THE JOURNAL

AN INDEPENDENT NEWSPAPER.

C. S. JACKSON, ... Publisher

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A fight not alone for a creed that extends through the whole universe, touches all mental intelligence and reaches every world, vibrates along the whole extent and conveys the vibrations to the very bosom of God.

—T. Binney.

NO TIME FOR SURRENDER

MR. BRYAN is clearly right in his fight for a progressive, rather than a reactionary or compromise convention at Baltimore.

He has lived to see his twenty years' battle against reaction widely accepted. His work of a lifetime has become the genius of the masses. The message he brought long ago has been accepted and ratified by the great body of his countrymen.

In the late Republican primaries, Mr. Taft was the idol of reaction and Mr. Roosevelt preached progression. Mr. Taft got an indorsement in Massachusetts, but Mr. Roosevelt got half the delegates.

In all other primary states, reaction was routed and wrecked. It was crushed in California and annihilated in Minnesota. It was beaten in New Jersey and repudiated in Maryland. It was buried in Oregon, effaced in Kansas, smashed in the Dakotas, scourged in Illinois, blown up in Wisconsin and obliterated in Nebraska. Even in Ohio, Mr. Taft's own home state, it lost in nearly every district in which open primaries were held.

If primaries had been held in all the states, it is doubtful if Mr. Taft would have carried six, or even three. Even the conflicting character of Mr. Roosevelt's progressiveness did not stay the tidal wave.

It was almost national acknowledgment that, through all these years, Mr. Bryan has been right and his opponents wrong. It was thunderous indorsement, after 20 years, of that for which Mr. Bryan has striven, and a thunderous clamor from the rank and file of an opposing party for the application at Washington of the policies that Mr. Bryan has never abandoned, never compromised and never failed to defend.

If Mr. Bryan fought for progressiveness when it was friendless, why should he not fight for it in its triumph? If he fought for it when it was jeered at, why should he not fight for it when the whole country wants it?

When the things he has battled for throughout his political career are on the eve of triumph, why should Mr. Bryan permit thimblerigging politicians at Baltimore to cheat him, and the country, out of the fruits of his struggle?

AN ABSURD FEE

AN enormous attorney's fee of $30,000 is to be allowed in the case of the Oregon Land & Water company, generally known as the Irrigon project.

Does anybody for one moment believe that $30,000 is earned by any lawyer in the conduct of such a case? Did the courts not realize that in authorizing payment of such fees from property in litigation, they are making the bench and the courts absurd?

We complain at the high cost of living. We are indignant, because the cost of living increased ten per cent in 1912.

Here is an instance in which $30,000 is added to the ultimate cost of the Oregon Land & Water company's holdings, and which the purchasers and settlers will finally have to pay.

It is the charges, the fees, the taxes, the costs and the tolls so much out of proportion to what the service is worth that add enormously to the burdens of men.

THE KIRBYS

REMARKS made recently by The Journal respecting President Kirby, of the National Manufacturers' association, are criticized by the esteemed Portland Spectator.

President Kirby said the American Federation of Labor is a "criminal organization." The Journal said, "He (Kirby) speaks so intemperately that the public divines that he acts intemperately and that his organization acts intemperately." The Journal also said that the "violent lunacy of Kirbyism is partly responsible for just such tragedies as the McNamara outrage."

The Journal did not say Kirbyism is wholly responsible. It said "partly" responsible, and it repeats that the intemperate utterances of President Kirby many times reiterated for several months past are partly responsible for the extreme lengths to which a few violent labor men go in "just such tragedies as the McNamara outrage."

The McNamara outrage was atrocious. It was despicable beyond power of description.

But Kirby's characterization of organized labor as a "criminal organization" is atrocious. It is an unreasonable and indefensible utterance. There are thousands of splendid men in the unions. If they did not organize they would be degraded by the Kirbys, just as the unorganized steel operatives, working 12 hours a day and seven days a week, are degraded.

All labor men are not wise. Nor are the Kirbys wise. It is the extremists on each side that cause disorder. It is the radicals on each side that drive out reason, cause resorts to the strong arm and outrage the innocent public.

The best thing the manufacturers can do is to relegate the Kirbys to the rear, and place more moderate men, more rational men and juster men on the earthworks.

THE SO-CALLED POOR

MR. ROOT was fit. He was the type to deliver the keynote speech of such a convention. How fit he was appears in his reference in the keynote to "the so-called poor."

Evidently, Senator Root has doubts about the existence of poverty. In the circles in which he moves, there are no poor. In his world, all are rich. How else could he, in a great keynote speech, a speech supposed to voice the genius of all his countrymen, speak of them as "the so-called poor?"

"The so-called poor" is a mournful note. It is mournful that a senator of the United States should not know that the problem of survival is so difficult for so many. It is mournful that a maker of laws and keynote speeches should be so wofully ignorant of conditions in the tenements, in the slums, in the overcrowded and unlighted basements, in the steel mills where twelve hours a day and seven days a week is the story of the daily life of thousands of men.

It is regrettable that a part of the world does not know how the other part lives. It is wrong, but it is true, that many of those who do the most have the least. It is regrettable, but it is true, that often honesty wears a rag and frequently a robe, and that, as Ingersoll said, the loving and tender eat a crust while the unworthy sit at banquets.

This unfamiliarity with true conditions is a tragedy. It divides men into classes and turns hand against hand. It degrades labor and corrupts leisure. It is deplorable, when the eminent Senator Root speaks of them as "the so-called poor."

A NEEDED LAW

THE great sum of $170,000,000 was thrown away in the United States last year on investments in crooked corporations. The victims were bitten in what are familiarly known as spurious investments and get-rich-quick schemes. They are not far removed from the type of swindling in which innocent Moses Primrose swapped his good horse for a bushel of green spectacles.

The first year after the adoption of the Blue Sky law in Kansas, the comptroller decided that only 50 out of 600 stock and bond companies applying for licenses in that state were entitled to them. The 550 out of the 600 were mainly propositions to get something for nothing through the medium of a paper corporation.

A Blue Sky law should be passed in Oregon. Honest business can prosper better after crooked business is driven from the field.

Supposedly, all honest business is for a Blue Sky law.

MORE PROFITABLE FARMING

THE New York State Bankers' convention closed, last week, its nineteenth annual session. The subject of farm financing was held to be the most important, and surely was the most interesting, to come before the bankers. The agricultural awakening now in progress was described by President Brown of the New York Central system, as "this great gospel of better methods which also means more profitable farming."

This great railroad man turned to the bankers, as the body of men most favorably situated, and best equipped by experience and influence to further this movement. Impress on the farmer, and the farmer's boy, he told them, that the business he is engaged in has become the most important in the world, that "the eyes of the people of every country are turning with anxious interest to him and the work of his hands." The practical aid asked from the bankers was that they should lend money liberally when assured that it would be intelligently and economically spent for the clearing, draining, fertilizing, and equipping of the farm.

The development of the farm itself by that intensive handling which had been conclusively shown to have as practical result the possible doubling of existing products was the central object. While forests, mines, and waterpowers have been filling the center of the stage until recently, they were of secondary worth to the nation as compared with the maintenance of the fertility of the soil, the replenishment of the worn out and neglected farms in the east, and the new and great design of the efficient cultivation of the farms of the west.

To these objects the bankers, as the source to the farmers of personal counsel, advice, and assistance from those who thoroughly appreciate its economic bearing were urged to contribute their best efforts. The bankers in session appeared to appreciate thoroughly their responsibility.

NOT ACTUALLY STOLEN

ELUCIDATING the situation, the Oregonian says: "We do not think that the nomination of Mr Taft has been actually stolen from Mr Roosevelt."

It is presumed that "actually stolen" would be a case of Taft taking the nomination when the Colonel wasn't looking. This seems to be the view of the esteemed Oregonian, for in the same article it says: "The great merit of the Roosevelt contention against Taft is that Roosevelt won a fair contest for the nomination in the principal Republican states where the party must expect its Republican majorities."

If "Roosevelt won a fair contest" and Taft got the nomination without "actually" stealing it, it must be on the hypothesis of the Kentucky court which laid it down as law that "stealing is stealing", and that "actual" stealing can only be performed when the owner is absent, strayed, drugged or missing from the roll-call.

If called upon to elucidate what happened in the Coliseum, we should agree with the Oregonian that the nomination was not "actually stolen". We should rather be disposed to say that the Colonel was sandbagged, steam-rolled, spiked, brass knuckled, chloroformed, garroted, black-jacked, gaspiped, and otherwise strongarmed into a state of coma, after which the convention proceeded with the regular order and nominated.

It was a far more gentlemanly process than to have "actually stolen" the nomination, at a time when the Colonel was merely off his guard.

FARM FINANCING

IN the special number of Moody's Magazine—the Bankers' organ—prepared for the recent Bankers' convention at Buffalo, an exhaustive article is included on the greatest cooperative mortgage institution in the world, the Credit Foncier of France. It has demonstrated by a successful career of fifty years the benefits to borrowers and lenders of an aggregate of enormous sums devoted to farm finance. It has 42,238 shareholders, and more than half of them own only from two to ten shares each. Its share capital is now 200 million francs. But its loaning money is secured from the issue of bonds of two classes—secured by loans to land and property owners direct, and to communes, societies, towns, districts and so on.

The total of both classes reaches $1,140,000,000. The real estate loans, chiefly to farmers, run from 10 to 75 years—are for 50 per cent of the appraised valuation of the property—if on long terms then repayment is provided for by a slight addition to interest—if on short terms on simple mortgage. The interest rate now is 4.30 per annum on simple mortgages. On long term mortgages including repayment of principal 4.48 per cent.

The rate of loans to departments and communes is 3.85 per cent, to other public institutions 4.10 per cent.

In many cases French farmers and small land owners create for themselves local credit banks and loaning associations—these becoming direct borrowers from the Credit Foncier. The whole plan of the institution is both elastic and effective. It lends to no individuals without the previous reporting on the property by its own inspectors, but the necessary charges are kept down to the lowest point.

It outranks the land mortgage banks for the British colonies and possessions.

SUCCESSFUL GRADUATES

THE entire graduating class of the mechanical and engineering department of an eastern college was engaged to go to work as soon as their sheepskins had been handed to them.

Their prospective engagements had been made in advance of the graduating day. The Evening Post of New York gives the names of the employers. Among them the General Electric company, the Western Electric company, the Tennessee Coal, Iron & Railway company, the Buffalo Forge company, the American Creosoting company, and a dozen more of nearly equal prominence.

This is not more remarkable than the situations of trust and responsibility that have awaited the graduates from every western agricultural college and university, where large classes had been filled with students in the science of the farm, the dairy, the orchard, the ranch—large and small—mechanical and electrical engineering, the forest and lumber industry, and many others.

The gap left in preparation for responsible and well paid industrial life, by the disappearance of the old apprenticeship system is being rapidly filled. These young men are prepared to answer at once to the demands for trained and responsible workers, receiving payment for their services at rates that, in older days, it would have taken them years to be qualified by experience to earn.

So rapidly does the active life of the day adapt itself to new facilities that we accept as normal, conditions that, only a few years back, were undreamed of. On the other hand, employers demand now scientific preparation and acquirements for their young employes, without which they will not be satisfied.

It has been discovered that the skin of a whale is two feet thick in some places. Some of those instructed Oregon delegates will wish they had such a hide when they arrive at the Portland union depot.

As aftermath statement is that during the Chicago convention the Congress Hotel bar throughout the evenings required twenty-six bartenders. The brand dispensed was evidently of the fighting kind.

It is estimated that the colored people of the country own a billion dollars' worth of property. If the Taft affidavits at Chicago are true, the figures will have to be revised.

It is gratifying to learn that, while other foodstuffs have greatly increased in cost, the price of breakfast hay remains stationary.

Letters From the People

Articles and questions for this page should be written on only one side of the paper and be accompanied by the writer's name. The same will not be published, but is desired as an indication of good faith.

Oregon's Development.

Portland, Or., June 14.—To the Editor of The Journal.—I desire to express my gratification in the splendid editorial published in your Sunday edition, "Our Lack of Alertness." Nature could no do more than she has done in giving to us vast natural resources. These have been scarcely touched as yet. California, to the south of us, produced last year more than $86,000,000 in geological products. Washington, on the north, more than $17,000,000, while Oregon produced something over $4,000,000. This was to a large extent because of the fact that we have had no geological survey or bureau of mines. The states named have. Then Oregon is hampered because of lack of transportation.

We have in the state of Oregon, in commercial quantities, gold, silver, copper, lead, zinc, platinum, quicksilver, cobalt, gypsum, os-iridum, coal, gas, building stone, marble, granite, clays, iron, sands, borax, mineral water, agates, lime, asbestos, cement, and other minerals. Oregon stood second last year in the production of platinum. She has the second deposit of borax in the United States, she has a large cobalt mine. These properties are in their infancy. In some parts of the state we have superior qualities of clay products that have never been touched. Capital has not come this way because we have not been aware of the immense values at our doors. When our state mining bureau is fully equipped and our commercial organizations will take some note of the natural resources then we can expect a greater development.

We need more publicity of the right sort. The same as given in your Sunday editorial. Then we need a careful, scientific investigation as to the quantity of minerals in our state. Then we must have capital to develop the same. We have had the stock seller with us, many of them on "bunko" propositions, but their days are numbered. With proper legislation these parasites will have to seek other climes. But we need more boosting along legitimate lines.

L. D. MAHONE.

The Great American Circus.

Portland, Or., June 23.—To the Editor of The Journal—In answer to Merton Clancy's many questions, I offer the following, as rendering more whys superfluous:

That principle is involved, which induces a wife beater to take off his hat when a woman enters the elevator—the inconsistency of human nature which causes that of which we know the least (God, for instance), to be the most widely and profoundly discussed—that stoical indifference with which we hear of a race riot of the south today, while subject to tears when we read of a scene on Calvary's Hill 2000 years ago—that paradox of mental processes which reconciles the anti-algret missionary to wearing costly furs, and shoes of animal's skins, and writing articles for The Sunday Journal on "Just How to Carve a Turkey," while believing "Thou shalt not kill" is a special command of God—that pig headed seriousness in which President Taft asserted that the farcical result of the recent Chicago convention was the sole means of preserving the principles of Democracy to the American people—that satire on the intelligence of the workingman who is willing to strike for redress of a fanciful grievance of a craftsman who gets $5 per day of eight hours, while ignoring the real grievance of a dirt shoveler who gets but $2 per day for 10 hours—that process of our "Sacred Institution" which lands a man of our home town on the rockpile for stealing a loaf of bread, and sends, with our consent, an entire stranger to congress for stealing a railroad.

It's only a part of the Great American Circus, of which we must all take our part. It's up to you, whether you be ringmaster, clown or only a hoop jumping dog. Get in the parade!

WARREN M'CULLOCH.

An Historic Hymn.

Portland, Or., June 23.—To the Editor of The Journal—The interesting description you give on the editorial page in today's (Sunday) Journal of the unique "underground church" in the old colliery at Swansea, South Wales, recalls to my remembrance a hymn doubtless often sung by the miners assembled there.

This hymn is the very last of the 155 hymns collected about 20 years ago by the late W. T. Stead when editor of the Pall Mall Gazette and published by him under the title of "Hymns That Have Helped." The singular coincidence of the motive of this hymn, and the tragic death of Mr. Stead in the fearful wreck of the Titanic, will appeal to many. Mr. Stead said in introducing the hymn that it "was sung when over 200 miners were imprisoned in the Pontypredd mine never expecting again to see the light of day." One might wonder if any of the words of this hymn passed through the mind of Mr. Stead while awaiting the last plunge of the Titanic.

I append the words of the hymn in English:

"Near us standing here forgetful,
Death's dark river floweth still,
Echoes faint of its wild tempests
Are the world's long pain and ill.
None can say how soon may gather
Those dark waters o'er my head.
Oh to know my great Redeemer,
That I firmly then may tread!

"In those billows deep and mighty
None can help or comfort give,
But that Great High Priest so faithful
Who hath died that I might live,
Friend is he in death's dark river
Holds my head above the wave.
Breaketh out my joy in singing
Knowing him so strong to save."

ROBERT E. BRAY.

"Oregon First."

Portland, Or., June 24.—To the Editor of The Journal.—That interview in Sunday's Journal with C. F. Adams is a lesson in civic pride. A fine piece of literature for people to cut out and paste in their hats. I particularly refer to the chaps who get their living in Portland but who are everlastingly shouting for some other place than Portland. Every once in a while one of them goes to Skamokawa, or some such place and comes back here and tells us how vastly superior things are being done there, and Mr. Adams, a man of mature and wide experience, after an European trip tells us that Paris is a rat hole compared to Portland. He tells us of the filthy and bad condition of their streets, as compared to Portland, and also tells us of a number of other things in Europe that are fine reading for a genuine Oregonian, and that make his heart swell with pride that he is an Oregonian. Every citizen of Portland may well take a personal pride in men who go abroad and when they come back tell us what a fine city Portland is, because it is, and every man who has the least gumption knows there is no city in the world that has such beautiful surroundings as Portland has, and there is no city where one can live with greater comfort, summer or winter, than in Portland. If we only talk it hard enough and often enough, so that people will know that we believe it and are in dead earnest about it, it will do more good for Portland than all the uniformed legions that we can send abroad. "Oregon First" is a mighty good motto for citizens of Oregon to stick to.

L. SAMUEL.

Prison Made Goods.

Roseburg, Or., June 22.—To the Editor of the Journal—Your editorial on "Lack of Alertness" is very well taken and I think it would be well if some one would strike off about 1000 or more copies of it and mail it to the moneyed men of the state of Oregon. Another thing I would like to ask. Why is it the people of Oregon, more especially the merchants, are always so anxious to buy goods made away from their own state? I will venture to say more prison made goods are sold in the state of Oregon of some classes than are made at home. Don't you think it is about time that prison goods should be kept out of the state or at least compel the manufacturer to label their goods prison made. I do not think the people of Oregon realize how many prison made shoes, hats, brooms, overalls, shirts and pants are sold in Oregon in direct competition with the free labor of our own state. Of course a great many of the small retailers through the country do not know that these goods are prison made, but I assure you it is different when the jobbers of our state put these goods in stock against the goods manufactured by free labor, they cannot have the excuse and say they did not know that convicts made those goods. As I know you are always for doing right by the common people, I will ask you to start the ball rolling and see if you cannot succeed in shutting that class of goods out of our good old state.

C. L. CROSS.

The Liquor Traffic.

The Dalles, Or., June 24.—To the Editor of The Journal.—I am a constant reader of your valuable paper, and I think it is fairest of all, that I have read. I read with much interest your editorials against the gun traffic and pistol "toting" and I certainly approve of the work you are doing.

I think there is a factor that is as disastrous, if not more so, to society than gun toting, and that is the liquor traffic. I would be glad to see you turn the deadly guns of publicity upon this venomous traffic.

I would like to hear from some of the readers of your valuable paper, as to the methods they would adopt, to stamp out this plague, which has scourged the country for years.

F. T. FAIN.

Mr. Bryan On the Outlook.

From the Chicago Record-Herald.

It is not easy to think of Baltimore these days, especially in Chicago, but items about the preparations and gossip in the former city may be found in the news columns. One of these tells us that Tammany, or Boss Murphy, has issued a quiet anti-Woodrow Wilson order.

The candidate whom Tammany does not want ipso facto becomes attractive to anti-machine Democrats and progressives. The Murphy "tip" should help Governor Wilson instead of injuring him. Meantime it is interesting to note that Mr. Bryan, in a survey of the whole field, concludes that, "while neither Clark nor Wilson has enough votes to make his nomination certain, the chances are largely in favor of the nomination of the one or the other of them." Mr. Bryan admits that some unforeseen contingency may arise, but he does not develop that little subtheme. He sees no possibility of a Harmon or Underwood victory in the convention, however, and we may draw the inference that "the unforeseen contingency" wears Bryan colors.

Indeed, New York reports state that "Bryan is beginning to worry Tammany." The weakness of the Clark candidacy, half-heartedly indorsed by Bryan and his devoted adherents, is apparent to everybody who does not care to deceive himself. To nominate the amiable but mediocre and weak Clark is to court a fiasco after a fortnight's campaigning. It not Clark, who? Mr. Bryan says Wilson, and the New Jersey executive has undoubtedly developed remarkable strength of late. But persistent and insistent speculation and calculation continues to point to Mr. Bryan himself.

One thing all recognize—that, in Mr. Bryan's words, the course at Baltimore will be largely shaped by the action to be taken at Chicago this week. The delegates and politicians swarming into Baltimore are thinking and talking "Chicago."

Made Him Listen Again.

From Kansas City Star.

The late A. L. Williams, of Topeka, general attorney for the Union Pacific, was once on a trip with a party of friends in a private car. While in Denver one of the party, a man of convivial habits, came in the car late one night and found Mr. Williams playing solitaire. The convivial one was enough under the influence of liquor to be talkative and proceeded to tell Mr. Williams a long story of his domestic unhappiness. The next morning, when sober, he mentioned the fact that he had talked too much the night before and requested that anything he might have said would not be repeated. Mr. Williams, in order to relieve the man's embarrassment, said: "That's all right; I never listened to you and have no idea what you said."

That night the man returned in the same condition. Looking sternly at Mr. Williams, he said:

"Now, durn you, you said you didn't listen to me last night, so I'm going to tell you the whole story again, and you've got to listen."

COMMENT AND NEWS IN BRIEF

SMALL CHANGE

The times are out of joint—Taft.

• •

I'm the only one to set them right—Roosevelt.

• •

At the boiling precipice most 'em stop, look, and back up.

• •

June brides, let's hope, at least, are not so variable as June.

• •

Some people who don't take vacations don't need any pity.

• •

Why and how was Beveridge kept in the background all this time?

• •

The initiative and the short ballot can't do very good team work.

• •

Seems like most anybody can get the nomination for vice president.

• •

If Tammany is going to rule at Baltimore, there will be more bolt talk.

• •

One notices the harm a rainstorm does at the time, but thinks little of the far greater good it does, to appear later.

• •

Yet it may be impossible to consign Napoleon Roosevelt to a political St. Helena.

• •

Don't throw things at the old elephant, the poor harried beast doesn't know where he is at.

• •

Parker for temporary chairman! Ah he, so there is to be some fireworky fun at Baltimore also.

• •

If Hepey and Filon had been hired at immense fees, they couldn't have done better for the Taftites.

• •

Borah is a handsome, smart man, no doubt, but I don't care about seeing his picture more than 17 or 18 times a week.

• •

Doubtless the beef barons think they can make more money, or make it easier, by going through a form of disintegration.

OREGON SIDELIGHTS

F. P. Nutting, formerly of the Albany Democrat, has become a real estate operator at Albany.

• •

Myer & Son, merchants of Hebo, are operating between Tillamook and Hebo a two ton auto truck.

• •

One vehicle and implement agency at Vale reports sales in three weeks of $1400 worth of wagons.

• •

The Oregon City Courier is agitating for the establishment of a public market, so organized as to attract buyers from outside points.

• •

Yamhill Record: Mrs. W. Marchant brought in a sample of gooseberries, a number of which measured 7¼ inches one way and 5¼ inches the other.

• •

In preparation for the Fourth of July celebration at Prairie City a new half-mile track, a grandstand and a baseball diamond have been got in readiness.

• •

Vale Enterprise: The weeds and bunch grass growing along the sidewalks of our main street show at least that we have good soil in Vale, if nothing else.

• •

A brick and tile making establishment is being built at Monroe by the firm of Field Bros. The payroll, it is announced, will amount to $400 per week.

• •

Rev. W. C. Ross of Wilmington, Del., a 1912 graduate of the McCormick Seminary of Chicago, has been installed as pastor of the Presbyterian church at Tillamook.

• •

The Klamath Military band has asked the council of Klamath Falls for $150 per month in consideration of a summer series of public concerts in the courthouse square.

• •

Klamath Falls Herald: In the northern part of the Klamath reservation fine artesian water is being found at 60 to 300 feet, and a number of holes will be drilled in the Fort Rock country in an attempt to get good artesian water.

SEVEN PROGRESSIVE WOMEN

Lucy Hutchinson.

Lucy Hutchinson was the daughter of Sir Allen Apsley, who was governor of the Tower of London at the time she was born, and her birthplace was that famous English "Tomb of Sorrow." Her mother was his third wife who had married him when only 16 years of age, while Sir Allen was just three times her senior. They were very happy and had a family of 10 children. The famous Earl of Essex was a warm friend of Apsley and James I knighted him.

When Lucy was a young girl she spent a great part of her time at court, which was often at beautiful Richmond on the Thames. It was there that she met John Hutchinson, of a fine old English family, a Cambridge university man of high standing.

Hutchinson played the viol well and charmed the young girl. He, in turn was delighted to find that she was not frivolous, that she knew Latin and could write poetry. The fact that in society she was called "strong minded," had no terrors for John Hutchinson.

"My father and mother," she wrote of her youth in an extended autobiographical fragment "fancying me beautiful and more than ordinarily apprehensive, spared no cost to improve me in my education. When I was about 7 years of age, I remember I had about eight tutors in several qualities—language, music, dancing, writing and needlework—but my genious was quite averse for all but my translations."

Just before their marriage the young girl was stricken with smallpox and was hideously marked, but John Hutchinson seemed to love her even more devotedly. The day of the wedding, June 3, 1638, the clergyman and all the friends were shocked at sight of her, but she eventually regained her beauty in the happiness of her life.

The Hutchinsons lived at Owthorpe, in Nottinghamshire, and the husband took sides with parliament and the people when the Civil war began. He was appointed governor of Nottingham Castle, with the rank of colonel. He made the fearful error of signing the death warrant of Charles I. He believed this to be the one hope of England, and no inducement that even Lucy could urge would make him try to escape to the continent when the restoration took place.

The king ordered his arrest and six months elapsed before his trial and he was sent to Sandow Castle. Lucy took her children and went to live at Deal, not far away. While thus imprisoned she came every day to see him, having in vain solicited leave to share his prison. "Let her," ran his last message, "as she is above other women, show herself in this occasion a good Christian, and above the pitch of ordinary women."

Just before Lucy's birth her mother had a dream that both she and her husband had faith in. She thought she was walking in a garden of flowers with Sir Apsley, and a star fell from heaven and rested on her hand. This she believed was a sign that the child to be born would be superior in every way. So Lucy was carefully educated and at 4 years could read well and at 8 she had made several remarkable translations. The date of her death is not known, but the dedicatory letter prefixed to her translation of "Lucretius" is dated 1675.

Tomorrow—Margaret Fuller.

Savings Bank Insurance

From the Detroit News

Savings bank insurance was undertaken some time ago by the state of Massachusetts, with the idea of relieving the condition of the industrial class whose small earnings and relatively large cost of living leave them but little margin for saving and practically none for insurance against the day when death shall take away the breadwinner. A brief study of actuary statistics gave the impression that the small savings of this class of people might be utilized to better advantage, if, instead of the customary small interest payment it could be held in trust as a basis of life insurance for the benefit of the depositor or his dependents.

It was an experiment. The result has been watched with unusual interest, for it could not be foreseen how the people of small savings would accept the alternative, or what effect it would have upon the volume of savings money in the banks. It is noted that out of 144 Massachusetts banks with deposits of more than $1,000,000, the People's bank of Brockton, the Whitman bank, which were early in installing the insurance feature, show a big lead in increase of deposits. The City Savings bank of Pittsfield, has decided to add the insurance feature and other banks are expected to follow. The insurance idea has taken hold among the working class and the success of the plan as a means of attracting deposit money is likely to extend the practice in Massachusetts and lead to an adoption in other states.

One of the earnest endeavors of state government is to devise means for keeping the money belonging to the citizens within the borders of the state, where it will be always available for the promotion of industry and the advancement of prosperity. The prime motive in Massachusetts was to prevent millions of dollars from going out of the state to the insurance companies of New York.

Between the savings banks and the insurance companies there is evidently to come a competition of utility. The concern which can offer the most for the public's money is going to increase its financial power. In such a competition the savings bank will have some advantage, for it does not have to hire solicitors and it can avoid much of the heavy expense which falls upon life insurance when conducted as a separate enterprise. The banks too, are already well equipped as loaning institutions of common resort. They can usually command a higher interest rate for their loans than can insurance companies, which confine their loans mostly to large enterprises requiring large amounts and which pay under rather than over the common interest rate.

Many millions of dollars go out of the state of Michigan to the insurance centers every year. Nobody can charge that it is not well invested, but it would be a fine thing for the state if the money could be kept at home as a spur to commerce and productive industry. This departure in Massachusetts seems to offer a very satisfactory alternative for state insurance which has been adopted by the governments of several progressive countries and which will presently be agitated in our own country.

Tanglefoot

By Miles Overholt

THE EDITOR'S DAUGHTER.

"My daughter's quite some poetess,"
remarked the editor of the Jump-off-Joe Jigger, as he took the best and, in fact, the only chair in the office and placed two of his feet on our mahogany inlaid whatnot. "Now here's somethin' she wrote yesterday which you can have for a nominal figure, me to pay the figure. I'll read it to you:

'The shades of night are drawn,
And the bulldog on the lawn
Is ki-yoodling and baying at the moon.
I am sitting here at home
Catching meters for a poem—
Ain't it tough to be a poetess in June!

'Other girls may yip and screech
As they frolic on the beach,
But I, personally, am sort of left alone;
Yeh, my heart is missing beats,
And I sometimes miss my eats,
For I'm awful shy a very ownest own.'

"There, I reckon she's one of our niftiest little versifiers, if I do say it," said the editor, as he unlimbered another one. "This is one she wrote for the Ladies Home Journal, but you can have it if you want it," he said. "It goes:

'I sent a poem through the mail—
I must admit the stuff was stale
And covered o'er with long white hair—
But Edward Bok—he doesn't care.'

"Run 'em both if you can," said the editor, as he got up. "I'll send you the money for it, and you can send it to her."

The money, we may say, came to hand, and it'll remain in the same position.

Pointed Paragraphs

Trusting to luck keeps a lazy man busy.

• •

But a really clever woman is too clever to show it.

• •

Some people boast in order to keep others from doing so.

• •

A baseball player may be sluggish without being a slugger.

• •

Many a man neglects his own chances while figuring out what he would do if he had another's.

• •

It's a book of fiction if it ends by saying: "And so they were married and lived happily ever after."

If—

(Contributed to The Journal by Walt Mason, the famous Kansas poet. His prose-poems are a regular feature of this column in The Daily Journal.)

If all the noisy candidates who toot the brazen horn—if all of these and kindred skates were busy plowing corn, we wouldn't need to fuss and fret about the nation's good; prosperity, as never yet, would rule our neighborhood. If tariff tinkers and the like would drop their futile loads, and work with shovels on the pike, we'd have the finest roads! Then every town would prosper well, the people'd sing a song, and merry as a marriage bell the world would roll along! If all the loafing Jims and Jakes who on the corners stand, would fix themselves with hoes and rakes and cultivate the land, a million wives who wash and scrub and carry in the wood, might say farewell to mop and tub, and live as matrons should. And ragged children, short of scads, their cheeks by famine thinned, might live in comfort if their dads would just cut out the wind. If all the men who take a horn some umpty times a day, would just pass up J. Barleycorn and walk the sober way, sidestep the joints where lager foams to tempt the thirsty boy, then in a million darkened homes the wives would weep for joy!

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Walt Mason