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Democratic Hatchman.

Bellefonte, Pa., Oct. 21. 1898.

The Banking Department.

A Fake Scheme Costing the Taxpayers About a Quarter of a Million Every Time the Legislature Meets—Examiners That Never Examine—The Fed-eral Government Does For Nothing What the State Government Robs Us for Not Doing At All.

Six thousand six hundred pages of printed matter, at a cost to the state of many thousands of dollars, with another volume to come before the expiration of the current year, represents the work of the bank department of Pennsylvania from the date of its organization in 1891 up to the present time. That it has been of any use to any mortal man or woman other than those employed in the paper making, the type setting and binding the eight huge volumes, and the commissioners, deputies and clerks who compiled them, no sane man, familiar with the facts, will undertake to maintain.

Prior to 1891 bank statistics were com piled and the banks looked after by the auditor general, without costing the state one penny in excess of what would have been paid to that official and his subordinates anyhow. As to the effi-cacy and adequacy of this old time method, Mr. Charles H. Krumbharr, who was the first chief of the new department, in his report for 1892 says: "They (the auditor general and his assistants) were always ready to act in case of trouble overtaking an institution, and have rendered service in discounting the business of weak institutions which were endangering the community." If the new and costly department has done even as much as this in the cause of honest banking and the safeguarding of depositors, the fact is not apparent, but seems to be quite fully disproven in the recent almost unprecedentedly disastrous bank failures in Philadelphia.

The banking department was created by an act of June 8, 1891. That act provided for a superintendent, to be appointed by the governor, to serve for four years, at a salary of \$4,000 a year, and not more than three clerks, whose annual salaries should not exceed \$1,400 each. During 1892, according to the report of the auditor general, there was paid out of the state treasury for the support of the banking department the sum of \$1,000. In 1893 it was \$19,314,33. and in 1894 \$18,183.16. But during all these years the department was self supporting, the expenses of examination, paid by the banks, amounting to more than the expenditure for salaries,

But in 1895 another act was passed creating a bank department, that had already been created and in operation for four years, and giving to it the supervision of "banks and banking companies, co-operative banking associations, trust, safe deposit, real estate, mortgage, title insurance, guarantee surety and indemnity companies, and all other companies of a similar character, savings institutions, savings banks, provident institutions and every other corporation having power and receiving money on deposit, and mutual savings funds, building and loan asso-ciations and bond and investment companies." By this act the salary of the superintendent was fixed at \$6,000 per year, and he was empowered to appoint. in addition to his three clerks, a deputy at \$2,500 per year. Also, from time to time, to appoint examiners "in such numbers as may be necessary for the conduct of the business of the department, not to exceed ten in number." at a compensation of not more than

\$10 per day. In the same year (1895) the general appropriation act was made to give to the banking department (for two years), which three years before had cost the state the modest sum of \$1,000, the following amounts:

Salary of chief (two years... \$12,000 Salary of deputy (two years).... 5,000 Salary of clerks (two years) Salary of examiners (two years). 90,000 Salary of stenographer and type

writer (two years)..... Salary of messenger (two years). Contingent expenses 5,000

Total\$124,000 At the previous election one B. F. Gilkeson, an attorney and professional politician of Bucks county, had been chairman of the Republican state committee. In that position he had shown himself a master of boodle methods in politics, and as a reward for such services it was decreed that the salary of the bank commissioner should be raised 50 per cent and Mr. Gilkeson given the place. Accordingly, on the 11th day of February, when the legislative session was as yet but a few days more than a month old, the necessary act, having been rushed through both houses, was signed by Governor Hastings, who obediently and immediately proceeded to fulfill the decree of the machine, and

Gilkeson became the commissioner. In 1897 the appropriation to the banking department was again fixed at \$124,000, and the commissioner and his deputy and his three clerks and his ten examiners continue to luxuriate on the fat of the land, while the banks go on collapsing in greater number and with greater loss to the taxpayers than

ever before. Speaking of the examiners, it is a somewhat remarkable fact that, as shown by the state treasurer's reports. the monthly payments to them always amount to just as many hundreds of dollars as there are secular days in the month. Ten examiners at \$10 per day make exactly \$100. See! And yet there are no examinations required by law and none are ever made. The places of these men are absolute sinecures. They are nothing more than barnacles on the good old ship of state, helping by their dead weight to sink it in the sea

of bankruptey and disgrace. In addition to being a gross fraud upon the taxpayers, the banking department exists in violation of the express mandate of the constitution. which requires that all such matters as come under its supervision shall be subject to direction by the secretary of internal affairs. When the miners of the state sought to have a mine department created as a thing separate and distinct by itself, which the miners themselves should have some voice in controlling, the law officers of the commonwealth were quick to find that such a project would infract the fundamental law, though how that instrument can be construed to permit a separate bank department and disallow a separate mine department, only a conni-

ving attorney, in the pay of the machine, can explain.

The 1896 report of the commissioner of banking, which is the last printed volume we have from his hand, shows that 194 institutions, banks, savings banks and trust companies made report to him. In the state of Pennsylvania there are 450 national banks. The United States are a great power, with apparently unlimited means, and yet they managed, in the interest of a proper economy, though each bank is required by law to be actually exam-ined as to its accounts and resources at least twice in each year, to do this work without any expense to the gov-ernment, the regulations exacting from the banks a sum that in the total balanced the cost of the department. Another somewhat significant fact is that only five examiners were required to look after the 450 national banks, while Mr. Gilkeson has ten \$10-a-day assistants making believe to watch and correct such fraudulent and dangerous practices as the 194 state banks, savings banks and trust companies may venture. While on this branch of this most

interesting subject let us again go back to Mr. Krumbhaar, who organized the department under Governor Pattison, and who seems to have some conception of the seriousness of the business in which he was engaged. In that report Mr. Krumbhaar said: "While I recognize the efficacy of periodical reports and the publication of a sufficient portion of the same to acquaint the public with the condition of our several institutions, and the names of those responsible for the management, experience has shown that no department can be safely run by dependence upon reports. Many matters of management and objectionable practices may be readily omitted therefrom, which would be most apparent upon a personal visit of an efficient and trustworthy examiner." This was six years ago, and yet to-day the banking department of Pennsylvania depends exclusively upon reports, makes no examinations until after the newspapers have told that the banks are failures, and the time for examination has gone by, and Mr. Gilkeson and his fourteen assistants pocket an eighth of a million dol-lars anually for work that is purely perfunctory and of no more use to the state than nothing at all. In addition te all this there are the strongest reasons for believeing that in conjunction with the management of the state treasury the banking department winks at practices by certain of the banks that are depositories of the state's moneys that, being notified to the people, would make them the objects of a very proper distrust. Mr. Wanamaker referred to this phase of this matter in sundry of his speeches. A machine banking department is a rational and very probably profitable adjunct to the political banks that do business on the state's moneys, contribute a large share of the funds that help keep the machine in power, and, like the late Mr. Kemble's institution in Philadelphia, go down in their turn to a chorus of depositors' tears, general execra-

tion and notorious suicides. Swallow's Chances.

Absurd Claims of His Managers—Can Do No More Than Help Quayism.

Absurd Claims of His Managers Do No More Than Help Quayism. The chairman of the Prohibition state committee is a gentleman by the name of Jones, and he is rapidly attaining celebrity as the most extraordinary political counter in the business. Last year he had the Rev. Swallow elected There was certainly a bad spell of apstate treasurer by a considerable majority. And, notwithstanding the fact that Swallow polled less than half as the taxpayers was greater even than many votes, or more than 124,000 fewer the accomplished and proposed similar than Brown, the Democratic candi- steals of the 1897 legislature, including date for the same office, and 150,000 less | both those in the general appropriation than Ritter, the Democratic candidate and those in the special appropriation for auditor general, Jones is as jubilant bills, and the citizen who believes in as ever, and certain that Swallow will beat Jenks, and all but certain that he will be elected governor. Here are the exact figures from the record:

Brown, D., for state treasurer..242,731

Swallow, P., for state treaurer .. 118,969

Brown over Swallow123,762 and the Ritter vote, 25,610, probably represents, approximately, the number of Democrats that voted for Swallow last year. But the Democratic party was then very much demoralized and disheartened and, besides this loss of 25,000 to Swallow suffered to far larger extent from stay-at-home voters. This year all the divisions of the party are united and the Democratic ticket is one that enlists the esteem and inspires the confidence of every Democratic voter, to say nothing of the great number of independent Republicans who have already pledged Mr. Jenks their support. Under these circumstances not a tithe of the Democrats who voted for Swallow last year can be expected to do so this year, and, instead of beating Jenks, there is as much chance of the overflowing lava of Vesuvius extending to and making as the total for Pattison's last term. a second Pompeii of New York, as of his coming as close to Jenks as he did

to Brown last year. No great astuteness or skill in calculation is needed to understand the clearness of all this. It is plain as the sun at high noon. The most the highly impractical head of the Prohibition forces can do is to help Quayism by enlisting independent Republican support that would otherwise come to Jenks. The few Democrats who have been, up to now, talking about voting for Swallow will be brought to comprehend this long before election day comes around. So will many of that class of independent Republicans who are sincerely anxious to rid the state

of Quavism. Jenks is a growing candidate. Everysupport is increased. Swallow is far stronger today than he will be a month hence, though he is not now, and never was, strong enough to come within many thousands of the lowest vote ever cast by the Democrats in the state.

Mr. Jenks is a forger. He is forging ahead at a pace that smacks very strongly of getting first at the winning post.

The Philadelphia Press calls Swallow the "fire alarm candidate." The Press is not ardently for Stone, but evidently prefers Stone to Swallow.

The Democratic press of the state has never been more unitedly for a knows that Swallow cannot possibly press has never been more shaky in not throw their votes away upon him. its allegiance to a Republican ticket.

The Junket Business

How It Has Grown to Its Present Awful Proportions-Democratic and Republican Rule Compared.

In connection with state politics in Pennsylvania there are few things more interesting or instructive and absolutely nothing more fully demonstrable of the curse of the machine rule than a study and comparison of the various general appropriation acts of the state legislature. Mr. Wanamaker has fittingly supplemented the work of the Democratic party, its conventions, committees and press, in explaining to the people that these acts cover many monstrous extravagances and villainous steals. There are not many of the features of them more prolific and astounding in this range of development than those that touch the sums voted for legislative junkets, "extra services" of legislative committees, and the multitudinous commissions that are constituted for the sole purpose of putting unearned money into the pockets of the henchmen and retainers of the

dominant party throughout the state. A carefully compiled table, made up from an item-by-item search of the general appropriation acts for the past 15 years shows that in 1883, the first year of Governor Pattison's first administration, there was a total of \$7,348.91 awarded for these purposes. These included the expenses of investigating the State college, the clerical force of the several state departments, the western Pennsylvania insane asylum and penitentiary, and the accounts of that expensive appendage to our state government, Mr. John C. Delaney, then occupying the position of librarian of the senate, which had no library.

They covered also the cost of the Bos-ler-Wagner contested election case (\$1,185) and of a commission selected to report a comprehensive system of bookkeeping for the several depart-

ments. In the year 1885 there were still fewer appropriations of this kind, the total being but \$3,918, out of which an item of \$1,200, for the expenses of the committee to investigate the Standard Oil trust, Governor Pattison vetoed, leaving a balance of but \$2,718.43 taken from the treasury by the general appropriation act, as finally made a law, for

these purposes. In 1887, however, General Beaver having in the meanwhile become governor, these appropriations swelled to \$16,965, an increase of several hundred per cent. As illustrating the careless and fraudulent methods that had already begun to prevail, \$6,000 of this total was voted in a lump sum for four investigations, an excursion to Gettysburg and a member's funeral.

It was not until 1889, however, that there was anything like a really riotous revel along these lines. Beaver was still governor, and the aggregated items in the general appropriation bill for these unnecessary and unlawful uses reached the enormous sum of \$123,868,-50. These included \$17,860 for a house contest and \$39,759.72 for a senatorial contest, entirely unprecedented figures, \$15,000 for a committee to examine and report upon the charitable and correctional systems of the commonwealth, \$6,000 for a commission to codify the road laws, another \$6,000 for a committee on industrial education and \$10,700 laid out in taking the legislators to participation in the centennial inauguration of George Washington as president. And Beaver never interposed a single veto. A unique item in this list is \$100 for a propriation legislation about that time. It was so bad, in fact, that its cost to honesty and economy in state expenditures may be pardoned for asking where were Wanamaker and Swallow then?

In 1891 the Democrats again had the governor and that year the appropriations for junkets. &c., in the The difference between the Brown act were but \$73,859.33, and of these Mr. Pattison vetoed items aggregating \$34,116, leaving the actual outlay but \$39,743.23, or less than a third of Beaver's last term figures.

In 1893, warned doubtless by these vetoes, the legislature made the general appropriation act cover only \$3,466.12 of such expenditures.

But the Republicans came in again in 1895, and that year the total was \$115,486,92, or about \$15,000 more in the general bill than there were in 1893 in both the general and the special bills together. Here again was a sharp summons to Republican reformers, but they failed to put in an appearance. Hastings had not yet fallen out with the machine. His vetoes, in 1895, of this class of items amounted, all told. to \$40,715, leaving a balance awarded of \$74,771.92, or nearly 22 times as much

The 1897 legislature voted for purposes within the category under discussion \$41,401.43 in the general bill and \$60,123.02 in special bills. Of the aggregate, \$101,524.45, Governor Hastings vetoed, all told, but \$30,823.90, leaving the actual waste or fraud at \$70.691.55. There was absolutely no excuse for more than probably a tenth of this outlay. It comprehended, as fully ex-plained in another article, very many audacious swindles in addition to the handful exposed and overridden by the governor. And yet the cost to the state of the whole business was much less than that of 1895 or that of 1889, though, in those years the Democratic protests went utterly unheeded by the so-called Republican and Prohibitionist reformers, and the perpetrators of the scounwhere he goes, or his friends go, his drelly grabs pocketed the swag and were in many instances triumphantly returned to the places they had disgraced.

No fair man can ponder and digest the figures here given without being forced to the conclusion that, both by promise and performance, the Demo crats of Pennsylvania have approved their title as the only genuine and reliable reformers of corruption and inexcusable waste in the matter of the state expenditures.

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