

THE JOURNAL AN INDEPENDENT NEWSPAPER

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WOODROW WILSON. America asks nothing for herself but what she has a right to ask for humanity itself.

TO CHECK USURY. EXACTION of extortionate interest rates by some of the national banks of the country is receiving attention from John Skelton Williams, comptroller of the currency.

IN an address October 6 at Frankfort, Kentucky, he stated that in one state, 121 banks reported that they charged a maximum rate of interest ranging from 15 to 24 per cent per annum, 67 banks exacted a maximum rate of 25 to 60 per cent, 22 banks between 60 and 100 per cent, 18 between 100 and 200 per cent, and 8 banks between 200 and 300 per cent.

The list shows that there is a total of 1296 banks charging 12 per cent or more, of which nine are in New York state, six in Pennsylvania, two in Maine, three in Massachusetts, five in Virginia, seven in West Virginia, six each in Florida and Louisiana, 16 in Texas, seven in Arkansas, 17 in Kentucky, 28 in Tennessee, four in Ohio, seven in Iowa, 19 in Missouri, 69 in North Dakota, 48 in South Dakota, 21 in Kansas, 46 in Montana, 30 in Wyoming, 63 in Colorado, 33 in New Mexico, 287 in Oklahoma, 25 in Washington, 40 in California, 45 in Idaho, 18 in Utah, eight in Nevada, three each in Oregon, North Carolina and Arizona, two each in New Jersey, District of Columbia, Nebraska, Minnesota and South Carolina, and one in Maryland.

In a letter just sent all national banks, Comptroller Williams said that these exactions are a gross violation of United States Revised Statutes, section 5197, against usury. The letter adds that "you are respectfully advised and admonished that this provision of the national act shall be faithfully observed." The comptroller requires that the letter shall be read at a meeting of each board of bank directors and that a list of such directors as may be absent at the reading must be supplied the comptroller's office.

It is almost past belief that the country should have waited so long for an effort to check this exaction of usury. It is amazing that administrators of administration should have come into power and passed on without making effort to stop the practice. It is astounding that great financial institutions that, by reason of their character, ought everywhere to symbolize honor and a due respect for the law, should engage in hideous and criminal violations of the law. Meanwhile, what of the borrowers at 20 or 40 or 100 per cent interest? In the hideous gamble with a loan to keep starvation from the door, how many borrowers went down under the burden, and how many survived?

CASH OR ENERGY. SOME time ago eighteen Russians arrived in New York with money enough to carry them to Oregon. They were detained by immigration officials and threatened with deportation on the ground that they might become public charges.

A FAVOR TO MR. WILSON. THE Massachusetts German-American societies have involuntarily done a great service to President Wilson. They do not like him and have shown their dislike by resolving that "they are firmly opposed to the reelection of Woodrow Wilson as president of the United States." These societies are supposed to "control" some 20,000 votes, which is a formidable number and might turn the balance in a state election. But the chances are that Mr. Wilson would prefer to be opposed rather than endorsed by associations which are formed on the basis of allegiance to foreign

tempted too much legislation on their own account. They are not the ones to make the laws; that function belongs to congress, and the supreme court's ruling that Ellis Island is not the place where laws are made cannot be refuted. It is agreed by thinking men that immigration should be restricted, but those restrictions should not be put on a cash basis. Ability and willingness to work at tasks needing workers ought to be considered a qualification to enter the United States. In fact, many of our most successful men arrived in this country with hardly a dollar in their pockets, but loaded with ambition and energy. That is what we need more than cash in hand.

OUR LEGAL WEALTH. LORD READING'S parting fling at the exuberant abundance of our law reports has excited interest among both laymen and lawyers. The distinguished Englishman said he could not understand how our attorneys managed to read and inwardly digest all the volumes so kindly provided for them. At present there are 8420 books of American law reports with which practicing lawyers must make themselves more or less familiar if they expect to rise to the top of their profession. That is a goodly number but it is nothing to what we shall have in the course of time. We have forty-eight state supreme courts and one at the federal capital, all busily engaged in making decisions and each decision must be promptly published into print. No matter whether it merely rehearses some trite principle old as the hills or announces some new and important advance in the law, it must be printed and despatched down to posterity as a monument too precious to be lost.

But this is not all of the story. Not by any means. While our courts are industriously piling up these treasured decisions, congress and the state legislatures are just as diligently piling up new laws from which always flow a flood of new lawsuits, from which flow again a flood of new decisions. Thus the wheel turns merrily round and round while the smiling populace pays for the giddy show. History does nothing but repeat itself. There came a time when the old Roman statutes and decisions had piled up mountain high, even as ours have. The benevolent despot Justinian was at the monstrous heap with pickaxe and dynamite and finally blew most of it into the air. Being nothing but air to begin with, the rubbish went up easily. We have unhappily no benevolent despot to tackle the multitudinous idiosyncrasy of our decisions and statutes. As long as the taxpayers are willing to stand the game very likely it will continue to be played. But they will not always consent to stand it.

ON THE SIDE OF SAFETY. TWENTY-TWO children lost their lives last Thursday when a schoolhouse at Peabody, Mass., was burned. Most of the bodies were found in the vestibule, where the children were trapped to death. The loss of life would have been greater had not a tardy pupil reported the fire.

Last week thirteen persons lost their lives and eight others were injured when fire destroyed a Pittsburg factory building. Inadequate fire escapes, according to the state inspector of labor and industry, accounted for the lives snuffed out.

OLD-AGE PENSIONS. OLD-AGE pensions were frightful things a few years ago. It made people's hair stand on end barely to mention them. Now they have lost some of their terrors. Old age is more or less adequately pensioned in England, France, Germany, Italy and several other lands, including New Zealand, of course. It takes a smart nation to get ahead of New Zealand in the matter of humanitarian laws.

The idea of old-age pensions has even peered into the conservative domain of Massachusetts and met with a warm welcome. The Republican and Democratic parties have both given it their endorsement. We may therefore reasonably hope that the Massachusetts legislature will pass some measure looking to the honorable relief of old age before a great while. The principal objection offered to old-age pensions is that they will impair the spirit of thrift. People whose declining years are provided for will not lay up money when they are young. So we are told. This objection would carry more weight if our wage earners actually had any money to lay up either in youth or age. The cold fact is that their average income falls below \$600 a year. No man can decently rear a family on such an income and save a penny. But apart from such considerations it is not entirely clear that too much "thrift" is beneficial to the country. Our most important purchasing-class consists of the wage-earners. When they buy abundantly business thrives and the country is prosperous. When their purchasing power is cut off, business withers. Many sound economists urge the poor to spend liberally. They thus get salutary happiness out of life at the period when happiness is most probable. And they also contribute their proper share to business prosper-

potentates. He is an American and the opposition of those whose foreign sympathies are irrepressible is likely to help rather than injure him. Sects as sects have occasionally entered American politics but their experience has not been such as to encourage the repetition of the venture. Now and then we have had political factions which opposed some particular religious body. Their experience has also been discouraging. The American voter has pretty firmly made up his mind that politics and sectarian feuds do not mix well. The effort to hitch our politics to the tail of the European kite and make our elections turn on the favor or disfavor of European monarchs is somewhat novel. But the Massachusetts German societies are not quite the first to try it. Some Chicago experimentalists tried it at the last election in that city. They violently favored one candidate and violently opposed another on purely European grounds. The candidate whom they opposed was elected by an enormous majority, a majority beyond all precedent in Chicago city elections.

The lesson is fairly obvious. Americans prefer to run their own politics without the Czar's help, or the Kaiser's either. THE MEN OF THE WEST. DO THE magnificent distances, the grandeur of landscape, the boldness of spirit and the freedom of the far West yield a stronger and more resourceful man? What may not be the meaning of the victory of the Oregon Agricultural college football eleven in the match against one of the best teams of the Middle West last Saturday?

The Oregon team was handicapped by the stress of a journey of more than 2000 miles and by the disadvantage of playing in enemy country. The Michigan eleven was flushed and confident from a crushing defeat of the veteran York vs gridiron knowledge and experience at Michigan university. The odds in favor of the Michigan men were heavy, but the Oregon warriors worsted them with a score of 20 to 0. It has been the wont for athletes of the land of the setting sun to be patronizingly contemplated in the East and Middle West. Though coast men as individual players, always rise to prominence in eastern teams, the system of coast athletes has been looked down upon as inferior. Apparently, the judgment must be revised. Both in the strategy and in the power and brains and virility of the performers, the men of the far flung Pacific coast seem to be without superiors in the country.

IN THE DAY'S NEWS. MORE than a year ago, Mrs. Ida Bodman with her husband and little daughter moved to Western Springs, Illinois, a small town where everybody knows everybody else. After the birth, three months later of a baby boy, Mrs. Bodman began to receive "poisoned" telephone calls. Feeling that she could endure the village gossips no longer, she tucked her children in bed, kissed them good night, and shot herself.

As it appears on the record, the jury's verdict is "killed by idle gossip." OLD-AGE PENSIONS. COOPERATION has grown rapidly in the United States during the last few years. At the present time there are some 10,000 associations among farmers. Not all of them, however, are strictly cooperative; probably not half of them could stand the Irish test. Under the leadership of President Frank L. McVey of the University of North Dakota, Gifford Pinchot, Herbert Quick, Charles McCarthy and other Progressives, a cooperative conference will be held in Chicago. Before this body Sir Horace Plunkett will appear. The council is attempting to work out remedies for evils in the United States similar to those which in England and Ireland were partly solved by the two generations including Gladstone, Lloyd-George and Sir Horace Plunkett. Tenant farmers, for example, have been increasing in Illinois and elsewhere to a remarkable extent during the last few years. Tenant farming ruined Ireland. Must America also go to the end of the road before a change can be made? That question must be faced.

Again, vast fortunes in crops were wasted this season because they could not be harvested and marketed. Groups of farmers owning machinery in common and selling as units would have avoided this Ireland has learned to eliminate such colossal waste. The United States may yet follow the old countries.

One Clerical View of Suffrage. The Rev. Cyrus Townsend Brady, of New York, who is regarded by novelists as a great preacher and by preachers as a great novelist, wound up a two-column attack upon woman suffrage with the following: "So I say deliberately that the so-called woman movement is an attempt to escape the function of woman, a revolt against the fact that woman is not a man, an attempt to enter the field of effort in which man's powers are properly exercised. It is rising against nature. It is a revolt against God."

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 100 words, and should be accompanied by the name and address of the writer, so that the editor may have the name published, he should so state.) Discussion is the greatest of all reformers. It rationalizes everything it touches. It robs the world of its illusions, and it sends them back on their reasonableness. If they have no reasonableness, it ruthlessly crushes them out of their heads, and it sends them back on their reasonableness. —Woodrow Wilson.

"The Convertible Brewery." Portland, Oct. 28.—To the Editor of The Journal—I have read the comment of one of your correspondents in regard to the "convertible brewery." He would like to know how any of the breweries of Portland could be converted into shoe factories or packing plants. He talks as though it were an utterly unobtainable thing. But he does not seem to get the very idea, when in fact it would be a simple matter and one that should appeal to any financier. One shoe factory housed in the main building of the Weinland brewery would give employment to more labor, skilled and common, than all the breweries in Multnomah county, and goodness knows how welcome this is to the laboring man. Lay on, Macdonald, and condemn me to be the first to cry hold, enough!

Now the writer is not a teetotaler and has never voted for prohibition, but he is in favor of a prohibition up in favor of breweries and liquor issues. It is to laugh. There is no sound reason why we need breweries and saloons and there are a thousand reasons why we do not. The present slump in rentals and incomes of Portland landlords is due more to saloons and breweries than any other cause. There is no branch of merchandising except the retail trade that carries a large enough percentage of profit to subsidize on the rentals that are exacted for such choice locations. The rents have been forced to pay higher rentals than are justifiable, and since next door was a saloon, and in most instances backed by a long term high rent lease controlled by some one who was not to be budged, no other business occurred in the past 18 months where clothing, dry goods and other merchants have had to throw up their hands, whereas, had their rental obligations been restricted, but they could have continued despite the slackened business conditions. I say clean the saloons out. Let the fellow who expects to lose his credit in this and all other countries which may not seem apparent at first glance. Mr. Lubin said when seen at the Astor. "The system of rural credits in use in Germany is the best in the world. It is the only part in the founding of that organization, has a novel idea regarding the method by which universal peace will ultimately be attained. He has been in Germany for the last few days and expects to go to Rome to attend the sessions of the institute early in 1916. "There are possibilities in the fight between rural credit in Germany and the other countries which may not seem apparent at first glance. Mr. Lubin said when seen at the Astor. "The system of rural credits in use in Germany is the best in the world. It is the only part in the founding of that organization, has a novel idea regarding the method by which universal peace will ultimately be attained. He has been in Germany for the last few days and expects to go to Rome to attend the sessions of the institute early in 1916.

IDEAS ON THEIR GRAND MARCH. Conservatism. IT TAKES a long time for a new idea to sink in. Do you know that at one time the people looked on railroads as the "works of Satan"? Read this from N. A. Richardson's "Industrial Problems": "The school board at Lancaster, Ohio, in 1825, refused to permit the schoolhouse to be used for the discussion of the question as to whether railroads were practical or not, and the matter was recently called to mind by an old document that reads as follows: 'You are welcome to use the schoolhouse to debate all proper questions in, but such things as railroads and telegraphs are impossibilities and rank infidelity. There is nothing in the word of God about them. If God had designed that his intelligent creatures should travel at the frightful speed of 15 miles an hour, by steam, he would have clearly foretold it through his holy prophets. It is a device of Satan to lead immortal souls down to hell.'"

Can We Cooperate? William L. Chambers by the Chicago Herald. The whole world now knows that Germany has a wonderful capacity for cooperation. Sir Horace Plunkett, however, discovered the fact long before a great war had emphasized it. He saw that universal military training had taught the people of Europe to work with each other. He was opposed to a system of militarism. His problem therefore was to teach Irishmen to work together without the preliminary experience of service in the army. It took him years to prove his method but in the end he did it. George Russell, the famous Irish poet, and others went about the country organizing societies of farmers. Cooperative creameries were established and the markets were organized. Prosperity came to the immemorably poor farmers and in general the country was enriched. Finally the Irish society spread to England and Scotland. Then similar organizations were started in South Africa and in Finland. Meantime the work had won the approval of parliament and Sir Horace Plunkett's organization became practically an official body. Cooperation has grown rapidly in the United States during the last few years. At the present time there are some 10,000 associations among farmers. Not all of them, however, are strictly cooperative; probably not half of them could stand the Irish test. Under the leadership of President Frank L. McVey of the University of North Dakota, Gifford Pinchot, Herbert Quick, Charles McCarthy and other Progressives, a cooperative conference will be held in Chicago. Before this body Sir Horace Plunkett will appear. The council is attempting to work out remedies for evils in the United States similar to those which in England and Ireland were partly solved by the two generations including Gladstone, Lloyd-George and Sir Horace Plunkett. Tenant farmers, for example, have been increasing in Illinois and elsewhere to a remarkable extent during the last few years. Tenant farming ruined Ireland. Must America also go to the end of the road before a change can be made? That question must be faced.

Speculations on Earth's Destiny. St. Johns, Or., Oct. 26.—To the Editor of The Journal—Some of our citizens seem to think that we will deal a death blow to Portland. Why so? True, if a man wants a drink he will have it regardless of cost, but who classed men frequent the saloon for that? It is not the drink that will ruin the city of Portland but without them? And with the saloons out of business, they will leave. "Some of our good Christian friends are trying to convert the rate of increase, at the end of 200 or 300 years, the population would be nearly 10,000,000,000, or one to each tillable acre of land on the globe. Well, the present population must be nearly 2,000,000,000. Now we have just eight acres to each man, woman and child. If the rate of increase, at the end of 200 or 300 years, the population would be nearly 10,000,000,000, or one to each tillable acre of land on the globe. Well, the present population must be nearly 2,000,000,000. 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