

THE JOURNAL

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National Bank Examination.

The Bigelow defalcation, following the failure of the Faribault bank, has shaken the confidence of people in the northwest in the value of national bank examination, and, indeed, no one is more impressed with its insufficiency than the bankers themselves; for no one is more interested in a thorough and complete exposure of the condition of the banks than the bankers.

The bankers do business with each other in large figures. Their relations with each other involve the necessity of absolute confidence in each other's integrity. The necessities of business require this confidence. Banks loan money to each other, carry large balances with each other, and the interests of each are committed in a greater or less degree to other banks.

The Faribault failure and the looting of the First National Bank of Milwaukee by its president demonstrate that the directors, for their own protection, must have trustworthy information with regard to the condition of their own institutions. It means that, being unable to rely on government supervision, they must, for their own protection, secure the services of the best experts obtainable who shall present themselves without notice to the officers of the bank and make thorough examination of its condition.

Government inspection is largely a political deal. Men obtain appointments to the position of bank examiner, who have so little expert knowledge, who, while possibly experienced business men in other lines, have such limited knowledge of the banking business itself, that their services are of practically no value. Indeed, we are advised that some of the banks in this district have recently refused to pay the fee demanded for examination on the ground of no examination. They believe that the pretended examination has been merely superficial and have declined to meet the usual charge for the service.

This is going to compel recognition by the government of its duties to the banks and to the public in this district. But in the meantime there is no protection for the responsible bank directors so far as we can see, except in the way indicated, namely, thru a thorough and complete examination by competent men employed by the directors themselves. And while this may afford the directors of the individual bank satisfactory information as to their own institution, it cannot afford them that information with regard to other institutions whose directors may have taken less pains for their own protection.

Necessarily an adequate system of examination must be general, whether provided by the banks associated together or by the government. Manifestly it ought to be done by the government, but it never can be so long as the office of bank examiner is conferred as a political favor.

Look out, the destroyer T. W. Lawson is taking on coal in neutral ports.

Something Pathetic About It.

Tomorrow morning, according to the announcement of the publisher, will see the last issue of the St. Paul Globe, a daily newspaper which has been published at the capital of the state for thirty years or more.

It is somewhat pathetic to see a newspaper go out of business in this way and it is unusual. If a newspaper is unfortunate financially, it generally merges with some other publication or its existence is prolonged by the introduction of new capital. Very seldom does an old established newspaper voluntarily and completely cease to exist. The case of the Globe, therefore, attracts general attention.

Since its announcement the Globe has gone on taking its customary interest in public affairs, discussing and arguing public questions with the same interest and zest as it expected to see the settlement of some of the problems it has debated. Probably there was nothing else to do, but it affects one somewhat as it would to meet every day a leading business man who had announced that in two weeks he would commit suicide, but who meantime continued to interest himself in everything great and small which agitates humanity.

The Globe has on the whole been a useful citizen of Minnesota and we

who are surviving, cannot help but regret the necessity which removes it from the sphere of mundane activities. There is no use in discussing the cause of the financial failure of the Globe. One says it is that St. Paul is a dead town; another says that the Globe fails because organs are no longer acceptable. Whatever the cause, it is a reminder of the uncertainty of existence and of prosperity.

It behoves all who read the history of the Globe to make up their minds that success in newspaper work is not always the result of great backing and of profound earnestness, (the Globe was earnest to the point of morbidity), but upon a certain subtle something which is in the last analysis the capacity to travel with the people and not so far ahead of them that they will lose sight of it.

When war was declared, Lee came home to enter the army, and he, with General Joe Wheeler, became the large figures in the romantic reconquest between north and south. Officers against whom they had fought in the rebellion welcomed them with great acclaim back to the uniform of the republic. General Lee did not get into the war as much as Wheeler, which was always a sore point with him, as he had promised himself when he left Havana to return and help pull down the Spanish flag from the island.

President McKinley rewarded both Lee and Wheeler with first-class rank in the regular army. Fitzhugh Lee was a nephew of the famous southern leader, Robert E. Lee, and had a full share of that great man's chivalry of character. He had in his makeup a good deal of the pride and picturesqueness of the south, too, and when he made his first campaign for governor of Virginia, rode all over the state on horseback, accompanied by a cavalcade.

The beef trust may well tremble if the stenographer lady begins to "tell on it."

The State's Legal Department.

The office of the attorney general of Minnesota has finally been placed on a basis somewhere near the measure of its dignity and importance. By the action of the legislature, requested by Attorney General Young and recommended by Governor Johnson, the department now has three assistants at salaries of \$3,000, while the former establishment only allowed two assistants with salaries of \$2,000. An additional clerk is also provided.

The attorney general is not only the legal adviser and court representative of all the state offices and departments, but he is frequently called upon to defend valuable property interests of the state, or to go into court against powerful corporations, pitting himself or his assistants against the ablest legal talent that can be obtained. It was a false economy for the state to stint in paying salaries to counsel, and a wise liberality to make the new provision. Any county in the state is likely to call on the attorney general for help in important criminal cases, and he must give assistance in all such cases appealed to the supreme court. Under such circumstances the best is none too good for the state's legal department. The latest acquisition, Mr. C. S. Jolley, is favorably known in Minnesota and will be better known in the state at large. His appointment reflects credit on Attorney General Young. The other assistants, George T. Simpson and R. A. Stone, also have high reputations for ability and legal knowledge.

If a man cannot be born rich, he would do well to be born a relative to some high insurance official.

New York Aldermen.

The present New York legislature has been "throwing the boots" into New York city with as much vigor and enjoyment as any of its predecessors. It has passed a bill taxing deliveries of stocks, originated the office of commissioner of records, which will cost the people of the city \$100,000 a year for absolutely no use, and has sent down to the mayor of New York a bill taking from the city council more of its powers and turning them over to the board of estimate.

This latter bill the mayor of New York has disapproved. It may pass over his objections, in which case, the council of the city will be reduced like Dagon to a stump. The bill shears the board of its power to pass upon franchise ordinances and turns these over to the board of estimate consisting of the mayor, controller and presidents of the boroughs. The moving cause for the enactment of this legislation is the complaint that corporations asking franchises from the aldermen are held up. The Pennsylvania railroad, which wanted to come into New York under the river and build an immense depot in the heart of the city, couldn't get action until it had made a large contract for work with the New York Trucking company, of which Tammany Chief Murphy is the head. Other corporations have had like experiences, and they appealed to the legislature, which has done what it could to make smooth the path of the corporations.

The author of the idea is the democratic controller Grout, who recently, in advocacy of the bill, gave out an interview which must have made the head of every alderman in New York sing. He did not mince words in telling what kind of gang ruled New York thru its council. Mayor McClellan, however, is too much dependent upon Murphy to take any view of this subject but the one endorsed by the boss and the proprietor of the New York Trucking company.

The Jews who are preparing to celebrate the 250th anniversary of their arrival in the New World do well to choose New York for the celebration. Never before have so many Jews lived in one place as are now found in that city. More than twenty-eight times more Jews now live in New York than in Jerusalem. And the most of them are all doing fairly well, too.

The state has appointed a voting machine commission, composed of Professor Flather of the state university and former City Engineer Cappelen of Minneapolis. They, with the attorney general, will inspect voting machines and try to recom-

mend one that is practical. The difficulty in Minnesota is to get a machine that will run a primary as well as a regular election. If this problem should be solved, it would be a step toward escape from the clumsy, uncertain and tedious system of voting and counting by printed ballots and weary men.

The hated "government by injunction" has reared its ugly head in Chicago again. This time it is invoked to prevent strikers from gaily whacking peaceable citizens over the heads with mauls. The federal government is a solemn thing totally devoid of the spirit of American liberty to do the non-union man.

Of course Bishop Graf is entitled to his opinion upon the merits of the Japanese and Russian imbroglio, but having given him a hand for his independence we return to our original position which was to sympathize with the Japs and sell coal and cornmeal to both.

Mexico and Cuba have refused to enter into any anti-American union designed to diminish the prestige and influence of the United States. These two states know that it is a very good thing to have a big fellow to fight their battles if they are ever "picked on."

Scotland, 1905, is beginning to yell for home rule, and what do you think is Scotland's grievance against England? Why, that Scottish peers must walk behind English peers of equal rank even in Scotland. Wouldn't that freeze your "parritch"?

The New York Evening Post has recently found the grace to say a good word for two senators. One was Platt, who is dead; the other Cockerill, who is retired. Senators now see how to adjust themselves to the soft side of the Post.

Germany names Mr. Thincanza as her member of the board of consulting engineers for the Panama canal. This will be a happy selection for the other engineers when it is decided that the time has come to rush the growler.

The compiler of a dictionary of authors makes out that there are 8,500 people in this country who have written books. This is only one in the thousand of population and is not as bad a showing as might have been expected.

An attempt is being made in Indiana to preserve "The Old Swinmin' Hole" made famous by Riley. If every man who has had knots tied in his little shirt on its banks would contribute a dollar, it could be done.

You see what a great state we are when we can give New York such men as Underwood, Merriam, Towne, Clough, Calderwood, Kreech, Knox and Seare and have enough left to run the local machine.

Mr. Carnegie would not accept the presidency of the Equitable Life Insurance company for all of the surplus, and yet we can think of no man who would take more keen delight in distributing it.

"Should a Business Man Retire?" is the subject discussed by Governor Hoch of Kansas, in a magazine article. If a business man retires much before midnight now, the trusts get his business.

New York's talk of making Mr. Roosevelt mayor at a salary of \$100,000 a year may come to something. He would enjoy the gray wolf hunting in and about the city hall.

Mr. Lawson is predicting a frenzied Wall street "within thirty days." Wall street replies that this is "important if true." Important to Wall street, perhaps.

Speaking of primary bills which are now much discussed in the Common, is not Mr. Bryan still the primary Bill of the democratic party?

If the Russian fleet has really sailed for Vladivostok we may again hear "The Lay of the Founding Thumb" on the streets of St. Petersburg.

Mr. Aldrich is expected back from Europe in a few days to relieve Mr. Allison, who has been charged d'affaires in his chief's absence.

The teamsters' strike seems to bear the same relation to a labor problem as the Battle of Mukden does to assault and battery.

Mr. Bryan's lectures on the value of ideals have not been entirely in vain. From the profits he has bought a \$500 calf.

The president seems to be after the meat trust. He is flooding southwestern markets with cheap beef steaks.

There is some nervous apprehension lest Professor Goode issue an order to the Andes mountains to show cause.

Trading stamps will soon have a collectors' value like Confederate money and Venezuelan bonds.

WHAT BEFEL THE ADULTERATORS

Burlington Hawkyes. Six million pounds weight of adulterated and harmful foods were destroyed by the health department of New York during the last twelve months.

POOR CONSOLATION.

Detroit Tribune. Dreamy Dick—Dey say dat fortune knocks wunst at ev'ry feller's door. Flooding Pete—Tut! Dat ain't much consolation for us guys wot ain't got no doors.

OTHERS, TOO, IF IT WEREN'T FOR "IFS"

Memphis Commercial Appeal. Editor Hearst says that if the gas trust of New York were an individual it would be in jail.

THE UNEASY CHAIR

GEORGE ELIOT MATERIAL IN THE HANDS OF A NEW AMERICAN NOVELIST—Edward Uffington Valentine is a name wholly new to most readers, and is likely to be somewhat slow in gaining a wide personal acquaintance, despite the fact that his owner has written a very superior novel, a novel that has something imposing about it, when compared with the average story of the present day commonly called "a novel." The main reason for believing that it will be slow to make friends for its author is its lack of sunshine, its somberness. The material of such great novelists have worked with high success—George Eliot, for example—but for the most part under at least a clear light, while Mr. Valentine seems to have been working under a lowering sky which now and then dropped rain, only very infrequently letting thru a bar of sunshine. Nevertheless, Mr. Valentine has done a piece of work along lines and with a success that are pleasant to follow and rich in promise of great things to come.

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HOW TO WORK

Success. Do it cheerfully, even if it is not congenial.

ROMANCE

May was married to old December; Much I wondered about the match—So incongruous. Still, remember, Old Man D. was a glorious catch.

They'd been married a month or ever, "When I called on the blushing bride, Somewhat curious to discover Her impressions on 'being tied.' "You can tell me, by this time, surely, 'Is marriage a failure—' you seem content.' "No, not a failure, she smiled demurely, 'Say 'a temporary embarrassment.' "—Cleveland Leader.



With the Long Bow.

That 100-year-old New Yorker lays his delay among us to the fact that he always chewed his food. If you stop to do it now-a-days somebody will get your pelf.

As long as the Era magazine keeps up its tirade, the insurance companies' teeth feel as tho someone was filing a saw close by.

It may not be the trusts, but something or other keeps a man wearing a path between the savings bank and the grocery store.

King Edward is said to be "depressed." The king has lost all the horse races in which he entered his critter this year. No wonder he feels hurt.

Small boys are now totting guns around Cedar lake looking for game. After a few of us prominent citizens have tried to stop some hot leaden liners with our persons, the authorities are likely to warn the boys against the practice.

People of quiet tastes would hardly care to see Dr. Grover Cleveland address the Daughters of Something or Other.

One hundred years ago our old border friends, Billy Lewis and Frank Clark, were just starting up the Missouri to see what was doing in the Jim Hill highlands of the far northwest. Minneapolis was deeply interested in the expedition, as Ed Bromley had been made official photographer and was leaving Bridge square by dog train to join the party. At this time Seventh street was bothered by rabbits, and beyond Tenth street Indians were camping and picking off stray pioneers. One hundred years makes a big difference in a town of this size.

When Eugene Field was in New Orleans in the eighties he visited a curio shop on Royal street and fell into temptation—in fact he fell about twenty feet. The story he tells of his fall is so good that it will do to tell again:

'Twas in the Crescent City, not long ago befall, The tear-compelling incident I now propose to tell; So come, my sweet collector friend, and listen while I sing Unto you, delectation this miney—a most poetic thing. No lyric pitched in vaunting key, but just a requiem Of blowing twenty dollars in by 9 o'clock a.m.

Let critic folk the poet's use of vulgar slang upbraid, But when I'm speaking by the card, I call a spade a spade; And I (who have been touched of that same mania, myself) Am well aware, that, when it comes to parting with his pelf, The curio-collector is so blindly lost in sin

That he doesn't spend his money—he simply blows it in! In Royal street (corner Conti) there's a lovely curio shop. And there, one balmy, fateful morn, it was my chance to stop; To stop was hesitation—in a moment I was lost— That kind of hesitation does not hesitate at cost!

I spied a pewter tankard there, and, my! it was a gem! And the clock in old St. Louis told the hour of 8 a.m. Three quaint bohemian bottles, too, of yellow and of green, Cut in archaic fashion that I ne'er before had seen; A lovely, hideous platter wreathed about with pink and rose, With its curious depression into which the gravy flows;

Two dainty silver salts—oh, there was no resisting them— And 't'was blown in twenty dollars by 9 o'clock a.m. With twenty dollars one who is a prudent man, indeed, Can buy a wealth of useful things his wife and children need— Shoes, stockings, knickerbockers, gloves, bibs, nursing-bottles, caps, A gown, the gown for which his spouse too long has pined, perhaps! These and ten thousand other spectres harrow and condemn The man who's blown in twenty by 9 o'clock a.m.!

Oh, mean advantage conscience takes (and one that I abhor!) In asking one this question: "What did you buy it for?" Why doesn't conscience ply its blessed trade before the act, Before one's conscience becomes a bald, accursed, accomplished fact— And blown in twenty dollars by 9 o'clock a.m.?

Ah, me! now that the deed is done, how penitent I am! I was a roaring lion—behold a bleating lamb! I've packed and shipped those precious things to that more precious wife, Who shares with our sweet babes the strange vicissitudes of life, While he, who in his folly, gave up his store of wealth, Is far away, and means to keep his distance—for his health!

Several years ago the writer was in New Orleans and visited this shop. The wily proprietor had had this poem printed on the back of his business card and was passing it out. No collector could visit Royal street in those days without running into violent danger. Why, oh, why are these things spread out for sale when rich men are wealthy and the real collectors are rarely getting over \$20 a week?

The trouble with the bicycle was that it was not two whoops distant from hard work. Several years ago, when the machine was at the top notch of its popularity, a gentleman of some leisure, culture and muscle attempted to push a good strong wheel to Taylor's Falls. The sixty miles was not so much, but the Minnesota farmer along the route had neglected to put an asphalt paving on his pikes. A hayrack could be forced over the roads, but the bicycle was not built along those lines. After following three or four roads that started out from Northeast Minneapolis and lost themselves on the pastures or the prairie, the rider finally, after playing sand and walking swamps with his bicycle held up from the ground, turned for White Bear and arrived there at 2 p.m. with an appetite for which Mr. Rockefeller would give \$100,000. From White Bear a train of tooty cars was on its way to Taylor's, and, not wishing to be unsoocial, the rider accompanied it—on the inside. It was much quicker and more pleasurable in every way. The bike was a good deal of a fake after all.

AT THE THEATERS

Mr. Goodwin and the Critics. Yesterday I had the temerity to say, in reviewing the performance of "The Usurper" that the star, N. C. Goodwin, lacked versatility. My point was that, though he had played many parts in the course of his career, they lacked differentiation. He was always Nat Goodwin, no matter what the play or the part. I added that Mr. Goodwin's stage personality was a pleasing one and that his acting entertained, amused and occasionally touched his audience. Today Mr. Goodwin comes to his own defense in a letter to the press wherein he says:

"It creates like Jim Radburn in 'In Mizoura,' Christopher Blizard in 'Confusion,' Caraway Jones in 'Turned Up,' and performances of Shylock and Bottom, all the leading characters in Gilbert and Sullivan's operas, the grave-digger in 'Hamlet,' and the production of twenty-six original plays are not evidences of versatility, I cry quits, and I must bow to the inevitable, and consider my thirty years wasted. But I will take more than the opinion of the above mentioned critics to convince me.

"It was Charles Lamb, I believe, who said: 'Apprentices are required for every trade, save critics. They are ready-made.' Obviously, the mere fact that an actor has appeared in many roles is not conclusive evidence of versatility. No one has ever accused Frank Daniels, for instance, of being a versatile comedian, always funny tho he is. And yet Mr. Daniels in his career upon the stage has wrapped in the production of twenty-six original plays are not evidences of versatility, I cry quits, and I must bow to the inevitable, and consider my thirty years wasted. But I will take more than the opinion of the above mentioned critics to convince me.

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