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SATURDAY, JANUARY 5

HELP THE WATERWAYS

The Salem Capital Journal is harping on the right chord in the following editorial:

The state of Oregon should awaken to the necessity of doing a great deal of work for the development of its waterways.

Just now there is quite a tendency to roast the railroads when a great deal more can be accomplished boosting the waterways.

The railroads deserve some roasting. They will get some legislation. But we are liable to go too far on these lines.

We cannot go too far in the direction of helping ourselves by doing something to improve the waterways. Portland has set an example in creating the Port of Portland commission and heroically tackling the harbor problem.

Cosco Bay is doing the same kind of work. Astoria and other harbor cities could to great advantage follow in the same lines.

The cities and the counties on the Willamette river could well undertake to do something to render this river navigable.

A tax for the purpose is a tax to help the producer and the merchant and easier access to the great markets of the world.

As John Sharp Williams said at the Rivers and Harbors congress, such appropriations are investments and not expenditures.

They bring an immediate return in lower freight rates, and are the best and most effective regulation of railroad rates.

Merely roasting the railroads and creating a further paralysis with stringent legislation will not help us much. We must help ourselves a little.

Washington is 3,000 miles away, and relying entirely on what congress will do for our rivers and harbors is a slow and uncertain process.

The Capital Journal believes that the whole Willamette valley basin should exert itself and tax itself to open this river and make the locks and canal free.

It would not cost one-half as much per year tax as the producers and shippers are now paying in tolls on the canal. It will be twenty years before congress can perform that task.

Indeed, it is very doubtful if congress will do it at all. The \$400,000 spent on the locks and canal of the Yamhill river will be cited against us.

NEW PRESS NEXT WEEK.

For the past ten days the Guard has been able to get out in fairly good shape on its old press, which has been repaired so as to run at a very slow speed. Next week, however, we expect to be considerably hindered while installing a new press, it being necessary to remove the old machine from its foundation before the other can be installed. The new press should have reached Eugene today, but the interruption of railway traffic on account of the flood is likely to delay it several days, an uncertainty that has interfered materially

with our plans for its installation, as we had hoped to be able to remove the old press tomorrow and have the new one running a couple of days later, thus interfering with but two publication days.

We are certain, however, to have the new press installed some time during the coming week and trust thereafter we shall be able to give our patrons much better service than ever before.

J. Pat Smith, the old-time Portland horseman and breeder and dealer in fine stock, has been sent to the Oregon insane asylum, aged, friendless, penniless and broken in health. I apply—still it may not be, for who may tell the miseries of the lost mind—he imagines himself a xamb possessor of the three hundred thousand dollars swept from him in the financial crash of 1893 and 1894. Daily he orders his once superb team of roadsters hitched up for a drive. It is pathetic—in such a case death should be a welcome visitor.

Sing Sing penitentiary had no execution last year, the first year for nearly half a century without one or more. It was not for lack of material, but for the law's delay, eight men therein being under sentence of death. Appeals are keeping them out of the fatal chair. In the first years of the gruesome New York prison, only a few months elapsed between sentence and death, but the time has gradually grown longer till now years pass.

Cubans are unanimously of the opinion that Taft is a past master in the art of sizing up the intentions men. When the men are Cubans the art is not very difficult.

If the statement of the Russian Ambassador in Washington, that Russia does not maintain a secret service in this country, be true, others have done a lot of circumstantial lying on the subject.

Those Congressional leaders who favor a do-nothing policy are chuckling over the negro soldier squabble—it will use up time that might have been devoted to important legislation.

Arming our soldiers in the Philippines with revolvers of heavier calibre indicates that there are still fighting Filipinos.

Negro soldiers have been furnishing more good arguments for those who advocate barring them from the army.

The Chicago alderman who stated that he had never owned \$500 seems to need a course of "How to Get It."

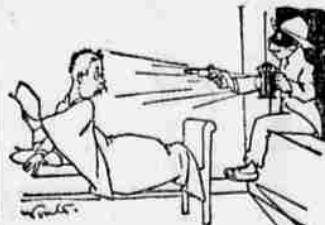
Legislators this session will not be running home or to Portland every Sunday. No free passes on the railroad.

Closing down on free passes may have the effect of opening up the Willamette river to free navigation.

It is dollars to sore arms that the doctors believe in vaccination.

Bad judgment is apt to be pretty hard on good reputation.

When you can't do anything else, exercise your patience and put your temper on ice.



Unexpected company is usually as welcome as measles in house cleaning time.

Slanders and backbiters are like white wings—they never grow weary.

Good manners are no certificate of character, but they are corroborative evidence.

When a man is of our own opinion it is pretty good evidence to us that he is above the average.

The philosophy of the struggle for existence is all sufficient as long as you have no kick coming.

Getting busy with their neighbors' affairs is the way some people have of being industrious.

Why National Banks Sometimes Fail

By W. B. RIDGELY, Comptroller of the Currency of the United States



PRACTICALLY there is but ONE CAUSE for the failure of national banks—loans made to the officers. Forgeries, thefts and all the crimes which are common in banks begin right there. One of the finest men in the world, so all who knew anything about him said, put \$50,000 of his own money into a bank and became its president. He was young, immensely popular, capable and honest. Persons whom he knew, men of millions, were going into Amalgamated Copper when it was 20 or 30 points above par. They said that Standard Oil was to be duplicated in red metal and all that sort of thing. Owners of railroads and factories, they were no cheap prophets. The young banker telegraphed an order to a broker in New York. Just at that time \$2,700 of money due to him was sent west from that city by mail. Amalgamated went down a few points. THE BROKER CALLED FOR HIS MARGIN. The banker, his money in a letter coming to him as fast as steam could carry it, took \$2,700 of the bank's funds, which would be replaced, he thought, within forty-eight hours. MORE MARGINS NEXT DAY. More the day following.

There is no use to dwell on the story. The shortage amounted to \$100,000. A number of the directors were in Europe. One of those who were at home fairly flew to Washington. "For God's sake," he said, "give us time to save the bank. We will meet the embezzlement, and no depositor shall lose a cent." I could have filled the atmosphere out that way with lightning and all kinds of trouble, but I waited.

THE BANK WAS SAVED, BUT THE DOOR OF THE PENITENTIARY CLOSED BEHIND ITS RUINED PRESIDENT.

Now, the point is this: Passing over the fate of the young man and gladly admitting he was honest at the beginning, the point is that he was "it" in that bank, the head and front of everything, and could loan himself money by one process or another OUTSIDE OF THE KNOWLEDGE AND PERMISSION OF HIS DIRECTORS. They were busy men in their own affairs. That is the common moral and business infirmity of directors in general. I go so far as to say that no officer can rob a bank unless his directors are either his DUPES OR CONFEDERATES. The only way to stop crime is to make its commission IMPOSSIBLE. Government supervision of banks, through its comptroller of the currency and his examiners, can only detect a wrong act AFTER IT HAS BEEN DONE. The directors of banks must be the forces of prevention.

THEY ALONE ARE TO BLAME WHEN A BANK IS LOOTED BY ITS TRUSTED OFFICERS. I SAY THIS WITHOUT ANY QUALIFICATION WHATSOEVER.

There is a dominant man in nearly every bank in this country. When he is honest and a genius no one suffers. Even so, he needs supervision, and, having common sense and integrity, HE DOES NOT OBJECT TO IT. Sometimes the dominant man is a director with many allied and hazardous interests. Again, he may be the president, with factories or real estate on his mind and hands.

What would increase the security of state banks, including trust companies? I am often asked.

A system of direct supervision and examination by fearless and honest public officials. THE DREAD OF INSPECTION IS A WHOLESOME POWER FOR GOOD. The examiners of national banks accomplish more by the SILENT INFLUENCE of their presence than in any other way.

A Poem for Today

BUILDERS OF THE STATE

By Richard Watson



HO builds the state? Not he whose power,
 Rooted in wrong, in gold entrenched,
 Makes him the regent of the hour;
 The eternal light cannot be quenched.

This shall outlive his little span,
 Shine fierce upon each tainted scheme;
 Shall show where shame blots all the plan,
 The treachery of the dazzling dream.

He builds the state who builds on truth—
 Not he who, crushing toward his aim,
 Strikes conscience from the throne and truth
 To win a dark, unpitied fame.

He builds the state who to that task
 Brings strong, clean hands and purpose pure,
 Who wears not virtue as a mask;
 He builds the state that shall endure

The state wherein each loyal soul
 Holds as a birthright from true sires
 Treasures of honor, nobly won,
 And freedom's never ending fires.

OBITUARY.

Anna Whittaker was born in Forestville, Minn., Nov. 17, 1875; died Jan. 1, 1907; came to Oregon in 1892 and was married to O. Sinclair in 1896, at Hillsboro, Oregon. They moved to Benton County in 1896 and to Eugene in 1904. Mrs. Sinclair leaves a husband and three children, Lyndall, aged 10 years, James B., nine, and Willie, six. She leaves four sisters, Mrs. Amber Bond, of McArthur, Idaho, Bertha, Blanch and Nellie Whittaker, of Eugene; two brothers, Wesley, of Mapleton, and Will, of Eugene.

The funeral was held January 3 from the family residence to the I. O. O. F. cemetery, conducted by Dr. D.

E. Loveridge, of the Episcopal church.

Card of Thanks

We desire to thank the Ladies of the G. A. R., Rebekahs, Women of Woodcraft, pupils and teachers of the first, third and fourth grades of the Geary school and other friends and neighbors for flower offerings and kindly ministrations in our time of sorrow and grief over the death of a beloved wife, mother and daughter. O. SINCLAIR AND FAMILY J. W. WHITTAKER AND FAMILY

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FOR SALE—Full blooded White Leghorn roosters, \$1 each. H. L. Burt, West Seventeenth street, third house from Willamette st. d22

FOR SALE—Ten acres of the choicest river bottom land in the county, within a half mile of Eugene. For particulars enquire of Edith Linton. 'Phone Farmers' 33. j10

FOR SALE OR TRADE—Flax stock ranch with plenty of spring water for irrigating purposes. See Lee Hoselton, Oregon Cigar Store. If

FOR SALE—Small house and lot on Oak Street. Good location, with sufficient room to build on the corner. Call at or address Room 1, No. 518 Willamette street. If

FOR SALE—Household goods, including extension tables, - fall leaf table, 1 kitchen table, 1 cupboard, feather bed, etc. Call at 394 East Eleventh street. j9

STORE FOR SALE—General merchandise store at Mapleton for sale. Good business and outlook excellent for increasing trade in future. Private reasons for selling. Address F. C. Bean, Mapleton, or see L. E. Bean, Eugene, as to price and terms. If

FOR SALE—Horse, harness and buggy for sale; also pair of Indian Runner ducks, sixty homing pigeons, two incubators and two brooders. Frank Dunlap, on West Sixth street, two blocks west of Blair street, Eugene. Write or see him.

WANTED

HELP WANTED—Manager for branch office we wish to locate here in Eugene. Address, with references, The Morris Wholesale House, Cincinnati, Ohio.

WANTED—Elderly man to run ranch on Siuslaw, must be steady, sober and industrious and understand stock and farming. Yearly job for the right parties. For particulars apply at Guzza office. d & wj4

WANTED IMMEDIATELY—Young men, over 18, good physique, to prepare for examination for railway mail clerks in Oregon. Permanent government positions. Fine salaries, fine futures. Write at once, E. O. Heyne, 315 Columbia Bldg., Portland, Or.

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FOR RENT—The Mapleton Hotel, furnished complete. For terms apply to R. H. Clow, Mapleton, Or. j15

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MISCELLANEOUS

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ESTRAY—Came to my place on W. H. Griffin place, Fall Creek, the first of October, a two-year-old heifer. Owner can have same by proving property and paying for this advertisement and expense of keeping. W. H. Griffin, Fall Creek Oregon. If

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MISCELLANEOUS—Continued.

of a homestead with any reasonable amount of timber on it that is not being nor has not been lived on? If an address "X.Y.Z.," box 421, Eugene, Oregon, and later it may be made profitable to you by a responsible party. Location and description of land not asked for to start with. Any information later will be held strictly confidential and paid for. j15

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