

LOS ANGELES DAILY HERALD

BY THE HERALD COMPANY.
FRANK G. FINLAYSON.....President
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THE HERALD'S CITY CIRCULATION
The Herald's circulation in the city of Los Angeles is larger than that of the Examiner or the Express and second only to that of the Times.

Population of Los Angeles 201,249

The auto-cycle is running the automobile a close race as a slayer.

It is to be hoped no senate goes with Russia's new assembly.

The song of the auto cyclist: "More work for the undertaker!"

Russia gets her assembly. What will she do with it—make a congress of it?

When Fairbanks tries to out-Witte Witte then's when the engineers and conductors will get the "frozen face."

Their strike has failed and a lot of hungry telegraphers are looking longingly for jobs. 'Twas ever thus.

The slaughter in the city streets by autos goes unchecked, while people roar about bullfights. But bulls cost money.

Perhaps the board of health was spurred on by the nasty smells and the infernal racket the autos and auto cycles make. They are the limit.

It is now up to Teddy to take the disagreeing envoys by the nape of the neck and bump 'em good and hard. Then maybe they'll come down to business.

Pittsburg has begun to build a \$10,000,000 subway and a censorious newspaper says the chief object is to give the Pittsburgers whiffs of purer air than they get outside.

The internal troubles of Russia may be regarded as at the end now. The czar has graciously tendered to his people a "gosudarstvennaya douma." No reasonable people could ask more than that.

The anti-race suicide idea does not seem to work just right in Russia. It is said the Russian birth rate is greater than that of any other country and statistics show that 79 per cent of the Russians are illiterate.

During the brief lull in automobile accidents resulting from speed mania the motor cycle and the bicycle are having their innings. The only effective curative for speed mania is the rock pile or the prison.

If President Roosevelt has fully determined to bring those peace envoys to an agreement there need be no fear that he will fail. It may be necessary for him to go to Portsmouth, however, and take his bear hunting outfit along.

The strike of telegraph operators on the Great Northern railway is reported as a complete failure. The similar strike on the Northern Pacific also has ended, although the operators claim to have gained a part of their demand.

In one of the suburbs of New York an ordinance has been passed making it a misdemeanor for any person to keep a crowing rooster or a barking dog that takes lessons in voice culture between 10 o'clock at night and 6 in the morning.

The competition for railway traffic in the orange belt is leading to important improvements and extension of certain lines. The latest report of this character is to the effect that the Santa Fe company promises to introduce a motor service on its kite-shaped track.

A natural effect of the Owens valley water proposition is showing already in the stiffening of prices for building lots in the outlying districts of the city. The fact is recognized that the water problem has ceased to be a factor in the development of such property.

A report credits the Standard Oil company with having obtained control of the gas and electric lighting business in San Francisco. If Rockefeller should determine to enter the gas field in Los Angeles there would be no move to reject his money on account of "taint."

A great political pull is in prospect for Terminal Island and East San Pedro. According to the vote last Wednesday they are to be annexed to Long Beach, but San Pedro announces an election aiming to pull them into that city. Both suitors are preparing for a tug of war.

The biggest crop in the history of the bean-growing industry in Ventura county is expected this year as a result of the ideal bean weather. There has been no news as pleasing as that for Boston since the assurance that Spanish warships were not at the port door in 1898.

The Chinese boycott is charged in part to Wu Ting Fang, former minister to the United States. But perhaps Wu is merely giving his countrymen the benefit of this particular branch of Occidental civilization that he became acquainted with during his sojourn in the United States.

Now comes the report that H. E. Huntington has come into possession of the San Bernardino Valley Traction company's property, which embraces about thirty miles of electric railway connecting Redlands, Colton, San Bernardino, Highland, etc. If that deal has been made it means a Huntington electric system covering the cities and towns from the ocean to the San Bernardino mountain range.

SAN FRANCISCO'S PLIGHT

The coming municipal election in San Francisco is attracting attention in all the big eastern cities. The particular interest in it results from the fact that San Francisco has been experimenting for nearly four years with a so-called "labor" administration.

Mayor Schmitz, who was an obscure orchestra leader at the time of his first election, four years ago, made a grand entry into the executive office to the tune of labor reform. But in the two years of his first term he only proved his usefulness to designing leaders and it was to that fact that he owed a re-election.

Mayor Schmitz was elected as a Labor Union candidate and he still is ostensibly a representative of that organization. What he has accomplished in the way of redeeming his promises of reform is estimated correctly by a long distance observer, the Washington Post, an able, candid and independent newspaper. Here is San Francisco as depicted under the Schmitz administration by it:

Philadelphia and Chicago in their rottenest days were beds of roses compared with San Francisco. The police, fire, health, street and school departments were systematically reorganized into machines for yielding revenue to those in control. Every saloon in the city—and it is filled with them—paid blackmail. Disorderly houses were not only levied upon, but new houses were actually established for revenue purposes. Every appointive officer in the city government was under the suspicion of having paid a percentage of his salary to some one "higher up." The streets were unwept, the school buildings were dirty and unsafe, the sanitary regulations were relaxed and the city generally mismanaged and neglected. The ballot boxes were stuffed in several instances by henchmen of the bosses and several of them were sent to prison. The mayor placed his own relatives in office without regard to fitness and charges of grafting were constantly made against them.

The recent primary election in which the Schmitz boss was beaten is regarded hopefully by eastern observers, as it is by the decent element in San Francisco. It is assumed that the defeat of Abe Ruef in the primaries insures the defeat of Schmitz at the polls.

But San Francisco is so thoroughly soaked in political corruption that no dependence can be placed upon primary election signs. The upheaval of municipal affairs in Philadelphia inspires hope that San Francisco is amenable to salvation, but no prudent person would wager much wealth on the outcome.

REFORM IN LIFE INSURANCE

California pays more than three dollars for every dollar received in return for life insurance. The figures for the last year, as shown by the recent report of the state insurance commissioner, are \$10,166,656 paid and \$3,121,817 received.

Industrial life insurance figures are not included in the foregoing. They show a still greater discrepancy, the aggregate payments being \$667,152 and the receipts \$169,933.

The difference between what California pays for life insurance and what it receives in return is out of all reasonable proportion. Presumably the figures vary little relatively from those of other states, and hence it may be assumed that the American public pays three times as much for life insurance as it gets back in mortality payments. Taking the California figures as a criterion, the life insurance companies receive a total of more than \$500,000,000 from the people of this country, returning \$150,000,000. For the latter amount it costs \$350,000,000 in the expense account of insurance.

Surely it is high time for decisive action in protecting the people from such manifest injustice. Life insurance appeals more strongly than any other feature of business for honest and economic management. It represents the savings of husbands and fathers, chiefly for the support of widows and orphans. Every dollar saved for such a purpose and invested in life insurance should be sacredly returned to the beneficiaries, less necessary expenses and reasonable profit to the insurance company.

The disclosures in New York concerning lavish waste of life insurance money has brought this general subject vividly before the people. The necessity for a change in the system whereby the insured may receive much larger benefit is fully recognized. New plans for reaching this result already have been formulated, including the radical plan of putting the whole business of life insurance under government supervision.

The figures shown herein relative to the life insurance business in California are sufficient alone to demand a radical change of some kind. They point to a glaring imposition upon the husbands and fathers who strive to make provision for the comfort of their loved ones, and a still greater burden upon the dependent widows and orphans.

THE SPROUTING OF CRIME

A text for homilies is found by some northern newspapers in a recent murder case. The perpetrators of the crime are alluded to as "five young men, all belonging to respectable families, who have grown up in a community that ranks among the most moral in the state." And now the sad reflection that "if parents had kept their boys at home or the police had broken up their nightly larking, several respectable families would not be suffering the pangs of misery and disgrace, and the lads in the county jail would not be fearing the gallows for committing an atrocious crime."

No doubt the gregarious nature of boys, leading to the formation of groups or "gangs," is largely accountable for early steps in crime. In all such groups there are individuals who are farther advanced than the average in bad habits, and in such company the better element in boyhood is apt to succumb readily to the baser kind. Bad company surely is ruinous in its effect upon the plastic mind of youth.

The group or gang stage of a boy's evolution is not the point, however, at which the work of reformation should begin. At that stage the twig has grown to such an extent that it is not easily bent. The effort at reform should begin when it is a mere sprout, easily shaped in such manner as to insure ultimately a symmetrically shaped tree, for it is then that "just as the twig is bent the tree's inclined."

It is within the home circle, long before the "gang" tendency is apt to develop, that the character of a boy should be shaped. The time to begin such shaping is in the period of infancy, when the young mind is most plastic. As soon as a child is old enough to be observant it develops a liking for pictures. The first impression upon its mind counts for something, and when the time comes for first efforts at reading the character of the matter within the youngster's reach counts for still more.

Yellow newspapers and books of improper or sensational character fit the mind of a boy for the stage when the "gang" is alluring to him. Keep from his sight the pernicious literature that makes immorality and crime seem attractive, and he will curb the inclination for evil association and its baneful influence.

Los Angeles is beginning to follow the example set by New York and other big eastern cities in the incorporation of realty companies with large capital, the purpose being to handle extensive building enterprises. That kind of investment has proved quite satisfactory elsewhere and there is no reason why it should not be in Los Angeles.

GERMANS WHO HELPED TO MAKE LOS ANGELES

Some of Those Who Came From the Fatherland Were Big Elements in Her Upbuilding—Early Larking by the Sisters of Mercy

Written for The Herald by Colonel Joseph D. Lynch

Ever since the American occupation, Los Angeles has had a strops sprinkling of a sturdy German stock in its population, who have assisted materially in developing the prosperity of the place. Some of these original settlers are amongst us now, while those who have gone beyond are represented by the valuable and progressive citizens. The Gollers, Lichtenbergers, Roeders, Hausers and others were right bowlers in the upbuilding of our city, to say nothing of the Hellmans, whose names are at the head of some of the soundest and most extensive banks of the Pacific coast.

Amongst the old timers is Louis Roeder, who landed in New York from Germany in 1851—fifty-four years ago. He went from New York to San Francisco in a few years, and was working as a wagon maker there in 1855 when his boss received a letter from Los Angeles from John Goller to send him Roeder's fellow workman, whom Goller named. This artisan was expecting his wife from New York and besides, did not wish to go to the Angel city, where, he understood, notwithstanding its beaute name, a man or two was served up for breakfast every morning, which was indeed the case in those days. Roeder, having no marital ties, asked to be sent instead of his fellow, and got here in time to vote for Buchanan for president. He is now a hale and hearty man of 73, and the first thing he did on settling down to be to subscribe for whatever Democratic paper which was then published here.

Read Herald's Every Issue

It may be of interest as to this staunch old Democrat to mention the fact that he subscribed to The Herald the first day it appeared and has read and paid for every issue since. He is a verification of the aphorism of Solomon that "the industrious man shall stand before kings," and is spending the closing years of his life rich and respected.

John Goller's wagon-making and blacksmithing shop, in those days, represented a great industry for what was then a frontier town. He was making wagons for Arizona and the extensive region which was then, and is now, tributary to Los Angeles. Goller was, besides, engaged in staging and forwarding between Wilmington and Los Angeles, running opposition to the redoubtable Gen. Phineas Banning. The competition in that business was white hot, and Goller was losing about as much money in the transportation and forwarding business as he made in the wagon and blacksmithing lines. He accordingly availed himself of an opportunity to sell out his interest in the Wilmington venture to J. M. Griffith, the well-known lumberman.

The firm of Tomlinson & Griffith, it is generally supposed, made an arrangement with Banning by which they could both make money, and, for years and years, the rival stages would dash down Main street, generally pretty near together, one pulling up at the Bella Union on the east side of that thoroughfare and the other at the Lafayette, on the west side. It was in those gala days that old John Reynolds won such a grand reputation as a veritable Jehu, the son of Nimshi. The selected broncos of those days were capable of performing miracles of speed on a hard pan, which made better roads than can be found in Los Angeles now.

Fine Fellowship

As an instance of the fine fellow feeling which existed amongst these old-time Germans when Los Angeles first began to be known to the world it may be well that I should tell a perfectly true story of a certain transaction between Goller and Yeager, the latter a forwarder of Yuma, whose name is even today a household word in Arizona. The merchant of the sun-kissed land had got into debt with Goller to the extent of \$12,000 and Goller pressed for payment. Yeager made a mighty effort and landed the amount in Goller's safe, banks in those days being unknown in the Angelic city. Having adjusted the matter, the friends adjourned to the Bella Union bar and celebrated the happy affair with a champagne "blow out", and supper which was of course on Goller. The next morning they both got up a little the worse for wear. After several "hairs of the dog," etc., Yeager said to Goller:

"Look here, John, I have paid you that \$12,000, haven't I?"
"Sure," replied Goller.
"But I haven't told you dot it will ruin me to pay dot money yooast now, while your credit is good. I want you to loan dot money to me for some months, and I can then pay you easy."
And sure enough the money went back to Yuma and Goller got it back in due time and pulled his friend over a pinch.

There was another money transaction between two German-American citizens of Los Angeles of that day. One had sent the other some money and had a note for it. When the time of payment came and the money had been handed over the two friends were deliberating as to what to do with the note. The lender brightened up at last and said:

"I'll keep the note, so ash I will know dot der money was paid."

Sisters of Mercy Bank
There were no banks in those days. I am going to mention a circumstance that will amuse your readers. If there were any financiers who discharged any banking functions who, of all the world, do you think they were? No less than the Sisters of Mercy. Sister Scholastica of pious memory was in the field to borrow all the money going at three per cent a month, her notes carrying thirty days' notice. What these pious women did with this money, how they employed it to earn such a high interest has not come down to us. (One thing the people of Los Angeles do know and are obliged to take cognizance of is that the real estate investments of the sisterhood have been mighty sagacious.)

The rates of interest which prevailed in Los Angeles and all over Southern California in those times were blood-curdling. Sister Scholastica was never known to fall to come to the center, principal and interest, in all her numerous deals. As to usury in Southern California, in a previous paper I have mentioned Gov. John G. Downey's mortgage on Carpenter's ranch, the present site of Los Nietos, which carried ten per cent a month, compounding monthly, which is on record in the county court house and which may be seen by anybody who is interested in the curiosities of usury. There are said to have been authenticated instances in San Diego where Judge Withbee, Jim McCoy and others have charged as high as ten per cent a day—I am not sure whether or not those were cases of compounding daily—on flocks of sheep or bands of cattle whose owners were enamored of poker or some other game of chance.

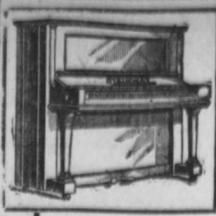
In Roeder's Day

When Roeder first came to Los Angeles he yielded to the delight of lending money on the Nordholt property on Los Angeles street. Shortly the borrowers wanted more money, at a less rate, and Andres Briswalter took over the mortgage. Roeder was married in 1863 and went to live in a small house which was then on the corner of Main and Fourth street—where the palatial new home of the Farmers & Merchants National bank now stands. Sometime afterwards Mr. O. W. Childs bought this lot, about 60 feet on Main street, for \$500. Think of it, ye who dreams are distempered by visions of real estate gains!

The Germans of those days not only contributed an important element to the industries and business of Los Angeles, but largely to its amusements as well. They organized themselves into a singing society whose first meetings were at George Lehman's—Round House George's. They next located themselves in quarters in Don Abel Stearn's block in Los Angeles street. As they increased in numbers and means they built old Turner's hall on Spring street. They afterward sold this building to J. B. Lankershim, who moved it to Fifth street, near Hazard's pavilion, where it now stands. This structure they replaced by the handsome Turnverein Germania hall on Main street.

Old Saengerbund

The old singing society comprised a good many musicians of merit, many of whom were forced to leave Germany on account of their liberal opinions. Often during the week, in the night time, they would mount the old High School hill, where the court house now stands, and would pour out strains of vocal and instrumental music. From one member or another the proposal to serenade some citizen would be made



The Growing Popularity

And rapidly increasing demand for the piano during recent years have been too great an allurement for the monopolist to resist. There is a growing tendency to dominate the artistic realm by the aggressions of rampant commercialism. It must be said regretfully that to many engaged in the industry at the present day a piano is an article representing only so many dollars and cents—these people entirely ignore the artistic side. This not only lowers the standard of merit, but impedes the growth and development of music.

With the maker of a thoroughly high-grade piano his work is an art—an art in which he is as much absorbed as the great painter or sculptor is in his work. To reach the highest possible standard should be the one ruling thought of his life.

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and off they would start and raise a lively fanfare.

If no sign of life within was shown, such as the slight opening of a door or the raising of a window, they would sing a second song and again reconnoiter the premises. If the household was still non-responsive, on the principle that the third time was the charm, they would try a third barcarole, and if that proved without results they would go home in disgust or try some more hospitable citizen.

It might be safely assumed, however, that generally some inkling of the coming visitation had got abroad and that one or more kegs of old Father Henne's excellent beer had been laid in and that "on with the dance, let joy be unconfined," would be the watchword until the "wee, sma' hours ayant the twal." What between the German Singing society and the Native Californians with their mandolins and guitars, Los Angeles was a merry place in those days.

New Bankers

With the opening of the sixties the real Americanization of Los Angeles fairly set in. The primitive banking of Mother Scholastica was soon replaced by the bank of Downey & Hayward, which was a sort of pawnbroking affair, and which was replaced by the Farmers & Merchants bank, organized by John G. Downey and I. W. Hellman. The latter was a scion of the staunch German stock to which we have mainly devoted this paper and who carried the bank to great heights of popularity and prosperity. The Temple & Workman bank was also a feature of this decade. The gentlemen who owned it had more property between them than anybody in the state at that time. The list of ranches owned by them was almost as long as a litany, besides any amount of finely improved city real estate. The Merced, the San Felipe Lugo, the Puente and other ranches comprising the very cull of Southern California lands, were behind these gentlemen. To all appearances they were impregnable and sorrow could not come their way. Louis Roeder, who had had some profitable dealings with an easterner, who had some large sums of money to deposit, when asked which of the banks was to be preferred, hesitated as to his answer and delivered himself thus:

"Well, there's the Farmers & Merchants bank. That is run by good men, but it is a corporation. But there is the Temple & Workman. They have so much property—oh so much prop-

Every Woman
Should have a Bank Account.
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August 20 in the World's History

- 480 B. C.—Battle of Salamis, in Greece, and defeat of the Persians under Xerxes. This great achievement occurred on that day of the mysteries devoted to the solemnities of Bacchus.
- 1485—The earl of Richmond, afterward Henry VII, halted with his army at Atherstone two nights previous to the decisive battle of Bosworth Field.
- 1648—Battle of Lens. The French, under Conde, defeated the Spaniards and Imperialists.
- 1680—William Bedloe, the famous witness in the Titus Oates plot, died.
- 1694—William Penn reinstated in his province of Pennsylvania, which had been taken from him and annexed to New York.
- 1704—Battle of Narva. The town taken by assault by Peter the Great.
- 1794—Battle of Miami, Ohio, between the United States troops under General Wayne and the British and the Indians. The latter were defeated and driven out of the United States.
- 1804—An interesting petition was prepared by the citizens of Louisiana to be presented to congress, praying for admittance to the Union and allowing them all the rights and privileges of citizens.
- 1847—The Mexican works at Contreras, near the City of Mexico, were carried by General Smith's command.
- 1852—The steamboat Atlantic came in collision on Lake Erie with the propeller Ogdensburgh and sunk in half an hour. Of 500 passengers 250 were lost.
- 1898—The New York, Brooklyn, Massachusetts, Indiana, Texas, Oregon and Iowa joined in a grand naval parade in New York harbor.

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