

## A Needed Change In Our Banking System

By JAMES H. ECKELS, Ex-Comptroller of the Currency

IT is a happy circumstance that the need of a more responsive character of bank note issue and a better adapted relation of government finance TO DAILY BUSINESS UNDERTAKINGS demands attention at a time when the prosperity of the country is undoubted, its agriculture, manufacturing and financial activities everywhere apparent and substantial and its credit conditions HEALTHFUL AND SOUND.

A great central bank is an impossibility in this country, where political issues always prevail and where individuality in every part of the country will not surrender itself to CONCENTRATED POWER in the field of banking. The commission which sat at Washington proposed legislation which will emasculate the subtreasury system and place the banking business of the government of the United States upon the same rational and common sense lines as is that of the banking transactions of the man of EVERYDAY AFFAIRS, that of every state, county and municipality in the country.

As long as the nation takes through force of law from the individual citizen more than the government needs for LEGITIMATE governmental purposes it ought in justice to him at least to attempt to minimize the wrong it inflicts by permitting the business world of which he is a part to have the benefit of the daily use of the SURPLUS REVENUES which are accumulated.

A commission on behalf of the commercial and banking interests of the country will ask congress to enact into law a provision enlarging the note issuing function of national banks by granting them the right, under well conceived and conservative restrictions which assure safety to the public and guard the banks against misuse of the power given, to put forth promissory notes of small denominations WITHOUT SPECIFIC DEPOSIT OF ASSETS to secure the same.

I am sure the public will at no distant day accept as axiomatic the fact that bank notes are nothing but mere PROMISSORY NOTES issued by an institution and of value because they are redeemable upon demand in that which has recognized value. The vast usefulness of a deposit currency and a CHECK CURRENCY is acknowledged.

WHY NOT SUPPLEMENT THESE EFFICIENCY MEASURES BY ADDING A RESPONSIVE BANK NOTE CURRENCY WHICH IS ESSENTIAL AS AN ELEMENT TO MEET NEEDS WHICH NEITHER THE ONE NOR THE OTHER CAN ALWAYS PROVIDE?

## "Shame of Modern Civilization"

By Mrs. J. G. PHELPS-STOKES, Formerly a Cigar-maker

WHAT would the poor people do if there were no rich to work for?" asks Miss Giulia Morosini, who spends \$200,000 a year on her gowns.

Before I answer that question I would like to say that when Miss Morosini thus in her own words "exhibited" her gowns her moral poverty almost reached POSITIVE IMMODESTY.

She and women of her class are responsible for more of the spirit of CLASS HATRED of which they complain than any spirit of envy of the rich among the working people. The rich are so intellectually barren or so STUPIDLY THOUGHTLESS that they never seem to think of the effect on the minds of girls who work hard for their living of such flaunting boasts of the amount of money spent on dress.

Miss Morosini makes the excuse that she "keeps money in circulation." Does she imagine the people who produced that wealth could not keep it in circulation JUST AS WELL AS SHE and with much more right? She speaks of her charitable work. Miss Morosini's charitable work around Riverdale is well known, but it never interferes with her desire to have new gowns. She is just typical of her class. They take 70 per cent of the wealth produced by the workers, and when, as a kind of salve to their own consciences, they return 1 or 2 per cent they expect the recipients TO FALL ON THEIR KNEES in thankfulness.

"What would the working people do if there were no rich to work for?" God willing, they would work FOR THEMSELVES! Instead of making things for idlers they would make them for workers, who would return the courtesy by making other things in return. Women of Miss Morosini's class may not be aware of the fact that they are paupers. A pauper is one who, either through idleness or inability to work, is UNABLE TO SUPPORT HIMSELF and is a burden on the community.

The REAL PAUPER is the person unwilling to support himself and who is thus thrown on the shoulders of the COMMUNITY. Any adult who performs no service for the community has no right to take anything from it.

THAT THE CLASS OF IDLERS SHOULD HAVE SO MUCH WEALTH AS TO RUIN EVEN THEIR OWN SOULS IN RECKLESS AND EXTRAVAGANT LIVING AND THE WORKING CLASS SHOULD HAVE BARELY ENOUGH TO KEEP BODY AND SOUL TOGETHER IS THE CRYING SHAME OF MODERN CIVILIZATION.

## Graft Flourished In The Time of Abraham

By Professor ALBERT T. CLAY, University of Pennsylvania

HAMMURABI, king of Shinar and sixth king of Babylon, was THE FIRST MAN TO UNCOVER A GRAFTER, according to the inscriptions which have been deciphered by experts. Just what special form of graft was practiced in the days of old is not told in the tablets which have been unearthed, but it is disclosed that Hammurabi wrote to one of his governors that bribery had been charged against an individual and asked for an investigation of the case.

IF HE FOUND THE CHARGE TRUE THE GOVERNOR SHOULD RETURN THE PRISONER TO HIM, AND ALSO THAT WHICH HAD BEEN TAKEN IN BRIBERY.

Another interesting letter of Hammurabi to one of his governors indicated that the king had become tired of waiting a month for his regular tribute and ordered that ANOTHER MONTH BE ADDED TO THE CALENDAR, to go into operation immediately, and that the tribute should be collected on the first day of the new month.

## SAD XMAS FOR MANY

Railway Accident Kills Nine Passengers En Route on a Christmas Holiday.

### SIX WOUNDED TO THE DEATH

Twenty-Five Others Hurt, Some of Whom May Die.

Rescuers Fight Fire to Save the Injured from Cremation—Freight and Passenger Trains Collide.

St. Paul, Dec. 24.—Nine persons are known to be dead, six others are fatally injured, and at least twenty-five others were badly hurt in the wreck of an east-bound train on the Minneapolis, St. Paul and Sault Ste. Marie railroad at Enderlin, N. D. The train wrecked was the accommodation train which runs from Moose Jaw, Sask., to St. Paul. The engineer was running at high speed in an endeavor to make up lost time. At Enderlin a switch engine was shifting a string of box cars to a side track. The cars did not clear the main track and the passenger engine collided head-on with the switch engine.

Passengers Were Holiday-Makers. Both engines were totally wrecked and the passenger cars were thrown in confusion down a small embankment at the side of the track. Several of the day coaches were turned bottom side up and the passengers pinned beneath the wreckage, which took fire from the stores used to heat the cars. The passenger train was heavily loaded with people going to their homes in the east to spend the holidays.

Had a Race with the Fire Fiend. A rescue party was soon at hand endeavoring to release the imprisoned passengers from their perilous position. The groans of the dying mingled with the cries of anguish of the passengers less severely hurt, but who were in imminent danger from the flames which were fast spreading through the cars. Axes were wielded by willing hands and the roofs of the overturned cars were broken open and the dead and injured taken out as quickly as possible. It was a race between the rescuers and the flames, but by herculean efforts all of the injured were removed before the flames reached them.

These Lost Their Lives. Nine dead bodies were taken out and laid beside the track, while the injured were taken in hastily improvised ambulances to the hospital and when that institution had all that it could possibly accommodate the rest of the injured were cared for in the hotels. The list of those dead is as follows: Charles Backus, Bergen, N. D.; H. J. Volkerling, Anamoose, N. D.; an untraced man, who was visiting his mother at Osceola, Wis.; John Statterburg, Anamoose, N. D.; Tony Gleau, Volva, N. D.; D. J. Borresford, Medicine Hat, Alberta; H. Rosenbaum, Volva, N. D.; W. J. Danielson, Sheldon, Minn.; A. O. Anderson, Starbuck, Minn.; Nels Hansen Kenmare, N. D.

Six Others Likely to Die. Of the injured six are so badly hurt that their recovery is impossible. Others injured are believed to have a chance for their lives, although it is possible that the death roll may be somewhat increased.

List of Injured Not Procurable. It has so far been impossible to secure a list of those injured in the wreck. Claim agents and other officials of the railroad have taken charge of the injured and absolutely refuse either to give out a list of those hurt, or to permit newspaper correspondents to secure the names in other ways.

### SHIP ON FIRE AT SEA

Her Engineers and Firemen Are Heroes and All Are Saved.

Halifax, N. S., Dec. 24.—Word is received here from Port Dufferin, a small coast town some sixty miles east of this city, of the destruction by fire of the passenger steamer Strathcona, owned by the Halifax and Canso Steamship company, and bound from this port for Canso and Guysborough. That no lives were lost is due principally to the heroism of the engineers and firemen, who stuck to their posts until the steamer was beached, and every one of the 380 passengers were landed. In less than an hour after the beaching of the steamer she was burned to the water's edge. The Strathcona left here under command of Captain Reid. Most of the passengers were returning to their homes along the east coast after a few days of Christmas shopping in Halifax.

A few hours after leaving port fire was discovered in the after hold. Despite the efforts of the officers and crew the flames spread rapidly. When the cry of fire was raised the wildest confusion prevailed. The passengers, most of them clad only in their night-clothes, rushed on deck and made a dash for the lifeboats, but the crew prevented a panic. The boats were not launched, but were made ready for use in case the flames completely enveloped the steamer before land could be reached. The terror-stricken passengers were huddled together in the bow of the ship, which was headed for Port Dufferin, the nearest place.

While the Strathcona was driven towards land at top speed the sailors tried to fight back the flames with streams of water. The draft caused by the steamer's rapid progress, how-

ever, fanned the flames into greater fury and in a short time the entire after portion of the vessel was on fire. Down in the engine room the engineers and firemen stuck bravely to their posts, although the flames had begun to surround them. Not until the keel of the steamer grated on a reef a mile from the entrance of the harbor did they abandon their dangerous positions and rush to the deck. Then the boats were lowered and all of the passengers, together with the thirteen members of the crew, found safety on shore.

### ONE STRIKE OFF: ONE ON

Southern Pacific Men in Texas Go Out—Trouble at New York Has Been Settled.

Houston, Tex., Dec. 24.—Because a large number of locomotive firemen on becoming engineers continue to hold membership in the firemen's union, instead of going into the Brotherhood of Locomotive Engineers there is a strike of about 400 men on the lines of the Southern Pacific. The strike was ordered by John J. Hanahan, grand master of the Brotherhood of Locomotive Firemen and Engineers, whose home is at Peoria, Ill. The Locomotive Brotherhood claim jurisdiction of all matters pertaining to engineers, and the company recognizes that claim. This is the grievance of Hanahan's organization. The older brotherhood will help fight the strike.

New York, Dec. 24.—There will be no holiday strike of railroad yardmen in this city. This was made known at the conclusion of a conference between railroad officials and representatives of the employees, who recently demanded an increase of 5 cents an hour and were offered 4 cents. The matter will be submitted to arbitration.

### IGNATIEFF ASSASSINATED

Assassin Tries to Commit Suicide, but Fails and Is Arrested—"Did What I Came to Do."

St. Petersburg, Dec. 24.—Count Alexis Pavlovitch Ignatieff, ex-governor of Kiev and leader of the court reactionary party, was assassinated at Tver while attending a conference of zemstovists. The assassin was a young revolutionary. He fired six bullets from a revolver at Count Ignatieff, killing him instantly. At the moment of the assassination Count Ignatieff was sitting with other members of the zemstvo in the refreshment room of the nobles' assembly hall.

The murderer, followed by some members of the zemstvo, fled to an adjoining room, where he tried to kill himself, but only inflicted a slight wound. As his pursuers laid hold of him he shouted out: "I did what I came here to do." Alexis was 64 years old.

### CAPTAIN MACKLIN IMPROVES

Neither of His Wounds Serious—Did Not Throw Up His Hands; Attacked His Assailant.

El Reno, O. T., Dec. 24.—The condition of Captain Macklin, who was shot by a robber at his residence at Fort Reno last Friday night, is improved and recovery is assured, attendants say. The robber has not yet been arrested nor do the detectives in the case seem to have any positive knowledge of the man's identity or his whereabouts.

The assailant has been trailed to Darlington station, where he doubtless boarded a freight train. Captain Macklin did not throw up his hands when ordered, but attacked his assailant at once.

### Schnell Is Too Suspicious.

Chicago, Dec. 24.—Having shot and probably fatally wounded a newsboy, apparently without provocation, David C. Schnell, a board of trade operator, calmly entered his home a few doors away and was preparing to retire when arrested by the police. His victim, 15 years old, was Robert Thies, who was delivering papers in the vicinity of Schnell's home. Schnell told the police that he heard footsteps behind him and thought he was about to be robbed.

### Town in Poland in a Bad Way.

Lodz, Russian Poland, Dec. 24.—The town is threatened with a serious industrial crisis. It is practically controlled by socialists without interference from the government. One-fourth of the population is without work or bread, and unless the workmen abandon their excessive demands the employers have decided to close all manufacturing within five days.

### "Prexy" Thwing Married.

Auburn, N. Y., Dec. 24.—Charles F. Thwing, D. D., LL. D., president of Western Reserve university, of Cleveland, O., and Miss Mary Gardiner Dunning, daughter of Mr. and Mrs. David M. Dunning, were married at the bride's home in this city.

### Our Mineral Production.

Washington, Dec. 24.—The total value of the mineral production in the United States in 1905 amounted to \$1,623,877,127, being an increase over 1904 of over \$290,000,000, according to a statement issued by the geological survey.

### President Calls for Help.

Washington, Dec. 24.—President Roosevelt has issued a proclamation calling on the people of the United States to contribute funds for the relief of millions of famine sufferers in China, who are on the verge of starvation.

### Some Bright Wisconsin Boys.

Janesville, Wis., Dec. 24.—Fleeman Geiser and Earl Wheelock, 11 years old, have been sent to a reform school for holding up small boys on the streets in emulation of western bandits.

## 'FRISCOLABORWROTH

Holds a Mass Meeting and Denounces Both President and Sec. Metcalf.

### IS STRONG ON STATE'S RIGHTS

Apropos to the Japanese School Controversy Now Raging.

Resolutions Contain Some Salty Sentences—Mayor Schmitz and Other Organized Labor Men Make Speeches.

San Francisco, Dec. 24.—Resolutions denouncing President Roosevelt's message to congress on the Japanese situation in San Francisco, resenting his "interference in the domestic affairs of the state," expressing want of confidence in Secretary Metcalf and declaring that his report to the president on the Japanese school question is "utterly unworthy of credence in any particular," and contains "numerous misstatements and misrepresentations, obviously one-sided and grossly exaggerated," were adopted at a mass meeting held at Walton's pavilion under the auspices of the Japanese and Korean Exclusion League.

### Meeting of Organized Labor.

About 2,500 people were in attendance and it was evidently almost exclusively a meeting of organized labor. O. A. Tvetmo, president of the League and secretary of the State Building Trades' Council, acted as chairman. Among the speakers who discussed the situation were Mayor Schmitz; Police Commissioner W. R. Hagerty, who is also president of the San Francisco Labor Council; P. F. McCarthy, president of the Building Trades Council; Walter MacArthur, editor of the Coast Seaman's Journal, and other prominent labor leaders.

Schmitz Ready to Die for the Cause. Mayor Schmitz said that he was "willing to lay down his life by the side of his fellow men in fighting the Japanese horde." He said that it was a question of self-preservation for the merchant and business man as well as for the laborer, and declared that the Japanese were more of a menace than the Chinese. If naturalized, he said, they would come to California in such numbers that they would not only soon control the state by their votes, but would make inroads into the property of the country.

### State's Rights Issue in Front.

Walter MacArthur said that the "people of California will defend their state rights against the assumption of these latter day federalists," and declared that the issue of state rights raised by the president's messages has superseded the issue of the segregation of the Japanese children. The other speakers addressed the meeting along similar lines, defending state rights and characterized the president's attitude as "meddling in the affairs of this state." Resolutions termed a "reply to the president" were adopted, of which the quotations above gave a pretty fair idea.

### ARCHBISHOP IRELAND TALKS

He Declares the French Government Infidel to the Core and an Enemy of All Religion.

St. Paul, Dec. 24.—Archbishop Ireland, in his sermon at the cathedral, spoke on the topic, "Church and State in France." He expressed the belief almost at the outset of his remarks that the trouble in France would pass by and that the church there would in the end be really free, as it is in Great Britain and the United States. He declared that the trouble now was a war of infidels against religion. Said he: "It is a lamentable fact that there is in France a party bent on the destruction of religion. The war is made on the Catholic church, because she in France represents religion. In reality in intent and in fact the war is against Christianity under any form, against religion of any kind, against the idea itself of a God reigning over men."

"The old spirit of Voltaire and the encyclopedists of the eighteenth century never died out in France. It had an outburst of triumph, in the revolution, when God was declared non-existent, and infamy itself, denoted the 'Goddess of reason,' was uplifted to adoration upon the altar of the cathedral of Paris. It slumbered a while under succeeding imperial and royal regimes; it has reawakened to new vigor in the freedom allowed to thought and speech by the present republic."

### Justice Harlan Keeps a Feast

Washington, Dec. 24.—On the 23d of December, 1856, Hon. John M. Harlan, now an associate justice of the supreme court of the United States, was married at Evansville, Ind., and Saturday he and Mrs. Harlan celebrated their golden wedding by giving a reception at their residence in this city. The greater part of official and social Washington, including the president, called to pay respects. Mrs. Harlan was Miss Melville French Shanklin, daughter of a well known Evansville family.

### Explosion Kills One Man.

Chicago, Dec. 24.—An explosion and fire at the plant of the Northwestern Gas Light and Coke company at Evanston, seventeen miles north of here, resulted in the death of Isaac Terry and serious injury to three other men, all workmen employed by the gas company.

## PALACE OF SWEETS' CANDIES

### XMAS SPECIAL SALE OF CANDY

Our list price for the holidays. Everything home-made. Mixed candies 10c a lb., 3 lbs. for 25c; up to 50c a lb. Fancy boxes from 25c up to \$10.00. Low price on cigars from 12 to 50 in a box. Don't forget the little ones at home. Our ice cream soda and hot drinks are just right. All orders delivered free.

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The First New Year's Resolution "I Will go to Falfurrias Jan. 1"

Mr. Practical Farmer: You have put up the fall crop. Winter is on you. What can you do but wait patiently for spring? But in Falfurrias it is warm and balmy. They are getting ready to plant the seed. Everything is active. Everybody is hustling.

Of course you know all about this wonderful section of southern Texas. Two and three crops a year. The earliest and best vegetables. The farmer can sit under his own orange tree and watch nearly every known crop grow in luxurious profusion while the Northern farmer is still snowbound. You know the perfect climate, sufficient rainfall, the artesian water, the cheap labor, the railroads, the towns, the banks, the schools, and most of all, the wonderful opportunity to buy the richest land, yet at the lowest price; what does it mean to you? Do you desire to continue to raise \$15 crops on \$100 land? Why not raise \$100 crops on \$15 land. Farmers like you are leaving the west and east and north and coming to this promised land. Why not? Will the yield of your crop pay you back your total investment twice over in one year? On November 6 we sent 22 prospectors to this country. All bought land. Every day, very hour this land is growing more valuable.

Choice sections 14 months ago were worth \$15 an acre. Now they are worth from \$60 to \$100 an acre. Two years ago where 28 people comprised a town now dwell 1,506. The same opportunity is now yours, for we are now laying out two new town sites and building a new railroad. Development is going on faster and faster. Choice locations are selling now at \$15. You can buy land by the railroad now as cheap as you can buy land ten miles away a little later. And this land is the richest and best in the world. But its first come, first served. Now is your chance to see for yourself.

### January 1st, Excursion Day

Why are people coming to Falfurrias, why are towns springing up, railroads building, land advancing in value? Because here the farmer can live better, makes more money and makes it more quickly and with less capital. It's a fine trip there. We want you to meet the poor men who went there and are now independent the well to do farmer who went there and is now rich. We bring you to Falfurrias and nature does the rest. Why, when twenty acres of onions will clear you \$4,120, off an investment of \$1,390, and all the time your land is getting more valuable, and you have credit at the bank, and you are in a growing community, isn't it worth while going there? Isn't it worth while exchanging winter for summer, a mere living for prosperity?

"We are laying out towns, building railroads," "What are you doing?"

Write today for a free map of Texas, and full particulars, to the Falfurrias Immigration Company, KANSAS CITY, MO. Make arrangements today with our agent to take this New Year's trip. Cheap rates and stop over privileges.

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