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When You Go Away Have The Journal sent to your Summer address.

Talk to the point, and stop when you have reached it. Be comprehensive in all you say or write. To fill a volume about nothing is a credit to nobody.-John Neal,

VANCOUVER'S ACTION

N RINGING resolutions, the Vanupon senators and congressmen from the state of Washington to fight for passage at this session of the rivers and harbors

right, in their way.

But the greatest rate fixer that cific Northwest is the Columbia more than grant a franchise. river.

tional it can reduce the grain rates and declares they have full title. the wool rates and the livestock rates for which they have been by court or a legislature. waiting for a generation, and to which they are entitled.

test against the fight on the river these lands in Oregon. and harbor bill. It is an appea for the passage of the measure. It is an effort to save the work on the various government projects from a year or more of idleness and stagnation.

IN THE DAY'S NEWS

case of Young Yow, a galley known throughout the nation. boy on the German steamer Saxonia, now in the harbor.

Portland on the steamer Belgravia. the sort that is spelled with a On the steamer was also a baker. leaving ship. The baker, who was exempt from

received his discharge. Yow entrusted to him \$7.50, three months' hard earned wages, and commissioned him to buy the clothes. The baker took the money but

he never returned with the clothes. Yow was forced to sail away but he swore he would come back. At Shanghai the Belgravia and Saxonia met and Yow persuaded the galley boy of the latter to exchange places with him so that he could return to Portland and find the man who had robbed him.

When the Saxonia docked in this city Yow was at the rail looking point is that greatness is not defor the Baker, who came down to renew acquaintance with the crew. What he actually does and the When he caught sight of his man, sane motive he has in doing it are N THE resubmission of bids for Yow forgot all about exclusion laws the determining factors. and started ashore. The baker saw him coming and took to his heels. Just as Yow was about to seize him the exlusion law in the N the Sunday Journal, John person of an immigration inspector intervened and the baker escaped.

THE BARNES LIBEL SUIT

and the rest in bossing the national organization, has sued Theodore Roosevelt for libel. Barnes objects statements in which he said it is Villa has astonished the world. the duty of New York voters to nel Roosevelt's charge:

In New York state we see at its worst the development of the system successes and his keenness to adopt contractors who want to have their of bipartisan boss rule. It is im- modern methods are the talk of work inspected. They want the possible to secure the economic, so-cial and industrial reforms to which we are pledged until this invisible has become almost a world influgovernment of the party bosses, work- ence-certainly an object of regard putting in the material specified. ing through the alliance between by thoughtful people. crooked business and crooked politics. is rooted out of the governmental

by Barnes. The Republican boss McCutcheon. counters with a suit for damages, of character.

SAVING THE REMNANT

HE Central Labor Council of Cruz. Portland has unanimously in-Municipal Docks bill.

nopoly.

the remnant to the public. Once tranquility. it was all the public's. But legislative skulduggery and court decisions have changed the status. The people's holdings in tide and submerged lands have gone or are going where great bodies of timberlands went. They are going couver Commercial Club calls where the Oregon swamp lands so-called desert lands went.

Of all the indefensible giving away of public resources into private hands, none has been more It is vision. It is the same kind bare-faced than in the case of the of foresight that should permeate tide and submerged lands. First, every point in the Columbia basin. there was legislation to give up-Railroad commissions are all land owners a franchise to wharf right, in their way, Interstate out to deep water. It looked all Commerce Commissions are all right. It was innocent enough on the surface.

. It did not pretend to convey can ever be introduced in the Pa- title. Nobody claimed that it did

But here we are with the fran-No body of men, no constitu- chise holders out, with a fullpower of government can fledged insistence on ownership. do in the way of rate lowering The subterranean processes of the what the Columbia river can do. legislature converted a mere fran-Once brought to the state of im- chise into a claim of sufficient provement of which it is capable, strength that the supreme court

That is why interested people rates of the Inland Empire to one have arisen to fight the game. half, or less than one half, their That is why legislation has been present figures. When barges and proposed to resist the grab. That steamboats are once put into the is why there is endeavor through ler, of Linn, and driven through hard and fast, every misstatement signature of the entire ninety and fullness of their possibilities on the the initiative to put measures on the house by exposures made by against prohibition, as far as lies with- plainly state the truth, which is much river adequately improved as it the statute book to prevent further Governor West after it had been cursed by liquor within their own and when it comes to a showing as will be in time, no railroad com- encroachments and save to the mission, no Interstate Commerce people the remnant of their tide Commission will be needed to give and submerged lands, lands that the great producing communities in California, by decision of the and the multiplying shipping points state's highest court, are all the Printer Harris. along the river the lowered freight people's and cannot be taken away

A GREAT MAN

TTANSAS has selected former Governor George W. Glick as that state's typical American whose likeness shall adorn Statuary hall in the national capi-The recent unveiling has N THE operation of every law caused much newspaper comment, there is individual hardship, for the reason that Governor This is noticeably true in the Glick's title to greatness is little

Eight months ago Yow came to the state, but his democracy was of means have been exhausted.

over John P. St. John in 1882. commission to check exactions by gotiate an annexation treaty. the roads, and in other ways he showed his pioneer spirit in a fight, then just starting, which is of their own destinies.

It is significant that Kansas did not select John Brown or John J. Ingails as the state's typical American. George W. Glick was prestate's real fight for the right. The termined by a man's notoriety.

FRANCISCO VILLA

Reed said that Villa is the only man that can save Mexico. with Villa making an intimate study of the Mexican people and of the Republican party in the mexican people and ters has been made apparent. Its problems. He says Carranza plans and advice are available to all youngest," and "last" to be hanged plans and advice are available to all "legally," as they have introduced elecer of the Mexican people.

Whether or not Mr. Reed's forecast of Mexico's future is correct, Less than a year ago Villa left some donated guns, to become a would only be in the way. revolutionist. Today his military

correspondent in Mexico, has been Barnes asks a salve of \$50,000 studying Villa. He says Villa's have the state highway commission for his injured feelings. His suit name and personality stand out design and supervise the construcis confession that he was hurt, more boldly than the names and Further, it is evidence that so long personalities of all the other Con-

showed good sense when relations that is "weary." of the United States with the Constitutionalists became strained be-

Villa's rise in the world's esti- work, neither will she eat. dorsed the Waterfront and mation impoverishes the argu-Docks amendment and the ments of privilege, which seeks workers have discernment. They If he is representative of the peosee that the present status of the ple he is leading, there is no Portland waterfront is pathetic. longer question that Mexicans are Much of it is already railroad and able to govern their own country. corporation owned, and if past History can show few parallels

processes are perpetuated, all of to Villa's rise to power and influit will pass under private mo- ence. This man, whose name was once used as a synonym for law-The waterfront amendment and lessness, is now the man whose docks bill are an endeavor to save success is followed by order and

THE PRINTING GRAFT

T WAS only by dint of extraordinary effort that the state printing graft in Oregon was forced to loosen its hold.

For 20 years it sucked at the went. They are going where the state's resources. Legislatures indorsement of the liquor interests printers. One printer after another had his time upon the stage, and stepped down, a rich man.

The office was used as a reservoir from which to finance campaigns. The printer was made to ican homes, and is just the kind of a disgorge heavily from his easy person who naturally would denounce money to provide the usufruct for prohibition. Emma Goldman has and putting the whole ticket over.

and went perpetuated the graft. Osborne Yates, and others of their Some members honestly tried to party against the cause. cut down the graft, but there was always a secret and sinister force edly question your "right" to interfere that blocked every attempt to re- with him if he wanted to eat a man. form the printing abuse. It was a political force, a corrupt and con- "business" world; how the grass grew scienceless influence that dealt in the streets of prohibition towns, with corrupt men in the legisla- etc., until I went to a dry state to ture and by the wiles and arts live. I know, from actual experience, that so often make such bodies of dry states suffering from "hard irresponsible, perpetuated the print- times;" ing steal.

ing abuse seems broken. The bill, pushed through the senate by Mil- will continue to "nail to the cross," beaten in that body at the 1911 homes, and who might hesitate to cast to banking wealth, that Kansas' posisession is now in effect, and the a vote against it, much as they would tion is not only bad but it is so bad savings for 10 months total \$16,- like to see its evils swept away, and that every prohibitionist must really 332, according to the report of in other respects by its abolishment, I

The aid of the Central Labor \$3257; for three months ending liquor traffic's horrible profits. Council will be effective in the March 31, 1914, \$5417, and for Prohibition will mean a wonderful abuse of liquor and declaring that how-

With the power of the graft once broken, it may now be possible to accomplish further reductions in the printing cost.

DOMINICAN DISTURBANCE

WING to the disturbed condi-United States to take drastic ac-

This treaty was ratified by the by this awful condition. Dominican legislature. In the now placing the people in command a particularly strong anti-annexa-ditions. Yet it is not an easy matter all." tion spirit and the matter was him fail to show up and he is comfinally dropped.

Since that time there has been of the crop in season. one revolution after another. Nine years ago the United States governcreditors and is still in charge.

ONE WAY TO DO IT

the construction of the Sandy river bridge, Multuomah county has saved several hundred dollars and is in a fair way to secure editorial which contains this passage: a substantial structure.

bridge department of the state gether. This fact has been conclusive-Mr. Reed spent five months highway commission in designing ly shown for some time. everything to the contractor as has been done in the past.

On the other hand there are public to know that they are build-They want to return a dollar in John T. McCutcheon, another value for every dollar they receive. One way to reduce taxes is to tion of bridges.

in the Barnes type of politicians. Grande. "Within a few hours to face with its thirty years as a THE JOURNAL The issue between Barnes and after the fury of battle is over and butcher of good names in Oregon, Roosevelt is important. Roosevelt the victorious Villa has captured a face to face with its unfairness Published every evening (except Sunday) and of a candidate for governor who saloons are closed and business reto face with its stealthy and siniswhile visiting a nephew in New
York Uncle Hayseed stopped in front
tog, Broadway and Yambill sts., Portland, Or. and harbors bill. It says "the pub-It was Villa who introduced an lic is weary" of The Journal's exevidently with the idea of furnish- efficient hospital service into Mexi- posures. It isn't the public that ing himself with a sorry certificate can warfare. It was Villa who is "weary." It is the Oregonian

Becky Edelson, who is under cause of the occupation of Vera lock and key in New York, is consistent in her habit. She won't

In any other country than to establish a principle that a few France, the duels likely to grow It is a sign of the time. The people are born to rule the many, out of the Caillaux trial might be looked on seriously.

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 asked have the name published, he should so state.)

"Discussion is the greatest of all reformers. It rationalizes everything it touches. It robs principles of all false sanctity and throws them back on their reasonableness. If they have no reasonableness, it rathlessly crushes them out of existence and sets up its own conclusions in their stead."—Woodrow Wilson.

Prohibition and Hard Times, Portland, July 24 .- To the Editor of The Journal-If no other argument could change my opinion from a "wet" to a "dry" defender, Emma Goldman's came and went, and so did state would make a staunch Prohibitionist of me, and fully convince me that, like the other unlawful things she upholds, the saloon is wrong. Emma Goldman, the anarchist, disbelieves in all laws, and cries out loud and long for "personal liberty." She sneers and scoffs at our sacred institutions and Amer- to give Willie none of it. Boo-oohwill, by her stand against prohibition, make more prohibitionists-100 to 1-And so the legislatures that came than Ella M. Finney, Mrs. Duniway,

The cannibal, assuredly, believes "personal liberty," and would undoubt-For years I heard how prohibition worked such terrible hardships on the how exaggerated the reports have been by the liquor interests against prohi-At last the power of the print- bition, have been swallowed by the individual banking deposits in Kansas gullible, such as I once was, and I can, are absolutely at variance with the without any boasting, say I have and facts and they must cease or they will still fear our state or city will suffer try to forget it. For four months ending Decem- yourselves! Vote dry, and you will then a "logical campaign," in view ber 31, 1913, the saving was see no one will suffer—not even those of the things that an honest investiwhose interests now lie through the gation will reveal, would force them

Impressions of Hop Fields. The Journal-Ella M. Finney speaks ber barons, pedagogues or coupon in glowing terms of our bounteous hop clippers-none of the common herd apyield and invites us to take trips up the valley to see for ourselves. True. hops make a good showing, but it has "to be regulated" close to the throne been my misfortune to spend several They might tumble to the job they seasons there during hop picking. One were expected to help put up on themtions in Haiti and San season in particular I had noticed the Domingo, due to revolutions, crowds as they assembled to begin the it may be necessary for the season's picking. There were families. single men, women alone, women accompanied by a friend and all sorts tion. It is announced, however, and conditions. Many do not know, as He happened to be a Democrat, that President Wilson will not use they start on this annual pilgrimage, the first Democratic governor of force until after all peaceable which is often necessary for families, what associations they are subjecting their children to and especially girls. In connection with San Domingo, There is the man about town, the vilsmall "d." He went to Kansas in it is interesting to recall that as lage cut-up, the gambler, all with a Yow needed some clothes but the 1858, enlisted in a Kansas regi- early as 1849 a movement grew more or less booze-soaked brain, and exclusion law prevented him from ment in 1864, took part in three up favoring annexation to the and before the season is past many new battles, practiced law again, served United States. It assumed con-friendships have been formed, many in the Kansas legislature nine siderable proportions after the modest girls have become inured to the law, was going ashore, having terms and was elected governor Civil war and in 1869 Presi- the trend of a downward life, and it is safe to say that every little neighdent Grant sent an investigator to borhood in this fair state has shared Governor Glick persuaded the the island who reported so favor- the loss of one of its girls through inlegislature to create a railroad ably that he was instructed to ne- fluences caused by new acquaintances in the hop fields. To thinking people

It is true that the grower tries to pelled to take all, to insure the picking

If "Oregon dry" would curtail the raising of hops, which it no doubt will ferred above either because, while ment took over the administration other crops, and just as profitably, not do, the same land can be used for more obscure, he represented the of the customs for the benefit of since hops require rich soil and the harvesting is not attended with such dire results in any other crop as is that of hops.

BACHELOR VOTER.

In One Paper's News. Hood River, Or., July 25 .- To the editor of The Journal-In the Memphis Commercial Appeal of July 21 are sev-"Great Colonel Roosevelt seems un-Incidentally the value of the able to hold the Progressive party to-

And on another page we are told and giving advice on technical mat- of a boy being hanged for murder in of the Republican party in is at heart an aristocrat, that he New York and an associ-will not be able to solve the land in the supervision of construction. On page four is a story of a negr On page four is a story of a negro question, that Villa is the real lead- It is no longer necessary to leave lynched for stealing mules near Lake Carmorant, Miss. The coroner's jury took the body down and examined it, but as the county was out of funds for act as regards provision for leans to to Colonel Roosevelt's published the fact remains that Francisco by some contractors who would up the body so the hogs could not Of course this is not appreciated burying paupers, the jury again "hung farmers.] prefer to build according to their get it." On the same page, same column, we are told of a man who got overthrow bosses of the type of Juarez with a handful of men and interference by inspectors who man, but he had three lawyers to help him on his trial. This was at Ripley, Miss. Alexander Pope once said, "What-

> ever is, is right," but some of us sinners can't see it that way. Shakespeare said, "Though justice ing according to the plans and are be thy plea, consider this: that in the course of justice none of us should see salvation. Maybe that's so. Who can tell?

J. M. BLOSSOM. The Committee of One Hundred Portland, July 25 .- To the Editor of The Journal-My attention has be called to a letter sent out by the Ore-Further, it is evidence that so long personalities of all the other Conas the bosses can prevent it prostitutionalists. Villa has revolutionalists. Villa has revolutionalists. Villa has revolutionalists. The Oregonian whimpers because statement made therein: "The committee of One Hundred, as you personalities of all the other Content of the Dournal has brought it face mittee of One Hundred, as you personalities of all the other Content of the Dournal has brought it face mittee of One Hundred.

A FEW SMILES

on which were displayed pictures of lions, tigers, elephants, and African wild mals.

"Great guns Henryl" he said to his neprew, "I'm mighty glad I leave town Saturday afternoon. "Why are you so anxious to get away?" asked his nephew. Pointing to the poster on the wall Uncle Hayseed read aloud the words,

"To be released on Monday." Examined on history at West Point Whistler failed to recall the date of the battle of Buena Vista. "Suppose

said the exasperated instructor, "you dinner and the company began to talk of the Mexican war, and you a West man, were the battle; what would you do?" asked the date of "Do?" was the reply. "Why, I should refuse to associate with people

who could talk of such things at din-"What on earth are you crying bout, little boy?" asked the neighbor who was strolling by a west side

fects you this way," passer-by. "What makes you think you are "

"See this bread an' jelly? Well, I'm so mean an' selfish that I ain't a-goin'

haps know, has been organized to carry out an honest, logical campaign on behalf of the 'Oregon Dry' measure." to carry on an "honest, logical campaign" makes it incumbent on them to at once call down the Anti-Saloen eague and Prohibition party workers and insist that in the future they tell the truth about Kansas. If they live up to their declarations, they will at has labored under restrictions imposed once notify each prohibition worker to quit making the statement that Kansas is the richest state in the Union per capita, since every member of the committee knows Oregon is much richer per capita. They will at how the untruths, circulated their statements about crime, insanonce notify all their co-workers ity, pauperism, banking resources and

An "honest campaign" would cer-Vote dry and be convinced for tainly force them to this course; and to pass a resolution condemning the edy for the evil of intemperance.

In the committee make-up they are Portland, July 25 .- To the editor of at least logical; they are mostly timpears. This is natural, since the "regulators" would hardly want any of the D. H. ROBINSON. selves.

The Farmer and Prohibition.

Gervais, Or., July 25 .- To the Editor of The Journal-If I had a son and he disregarded my teaching and gambled. the chances are he might become a millionaire and build a great charity home. Not I, but the world, would call him great. His deeds would be upon his own head, and I would neither appreciate it nor blame the world for his failure or success. Back of gambling there is little of commercial value, but cards. Liquor

is different; it belongs to agriculture, the greatest industry of man. those who say it does no good, I will say its billions of production spin the wheels of subsistence. Its destruction would bring a change that would destroy financial prosperity. Kill our supply and demand by overproduction the beauty of the hopfields is overcome on other products, and you destroy the foundation that holds you up. For we stand back of you; without us you "The farmer he must feed them

Prohibition is too blind to see how could bring about better results by enforcing good law and tattooing the hand with a tiny flag, so the drunkard, gone beyond recall, could drink no more. Prohibition says drunkards' children are degenerated weaklings. My honest observation has been that the very few unfortunately born are mostly children of our brightest sober parentage, while among our greatest statesmen are sons of drunkards. Anarchy is an abuse of personal liberty. The same is true of prohibi-

Vote wet, for temperance.

ELLA M. FINNEY. Government Loans to Farmers.

Portland, July 27 .- To the Editor of The Journal-I understand there is available \$500,000,000 for farm loans under an act of congress. Where can one make application for a loan. Please advise me in The Journal, A SUBSCRIBER. [The inquirer evidently confuses

terms of a measure merely proposed with provisions of the recently enacted banking law. This law marks an advance toward a rural credit system, but lacks the specific aid feature about which inquiry is made. An article on this page states the terms of the new The Consumer as Freight Payer.

The Journal—Why panics and pov- to graft for politics, to extortions for erty, unrest and no peace? The soil, dishonest trade, to waste for society at the bidding of labor, produces the and to expense for restricting vice sustenance and the raw material for and crime. clothing and housing the nation. We know, or should be willing to Labor in turn passes the production learn by listening to reason if we on to the trade and commerce for distribution to the consumer. So far must, that natural and unnatural man's work is honest and fruitful, but things have their growth and decay. trade and commerce, in the hands of easy or painful as the case may avarice and corrupt politics, are not and that the purpose at the alpha is disposed to be satisfied with the just always reflected in the omega. gains of honest efforts. At this stage, We go on with our predatory prosgraft, usury, extortion, craft and cun- perity and pursuit of phantom pleasing become active and rob not only ures, thinking to go beyond the rest the consumer of their portion of the and peace of honest endeavor, but also production but filch from labor as the goal is forever beyond our reach. well, even to the poverty of absolute Must it always be so? We trust not, hunger and nakedness of each. Next for the world is beautiful and so are comes society with its vanity and vice of frivolous and rictous living to Graft is not business, and business squander the plunder purioined from to be successful needs no graft.

PERTINENT COMMENT AND NEWS IN BRIEF

SMALL CHANGE

When a wise chap sees an opportu-nity he seizes it. Being fond of cocktails is a feather To believe that a task is impossi-ble is to make it so. Many a man has taken a hand in polities and then put his foot in it. People wish a newly married cou Alas for the man who will never be useful except to give the undertaker Fish is no good as a brain food unless it has something to assimilate with.

Styles that turn women's heads also put kinks in the necks of the gentle-Did a woman ever paint her cheeks because she was unable to generate a real blush?

You may have noticed in the accounts of the joy ride accidents that comparatively few of them occur with the victims en route home from church.

The Russian subjects settled in America who remitted \$50,000,000 last year to kindred back home, are paying the old country well for coming

OREGON SIDELIGHTS

is in progress. A county library has been established at Weston, in free quarters, condense the narrative into a short with volunteers serving in turn as article. an. The promoters are going with plans for library expan-

The city hall at Silver Lake is being painted and otherwise put in shape. It will receive two coats of white paint, and when completed, the Leader will be the neatest building in

Mrs. J. H. Buchanan, writing from Missouri to friends in Wallowa county is quoted in the Enterprise Record Chieftain as saying that it is so hot there she can hardly stand it, and she would like to be in Oregon long enough to get one good night's sleep.

Milton Eagle: The big combine pur-chased recently by J. H. Coffman of money more thoroughly than when he settles with a taxi chauffeur.

Dry Creek, was started Saturday, and while all was running smoothly the machinery suddenly stonged when the

Congratulatory weather report in Myrtle Creek Mail: "While the weather was some hot the latter part of last week and the mercury climbed to the hundred mark for two or three days, afternoon,
"Because I'm so mean an' selfish!" world's sixteen hundred mark for two or three days, no prostrations were noted and the people went right along with their work the same as under usual conditions. Such heat in the east would have resulted in hundreds of deaths and untold suffering, and would have resulted in hundreds of deaths and untold suffering, and would have resulted in hundreds of deaths and untold suffering, and would have the Journal no women subscribers?

RURAL CREDIT LEGISLATION

The problem of extending the banking machinery and facilities of the country into the rural districts more the ordinary notes, drafts, or bills adintimately for the convenience and as- mitted to discount should have matursistance of the rural population has ity at the time of discount of not been receiving profound attention in more than 90 days, but that notes, this country, especially in the last few drafts and bills drawn or issued for The fact that they are organized years. The difficulties arise partly agricultural purposes or based on live out of the diffusion and sparseness of population in country districts, and ceeding six months, might be dispartly out of the class of securities counted in an amount to be limited to which the farming population normally has to offer for loans. The national banking system up to the present time by law which made it impossible for the national banks to solve the problems in the most effective way. State actions made eligible under the act, banks with fewer restrictions, with but that it is permitted to have a smaller capital requirements, and abil- longer maturing period than other of us sick. There were threats of ity to lend on real estate have estab- forms of paper. This discrimination hanging Meek, but, as it was thought lished more intimate touch, and have arose naturally out of the fact that perhaps rendered greater assistance, agricultural operations are seasonal Likewise certain agencies, such as and involve a longer period than ordibuilding and loan associations, insur- nary commercial transactions. Again, ance companies and mortgage deben-ture companies and cooperative credit tional banking associations not sitassociations recently created by state legislation in Texas, Massachusetts, New York and Wisconsin, operate to extend capital to the farming districts reserve district, and that such loans wagon boxes together for a ferry and and thereby in a measure to cut down might be made for any period up to stretched a rope across, and so crosse the rate of interest

> monly called the federal reserve act, was under discussion in congress the the subject as a specific program country in the interest of all the classes; to the restoration of normality in the banking law; to the estabishment of a reserve of banking power which could be utilized in times of emergency, and therefore with a view to the securing of good banking at all times, and to the prevention of panics. Perts have been giving persistent and We gave it to Anderson Cox, my It is not a banker's law, nor a business man's law, nor a manufacturer's law nor a farmer's law; it is a law for all classes, for all the people. However, there were incorporated into the act several very important provisions which had in mind specifically the needs of the farming classes and the possibility of extending banking facilities to the rural districts more satisfactorily. It was specifally provided that a federal reserve bank might "discount notes, drafts, and bills of exchange arising out of actual commercial transactions; that is, notes, drafts and bills of exchange issued or legislation authorizing and encourag- Loughlin loaned us boats belonging to drawn for agricultural, industrial, or ing local personal cooperative credit the Hudson Bay company and we landcommercial purposes, or the proceeds associations. Some states have already ed on the main land at the head of of which have been used, or to be taken steps in this direction and oth- Sauvies island. From here we crossed used, for such purposes." The federal ers are contemplating taking them. the Willamette slough, where we put reserve board was given the right to The department of agriculture has our wagons together and pulled out define the character of paper thus eli-gible for discount. It was further dis-field and should soon be in position to "It was late in such notes, drafts, and bills of ex- tions.

change, secured by staple agricultural products, or other goods, wares or merchandise from being eligible for stock and having a maturity not exa percentage of the capital of the federal reserve bank, to be ascertained and fixed by the federal reserve board. It will be noted that not only is paper arising out of agricultural trans-

uated in the central reserve cities river and tied a rope to Meek's wife might lend on improved and unencum. and pulled her across the river. When bered farm lands within the federal we came to the river we lashed our five years. Such loans must not ex- the river. The Deschutes hill is a ceed 50 per cent of the actual value long, steep hill, and while we were When the national banking law, com- of the property. Any national bank going down the hill, old lady Butts under this provision of the act may died, loan on farm lands an amount in the it was so late all the boats had gone matter of farm credits was considered aggregate equal to 25 per cent of its so we built rafts of logs. We cut the and debated, but it was decided that capital and surplus or one-third of its logs, rolled them into the river, and time deposits. The federal reserve act, lashed them together, and put our should be separately dealt with in an- therefore, so far from discriminating wagons on the rafts, trusting to luck The Vancouver action is a profight for saving the remnant of three months ending June 30, step onward for this state, if it is cold, pittless logic of experience has ment of the banking conditions of the lands in Oregon that prohibition is not a remjust and particular knowledge of their and the people on the rafts were sick, requirements

The matter of additional legislation who drove the stock concerning farm credits was promptly starved. brought to the attention of congress careful attention to the problem.

ing agencies a proper land mortgage the portage across the Cascades over banking system operating only through six miles of the worst roads any white private funds, just as other banking man ever tried to travel. The mud nstitutions operate, and this judg- was hub deep and it took us three ment is shared by the leaders of eco- days to make the six miles.

nomic thought abroad. The students recognize the desira- gave us food. This was the first time bility of another piece of legislation we had had enough to eat for weeks. which may properly be had at the A good many got sick from over-eathands of the several states, namely, ing, but none of them died. Dr. Me-

LIFE INSURANCE AS A SYSTEM OF SAVING

By John M. Oskison Insurance people sell insurance pri- ize the savings banks, the insurance marily, and rightly, as protection companies' argument would not stand against loss or injury on account of some future happening, certain or uncartain. But the companies also sell surable people are living at 48, and life insurance on the endowment plan, based on the argument that it leads to saving. In that sense, they say that buying an endowment policy is a wise investment for the average

They have pretty good arguments, too. For instance: You would have to take to the savings bank regularly for 27 years the amount you pay in premiums on a pol-icy before the total of your savings surance company will pay you.

But in that time 275 out of every 1000 who could pass the examination of life insurance. But the savings for a policy would be dead. If all of banks do not have solicitors to come them had possessed the will and de- to you and convince you by arguments termination to be savings bank depositors during their whole working I don't know how long it will be belife they would still not fare as well fore they adopt that course, (that is, their estates would not fare as well) as if they had been paying for you to listen to those who say emiums on life insurance policies. that a life insurance policy is an in-Of course, if every insurable man centive to saving. It is,

But lo, the poor consumer! He

more helpless victim than labor. He

not only gives his toll towards man's

work, but must assume the whole

burden of profit to labor for produc-

labor and the consumer.

Portland, July 27 .- To the Editor of tion, to honest trade for distribution,

up. Their own tables of mortality show that 725 out of every 1000 inif we had our way we'd stipulate that at age 20 the process of saving should begin. Long ago the insurance people found out that men and women will

and weman could be made to patron-

not voluntarily take insurance- they have to be called upon and argued with as only a solicitor working for commissions can argue. Now, life insurance is, undoubtedly a good thing to have.

The necessity for forming the habit would amount to as much as the in- of saving something, regularly and Late in the fall of 1847 news came persistently, is just as pressing as that for carrying a reasonable amount and figures that you ought to save; Meanwhile it will be worth while

The Ragtime Muse

Down and Out Ballad. I wonder what my yacht would bring;
The yacht will have to go
Unless I part with Spender's Pride—
My shooting place, you know.
This week I've had to sell three cars, And that's a stunning blow.

I tried a market tip, but lost
Of thousands not a few;
A worthy charity I had
To give six hundred, too.
There's Dickie Spiurge—the lucky dog
He is in no such stew!

I might go in with Sharps, but there's His spendthrift, tattling cub; Unless things change I'll have to drop My twenty-seventh club. How to economize without

A poor man never can enjoy
The simplest thing—that's clear,
A fifteen dollar lunch I find
Seems lately rather dear,

IN EARLIER DAYS

By Fred Lockley,

Recently while visiting with Mrs. Within a few weeks Wallowa's new Recently while visiting with Mrs. electric lighting system will be in Benjamin Cornelius of this city, a properation. In the same town the work neer of 1845, she loaned me a diary of guttering and graveling the streets kept by her uncle. W. W. Walter. kept by her uncle, W. W. Walter. While it is too long to publish in full,

article. W. W. Walter was born in Wayne county, Indiana, in 1827. In 1835 they moved to lowa, and in the spring of 1845 they came across the plains with the same company in which Mrs. Cornelius and her father, William McKinney, and other relatives, came to Ore-W. W. Waiter was 18 years old when they started. His father, the grandfather of Mrs. Cornelius, started with three wagons, 15 yoke of oxen, about 30 head of cattle and three horses. They joined Captain Tetherow's company, which brought the em-

igrant train up to 65 wagons. In speaking of their first view of buffaloes, he says: "It was a strange and fearful sight to see a perfect sea of living animals, a moving mass, that machinery suddenly stopped when the drive belt came off. Investigation disclosed the remains of a monster tom cat that had been ground to bits in the elevator.

Came sweeping down toward you." The first time he went out to kill a buffalo, he went out with Luke Henshaw, a young man of his own age. "The nearer they came, the larger they looked, and by the time they had come in gun shot, they looked so big that we sneaked away. had not lost any buffalo that day."

He describes graphically a stampede that took place on the plains. He says: "Imagine, if you can, 65 wagons with their three to five yoke of oxen to a wagon, tearing along at full speed. The teams doubled up, running five or six teams abreast at times, the women screaming the children being scattered over the prairie and yelling." After running two miles the stampede was stopped, and they laid by two days to fix up the broken wagons and broken

Their company went with Steve Meek to find a new road to the Willamette valley. He says: "We traveled up to the Malheur through the Snake river, through sage, lava and sand, forcing our way forward where there was no sign of a trail, and taking turns to go ahead with the team to break the road. We divided up in small companies until we came to Stinking Hollow, where we all came together and camped for a week while we sent out runners to look over the country to the southward. A child was born while we were waiting in this camp. We finally headed back toward The Dalles. We were all starying and sick, we were out of food, and eating the emigrant cattle made many he knew more than anybody else about the country, is was not done, "On the night our scouts returned

Meek, with his wife and a man named Olney, slipped out of camp, and in the morning the men swam the Deschutes When we reached The Dalles hungry, cold and miserable. We boys

"Charley Mckinney and my nephew by the president in the regular session killed a crow and cooked it, but he in his annual message, and many ex- could not eat it, and neither could I. brother-in-law, and he tried to eat it, but he could not make it stay down. It is the judgment of the best stu- When we got to the Cascades, the dents of economic conditions here that rafts were all there, so we hitched there is needed to supplement exist- the oxen onto the wagons and made

"At Fort Vancouver, Dr. McLoughlin

"It was late in December, about tinctly provided that nothing in the offer valuable suggestions as to the Christmas, when we finally moved into act should be construed to "prohibit need and operations of such associa- a little cabin 14 feet square. We traded two of our thin oxen for a fat steer, which we killed and ate. We soon got work making rails for an Englishman by the name of White. He gave us a bushel of wheat or a bushel of potatoes, whichever we preferred, for every, 100 rails we cut, Charley McKinney and myself took some of the wheat up to a little mill on Gales

creek and had it ground into flour. "On the plains in those days there were a great many old trappers, mountain men, and former employes of the Hudson Bay company. Most of the men were Scotch, most of the women squaws, and practically all of the children were halfbreeds.

"The McKay family, who lived here, were particularly kind to us. Peter H. Burnett, a bright young lawyer, who was afterward governor of California, lived in this settlement. Next spring we took up a claim of good land, of the massacre of Dr. Whitman with his wife and many others. A call for volunteers was made and I enlisted in Captain Lawrence Hall's company,"

About Persons. Mrs. A. D. Winship, 83 years old,

is a student in the University of Wis-Mrs. H. A. Gruber of Wilkesbarre, Pa., has a letter written 100 years ago by James Bird, a revolutionary sol-

Miss Myra Tyrell, 40 years a school teacher, died at 82 in Phoenix, Ariz, leaves \$50,000 to found home for old M. G. Browne, who wants office,

proposes an employment bureau to keep citizens of Tombstone, Ariz, from straying away in dull times. The Sunday Journal

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