THE JOURNAL

AN INDEPENDENT NEWSPAPER

C. S. JACKSON .... Publisher

Published every evening (except Sunday) and every Sunday morning at The Journal Building, 7th and Yamhill sts., Portland, Or.

Entered at the postoffice at Portland, Or., for transmission through the mails as second class matter.

TELEPHONES — Main 7173; Home, A-6051. All departments reached by these numbers. Tell the operator what department you want.

FOREIGN ADVERTISING REPRESENTATIVE Benjamin & Kentnor Co., Brunswick Building, 225 Fifth avenue, New York; 1218 People's Gas Building, Chicago.

Subscription Terms by mail or to any address in the United States or Mexico:

DAILY

One year.......$5.00 | One month.......$ .50

SUNDAY

One year.......$2.50 | One month.......$ .25

DAILY AND SUNDAY

One year.......$7.50 | One month.......$ .65

Things at the worst will cease,
Or else climb upward
To what they were before.
—Shakespeare.

WHAT COULD BE

A VERY sincere and very earnest effort is on in Portland for a line of steamers to Alaska. Substantial interests are behind it. The program is to establish the line, not on a shoestring basis, but on a permanent basis.

Like all new enterprises, whether railroad, mercantile or otherwise, there is expectation that the business will have to underwrite a loss the first year. But cooperation by all Portland interests would minimize and possibly wipe out this expected deficit.

It is a situation that re-directs attention to the fact that Portland lacks woefully in community organization. It lacks a commercial organization in which there could be life, activity, alertness, vigilance and aggressiveness that would be of infinite effectiveness in assembling every Portland business force into an allied and compact endeavor for furthering just such enterprises as the proposed Alaska line.

It is true that we have a chamber of commerce. As a body, it has done some excellent service.

But it is common conviction throughout Portland that it is over conservative. It lacks the unification, the inspiring push, the aggressive leadership through which it would reach out and draw into such movements as an Alaska line or an Open River line, the united and effective pushing influence of every business figure in Portland.

There have been many times in Portland when such an organization would have converted failure into success. There have been many activities in behalf of the public welfare in which a well directed and live business organization could have assembled all the business forces of Portland into a mass and caused them to pull together with the substitution of success for collapse.

The Portland chamber could easily be such an organization. It could, with such a leadership as is here described, easily bring the proposed Alaska line to a successful issue, and without the necessity of underwriting much of a deficit in getting the line on its feet.

It ought to be such an organization. It ought to have a baptism of regeneration. It ought to be converted to progress. Its highest service lies in such a change.

GLADSTONE'S GRANDSON

ONE of the youngest members of Parliament at Westminster is W. G. C. Gladstone, a grandson of Britain's "grand old man."

In the debate on the disestablishment of the National Church in Wales now in progress this young man rose, and, taking the unpopular side, insisted on leaving the church in Wales in possession, not only of cathedrals, churches, and rectories, as proposed by the government, but also of all endowments given to the church prior to the creation of the Ecclesiastical commission some half century ago.

As the speech progressed the House filled, and it was plain that an impression was being so generally made that the government shortly afterwards announced readiness to concede the main parts of the speaker's demands, to the disgust of the Nonconformists. It is said that this most unusual result was not due to any oratorical effects, for this Gladstone of the second generation is somewhat ungainly in gesture and appearance, and evidently self-forgetful. But moral earnestness and intense conviction breathed from every sentence, after the manner of his great grandsire.

The speech is already marked as one of the very few in the history of Parliament that changed votes by the score before it ended.

It is probable that this young man, if his life is spared, is destined to make his own mark in English political life. He is now known for himself rather than for his parentage.

A NATIONAL SCANDAL

IT WAS charged before a house committee at Washington Thursday that the Du Pont Powder company maintains a lobby at the national capital at a cost of hundreds of thousands of dollars, that it keeps a private yacht on the Potomac for entertainment purposes, and that the vice president of the company spends his entire time in looking after the powder business at Washington.

Eighty companies are in the Du Pont powder combine. It was charged in the testimony that when the trust wants to drive a competitor out of business, it reduces prices in that district and gets its revenue from other sources.

It appeared in the evidence that there is a complete monopoly in the United States in ordnance and smokeless powders and in rifle and shotgun smokeless powders, and that there is but one independent blasting powder company in the country.

Incidentally, Senator T. Coleman Du Pont is chairman of the senate committee on military affairs, a fact that is in itself a national scandal. The position makes him influential with army and navy officials, and even granting that he may not use that influence in furthering his powder business, the known condition that he could so use it, constitutes a shameless spectacle.

The head of a powder trust should not only not be on the military affairs committee, but he ought not to be a senator. But in the case of Senator Du Pont, we have the extraordinary fact that he is head of the military affairs committee of the national senate.

If there were no other reason, the shift of the senate majority from the Republicans to the Democrats is a good thing, in that it will end the shameless scandal in which the head of the powder trust is a powerful figure in directing the affairs of the army and navy of the United States.

THE PROOF

IN PORTLAND, only 38 babies under two died of stomach troubles caused by impure milk in 1912.

The number in 1911 was 57. In 1910, it was 73. In 1909, it was 100.

Many a parent in Portland will be astonished by the figures. Many a parent in Portland will realize now what The Journal was after in 1909, when it inaugurated and for nearly two years conducted a campaign for a purification of the milk supply of Portland.

Twenty-seven infant lives saved in 1910, 43 saved in 1911 and 62 saved in 1912 are a total of 132 rescued from the ravages of contaminated milk in only three years. These 132 living children are the concrete proof of what clean milk means and incontestable evidence of the importance of guarding Portland's milk supply with all the energy and all the aggressiveness that it is possible to command.

These 132 living children snatched from the grave and saved to happy life, are a ringing reply to that Portland dairyman who exclaimed in an address at a dairymen's meeting that, "the dirtiest dregs in the milk can are the healthiest food for children," an utterance for which he was applauded to the echo. They are an overwhelming response to the then state dairy commissioner who, when the pure milk fight was hottest, declared that "of ten gallons of tuberculous milk, five gallons fed to hogs will kill them and five fed to children will fatten them."

There is no way to dispute the record. The 100 dead babies of 1909 decreased to 73 in 1910, to 57 in 1911 and to 38 in 1912. Is it not unanswerable proof that we should go on in the great work of purifying Portland's milk supply?

THE COMPENSATION BILL

SOME of the labor organizations oppose the workmen's compensation law.

Since the plan is elective, why oppose it? With the law passed, an injured worker can still go to court for redress if he prefers. Why then stand in the way of other injured workers who would be glad to escape courts, lawyers, witnesses, detectives, compromises, trials, juries and uncertain verdicts?

If the proposed bill were compulsory, if it compelled workers to accept the terms of the law and denied them the right to go to court for damages, the objecting organizations might have an argument to back up their opposition. Since it leaves them entirely free, they have no legitimate argument to offer for their resistance.

Industrial accidents concern the state. Personal injury suits have grown in numbers until they occupy much of the time of courts. They congest the dockets and crowd the judges. They have become an affair of the public.

They concern the state far more deeply from the standpoint of humanity. A thoughtful care of its workers is now recognized as a high public duty. It is public economy and public justice to provide injured workers with a plan by which their injuries can be compensated automatically and with the least waste.

An injured worker's only recourse now is to bring suit. He hires a lawyer. The usual fee of the lawyer is half the damages awarded. There have been instances in which an important witness got part of the injured man's damages.

There are the law's delays. There are demurrers, motions, verdicts, reversals, retrials and sometimes more appeals.

By the time the injured man finally gets his money it is generally an attenuated and beggarly sum. Most employers have a long sack and lawyers retained by the year. It is a hard combination for the poverty-ridden worker to beat. It would be a Godsend to many an injured worker to have an automatic compensation law by which he could get a just award, and get it quickly.

It is unnatural and untimely for workers to oppose the bill. Opposition was expected from ambulance-chasing lawyers. They reap a rich harvest from personal injury cases. It is business for them to oppose the plan.

It was expected that the casualty companies would oppose the bill. In 1911, they were paid $514,992 to insure Oregon workmen against accident. They only paid back in losses $283,014. Their profits were $231,978. They are naturally opposed to an automatic compensation law, and it is very probable that they have paid agents at Salem lobbying in the name of labor, against the measure.

WHITE SLAVING

IN NEW YORK, 75,000 girls are on the garment workers' strike, and white slavers are among them in the effort to get victims. The slavers became so annoying that a number of college women have volunteered to act as special policemen to guard the girls.

In Portland two slavers were landed by the police yesterday. Two girls advertised for work, and the slavers answered the advertisements.

The girls were asked to call, and did so. They quickly discovered the purposes of the slavers and informed the police. Acting under police instructions, the girls followed the plan of the slavers until the full details were unfolded, being guarded constantly in their engagements with the men by detectives. The plan of the slavers was to take the girls to San Francisco and put them in a life of shame.

In the aid the young women have been to the police in capturing the cadets, they have rendered a high public service. They have shown the way by which girls who are molested can be of great aid to their own sex. A word to the district attorney's office, the sheriff's office or the proper police authorities may often be a means of discovering the devils of white slavery, and result in a capture just as in the present instance.

The slavers are the last word in human infamy. They are recruiting 200,000 victims to the scarlet life every year. They abduct them, imprison them, drug them, or resort to any other vile method of recruiting.

Their crime is worse than most murder. The career of their victims is living burial.

AN IMPRESSED COUNTRY

NO INVESTIGATION in American history has made a more profound impression upon the country than has the money trust inquiry.

No investigation in American history will do more to rescue American finance from the control of a few men and restore it to freedom.

The revelations have confirmed all the surmise of a Wall Street power over the commerce, industry and money of the country. Here are the admissions of George F. Baker, reprinted in part on this page from the New York World. He admitted that the First National bank of New York had a capital stock of $500,000 when he became its head in 1874.

In 1901, the stock was increased to $10,000,000 by simply declaring a stock dividend of $9,500,000. There remained a surplus at the time of $3,415,000.

In 1902, the bank paid a dividend of 20 per cent on this new capitalization. In 1903, it paid 20 per cent, in 1904, 20 per cent, and in 1905, 26¼ per cent.

In 1906, it paid a dividend of 26¾ per cent, in 1907, 32, and in 1908, 126 per cent. In 1909, it paid 28 per cent; in 1910, 28; in 1911, 38, and in 1912, 33.

Between 1902 and 1911, the dividends totaled $22,600,000, or more than double the capital stock, which in turn is more than twenty times the original capital stock.

This is but a single one of the numerous sources of revenue open to the small group of gentlemen who are exercising supreme power over American money. The American farmers are growing crops to swell the profits of Wall Street. The workers are digging wealth out of the mines to swell the profits of Wall Street. The builders of the country are toiling to swell the profits of Wall Street.

But there is to be a change. A second inquiry has already begun at Washington to gather information on which to frame legislation to break up the monopoly of money.

Not in a generation has the American nation been so near a new day of social and economic justice.

WISCONSIN'S UNIVERSITY

IT IS the boast of the alumni association of the University of Wisconsin that more than one citizen of the state out of every ten owes a direct debt to the university.

By the last census Wisconsin is credited with 2,333,860 people. Of that number 10,000 are graduate or present students of the university, scattered over the state—2000 farm boys have attended agricultural short courses—3000 are students of the dairy school—8000 are correspondence course students who have been enrolled in the extension division—155,000 have attended the farmers' courses and institutes conducted by the university—125,000 have been present at the university lectures in various parts of the state—7000 citizens have obtained from the university "package libraries" as recently described in The Journal.

There is no department of human interest into which the University of Wisconsin does not reach for the benefit of the citizens.

The great farming and dairy industries are especially helped. And this influence covers, as will be seen, not merely the college students and graduates, but, by actual count and reliable estimates, no less than 168,000 other citizens, young and old.

The legislators of Wisconsin are favored in that the capitol is but eight blocks distant from the university and its "Legislative Reference Department of the Free Library Commission," presided over by Professor Charles McCarthy.

There the material is assembled on both sides of all important legislative questions. Such material is for the immediate use of any legislator who is drawing a bill or seeking arguments for or against it. Technical training and expert service is there available either for the drafting or the revision of bills.

Thus, both directly and indirectly, the University of Wisconsin has helped the state along both political and material lines of progress. They keep at Madison careful account of other states and municipalities which are following along various lines where Wisconsin has led the way. In that list the names of more than twenty states are now recorded. And for many of these advances the university has given the inspiration.

Letters From the People

(Communications sent to The Journal for publication in this department should be written on only one side of the paper, should not exceed 300 words in length and must be accompanied by the name and address of the sender. If the writer does not desire to have the name published, he should so state.)

The Proposed New Lien Law.

Portland, Jan. 17, 1913. To the Editor of The Journal: An article in last night's issue of The Journal entitled the "Proposed New Lien Law Disapproved" in which the Portland Credit Men's association expressed their disapproval because they fear (?) the new law "will put labor at a disadvantage." The credit men have evidently never read the proposed amendment or are purposely misconstruing it.

Permit me to quote the essential feature of the amendment: "Lien for materials will not attach unless the material man before furnishing them gives written notice to the owner of the property—such owner not being the purchaser of the material—of his intention to claim lien. And the owner of the building, being a person other than the one in whose behalf the labor or materials are furnished, may prevent the attachment of any lien, for labor or materials not already furnished, by giving written notice to the person furnishing such labor or materials that he will not be responsible therefor."

It is plain that the proposed amendment affects the material man only, for the labor mentioned in the above quotation refers to labor in producing and delivering the material.

The proposed amendment is taken from the Lien Law of Massachusetts, where it has been given a thorough trial and found satisfactory to all concerned in the erection of buildings.

Our lien law has proven a failure in that it affords every dishonest contractor a medius for defrauding the owner. Under it the material dealers sell to any one ordering material, whether they are known or not. The material is usually charged to the owner without his knowledge or consent. If the contractor who ordered the materials fails to pay (which is frequently the case) then the owner who knew nothing of the transaction must pay the bill even though he has already paid the contractor in full for everything that has gone into his building.

The worst feature of this unfair law is that it is usually the small home owner that is the victim. It seems little short of a crime that one who by patient industry and frugality has saved enough to build a little home should lose all because our laws afford him no protection and virtually put a premium on dishonesty. The only protection owners now have is through the medium of a bond, usually issued by a Surety company which is an expense unwarranted on small contracts and so loaded with exceptions that payment is frequently avoided on technicalities by the Bonding companies.

The proposed law is intended for the relief of the owner, and while it will require some care on the part of the material dealer, it affords him ample protection.

The first request for an amendment to the Lien Law came from the Oregon Chapter of the American Institute of Architects. It was a joint committee from that body and the Builders Exchange who recommended the adoption of this clause of the Massachusetts law.

The architects and builders are in constant contact with the operations of the lien law and should certainly be as well qualified to pass upon the same as the Credit Men's association.

This amendment does not affect the laborer or mechanic actually employed in the erection of buildings. The present law protecting their rights will remain as it now is on the statutes.

B. F. DANFORTH,
Secretary Builders' Exchange.

Questions for Rev. Mr. Bennett.

Portland, Jan. 13.—To the Editor of The Journal—I noticed in The Journal a statement by Rev. Mr. Bennett regarding changing name of his church in which he says: "The M. E. Church South is just as regularly and properly Methodist as any branch of Methodism on earth." Isn't the Free Methodists, or the Protestant Methodists the same?

He also informs us that the M. E. church separated in 1844 and gives us to understand it was not on account of doctrine, church government or slavery, but does not say why. Won't he please inform us what caused the separation?

J. O. S.

Free Press in Danger.

The Dalles, Or., Jan. 17.—To the Editor of The Journal—It looks as if our free press were in danger. The editor of the Boise Capital-News has had to serve a jail sentence because he said something that displeased the supreme court of Idaho.

This is not the first time the courts have shown their teeth to our press. This Idaho case is only a state affair, but over in Kansas the Appeal to Reason is fighting for its very life because it had the courage to reveal the deplorable condition of the Fort Leavenworth federal prison, which several of the guards of that institution got fired for revealing. Although the federal government had given the prison officials several white washings they were compelled to discharge the deputy warden after the Appeal to Reason had shown the public the true state of affairs there.

The United States government has brought a case against the Appeal because it told the truth. It charges the paper with using obscene language. It is strange that the prison could not be shown up in ordinary decent language, after receiving so many white washings. Surely it must have been in an awful condition in the first place.

Mr. Roosevelt makes an awful howl about this Idaho affair, and well he might, but why didn't he do something along this line when he had a chance? Why did he tell Wickersham that if he could not find a case against the Appeal to Reason to make one? I guess it makes a difference whose ox is gored. But this hounding of a free press is bad business, and must be stopped. Whether it is a Republican, Democrat or Socialist paper makes no difference. But I know the Appeal to Reason of Girard, Kan., has the hardest fight of them all.

If every newspaper in the country would do its duty in such cases, our government would be taught a lesson. Let us have a free press, by all means.

WM. H. TAYLOR.

COMMENT AND NEWS IN BRIEF

SMALL CHANGE

The governor won't have to watch or worry about Sheriff Word.

What's the use of being a presidential elector unless one can be the messenger?

• •

The member who is always "agin" most of the others can do little or no good in a legislature.

• •

The president-elect has the rare faculty of talking a good deal and never entangling his foot.

• •

For forty days a good text for members of the legislature to remember is: "Be not weary in well doing."

• •

Next Tuesday an overwhelmingly Republican legislature will elect a Democrat for United States senator.

• •

There may be people yet who want a law passed for their individual benefit, or to fit some petty personal case.

• •

Probably the legislature will not undertake the difficult and foolish beat of "putting the governor in a hole."

• •

The governor's message mentioned many matters, but all briefly, tersely, and directly to the point; he wasted few words.

• •

Some bachelor maids want male bachelors taxed, but what would they say if the proposed gander sauce was prescribed for the goose?

• •

The salaries of public employes are always being raised; other wage-earners have to meet the increased cost of living the best they may.

OREGON SIDELIGHTS

The Hood River Symphony band has been reorganized. All the members are old time players.

• •

A drum corps is being organized by the G. A. R. post of Klamath Falls. J. A. Jacoby has been put in charge.

• •

Lake county's tax levy for 1913 is eight and one-half mills, which is three and a quarter mills below that for 1912.

• •

Klamath Herald: Distribution of flower seeds to residents of Klamath Falls is to be taken up again in the spring by the Women's Civic league in its work for the "City Beautiful."

• •

Baker Herald: With lumber mills increasing in size, mining establishing more machinery to dig the metal and a railroad planning to extend its road's all on the same day, it looks like The Baker Herald's prediction for the year 1913 would soon be fulfilled.

• •

Fossil Journal: B. F. Ensley, United States weather observer at Lost Valley, reports for 1912 a total rainfall of 19.93 inches. Wheeler county can hardly be considered a dry farming county any longer, as the so called dry farming districts get only from 10 to 14 inches a year.

• •

Hillsboro Argus: The Willamette valley has millions of acres that can yet be cleared and utilized in agriculture and horticulture, and produce results that can not elsewhere be equalled. Fortunate is the man who has realty holdings in the belt traversed by the Hill and Harriman electric lines.

NEW YORK DAY BY DAY

By Herbert Corey.

It has been a long time coming, but it begins to look as though a square deal is on the way to Giovanni.

Giovanni gets off the Ellis Island ferryboat every day in the week. He has a little tin trunk over his shoulder and haste in his heels, and he is perfectly willing to do whatever he is told. Three years ago an informal reception committee used to meet Giovanni and tell him what to do.

"They've charged Giovanni $40 to cart his poor little trunk over to Brooklyn," said an official of the state bureau of industries and immigration. "And they've made him pay $5 a night for the privilege of sleeping ten in a room that you wouldn't put a cat in. And they've sold him Battery Park for a farm. And they've taken his money, given him a subway ticket, and put him on board the cars. Giovanni thought he was bound for Kansas City, but he got off at Bronx Park. They're still at it, but in a modified degree. Conditions are not perfect in New York yet, but Giovanni has some little show for his white alley."

The state bureau of immigration has made the change in the past two years. The report of the bureau, which is to be made to the legislature in the next few days, will show that the efforts which are being made to aid Giovanni in adjusting himself to his new environment are largely successful. He isn't being robbed half as much as he used to be. He is being better housed and better fed. The "garlic banks"—which are fiduciary institutions of which the chief capital is many strings of garlic in the show window—have been mostly driven out of business, so that Giovanni's savings are somewhat safer. Even so, from an American point of view, Giovanni is considerably up against it.

Hotels Are Now Watched.

The bureau was given authority to inspect and license all places of lodging for immigrants. In the good old days a runner would grab Giovanni as he stepped on the pier.

"I've come to take you to your hotel," he would say in Giovanni's own language. The newcomer was very apt to follow him. Usually Giovanni had a railroad ticket to his destination—or a steamship ticket, if he were returning to his own country.

"Gimme your ticket," the runner would order. "I'll keep it for you."

Maybe Giovanni's train or steamer would depart in an hour. That made no difference. He was held for a day or more, until the hotel bill had mounted up. Giovanni was charged three or four or five dollars a day — and he didn't get his ticket until he settled. Giovanni didn't have precisely an encouraging chance.

"And he slept eight or nine in a room," said Joseph Mayper, supervising inspector of the bureau. "I've seen a room which was just big enough to hold two double beds, and a single bed, with no room to walk between. Three men slept—clothes and shoes on—in each of the two double beds. Three other men sat up on the single bed, their heads against the wall, and slept as best they could. All windows are nailed shut. One such lodging house handled 35,000 immigrants in a single year. That's an average of about 95 a night. To do our best, we couldn't see where they could squeeze in more than 70."

There are only 25 or 30 licensed "transfer houses" in the city now, and conditions are far more promising. The moment a lodging house keeper is caught cheating his lodgers, or cooperating with cheats, he loses his license. It is more difficult to deal with the hackmen, and expressmen, and porters, and runners. Too often the immigrant does not know that he has been swindled, and would not know where to complain if he did. Just the other day a well to do American farmer from Oklahoma paid $12 taxi-fare for ten blocks—and paid without a whimper. What chance has Giovanni got?

In the Labor Camps.

Great improvement has been made in the labor camps upstate. Two years ago the average labor camp—especially those along New York's railroad lines—was a nightmare of insanitation. Not all the camps have been cleaned up, but a start has been made. The investigators of the bureau find that the immigrant was not to blame. It was the American who employed him.

"The alien laborers employed at one steel mill in the western part of the state lived in tar-paper shanties which had originally been used as toolhouses while the mills were being erected," said Mr. Mayper. "The mills are three miles from the nearest trolley line, and farther than that from a railroad station. They were forced to live at the mills, and no other houses had been provided for them.

"'I'll not build new houses for them,' said the proprietor. 'They want to live like rats.'"

Mayper was not satisfied. The men said they would be glad to pay rent if they were given decent habitations.

"That manufacturer has erected neat, up-to-date modern tenements, with baths and all customary conveniences," said he. "At the rent they pay the manufacturer will get his money back in a few years. The laborers are delighted at the opportunity to live in comfort. It isn't the immigrant's fault when you find him living in shacks made of bits of tin and pieces of board and flapping canvas. I have found that he is always willing to pay rent if he is given something for his money."

Some advance has been made in dealing with the padroni. In the past a railroad or contractor would deal with the padroni when laborers were wanted. In return he had the privilege of charging them a fixed sum for rent—even when he furnished no building in which they could sleep—and of furnishing them supplies. The men must buy of him or be discharged. As he got a commission for furnishing labor, he kept shifting his men and collecting fresh commissions. The contractors swore at the shiftless foreigners.

"We find the contractors are almost invariably willing to cooperate with us," said Mr. Mayper. "That is most encouraging. The trouble was that they did not know. They often did not come in contact with their laborers. They did not understand the conditions under which the men lived and worked."

Training the Women.

The immigrants try to live about as they have been accustomed to at home. Because of changed conditions they are unable to do so.

"The ignorant and untaught immigrant pulls down the American neighbor," said Mr. Mayper, "but the American doesn't pull the immigrant up."

So that as a by-product of the work in labor camps a department of domestic education has been instituted. Trained nurses—who are competent to decide practically every question that may arise in the little communities—are being sent where they are most needed.

"I have in mind one camp of about one thousand persons," said Mayper. "It was unbelievably unsanitary. The women went paddling about in their bare feet. Every Sunday was the occasion for a drunken orgy."

A nurse—a Polish-American girl—was sent to that camp. Before she had been there three months she was its queen. She went to the women in their homes. She became the intermediary between the men and the company. Now the company would not let her go. The camp has been cleaned up, houses painted, sanitary conveniences put in, and good order is the rule, rather than the exception. The employes are satisfied—and are gladly paying for the new comforts. It is a fresh proof that the immigrant will try to rise when he is given the chance. From Mr. Mayper's vivid description of the sodden horrors of that camp in its first state, there is little wonder that the residents did not try. It is the plan to introduce educational work in all large labor camps through the state.

The manner in which the fly-by-night private banks—most of which ultimately flew by night—have been cleaned up is an old story. Only 150 private banks are now in operation, and most of them are obeying the law. There were 400 such institutions. No one knows how many million dollars have been lost by poor, hard-working Giovanni because he trusted in a fellow-countryman's bank. Giovanni wasn't to blame. He was ashamed to enter a plate-glass bank in his shabby working clothes. Perhaps he had tried it and the clerks laughed at his imperfect English. Nor was his compatriot, the banker, always to be called dishonest. Too often he just didn't know how.

"Too many are still plucking Giovanni, in one or another way," said Mayper. "But not as many are plucking now as were at it two years ago."

Convicted

From the New York World.

"I am not indicting the banking methods of America," said Woodrow Wilson Saturday to the Chicago Commercial club; "our banking system does not need to be indicted. It has been convicted."

It stands convicted upon a plea of guilty, entered in its behalf by one of the powerful triumvirate that controls the monopoly of credit in the United States.

George F. Baker, chairman of the First National bank of New York, was two days on the witness stand before the Pujo committee. He admitted that in 50 years his bank had made $86,000,000 profits on a capital of $500,000. He admitted that he was one of the two chief financial lieutenants of J. P. Morgan, the "great general." He admitted that he personally bought control of the Chase National bank and turned it over to the First Security company, the holding company of the First National. He admitted the purchase of the Bank of Commerce by the "great general" and his associates. He admitted the familiar system of interlocking directorates, the frequent bank consolidations. He did not succeed in naming any American company flotation of $10,000,000 or more issued in recent years through any house other than J. P. Morgan & Co. or one of its eight associates and allies.

The close of Mr. Baker's testimony was singularly impressive. We condense it somewhat:

Q. Is there any doubt of the fact that there has been of late years a vast and growing concentration of credit in the hands of a few men? A. Well, there is a great amount of money that has come together here, more or less concentrated.

Q. I suppose you would see no harm in having the control of credit, as represented by the control of banks and trust companies, still further concentrated? Do you think that would be dangerous? A. I think it has gone about far enough.

Q. You think it would be dangerous to go further? A. It might not be dangerous, but still it has gone about far enough. In good hands, I do not say that it would do any harm. If it got into bad hands it would be very bad.

Q. If it got into bad hands it would wreck the country? A. Yes; but I do not believe it could get into bad hands.

Q. You admit that if this concentration to the point to which it has now gone were by any accident to get into bad hands it would wreck the country? A. I cannot imagine such a situation.

Q. I thought you said so. A. I said it would be bad. But I do not think it would wreck the country. I don't think bad hands could manage it. They could not retain the deposits or the securities. If——

Q. I am not speaking of incompetent hands. We are speaking of this power in the hands of men very ambitious and not overscrupulous. You see the peril in that, do you not? A. Yes.

Q. So that the safety of the country lies in the personnel of the men? A. Very much.

Q. Do you think that is a comfortable situation for a great country to be in? A. Not entirely.

A power that "in bad hands" would be "very bad" and would "wreck the country" is a power too great to rest in the hands of Messrs. Morgan, Baker and Stillman, excellent as they feel their own motives are.

A situation not "comfortable for a great country to be in" is a situation a great country must change. It cannot leave its safety "in the personnel of the men" at the head of a clique of bankers.

"The United States," said Governor Wilson in the speech from which we have quoted, "must be set free from every feature of monopoly." No feature of monopoly is more repellent than the monopoly of credit. Credit is the broad base of modern business.

The sale of the Chase National bank shares by the dummy holding company of the First National bank shows that money monopoly itself sees the writing on the wall. Among the people themselves there is no doubt—there cannot longer be any doubt—that the credit of the country must be set free from monopoly.

Pointed Paragraphs

A man's religion seldom wears out from overwork.

• •

The average free show is worth just about that much.

• •

Two heads may be better than one—if they are not swelled.

• •

It's better to blow your own horn than to blow a borrowed one.

• •

No woman ever drove her husband to drink by keeping her mouth shut.

• •

When a woman wants to be entertained without cost she goes shopping.

• •

Every strong man has his weak spot.

• •

Many a corner loafer is moved by a policeman's stirring words.

• •

It's easy for a man with loose morals to get tight.

• •

Too few selfish people ever think of keeping their opinions to themselves.

• •

Perhaps more women would make fools of themselves if all men were handsome.

• •

Nearly everybody will recommend a lot of remedies he wouldn't think of using himself.