

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.

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, eight in Indiana, 40 in Illinois, 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, 23 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 says 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."

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.

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."

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.

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 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?

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potentates. He is an American and the opposition of those whose foreign sympathies are irrepressible is likely to help rather than injure him.

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Challenges Mr. Linscott. Ashland, Or., Oct. 30.—To the Editor of The Journal—I would like Mr. Linscott to give his authority for saying that the city of Portland is a "bad" and "Woe unto you that try to destroy anything I have created."

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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:

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JOYS AND SORROWS OF AN OREGON COUNTRY EDITOR. From the Silver Lake Leader. Recently a new friend of our friends is to the effect that someone is saying the leader is the poorest news sheet it has been for years.

UNCLE JEFF SNOW SAYS. "Lots of smart men can peddle hot air and get away with it; but the worst of it is, it thus gets to be a habit of the rather stupid to do as the smart do."

WHY DOES HE DO IT? S. Norton Babo is the editor, publisher and bill collector of the Oregon Optimist, published at Stanfield.

INDEX OF ADVANCING TIDE OF PROSPERITY. From the New York Times. When it has been pointed out that for the week ended October 15 the exports footed up the amazing figure of \$2,494,600, the greatest in the country's history.