

BEAVER STATE HERALD

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EDITORIAL COMMENT

It is with pleasure that we announce the nomination of Mr. F. B. Stuart for mayor of Gresham for the next term. Mr. Stuart has been a councilman for the past year and his record in the office and as a citizen, has been conservative, yet awake to the best interests of the town and, on the whole, highly commendable. His experience in city and town government elsewhere will be a valuable resource in the development of the town. We should congratulate ourselves on having one so conscientious in his actions, and careful in judgment to fill a place so important to the town.

This week has been an experimental one with the subscription department of The Herald. After arranging an extraordinary clubbing list we have sent one of the office men into the country to look up subscriptions. Altho only fairly successful for a beginning, he reports general good treatment. On such an errand as that we always find people who know more about the publishers' business than he knows himself and sometimes that isn't much either. We wish to commend the agent we now have in the field as entirely reliable, and if he makes an assertion that you later find is untrue let us know about it and we will correct the error. He will give you a receipt for the money and no money should be turned over to any agent, representing anything, without a receipt. But, any order you give to our field man, Mr. Dalles Simonsen, will be put thro or an explanation given for not so doing.

Just now, Portland papers are saying a lot about five "gentlemen" who insisted on smoking on a St. Johns car. We fail to understand the propriety of speaking of them as gentlemen unless the general prevalence of that quality of gentility makes it safer to use that polite term, even in derision. The facts are, the atmosphere of our cars, public halls and private offices are so contaminated by the vile odors of tobacco, that ladies and gentlemen who do not use the weed, frequently faint or succumb to violent headaches. It may be an infringement of personal liberty but we are inclined to think that the old puritan law that fined a man for smoking within a mile of anyone's house, a pretty reasonable institution. Anyhow, what more right has a man to blow his tobacco polluted breath into your face and force you to breathe it, than he has to force a vile smelling drug down your throat? Of course, this is extreme, but then just consider it.

"We, the undersigned, voters of Precinct No. —, Multnomah county, Oregon, hereby respectfully petition (legislator elect), in the next session of the state

legislature, to work for, support and vote for, at all times, a Republican for the office of United States Senator."

Thus is headed the latest movement for the purpose of undoing the work of the April primary election. While this seems to be reasonable and fair way of undoing the legal work of the primary, it is evidently the plan of unsuccessful politicians that they may again be placed on a footing where there is some chance for them to regain the ground they have lost, and a number of statement men have already refused to consider it, recognizing their conditional election as a contract that no political device can abrogate. There is some talk of a number of statement men resigning to escape the necessity of fulfilling their obligations. Possibly it were better they did since a person who would be so easily embarrassed would be of little use to the state as a legislator. Anyhow, such talk is suggestive of "undue influence" and the fellow that succumbs to it is marked for interrogation.

We are interested to know that some of our readers are not entirely satisfied with some of the news items sent in and it should be of interest to our correspondents to know that many of the items are not of sufficient importance to occupy space. Now, there is a good deal of charity due the correspondent. If the public in general would assist our correspondents with good news, instructive matter we would be able to get out a much better lot of locals. But when the average person is interrogated as to what he knows that is good, he shuts up like a clam. One "kicker" that we have in mind who is in a position to supply lots of good news, after relieving himself of a lot of vitriol was asked to supply us with stuff up to his standard. He immediately informed us that he had nothing to offer. Gathering news is a work of patience. It takes time, tact and should include good judgment. Who has a sick cow, or who went to the post-office, or who traded wagons is not sufficiently important to require reporting. But there are many other things that might be said. Give us a little touch up now and then on the social tendencies, or general development of your neighborhood and personal views on matters relative to the public welfare are desirable. One thing we are going to request is that all correspondence bear the writer's name, tho we will not need to publish it. We wish to know where the writer may be found if necessary.

It is distressing to see a great daily paper, perhaps more widely read than any other in the northwest, endeavoring to persuade the men who pledged themselves to support the people's choice for United States Senator to violate the obligation they took, as having been taken thro a misunder-

standing. These men, we hope, were not short-sighted or ignorant. Neither were they fools; and are they the more so to-day? Is there anyone of the lot who thinks his future political veracity would be worth a fig if he "saw things differently now"? Is it safe to follow the political advice of one who thinks, or who thought, that a place in the U. S. senate was a matter of \$25000 or so. Now, we did not approve of Mr. Chamberlain for senator, but the people have decided otherwise and these representatives elect have pledged themselves to carry out that decision. The people should be supreme in these things.

Moreover, the principle of supporting the people's choice is a matter of great economy. Under the system of electing a senator in the legislature, weeks of time that should be spent in profitable consideration of legislative enactments, is wasted in bickering caucuses, bribery, and political trickery. We surely haven't forgotten the last election, done in a day, and the one of a few years ago, that required nearly the whole session to elect a senator. The Oregonian man should not have forgotten it. Perhaps that is the reason he thinks a legislator's obligation is unimportant in consequence.

It is becoming more apparent every day that the real animus back of the anti-statement movement is Mr. Fulton. That being evident, we understand the Oregonian's attitude and can see the connection between the anti-statement movement and the cabinet position suggested by the Journal.

Bank Guaranty Theory.

The November World's Work contains several fine articles and one on the Bank Guaranty Question that is especially timely. We regret that our attention was not drawn to it sooner, but even at this hour it is of value to learn what others think of it, so we give a few paragraphs from the article, which is unfavorable to the plan.

"The aggregate deposits of the New York banks that were closed last year were nearly \$100,000,000. A great many people were badly frightened by these failures, a few committed suicide; and the closing of the banks did a great deal to disturb the business conditions of the country at large and to accentuate the panic which swept the whole country. This fact is used as the basis for the campaign looking toward some sort of Government Guaranty of bank deposits. In fact, the 'guaranty' plank in the Democratic platform would not be there had there not been a widespread disturbance of public confidence in the banks growing out of just these facts. Now what would have happened in the autumn of 1907 had the guaranty idea been in effect, and had it applied to all the banks, as the Democratic plank seeks to bring about in the long run? For the sake of argument, suppose that the guaranty fund had been accumulating for a number of years, and had reached a total of \$50,000,000.

Obviously, then, the bank failures of a single month in a single city would have wiped out the guaranty fund and left a deficit, unless the fund had been in existence for many years. Who, then would make good the deficit? The obvious answer is—the Government. Now the facts of the matter are that, if the Government of the United States had been called upon suddenly in the panic of last autumn for \$50,000,000 in gold, either the Government must have defaulted on that obligation, or it would have had to strip its gold reserves. In other words, the guaranty of bank deposits, if in full force and backed by the Government at that time, would have plunged this country into a panic worse than the panic of 1893, which was actually caused by the stripping of the treasury reserves.

"The deposits in national banks alone, not counting Government deposits, are nearly \$4,500,000,000. Even the most radical talkers about guaranties do not advocate the taking of more than \$50,000,000 out of the banks for a guaranty fund.

"It is well, then, to follow this idea further and see what it would mean. It has already been pointed out what it would have meant last autumn. Perhaps it is better to go further with the panic of 1907. Few men have forgotten that at the very time when the panic raged in New York the Government itself was short of money—and this will almost inevitably be the case in a financial stringency. The Government of the United States could not have paid off the depositors of the New York banks

alone in 1907. Suppose that a guaranty fund had existed. It is not too much to say that the Government would have been forced to temporize with its creditors. Perhaps the Government would have taken charge of the failed banks. It would have promised to pay the depositors in time. Would these depositors have been paid any faster than they have been paid? For to-day nearly every failed bank has paid its depositors in full, and most of them are again open for business. The Wall Street Journal states that the actual loss to depositors in New York banks since January 1, 1903, is less than \$15,000.

"Now let us go further and suppose that the Government actually endorsed the obligations of the banks, so as to make it absolutely sure that the depositors can get their money immediately. Examine the effect of such a guaranty on the credit of the country. It is simply a proposal that the Government guarantee a debt that is five times as great as the debt of the country at the close of the Civil war. As has been pointed out before, default would be almost necessary in a time of panic. Even if the Government withdrew from circulation and locked up as much as \$300,000,000 gold, 5 per cent. of the deposits, that enormous withdrawal would not more than cover the aggregate of the deposits of failed banks in one year of middle-class panic. How great a disturbance and crippling of business it would cause to make such a withdrawal of gold may best be left to economists.

"It is well to draw upon Professor Laughlin, who is not a banker but an economist, for a final description of the guaranty fund in actual operation:

"As you all know, the scheme to insure deposits requires all banks, good and bad, to contribute to a fund to pay off depositors in failed institutions. The more successful the bank, the larger its deposits, the more it must pay into the fund; the less successful a bank is in impressing the public with its security, the less it pays into the fund. The successful are to pay for the mismanagement of the unsuccessful. If A robs B's house, go to the most honest man in the village, C, and rob him to pay for B's loss—it will increase the eagerness of all men to be honest and discourage burglary! C, the successful man, will enjoy paying for B's carelessness in keeping no locks on B's house; and if C has to pay for all the devilry in town it will stimulate others to get honest, so that they can pay for similar losses! As C, who had nothing to do with the case, is penalized, and not A, the burglar, the plan will discourage burglary! The scheme is perfect; it would work perfectly—in an insane asylum."

GRANGE NEWS IN BRIEF

Evening Star grange met at 10:30 a.m. Saturday, November 7, with 163 members and several visitors present. There were eight candidates for the first and second degrees.

The plans for the new hall were on exhibition and for criticism. The committee were empowered to go to work immediately on the building of the addition, which it is hoped will comfortably care for all who attend.

The following program was rendered during the lecture hour. The first part of which was in charge of the Worthy Ceres, Miss Elma Buckman.

Song by the grange; reading, "Home and School," by Mrs. McKensie; recitations by Nora Holm and Edward Elliott, members of the juvenile grange; solo by Mrs. Pollock of Russellville grange; paper on "History and Mythology of Ceres," Miss Elma Buckman; "Harvest Song," by the grange; paper, "Rotation of Crops," J. G. Kelly; paper, "Educational Agriculture," by B. Lee Paget; paper, "Domestic Economy in School," by Mrs. Minnie Altman, who also gave some very interesting views and explanations of the work done in the schools along those lines.

This was the first of the new set of programs arranged by the new state lecturer, and the papers read were fine and all that could be desired.

Remarks were made by Mr. Olson of Hillsboro grange and Mrs. Dr. Mary Thompson who was a visitor for the day.

(Granges are requested to send to The Herald information so that a brief card can be run under this heading free. Send place, day and hour of meeting.)

MULTNOMAH GRANGE, NO. 71—Meets the fourth Saturday in every month at 10:30 a. m. in Campbell's hall, Orient.

CLACKAMAS GRANGE—Meets first Saturday of each month at 10:30 a. m. and third Saturday at 7:30 p. m.

PLEASANT VALLEY GRANGE, NO. 318—Meets second Saturday at 7:30 p. m. and fourth Saturday at 10:30 a. m. every month.

ROCKWOOD GRANGE—Meets first Wednesday of each month at 8 p. m. and third Saturday at 10:30 a. m.

FAIRVIEW GRANGE—Meets first Wednesday at 10:30 a. m.; third Tuesday evening at 8 o'clock, each month.

RUSSELLVILLE GRANGE, NO. 333—Meets in Russellville schoolhouse on the second and fourth Saturday nights in each month.

EVERETT STAR GRANGE—Meets in their hall at South Mount Taber on the first Saturday of each month at 10 a. m. All visitors are welcome.

GRESHAM GRANGE—Meets second Saturday in each month at 10:30 a. m.

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11 30	7 25	8 15	9 05	9 55	10 45	11 35	12 25	1 15	2 05	2 55	3 45	4 35	5 25	6 15	7 05	7 55	8 45	9 35	10 25	11 15	12 05	12 55	1 45	2 35	3 25	4 15	5 05	5 55	6 45	7 35
11 30	7 25	8 15	9 05	9 55	10 45	11 35	12 25	1 15	2 05	2 55	3 45	4 35	5 25	6 15	7 05	7 55	8 45	9 35	10 25	11 15	12 05	12 55	1 45	2 35	3 25	4 15	5 05	5 55	6 45	7 35
11 30	7 25	8 15	9 05	9 55	10 45	11 35	12 25	1 15	2 05	2 55	3 45	4 35																		

a Daily Except Sunday. b Transfer to Sellwood Cars for Portland at Golf Links. A. M. figures in Roman. P. M. figures in black. c Special Car Leaves Portland Saturday Nights (only) at 11:30 for Gresham, Troutdale and Fairview Returning to Milwaukie Car Barns.

Troutdale Branch

Between Linnemann and Troutdale

EASTBOUND										STATIONS	WESTBOUND										
6 08	6 47	8 13	10 13	12 12	2 13	4 45	6 30	7 15	8 20	Linnemann	6 44	8 06	10 06	12 06	2 06	4 38	6 30	7 10	8 12	9 20	10 14
6 08	6 51									Brumer	6 44	7 57	9 52	11 57	1 57	4 27	6 22	7 02	8 04	9 12	10 10
6 08	6 50	8 20	10 20	12 20	2 20	4 52	6 38	7 22	8 27	Base Line	6 44	7 57	9 52	11 57	1 57	4 27	6 22	7 02	8 04	9 12	10 10
6 08	6 57									Curtis	6 44	7 57	9 52	11 57	1 57	4 27	6 22	7 02	8 04	9 12	10 10
6 15	6 57	8 28	10 28	12 28	2 28	5 00	6 42	7 30	8 35	Fairview	6 44	7 57	9 52	11 57	1 57	4 27	6 22	7 02	8 04	9 12	10 10
6 15	7 00									Pearl	6 44	7 57	9 52	11 57	1 57	4 27	6 22	7 02	8 04	9 12	10 10
6 20	7 08									Keady siding	6 44	7 57	9 52	11 57	1 57	4 27	6 22	7 02	8 04	9 12	10 10
6 20	7 12	8 38	10 38	12 38	2 38	5 10	6 50	7 40	8 45	Troutdale	6 44	7 57	9 52	11 57	1 57	4 27	6 22	7 02	8 04	9 12	10 10

For Oregon City, Canemah Park and way points, change cars at Golf Junction.
For Lents, Mount Scott and east side points, change cars at Lents Junction.
W. P. MULCHAY, Traffic Agent.
General Offices, First and Alder Sts., PORTLAND, OREGON.