is that formidable point, described thus: "For one thing, there was no descent of a flock of harpies, receivers and deposit brokers upon the wreck. There were no court fees, no attorneys' bills, no plunder of any sort." Within an hour or two, the depositors had received their money, cent for cent, without ceremony, delay, robbery or red tape, and the business is over."

How different to the system in Oregon and elsewhere! How different to the long list of fees for receivers, fees for lawyers, fees for clerks, fees for stenographers, and costs for courts, costs for rents, costs for janitors, costs for lawsuits, and costs for every imaginable and conceivable excuse, catalogue and uncatalogued, such, for instance, as attended the affairs of the suspended Portland Savings bank in this city a number of years ago. In Oklahoma the whole thing was done by the state commissioner without a cent of cost to depositors, as the Oregonian explains; in Portland it took years, and the remnant that was left when the banks suspended was mostly dissipated in fees and costs—fees and costs legitimate and lawful under the system of unguaranteed deposits, but mighty costly to depositors.

Would not a law to make the Oklahoma plan national be one of the very best measures that could be adopted, and is not Mr. Bryan right in opposing it? Was not the Oregonian right when it advocated it, four brief months ago, when there was no campaign, and wrong now in opposing it, when there is a campaign? will be welcomed by shippers the country over.

Other religionists could learn an annual lesson from the Jews in their faithfulness in observing their religious holidays and ceremonies. The Jew is proverbially a good business man, but when his religious holidays come around business must wait. He is true to his religious ideals.

Central Oregon will get more than one railroad; this has long been a safe prediction; and when it gets them new settlers will flock into that wide resourceful region by thousands. Development up there will be rapid and on a big scale.

Does Senator Beveridge believe that Speaker Cannon and Jim Sherman are the right sort of men to run this government? If so, or if not, why?

TRULLINGERS, FLOURING MILL MEN, WIN IN SUPREME COURT ON ALLEGATION THAT LOG RUNNING OPERATIONS DAMAGE THEIR PROPERTY.

(Special Dispatch, to The Journal.) Salem, Or., Oct. 6.—On the ground that splash dams operated by the Carlton Lumber company on the Yamhill river interfere with the use of water for power purposes by D. P. Trullinger and Carl Trullinger, the supreme court today enjoined the lumber company from further use of splash dams to float logs down the river. Chief Justice Bean wrote the opinion, reversing the decree of the lower court, rendered by Judge William Galloway in Yamhill county.

The Carlton Lumber company owns large tracts of timber lands in vicinity of the headwaters of the Yamhill river, and in order to float logs down the stream to its mill, located at Carlton, dams were constructed which gathered large quantities of water. The accumulated waters when released carried large runs of logs.

The Trullingers, who operate flouring mills and also furnish electric light for the city of North Yamhill, objected to such use of the stream, claiming that debris, logs and sediment, was carried to their mill, damaging their property and interfering with the operation of their mill and electric plant. The Trullinger mill has been established for a great number of years. The Carlton Lumber company is a new concern and had no right to interfere with the building its large mill at Carlton and developing the lumber industry. The case has been given considerable publicity and is of great interest.

Other cases decided today are as follows: Catlin & Linn vs. E. S. Jones, appealed from the decision of Judge George H. Burnett of Marion county, on appeal from the decision of Judge George H. Burnett for new trial; opinion by Justice Eakin. Eliza Carroll, administratrix of the estate of Carroll, deceased, vs. Grand Ronde Electric company, appealed from the decision of Judge William Smith of Union county; affirmed; opinion by Chief Justice Bean. Ellen Jones et al vs. California & Oregon Land company, appealed from the decision of Judge Henry A. Benson of Lake county; affirmed; opinion by Justice Eakin. John Thomas vs. Pierce Riggs, appealed from the decision of Judge

Railway mail clerks running out of Portland do not want William H. Taft for president of the United States. Affiliated tradesmen—conductors, brakemen, engineers and firemen—do not intend to vote for him. Common laborers on the bridges and lines, on the sections and in the shops are declaring against him. Longshoremen working along the waterfront in Portland, union men in the factories and shops throughout the country are following the lead of Samuel Gompers, John Mitchell and the American Federation of Labor and are using their influence and sentiment and will hurl their votes against Taft in November.

Never before in the history of the country have the laboring men been roused to such a widespread unit of purpose in any presidential campaign as in the case of Taft. The laboring men, as they exist, are scanning the records of Mr. Taft, of Mr. Bryan, and their own consciences are telling them that the two candidates are standing, and making their choice. That choice is not Mr. Taft.

Union laboring men in Portland reflect the sentiment of the union laboring men of the whole country, for they are all following the lead of Samuel Gompers, John Mitchell and the American Federation of Labor, and are using their influence and sentiment and will hurl their votes against Taft in November. Therefore the situation in Portland and in Oregon is a reflection of the position of the labor forces in the whole country.

Taft's Principles Against Him. The mass of the laboring men of Oregon are following the lead and suggestion of Samuel Gompers, John Mitchell and the American Federation of Labor, and are using their influence and sentiment and will hurl their votes against Taft in November. Therefore the situation in Portland and in Oregon is a reflection of the position of the labor forces in the whole country.

There are other straws. Four years ago in one Portland factory there were 15 votes for Roosevelt and 3 for Parker. A straw vote taken by the same factory shows 15 votes for Bryan and 3 for Taft. The straw vote taken by a shoremaster newspaper among the longshoremen of the Portland waterfront gave Bryan 42 votes out of a total of 44. The longshoremen are following the lead of Samuel Gompers, John Mitchell and the American Federation of Labor, and are using their influence and sentiment and will hurl their votes against Taft in November.

The case of Mrs. Anna Fosters of Woodlawn against Mrs. Martha Myers of Marquam, for the custody of her child, was argued before the state court, Judge William Galloway presiding, this morning. The defendant, the federal court has no jurisdiction in the matter. Two years ago Mrs. Fosters was sick in a hospital at Portland. At that time she allowed Mrs. Myers to take her daughter, Loretta, aged 6 years, and to remain in the custody of the latter. Mrs. Fosters died in 1907. Mrs. Myers is now 62 years of age. Mrs. Fosters' estate is now being administered by the state court, and several months ago the United States court, counsel for the plaintiff, bringing habeas corpus proceedings. And now the case is just where it started—Mrs. Myers is in the custody of the state court, and Mrs. Fosters' estate is now being administered by the state court, and several months ago the United States court, counsel for the plaintiff, bringing habeas corpus proceedings.

ROOSEVELT AND TAFT VS. BRYAN

Portland, Oct. 6.—To the Editor of The Journal—Presents dispatches say that Chairman Hitchcock is going to Washington to ask President Roosevelt to take the stump for Judge Taft. It is the matter with Taft? Can't he make his own arrangements? Hitchcock and the president forgotten the old school boy demand for a square deal when we cried, "Two on one ain't fair?"

The president is surely bluffing when he says he will not take the stump for the civil service. He is a politician and he will do as he pleases. A SQUARE DEAL.

Running Shots. Written for The Journal by Fred C. Denton. Coos Bay has the dredge of Uncle Sam's. May it cut a channel 40 feet deep from Smith's mill to deep water is the wish of every sailor on Coos Bay. It is a pity to see the trade of Coos Bay and Tillamook slipping away from the hands of the merchants of Coos Bay. It is a pity to see the trade of Coos Bay and Tillamook slipping away from the hands of the merchants of Coos Bay.

At the beginning of the campaign it was thought that all the billingsgate was to be reserved for the election. But, some phrases of the assistant candidate of Willie Taft are certainly worthy of a standard of the irrepressible Tom Watson.

The new charter tinkers should remember the doctrine that they draw up must be submitted to the people. The inclination to omit the recall indicates that what vox populi will have to say about it is lost in the times.

If you want to legislate concerning saloons call a convention of saloonkeepers. The doctrine that they draw up must be submitted to the people. The inclination to omit the recall indicates that what vox populi will have to say about it is lost in the times.

When a presidential candidate is a candidate? When the president does the talking for him.

A panicle is not a panicle and an empty dinner pail is not empty when and where the panicle is in the water. It is evident that Roosevelt has been taking lessons of Mrs. Mary Baker G. Eddy.

We can draw our inferences of what any particular patriotic trust donation to the Republican that really meant—after the election. Until then the ruff, skuff and rabble do not need to know.

WRECKED CARS SHOULD BE PREVENTED

Scappoose, Or., Oct. 2.—To the Editor of The Journal—after a few such wrecks as that on the P. & S. W. R. R. it seems that it is high time for the legislature to take a hand, and make laws to protect the men who work in the logging camps in Oregon. On the Shay engine that ran away, there was no such thing as an air brake, as the logging camps are equipped with Shay engines, and that a Baldwin, which has air brakes. Also the engineer, Charles Brown, was not engaged in any way, and it is stated didn't want to run the engine, but was pressed into it against his own will.

Whenever the legislature makes laws forcing men who have an engine in charge to take out papers, and the interstate commerce commission enforces the air brake law, then there will not be men killed off by the dogs.

Save the Pieces. The housewife who squanders all her odds and ends of soap should learn a lesson in thrift. She is reckless, because these bits, no matter how small, can be utilized in a way that saves more pennies than one would think. If you are one of those who are careless in the respect, mend your ways.

Gather together, once a week all the ends of kitchen and laundry soap into one jar, and all the ends of toilet and household soap into another jar. Brand of soap you use the same, use there will not be much of a mixture. It will make no difference if there is, as the result will be the same. It might be just as well to label each jar in a clear manner. On one put "kitchen soap," on the other "toilet soap."

When you have both jars full, go to work in some idle hour and shave these pieces of soap with a sharp, old kitchen knife. Have two pans or bowls for the purpose, and when you are through with the soap, wash the pan two or three pints of boiling water. Keep this water at the boiling point until the particles of soap are dissolved, stir with a stick, and when it becomes soft, dip your hair into the jars while hot, and cover.

Put them away to cool, and when this is done you will find that each jar is full of a beautiful soap jelly. This will keep for an indefinite time. The kitchen jar is left in the pantry and the toilet jar is put into the bathroom.

This soap jelly is just as good to use as a bar of soap. Some women prefer it. For washing the hair it is far ahead of a lather. A tablespoonful of it may be put into a bottle of hair cream, and a dash of bay rum, if one likes the odor, shaken into a thick froth and used on the hair.

Half of the bottle is used at first to cleanse the scalp, and when this is rinsed off the other half of the bottle is used to wash the hair. Clear hot water is used for rinsing, then a pitcher of cold water to close the pores. Rinse with clear water, though an expensive hair dresser had done the work.

White Corn Is In. OR A LUNCHEON creamed corn makes an excellent dish. To prepare this, score six ears and scrape from the cob with the back of a knife add a tablespoonful of butter, one of sugar, half a cup of rich milk or thin cream, a little salt, a shake of pepper and a beaten egg. Beat all well, put in small buttered baking dishes and bake 20 minutes; serve at once.

THE REALM OF FEMININE

The Beginning of Wisdom. THE REASON why men acquire a much larger fund of practical information than do women of the same age is because a man is never afraid to ask questions.

One of the best informed of men when he was some 40 or 45 years of age asked questions of everybody he met who seemed to have anything worth imparting. If he rode with a stage driver he asked questions about the roads, the employment of the people of the locality, the price of a team, the time required to make the journey. He asked questions of school teachers and he never failed to find his journey profitable.

A man goes through the world with his eyes open and ears alert. He talks of soap and soils to a farmer, financial man, books to a school teacher, and sports to an athlete. He may not get anything from nine, but from the tenth he will get something that is of use to him.

But most women are afraid to ask questions. They are afraid they will be laughed at. And it is most unneeded the wider the world they get by meeting many people upon their own ground and adding to their general information.

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FOSTER MOTHER KEEPS CHILD CASE GOING TO THE COURTS

Liked Loretta, too—almost as much as the mother. Mrs. Myers has no children of her own, it seems. So the child situation was discussed awhile with the result that Mrs. Myers stood her ground as she had done in the first place. Eventually lawyers for both sides were called in. Then the case went to the court, and several months ago the United States court, counsel for the plaintiff, bringing habeas corpus proceedings. And now the case is just where it started—Mrs. Myers is in the custody of the state court, and Mrs. Fosters' estate is now being administered by the state court, and several months ago the United States court, counsel for the plaintiff, bringing habeas corpus proceedings.

DIETRICH ESCAPES HANDBOOK FINE

The charge against Ed Dietrich of Schiller's cigar stand, Sixth and Washington, and E. T. Wall, a customer of the place, who were arrested last Sunday for betting on a baseball game, was dismissed yesterday afternoon by Judge Van Zante and the men discharged. Lack of evidence to convict was the cause of the decision. This was the policeman on the beat stated that Dietrich was keeping a book on the games, and he saw him make several entries. When he saw the policeman and arrested the men.

WATERWAYS CONVENTION

Chicago, Oct. 6.—Hundreds of delegates to the convention of the Deep Waterways' association arrived today. The program will begin tomorrow, when the representatives of the various organizations will welcome them. More than 200 congressmen, governors and senators have accepted invitations to attend the convention.