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Government Self Insurance.

Among the problems that will present themselves for solution to the American people in the very near future is government self-insurance. Up to a comparatively recent period the fidelity and integrity of public officers—national, state and municipal—was guaranteed by personal surety bonds. The establishment of bond guaranty companies which for a consideration assume the risk of making good losses that may be incurred through dishonest custodians of public funds has almost entirely superseded the personal bond surety system and paved the way for a monopoly of the guaranty insurance business.

As a natural consequence the guaranty company bonds have become a specific tax upon public officers, who in turn have succeeded in many instances in shifting the bond insurance expense from their own shoulders to the general public.

It does not require a stretch of the imagination to foresee that the evolution from personal liability bonds to guaranty company insurance must inevitably lead to the assumption on the part of the states, counties and cities of the expense of insuring the faithfulness and honesty of all public officers at the public expense. If it is right and proper for the state to repay the state treasurer for the cost of his insurance premium it is equally proper for the governor, the supreme court judges, the state officers, state agents and state employees the premium on their guaranty bonds. If it is right and proper for the state to bear the expense of guaranty bonds for officers who fill every branch of the state government it is equally proper for the counties, cities, villages and districts to defray the obligation incurred by their officers in the shape of bond insurance premiums.

When that stage is reached we will be forced to ask ourselves whether the states, counties and cities should not assume the whole risk of integrity insurance through the creating of an insurance fund by deducting a fixed percentage from the salaries of all public officials and the establishment of a bureau of inspection and audit that will guard against undue risk. While government self-insurance would doubtless be strenuously resisted by the guaranty bond companies and might be unpopular with some office holders, it would have the support of the taxpayers. The imposition of a trivial salary tax, graduated according to the size of the income, would be no hardship on office holders and would work no injustice to anybody. The fact that guaranty insurance is now levied arbitrarily by what may be considered an insurance trust is within itself a most forceful argument in favor of government self-insurance—national, state and municipal. It is a step that will force itself upon the country sooner or later as a matter of public necessity.

Money in the West.

A good deal of interest is being manifested in the question as to whether the west will have sufficient money in the coming autumn to take care of the western crops and it seems that the matter is being seriously considered in eastern financial circles. An eastern paper says that some forecasts of a financial nature indicate that within a few weeks the demands made upon New York for money to handle the crops will be the largest upon record and it is therefore assumed that there must be some diminution of cash resources in the west, especially as western loans made in the east are not so great as has been the case in other years.

It appears, however, from the last report of the comptroller of the currency, that the chief financial centers representing the west—that is the financial region this side of the central states—have on deposit almost \$22,000,000, a figure which New York would have not much more than matched only a few years ago. It therefore appears that money is plentiful in the west and according to the statistics is being used to good profit, since the banks which are made the basis of comparison report unusual individual profits.

The question of a currency supply in the west a couple of months hence is engaging the very earnest attention of eastern financiers and it is certainly a matter of very great interest in this section. The indications are that we shall need a greater amount of currency than ever before to move the western crops and where it is to come from is certainly a matter of no ordinary importance. According to reports, the western banks are already preparing for the demand which they know will be made upon them. The last report to the comptroller of the currency

showed that the banks of the west generally had been improving their condition in the matter of reserves and were at that time particularly strong. There is good reason to believe that they are still stronger now.

At all events this fact seems to be very clearly defined at this time, that the west during the coming summer will be quite able to take care of itself, so far as the movement of the crops is concerned, and also to provide all the money that may be needed to take care of its other legitimate industries. As we pointed out some time ago, upon the authority of facts and figures which were indisputable, the west is to-day practically independent in a financial way of the east, so far as its legitimate requirements are concerned, and there is every probability that it will continue in that position, at least so long as it is vouchsafed good crops. The fact that the west has been withdrawing its money from the east is the best possible assurance of western financial independence.

\$1,000,000 Timber Deal.

SEATTLE, Wash., July 4.—C. H. Cobb, Rufus Smith and James Campbell, of this city, and Frank Brownell, of Everett, have just purchased 50,000 acres of timber land on Vancouver Island, for which they paid \$1,000,000 cash. According to the report of cruisers who have been inspecting the lands for many months, there are 2,500,000,000 feet of good timber on them, and a wealth of common stuff. It is by far the biggest timber deal since the Weverhauser syndicate bought up so many lands in Western Washington several years ago, and it is regarded as one of great importance to the lumbering interests of the North west.

Lifesavers' Heroic Feat.

ASTORIA, Or., July 4.—The Point Adams lifesaving crew saved the lives of two fishermen yesterday by most heroic work. As Andrew Laro and his boat-puller, Daniel Tangor, who fish for the Packers' Association, were drifting near the mouth of the river, their boat was caught in the breakers and capsized. The men clung to the bottom of the boat, which was carried outside and off the weather beach, where it was seen by the lookout of the Point Adams crew, who gave the alarm. Captain Wicklund and his crew loaded their lifeboat in a wagon and hauled it overland to the ocean beach, where, after considerable hard work, it was launched through the breakers, and the men rescued and their boat saved. Both were completely exhausted, and unable to walk when brought ashore, but they were taken to the lifesaving station and revived.

Treasure On An Isle.

NEW HAVEN, Conn., July 4.—An interesting discovery has been made at the Y. M. C. A. boys' camp, on Madison Island, formerly known as Treasure Island. One of the boys at the camp, James Wilson, of this city, was climbing some rocks, when he dislodged one of them. Beneath where the rock had rested was a cavity, and in this he discovered a sealed wooden box. When the box had been opened a smaller one, sealed in the same manner, was found inside. This was opened, and it contained a valuable unset diamond and a beautiful diamond bracelet.

There was also in the box some newspaper clippings concerning the assassination of President Lincoln, and a paper, which announced that if the directions written thereon were followed more valuables could be found. Under the box in the cavity in the rocks were scattered a number of American coins. The search was postponed.

Americans, Keep Out.

VANCOUVER, B. C., July 4.—Having got good and tired of hearing the American eagle scream in Alaska, the British lion has started roaring in Heceta Straits, up north. It is claimed that American schooners, principally from Seattle and Tacoma, have done considerable poaching in Canadian waters, especially where the halibut abound. The first orders given to the captain of the new Dominion Government cruiser Kestrel were to go after the Yankees, and if any were caught within the three-mile limit he was to confiscate the schooners, sloops and outfit.

Captain Newcombe and his gunboat have just returned from an 18 days' stay in the straits. He caught one American sloop within the limit. The crew were, in fact, cleaning halibut on a Canadian island. Newcombe struck an attitude, pulled his watch out and gave the Americans just 20 minutes to clear outside the three mile limit. They did it in half the time. He then visited all the American boats, and told them that they must confine their future fishing to neutral waters or abide the consequences. If caught within Canadian waters boats and gear will be seized and brought to Vancouver. The gunboat starts again Monday for Heceta Straits. Captain Newcombe says the Canadian Government means business.

Of the fifty young men who graduated from the Northwestern university this year sixteen intend to become farmers, a larger number than any other profession from the members of the class. This does not show that university education takes the boys away from the farm.

HOWLING AT JAIL DOORS.

Patrolman's Murderer Demanded by Fierce Mob.

EVANSVILLE, Ind., July 6.—At 1 o'clock this morning this city is in the hands of a mob. Troops have been ordered out by the Governor to protect the jail, which is surrounded by 2000 men. Two negroes have been killed in the riot which is rampant. The crowd around the jail, incensed at the murder of a patrolman by a negro, is shouting death to all negroes. The negro has been secretly removed to Vincennes, but the mob refuses to believe it and is trying to tear down the jail. Stonemasons in the mob are chiseling out the bars of the windows and a battering ram is being used.

A white boy named Logan has been shot by a negro.

An unknown negro woman has been killed and several negroes have been severely injured.

A company of negroes, armed with rifles, is marching through the streets threatening to kill all white people. They have just broken into a hardware store and secured all the arms and ammunition. Three business men have just been fired on, and are now organizing and arming a party to exterminate the negroes.

The militia has been ordered out and within an hour will be at the jail. A telegram has just been received by Captain Blum, of Company E to get the men together as quickly as possible and to protect the prisoners at the jail at all hazards. After the mob has been dispersed they will begin to run down the riotous negroes. Almost every hardware store in the city has been broken into by the citizens and not a man can be seen on the streets who is not armed. Those police officers who are not on duty at the jail or the station houses are patrolling the streets with rifles.

The streets present a scene of wild disorder. Frightened women are hurrying to their homes, afraid to venture on the side streets. Negroes are reported gathering at several points. The police are powerless to preserve order. The entire force is not sufficient to cope with the crowds around the jail. The steel bars of the jail windows could not withstand the rain of blows from the battering ram of the mob. At 1 o'clock this morning the crowd swarmed in and began a search for the murderer.

Swindle Is a New One.

NEW YORK, July 4.—James O'Brien and A. H. Biles have been arrested on a charge of grand larceny. Complaint was made by Frank G. Randall, of Richmond, Va., who says the men swindled him out of \$1779 by a scheme new to the police. Several other persons are said to have complained on the men.

Stories of the affair differ. It is said a scheme for producing fine coffee from the cheaper grades by use of chemicals was proposed and that samples of fine coffee were used in the first instance. When an order was procured, however, the coffee bags sent out are alleged to have been partly filled with trash. Advertising columns of the newspapers are said to have been freely used in promoting the business.

O'Brien submitted quietly when the police called at his handsome apartment in St. Nicholas avenue, but they were compelled to climb a fire escape and break a window before they captured Biles.

A number of the Jews who survived the Kishineff massacre are thinking of coming to Des Moines, Ia., to make their home. The Jews residing at Des Moines will see that they become self-supporting.

Most of the great powers of the world do not recognize Peter, the new king of the Servians. The authorities of that country have taken no steps to bring the assassin of the late king and queen to justice and most of the powers have withdrawn their ambassadors from the Servian court.

STATE OF OHIO, CITY OF TOLEDO, S.S.
FRANK J. CHENEY makes oath that he is the senior partner of the firm of F. J. CHENEY & CO., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of Catarrh Catarrh Cure that is not cured by the use of HALL'S CATARRH CURE.

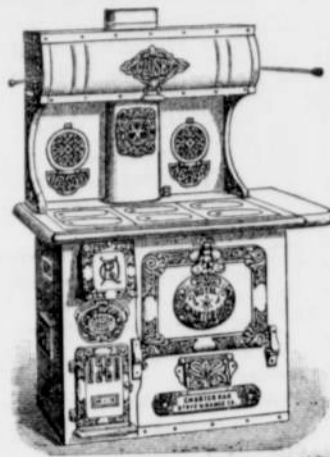
FRANK J. CHENEY,
Sworn to before me and subscribed in my presence, this 6th day of December, A. D. 1886.
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