NEWS-LETTE

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WOMEN FIGHT SMOKE.

It looks promising for the substitution of electric power for the every other bank in the system the railways running through Chi cago. The women of the South protest against the Illinois Central interest and opposition." pouring out great volumes of smoke Mr. Kane does not see any disnois Central terminals is near at bank and those who buy stock as hand, and that within a short time speculation or as they buy any other we will be able to report something property for a profit. in good faith."

road, why not on others? And why although they have no voice in the not on the big vessels that pour control of the banks and no benefits forth clouds of black soot through from its profits. the whole line of the river?

A SANE FOURTH.

The active interests of the Chicago council and the press in securing a safer method of recognition of our national holiday ought to appeal with special force to North Shore residents. The racking noise and danger of fireworks and firearms is as great here as anywhere.

The councils of Highland Park, Lake Forest, Glencoe and other places should get together and devise means for the utmost safety and security of life, limb and property. No mere ordinance limply bassed and not enforced will do it. that war will be averted. It demands a vigorous action, and virulent police instructions should ent action, it is certain that there be given to the police to act prompt- will be a great strain in the relaly and with a full purpose to sup- tions of the countries involved, press the use of all explosives.

At the same time it is the duty of field than the countries named. means of celebrating on that day. Mediterranean, is uprising and the The patriotic intent of the holiday trouble may result in a clash o should not be allowed to die. Here arms at any time in the future. is an eminently valuable opening to Certainly the civilized world men and women to display the spirit will be in sympathy with the lesser of loyalty and at the same time powers, which have been so long answer the desire of Young Amer- under the dominion and tyranny ica for an opportunity to express itself in sane and wise demonstration.

GUARANTEE OF BANK DEPOSITS

titled to government protection in mands were then made in infludepositors?

Mr. Thos. P. Kane, deputy comptroller of the currency, claims that there is quite as much need to give security to the one as the other.

"These stockholders, as a rule, are people of limited means, who have ac- information that the War depart- tions where the golden rule can be cumulated a few hundred dollars ment, of that country, has called practiced and the lessons driven moralization was each, by dint of ecenomy and self de home, for immediate duty an home, it is in the vocation of trade. gradual, very obse nial. Widows, orphans and estates Officer of the army, who was here very largely represented. While such investments represent part of a bank's working capital, so far as the stockholder is concerned, they really partake of the nature of savings. The depositor may draw out his funds at any time. The stockholder cannot al- popular personalities in the whole ways find a ready buyer for his stock history of American politics.

NORTH SHORE when he wants to dispose of it. Share holders of this class have no more voice in the management of the bank and know nothing more of its condition than the depositors.

"If we are going into the business of securing investments, why no protect the stockholder of this class as well as the depositor? Why discriminate between them?

"The losses to stockholders in such of the failed national banks as have been finally liquidated since the beginning of the national system Subscription \$1.50 a Year 5c per Copy amounts to more than 110 per cent of the total capitalization of such banks. This does not include losses resulting from impairment of capital of solvent associations which the stockholders were required to make good by as sessment on their stock.

"Notwithstanding this fact, the deposit guaranty scheme proposes to further impair the investment of the minority stockholder by making him liable, not only for the losses in his own bank, but also for his proportionate share of the deposit liabilities of smoke producing steam engine on which his association forms a part. This proposition, therefore, mightily Side of the city have made a strong the country and should arouse their

all along the lake shore front and tinction between those who deposit mitted she was a woman Mayor Busse now says he believes their money for safe keeping withthat the "electrification of the Illi- out sharing in the profits of the

definite in the way of results. I The very essence of the plea for as a man, and fifteen years ago, have every reason to think the bank depositors is that they have officials of the company are acting now no protection whatever against the losses brought on by bad man-If this can be done on that rail- agement or swindling expenditure,

> Registration days for Highland Park October 13, and 27th. you are a voter dont forget to

TURKEY AND BULGARIA

War clouds have gathered quickly over south-eastern Europe. is within the range of possibilty that the powers may succeed in Turkey and Bulgaria.

Great Britain is using its in fluence to promote a conference to that end and in official circles

But, whatever may be the presgood citizens to devise a rational Already the island of Crete in the

of the 'Unspeakable Turk.' It was one of Mr. Gladstone' greatest campaigns that aroused England to a sense of the barbarous atrocities to which the Bulgar- bid women to wear male attire. ians were submitted by Turkey and | She was detained only for a few Are the stockholders of banks en- it will not be forgotten that de- hours and was allowed to pass. the same way and degree as bank ential circles to wipe the latter The Business Philosopher on Ethics name off the map of the world and abolish forever the very existence of a Turkish Sultan."

It is evident that the Turkish Government is on the tiptoe of expectation. We have private on furlough.

Theodore Roosevelt. wields is not the power of office holding retainers. It is the personal presdeal pays. tige of one of the most deservedly

Our Outlook

School Morality.

Speaking at the Chicago Business Club this week, Mr. A. F. Sheldon, of Libertyville, said that in one high school, "not many miles from where he stood," fifteen young girls were made moral wrecks in one year.

Following this, he asserted that Boston friend of his had been com pelled to protect his wife from th rowdyism of Harvard students on th car going to Cambridge.

"These young fellows, the sons o ome of the so-called best families, he said, "are to be found nightly in Boston, drunk and dressed up, and ready for any old thing."

Woman Clothed as a Man.

The New York papers tell of a wo man who for thirty-five years has been gaining her living by working as man. Her story reads like a novel and is one of those that excite sympa thy for its pathetic side, even though it shocks popular sentiment.

Mary Johnson landed at New York on October 4th, on the American line from Southampton. She is 50 years of age and passed through the line of inspectors under the name of Frank Woodhull, but something in her appearance led to inquiry and she ac

She said she was born in a little town outside of Quebec, of French-Canadian parents. For thirty-five years, she said, she had dressed according to the custom of her sex, until she found that she could get along better attired while in California, she put on mar culine garb and made a success as canvasser for books. Then she went to New Orleans, where her knowledge of French stood her in good stead, and she did even better.

She saved enough to go to France this summer and visited the little village where her ancestors were born. To the inspectors she said she was on her way to New Orleans to take up her work again. As Miss Johnson could not be placed in the detention rooms for men, despite her attire and for obvious reasons could not stay in the part of the big building assigned to women, Joseph Murray, assistant commissioner, was puzzled to know how to care for the detained woman. Finally she was placed in a private room in the hospital.

Adopts Ways of Men.

Miss Johnson's hair, which is cut preventing a present war between short, has a tinge of gray, and on her lip is a faint down, which she says has been the bane of her life. The wearing of men's clothes for fifteen years has enabled Miss Johnson to take on some of the ways of men, and in Germany the opinion prevails when she talked to-day she wore her fedora hat tipped over to one side and held her small hands in her trousers

"I have worked as a man because have had to," she said. "I have always lived an honest and respectable which may mean a much wider life. I have traveled across the Atlantic both ways, with three men in the room assigned to me, and they never knew my sex was different from theirs. Why should I be denied the right to earn my living as I am doing? employed, and so wearing men's clothes in order to earn an honest living simply because they are obliged to do so. A woman of my age can get no employment in the United States, especially if she

is not strong." There is nothing in the immigration to meet new cond laws as to the proper clothing for aliens, but the laws of the state for-

Mr. A. F. Sheldon's address at the Chicago Business Science dinner on Tuesday, attracted much atention. Among the things he said was the following:

"If there's any place in all the voca- been immoral and Business building-what is it? It hidden from their art of making each customer a repeater, and not only that, but the first not of their more The power that Theodore Roosevelt link in an endless chain that will moral and politica bring more customers. The square whole matter are

> "In the learned professions we hear quiet waters into a of ethics. How much do we hear of form."

it things are inethics in busines ey were, and in finitely better th of evolution will time God's great take care of thes that men do not

that they do not "The time is world's greatest at Libertyville. sity is to be en Business science up in every city we shall have a **Business Science** emand recogn schools, and the race shall begin."

S CRISIS. THE CHU

The sermon de Durling, at Glence eminently though following is not a suggested by it ar ression of it.

Christian peop waking to two t first to be oppo tory, but they a some degree, the

rything than at any previous as

an essential "plan say, of every or age. s politicians wou or the education ganized moveme or betterment of

Look where you kind of good an found at the very

It permeates pr ture, it accompanie irects law, it inthe darkest ways, supports educaptres benevolenc tion, it stands at very doorway of d asks permisevery human wan sion to help. The which Christianity ready to attack. the church spoke against civic crin ruption; never, a potential, and pr forms of moral hade so distinct

And at no tim ervice and bene men and wome uman advancem sion or ministry ing for lack of th

- universities, schools, hospitals, wth princely gifts

never was the ation, in greater is losing ground, straits than now. its membership do with the population family pew honor by the regular presence of all family. Minis terial associations d church assem blies are deploring ne critical conditions of things.

Remedies Trie and Failed. All sorts of rem most gifted have d no nobly, but they in temporary lohave only succeed

so called, has failure has been

Institutional chu ies have experinented in vain ar ven yet the cry

Public Conscien

n. President of Princeton College J., "an extrascience with rega of modern busine as they never we practices which th n the heat of the ruggle, to question, but which the now see to have

careful, thinking own view as well the world, and we

Commercial Interests

The Industrial and Business World. A year ago this month the panic came, and thousands of business men whose credit had been weakened by business misfortunes are still prostrate. The industrial world has not nearly recovered from the panic. s are springing Some of the industrials are paying e land, and soon small dividends, while many ceased mal League of altogether a year ago. No man may s. Then we can yet say how long a pull it will require in the public in the business world to regain all the ground lost during the last twelve

It is reported that Germany is overstocked with manufactured merchand by Dr. W. M. dise, waiting for trade to resume norast Sunday was mal conditions throughout the civiland timely. The ized world, where their goods are

s in part an ex- Last June over a thousand more young women were graduated from everywhere are colleges than young men.

There are over six millions of and contradic American women and girls in trade arallel and, in and industry and more are following explains the them constantly.

> The bitter cry for work is heard in all the cities of Great Britain.

American industry is steadily regaining the ground it lost last year, in influence, but and will in time be more active than of the platform," ever before, when capital takes cour-

During the eleven months ending August 31st last, 270,000 alien laborers came to America, while 570,000 Among the immigrants who are arically all litera- riving there probably are many who science through left the country last fall.

Mistakes Cannot Be Avoided.

In venturing some advice to young men, Russell Sage observed: "Always no form of evil pay attention to business; be on the not stand lookout for opportunities; every man must make mistakes; there's no way of avoiding them, but the man who blunder he has made and jumps in all and remedies it. I don't believe in ce. Multitudes and tell him how to do it is going ve sacrificed for to get left. The chap who gets out No field of mis- and hustles, makes mistakes and huswhere is suffer- thes to rectify them; studies the way other men have succeeded, and then, oured into the after he's done all this, sifts it down guide and warning the experience of

According to Harrington Emerson an authority on several branches of engineering, the railroads of this country waste more than \$300,000,000 every year by petty leakage. He believes that this waste, or a large part of it, can be saved by a proper organization of railroad operations. The railroad men, however, declare that the great trouble is in the inefficiency of the individual workman.

afte

The lowest class of foreign laborwages, wages than ten years were not paid to the best of American

Public Less Hostile to Railroads.

The annual report of the Atchison, Topeka & Santa Fe Railroad Company for the fiscal year ended on June 30th last, takes cognizance of the railroad agitation, saying:

"In the last annual report we expressed the hope that the public would recognize that its recent attitude toward railway companies in general has been unjust to their vestors in the security and publicity of railway investments is restored if

late that the policy of harassing the cess of their de railroad companies has heir rivals and for the present to expend more capi But now the tal in construction, however desirable pects of the the development of the country and d bare to their the benefit of the public; and, thereto the view of fore, for the first time in the history have run out of of the company, there are no plans ery cyclone of re- in hand for the construction of exten-