

# TAFT DEFENDS HIS POLICIES

### His Trust Attitude Firm, Consistent and Effective.

## OPPOSES POLITICAL NOSTRUMS

Recall of Judges a Menace to Independence of Judiciary—Declares That Attacks on the Integrity of His Nomination Are Baseless and Vicious.

President Taft discusses the issues of the present campaign in the Saturday Evening Post. He takes his stand squarely on the issue that with him rested the responsibility of maintaining the high standard set up in the records of his party and of carrying out those policies of his predecessors which he declares have made good government and Republicanism synonymous.

The greater part of his argument, which is the first of three to be written by the chief candidates for the presidency, is devoted to a review of tariff legislation during his administration and to the reasons for opposing the bills set before him for a reduction of schedules before they had been investigated by the tariff board.

He says he signed the Payne tariff bill because, above all, it provided the machinery by which alone, in his opinion, a just and intelligent revision of the tariff could be effected; because it gave the executive power through maximum and minimum rates to get proper treatment for American products from foreign nations; because it imposed a tax on corporations and paved the way for government insight into their operations; because it provided a means of collecting revenue quickly in case of emergency; because it granted a larger measure of justice to the Philippines and finally because it did provide for a material reduction in tariff rates, not so much of a reduction as he would have liked to get, but as much as he believed it was possible to obtain without the machinery of the tariff board which the law created. He disapproved of the tariff bills since passed because he saw in them a menace to the American workman.

Coming to those measures of his administration which have been passed in the interests of social justice, the president sets down first the railway rate bill, which he describes as the logical development of the policy embodied in the Hepburn act. It gave authority to the interstate commerce commission in many details that had been lacking and added powers of supervision over express companies, telegraph, telephone and cable lines. It authorized the institution of investigations of rates before formal complaint had been made, the protection of water lines from unfair competition and enacted a long and short haul clause that has proved valuable to many communities.

President Taft asserts that his trust policy has been firm, consistent and effective in spite of the enmity of those business interests which he knew it would arouse. He points out that forty-four cases against trusts were instituted during the seven and one-half years that Mr. Roosevelt was president, while during the less than four years of his own administration twenty-two civil suits and forty-five criminal indictments have been brought.

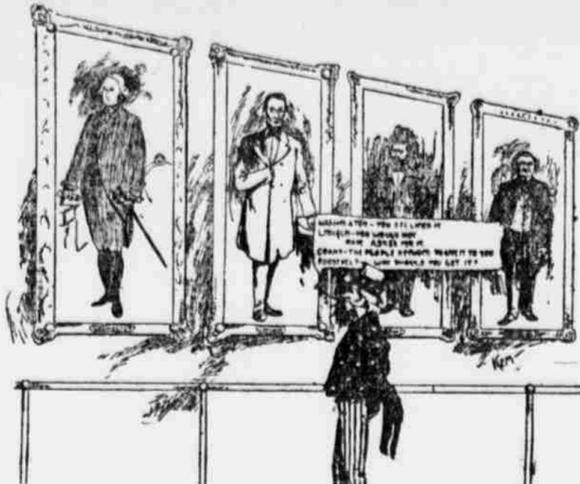
To what he styles the nostrums of the recall of judges and of judicial opinions the president is firmly opposed, holding them a menace to the independence of the judiciary. "As we listen to the demagogic or fatuous reformers," he says, "let us not forget that votes are not bread, constitutional amendments are not work, referendums do not pay rent or furnish homes, recalls do not provide clothing, initiatives do not supply employment or relieve inequality of condition or opportunity. For any definite plans from those who advocate innovations which will promote equality of opportunity and ameliorate hardships we listen in vain."

As to the Chicago convention, the president declares that no consideration of party zeal or personal ambition would tempt him to stand as a presidential candidate did he not know that the attacks upon the integrity of his nomination are as baseless as they are vicious.

Extract from statement of Mr. Roosevelt dated Nov. 8, 1904: "On the 4th day of March next I shall have served three and one-half years, and this three and one-half years constitutes my first term. The wise custom which limits the president to two terms regards the substance and not the form. Under no circumstances will I be a candidate for or accept another nomination."

"What Washington would not take and Grant could not get no man shall have."

## The Third Term Question.



### MODERN WOODMEN RATE QUESTION

Should Old Members Be Rated at Entry Age or Attained Age?

The Modern Woodmen Bulletin in its first October issue has the following to say in explanation of the rate controversy within the Modern Woodmen of America:

Reduced to its lowest possible terms, the Modern Woodmen rate question is the question of whether the members should be rated at entry age or at attained age.

This is a question the Society is entitled to decide from the standpoint of its own interest, unless the member has a legal claim arising from his contract, or an equitable claim arising from a contribution exceeding what it has cost the Society to carry men of his class and leaving a profit which should in justice be applied for his benefit.

No legal claim arising from the contract is admitted. With respect to equity, the situation is that the older members have contributed no part of the surplus now in the hands of the Society. This represents a part of the excess contributions of the younger members. The payment of death losses among members of their respective ages has consumed all the older members have contributed to the benefit fund and more.

If what the older members have done to build up the Society has created a fraternal obligation, the Society has sought to discharge it by making to them the most liberal concession consistent with its own safety. It proposes to "load" rates for younger members in order that it may carry the older members at rates which will create a deficiency of \$22,500,000 in their contributions according to the Modern Woodmen mortality table.

No member, young or old, will be "frozen out." No member need contribute a dollar to the reserve fund unless he chooses to do so. He may take the step-rate, which is the current cost rate. Under this plan his rate up to age 53 will be lower than under the old plan. Or he may take term insurance to age 50, 60 or 70, for from 45 to 75 per cent. of the whole life level rate. Term insurance was all he had in fact under the old plan, which meant that the Society would run along for an indefinite term, but ultimately would be swamped by its liabilities in excess of contributions. The step rate for the member 54 years old is \$1.05 per month. The whole life level rate for the member 54 years of age or over is \$3.00 a month. If he chooses he may pay \$2 in cash and have \$1 charged against his certificate. So no member who is quite candid with himself will say that the Society has frozen him out by offering him no plan his circumstances will enable him to accept.

Some profess not to understand how the member who has paid all that has been demanded of him all these years, and has matured no claim, can be said to have created a deficiency. This might be illustrated by citing the case of a mutual fire insurance association. If this association insures farm dwellings and lumber yards, and if the lumber yard fires cause losses in excess of contributions from the lumbermen, the fair conclusion is that the lumbermen as a class have not paid the cost of their protection to the association, though not all the lumbermen have had fires. If the association should now propose to raise the rate on lumber until it approximated the cost of the protection, and the lumbermen should object that they were being unfairly treated and "frozen out," they would occupy a position corresponding to that of the Modern Woodman who objects to the present readjustment of rates.

This comparison is imperfect. It is not certain that the complaining lumberman will ever have a fire, but it is certain that every certificate issued by the Modern Woodmen Society will be matured by death unless the member lapses. It is therefore the Society's most imperative obligation to make provision for meeting these claims as they mature, and it can meet them only through contributions to the benefit fund by the members and interest accumulations on this fund. The member who joined twenty years ago is twenty years nearer death than he was at entry age, and if the Society should blink this fact it would merely deprive itself of the power to meet its just obligations. The complaining members seek a special privilege or discrimination in their favor. They have abandoned the Jeffersonian doctrine to which many of them have professed devotion, the doctrine by which the Society stands and for which all truly co-operative institutions must stand: "Equal rights to all; special privileges to none."

### LIMITED SUFFRAGE IN PENNSYLVANIA.

Votes for Women, With Qualifications for Both Sexes.

At the seventeenth annual meeting of the State Federation of Pennsylvania Women held at Williamsport, October 15, 16 and 17, 1912, the fair sex showed its interest in up-to-date political topics. Woman suffrage was discussed by Miss Beatrice Forbes Robertson, of the eminent theatrical family of that name, and Miss Mary Winsor, of Haverford, Pa., the President of the Pennsylvania Limited Suffrage League. Miss Winsor explained the great need, not only for woman suffrage, but also for restrictions on the illiterate, criminal and foreign-born voters. All these are incorporated in a Suffrage Bill that is now under consideration by the Commission to Revise and Codify the Election Laws of Pennsylvania, of which Mr. Frank P. Prichard is chairman. This commission, which is now holding its sessions in the Land Title Building, Philadelphia, is able, if it chooses, to report this bill favorably to the Pennsylvania Legislature. The Commission has not yet decided whether it will send in a favorable report. The bill would enfranchise the great majority of Pennsylvania women, giving them the right to vote at all elections and placing restrictions that are already in force in the great majority of States, not only the Southern, but also in the Northern and Western States.

In her address before the Federation, Miss Winsor spoke of conditions in Pennsylvania where there is scarcely any check on the criminal vote, being at liberty to vote almost as soon as he emerges from jail. In this respect our commonwealth is way behind the great majority of States in which criminals are disfranchised, sometimes permanently, sometimes temporarily, for serious offenses. Of course, the object of such disfranchisement is not to punish the criminal, but to protect the Commonwealth. In Pennsylvania, foolish sentimentality prevents us from protecting the State and we even permit men sentenced for participation in the infamous white slave traffic free access to the polls. Our native state has an enormous foreign-born element, and many industrial towns where perhaps 60% of the population comes from the south and west of Europe. Surely, it is not unreasonable to require the foreigner to reside in this country a total period of ten years before voting in Pennsylvania, instead of merely five years as is now required of him. American boys must wait twenty-one years before they are eligible as voters. We have no prejudice against the foreign-born; doubtless they will make excellent citizens if enough time is given them to familiarize themselves with the institutions of the country.

In recent years the character of the immigration has changed for the worse. Immigrants formerly came from the north and west of Europe, from Great Britain and other nations accustomed to self-government, but in the year 1907, 971,608 immigrants came from southeastern Europe, where democratic institutions and self-government are little known and the percentage of illiteracy is terribly high, 35% of such aliens being unable to read and write. An educational qualification would doubtless be of benefit to Pennsylvania, and is the logical outcome of our compulsory education laws, for if the children have obeyed the law and learned in school during the prescribed number of years, there would be no illiteracy among the native born in Pennsylvania. Therefore, why encourage law breaking on the part of greedy parents who want to take their children from school and put them to work? Is it not better to make the parents realize that if their child grows up illiterate he forfeits political privileges? Ignorant fathers and mothers would then have much more respect for education; at present they have but little. Witness the delightful story of the mother who said to the public school teacher, "I don't want my Lizzie learnt readin' and writin'." You know readin' and writin' and you are a nold maid; but I never was learnt none of them things and I got married and had eight children." Why not give such Lizzies an incentive to learn, especially as woman suffrage is coming, and they are all future voters. A reading and writing qualification is absolutely necessary in this age when the people are trying to abolish representative government with the intention of governing themselves directly through the Initiative, the Referendum and the Recall. Is it likely that they will vote intelligently on complicated legislative measures if they can't even read the ballot on which these measures are printed? A limited suffrage is not intended to oppress the negro and disfranchise him, as so many persons think. An educational qualification

is required in fourteen Northern and Western States, and it has not been used there to discriminate against the colored race. It has worked excellently in New England. Miss Winsor then quoted the eminent publisher, Mr. Edwin D. Mead, of Boston, as saying, "Every one in Massachusetts believes in educational qualification." She read some extracts from an address by Mr. Edward H. Chandler, Secretary of the Twentieth Century Club, of Boston, showing that Massachusetts had had an educational qualification since 1857, and no harm and much good had resulted. At the conclusion of his speech, delegates from the Limited Suffrage League distributed to the audience copies of Mr. Chandler's address and other interesting literature.

Miss Winsor concluded by saying that no men now voting need fear that this bill would take away his right to vote, as a clause had been inserted specifying that these limitations should not apply to the generation now voting, but only to the new voters, both the young men and the women. If the bill became law, it would enfranchise the great majority of women, while the restrictions would apply to a small but undesirable class of both sexes. It would be a great step forward if the Keystone State would emancipate its women, especially with these wise safe-guards around the ballot box.

### GOOD ROADS: WHAT THE STATE IS DOING.

Harrisburg, Oct. 22.—In preparation for the launching of a comprehensive and practical road building campaign, following the expected popular approval of a \$50,000,000 bond issue to finance the great work, the State Highway Department for fifteen months has been engaged in thoroughly testing out methods of construction and materials for road foundation, body and top dressing. A far reaching investigation also has been made into the road-building work of the national government and various States. As a result the department is today in possession of the best first-hand information available anywhere.

These researches in Pennsylvania have been more thorough than have ever before been made by a similar department. Instead of depending entirely on laboratory tests and analysis, the policy has been to use the different methods and materials in actual construction of sections of road where they would be subjected to various kinds of usage and wear. Thus the different types of road have been tested by actual use in farming and manufacturing districts, as well as for their resistance to the peculiar wear and tear of the ever increasing automobile travel.

In this manner has been worked out the best method for each locality in which main State roads are to be built, and it is believed that by use of the best adapted materials, local supplies to be employed where feasible, the new highways will stand up under automobile traffic and at the same time not present too hard a surface for farmers' teams. A lasting, durable surface which will give the State value for its money and at the same time enable maintenance with a minimum of repair expense has been the object. The time is rapidly approaching when the use of the automobile will be general in hauling farm produce, and in addition to providing for general motor travel and horses consideration has to be given to the heavy trucks which are coming into use on farms.

Sentiment for the ratification of the proposed \$50,000,000 bond issue for roads is growing rapidly in rural communities as the benefits to be derived are becoming apparent. It is a notable fact that good roads are included in the platforms of practically all the legislative candidates. Those who are to be elected next month will vote in the Legis-

ture next winter on the resolution to submit the bond issue to the people of the State. It is because the officers of the Pennsylvania Motor Federation, representing the automobile owners of the State, have satisfied themselves of the thorough preparation of the State Highway Department for building genuinely good roads, that the Federation is earnestly advocating the \$50,000,000 loan.

### THE HEALTH VALUE OF CHEERFULNESS.

The consumptives who laugh are the ones who get well. It is a common saying at sanatoria that the patients who are the most cheerful have the best chance for recovery. Half of the victory over consumption is in having a fighting spirit. The despondent patient has a poor chance for life.

Remember this and don't brood over your physical condition. People often not only make themselves unhappy, but even fall ill through worrying about imaginary symptoms of disease. Don't allow yourself to do this. Settle your doubts if you think you have consumption by going to the nearest tuberculosis dispensary. Have yourself examined there.

If there is nothing wrong with you, don't immediately begin to look for another disease about which to worry. Instead find some hobby that will take you out of doors, and that at the same time will occupy your mind. Gardening, rowing, swimming, bicycling, tennis are all effective in supplying exercise and in keeping the brain busy.

Worrying about yourself is a bad habit. Often it undermines health. Find something out of doors instead that is so interesting that you will not be able to think of being sick—and the chances are that you will keep well.—Karl de Schweinitz, Ex-

ecutive Secretary, Pennsylvania Society for the Prevention of Tuberculosis.

NOTICE OF ADMINISTRATION, ESTATE OF WILLIAM KATZ, Late of the borough of Honesdale, County Wayne, Pa. All persons indebted to said estate are notified to make immediate payment to the undersigned; and those having claims against the said estate are notified to present the duly attested, for settlement. MAUDE M. KATZ, Ad'x. 306 Fourteenth St., Honesdale, Pa. 75001. M. J. Martin, Scranton, Pa., Att'y for Estate.

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