

AMERICA FOR COMING CITIZENS

"Let our land be bright
With freedom's holy light"

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AMERICA FOR COMING CITIZENS

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ILLUSTRATED



CHARLES SCRIBNER'S SONS

NEW YORK

CHICAGO

BOSTON

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Printed in the United States of America

C



TO
MY CHILDREN

INTRODUCTION

This book is the outgrowth of the author's belief that the Coming Citizen in our country eagerly seeks to understand the great American institutions; that he shows a laudable curiosity on the many topics which older Americans frequently take for granted, and that it is unfair to place the burden for failure to understand America entirely on the immigrant. Within the limits of a single volume some of the most pressing questions confronting the coming citizen are answered. "What is this America of which you speak?" "How came it to be?" "How are you different from us who are not yet citizens?" "What do I owe to your past?" "What must I do to participate in the present and to make glorious your future?" "What ought I to know as an American?" "What must I do to take my place as an American?" The author has not hesitated to quote freely the words of such Americans as Franklin K. Lane, Henry van Dyke, Elihu Root, Louis D. Brandeis, Theodore Roosevelt, and Woodrow Wilson.

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HOW TO USE THE BOOK

The content of the book is divided into such chapters as may easily be read during any single lesson. Each chapter is to be used as a basis for:

1. Reading.
2. Conversation.
3. Needed language drill.
4. Correction of errors of speech.
5. Exercises in writing.

Reading.—The material of the book lends itself to “silent reading” for thought. After every chapter there will be found a number of suggestive questions which have for their object:

1. To direct attention to the content of the chapter.
2. To stimulate the further thought of the pupil.
3. To give occasion for self-expression.
4. To limit discussions to the point under consideration.

Writing.—The following exercises are suggested:

1. Writing answers to the questions at the end of a chapter.

2. Completing sentences suggested in the text.
3. Constructing sentences using words developed
in the text.
4. Paraphrasing the content of a paragraph.
5. Reproduction in the pupil's own words.

AMERICA FOR COMING CITIZENS

I

THE DISCOVERY OF AMERICA

Long before Christopher Columbus discovered America, in 1492, other adventurers had found their way across the great ocean. But the discoveries of these earlier men led to nothing. The discoveries of Christopher Columbus meant that a new world had been opened to the people of Europe and of Asia.

The story of Christopher Columbus is especially interesting to one who wants to understand the spirit of America.

In the fourteenth and fifteenth centuries most Europeans believed that the earth was flat and that if you sailed westward you would fall off into space. Columbus believed differently. He was anxious to prove that the earth was not flat, because, like every one else, he hoped to find a shorter way to India. India is in Asia, and three hundred years ago it was the land of riches, because India sold silks, jewels, spices, and a great many other Eastern products to

European countries. Trade with India was very profitable, but the road across Europe on land and sea was both long and dangerous, for this was before the railroad and the steamship had been invented, and before the roads had been cleared of robbers, and before the seas had been swept of pirates.

After asking the help of several kings, Columbus succeeded in securing the help of Queen Isabella of Spain, who believed that she saw a chance to convert the heathens of India. Columbus started out across the unknown ocean in three small vessels, about as large as most of our fishing-boats are today. It took courage to sail on the unknown ocean. The sailors became afraid; they threatened to throw Columbus overboard. But his courage never failed. The poem by Joaquin Miller describes the spirit which the first discoverer of America brought to this land.

COLUMBUS

Behind him lay the gray Azores,
 Behind the Gates of Hercules;
Before him not the ghost of shores,
 Before him only shoreless seas.
The good mate said: "Now must we pray,
 For lo! the very stars are gone.
Brave Adm'r'l, speak; what shall I say?"
 "Why, say: 'Sail on! sail on! and on!'"

“My men grow mutinous day by day;
My men grow ghastly wan and weak.”
The stout mate thought of home; a spray
Of salt water washed his swarthy cheek.
“What shall I say, brave Adm’r’l, say,
If we sight naught but seas at dawn?”
“Why, you shall say at break of day:
‘Sail on! sail on! sail on! and on!’”

They sailed and sailed, as winds might blow,
Until at last the blanched mate said:
“Why, now not even God would know
Should I and all my men fall dead.
These very winds forget their way,
For God from these dread seas is gone.
Now speak, brave Adm’r’l, speak and say—”
He said: “Sail on! Sail on! and on!”

They sailed. They sailed. Then spake the mate:
“This mad sea shows his teeth to-night.
He curls his lips, he lies in wait
With lifted teeth, as if to bite!
Brave Adm’r’l, say but one good word:
What shall we do when hope is gone?”
The words leapt like a leaping sword:
“Sail on! sail on! sail on! and on!”

Then, pale and worn, he kept his deck,
And peered through darkness. Ah, that night
Of all dark nights! And then a speck—
A light! a light! a light! a light!
It grew, a starlit flag unfurled!
It grew to be Time's burst of dawn.
He gained a world; he gave that world
Its grandest lesson: "On! sail on!"

—JOAQUIN MILLER.

Columbus and his men discovered land on October 12, 1492. They took possession of the land in the name of the King of Spain. Columbus believed he had discovered a western passage to India, and, therefore, he called the people whom he saw on the shore Indians, and this name they have to the present day, even though they are not related to the Indians in Asia.

Columbus returned to Spain, and was very highly honored for his discovery. He made three more voyages later on, but each time returned without bringing the rich goods that the adventurers of Europe were seeking. His enemies became so powerful that Columbus spent some of his last days in prison. He died without ever knowing that he had discovered two new continents.

The name America was given to the two continents by a writer, Americus Vesputius, who had

heard of the voyages to the new land, and who probably had not heard of the previous voyages of Columbus. The name of Columbus, however, is remembered in many ways in America; for example, in the United States the District of Columbia is the



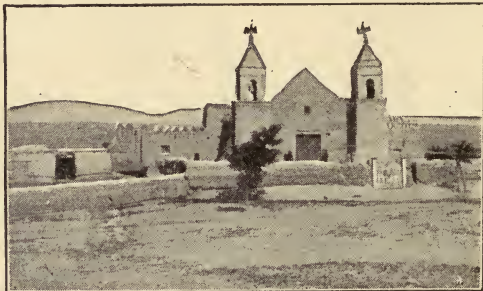
THE LANDING OF CHRISTOPHER COLUMBUS.

district in which the Capital, the city of Washington, is situated. Columbus, Ohio, one of the large cities of the country, gets its name from the discoverer of America. Columbia University, one of the great institutions of learning in America, gets its name from Columbus. The South American republic, Colombia, honors the discoverer of America; and so in every part of North and South America one

may find evidence that the people of America still remember the first great discoverer.

SPAIN COLONIZES AMERICA

A great many explorers followed Columbus to America. They met the native Indians, who told



OLD SPANISH MISSION, NEW MEXICO, BUILT 1604.

them of many wonderful treasures of gold and silver farther inland. These stories brought many fortune-hunters to explore the land which is now the United States. Among these were such men as Ponce de Leon, who discovered and named Florida; Cortez and Pizarro, who discovered Mexico and Peru and then conquered the people who lived there; De Soto, who discovered the Mississippi River. With the Spanish explorers there came missionaries, who tried very hard to convert the Indians to Christianity. These missionaries established schools, where they taught the Indians how to take care of their village farms. It is said that a

short time after Columbus discovered America, one hundred fifty thousand Spaniards had come here. They ruled over five million Indians, whom their priests taught to live as Christians.

The Spaniards did not come to America to better their condition or to live here permanently. They came to become rich and to serve the church and their own country. They did not try to teach their people to live independently, as did some of the later settlers in America. The work of the Spaniards in America therefore could not be permanent.

QUESTIONS

1. After whom is America named? Why is not America named after Christopher Columbus?
2. Why were Europeans anxious to find a new way to India?
3. Why had not other sailors travelled in a westerly direction, as Columbus did?
4. How did it happen that Queen Isabella helped Columbus?
5. What hardships did Columbus meet on his voyage?
6. How does it happen that the red men of America are called Indians?
7. How did Spain honor Columbus? In what way does America honor Columbus?
8. Do you know of any other places that are named after Columbus?
9. Who were the first European immigrants to America? What did they expect to find in America?
10. Why is the Spanish influence on America very small?

Look at the map on page 42. You will find the following Spanish names: Colorado, San Francisco, Los Angeles, San Diego, Nevada, and St. Augustine. Pick out the names of other places that you think have Spanish-sounding names.

Note: The following words are written with capitals:

1. The names of people: like Columbus, Queen Isabella.

2. The names of places: like Spain, India.

Such words are called proper nouns. The name of a particular person or place is a proper noun; all proper nouns are written with capitals.

Other words written with capitals:

1. The name of every adjective derived from a proper noun; thus, European, Spanish.
2. The first word in every sentence.
3. The names of the months and the days; thus, October, Tuesday.
4. The name of the Deity, thus: "O, Lord, be merciful to us"; "America is God's country."

WRITTEN EXERCISES

Write a short paragraph on one of the topics given below. Do not write more than ten sentences:

1. Spain treated Columbus unjustly.
2. The Spaniards came to America to find wealth.
3. America honors the name of Christopher Columbus.
4. The Spanish influence can be seen in many places in America.
5. Queen Isabella was unselfish in helping Columbus.
6. Columbus suffered many hardships in crossing the ocean.

II

THE ENGLISHMAN COMES TO AMERICA

In the fifteenth century Spain was the leading country in Europe. That explains, perhaps, why Spanish explorers were sent out to find a new way to India, and why Spanish explorers came to America in such great numbers.

In 1588 England defeated Spain in a terrible sea battle, in which Spain lost her great fleet. From

then on England became the great naval power of the world. England no longer feared the Spaniards. She too sent explorers to the new world. When the explorers returned to Europe, England



THE DEFEAT OF THE SPANISH ARMADA BY THE ENGLISH
IN THE GREAT SEA BATTLE IN 1588.

claimed a great section of America because it was first discovered by Englishmen.

Sir Walter Raleigh, a bold English patriot, obtained from Queen Elizabeth a charter for a strip of land, which in honor of the Virgin Queen he called Virginia. Several times Raleigh tried to establish a settlement in America, but each time he failed because the settlers tried to look for gold. It happened,

however, that there was great unemployment in England just at this time, and that very many people were anxious to try their fortunes in a new land. The English took these men and brought them to



THE ARRIVAL OF THE FIRST WOMAN
AT JAMESTOWN.

After a painting by Stanley M. Arthurs.

America and built colonies which later became the foundation-stones of America. In almost every case the English were wise enough to let the colony develop itself. Where the English were not so wise the colony soon took the matter into its own hands and broke away from the mother country.

The first English settlement was at Jamestown, Virginia, in 1607. One hundred five men came from London. Of these, about fifty had never done a stroke of work in their lives. Most of the others were laborers and mechanics. They brought no women and they brought no farmers, because they

expected to find gold quickly and then return to England. Naturally, this colony failed. The men did not work, and when food became scarce they became sick and many of them died. Had it not been for Captain John Smith every man would have died of starvation or of sickness.

Another group of five hundred colonists came from England about two years later, but they were no better than the first group. It is not surprising that in the starving time (during the winter of 1609–10) only about sixty out of the five hundred men remained alive.

An interesting story is told about Thomas Dale, the governor of this colony. He was a hard, soldierly man, who punished without pity. It is said that once he sentenced to death by starvation a man who had stolen some food. When the colony was first formed it had a common storehouse. Every settler put what he made into the common storehouse, and every one received his share. Those who were idle knew that whether they worked or not they would receive food, and most of them were willing to let the industrious do all the work. Things went from bad to worse. Then the governor gave each man several acres for himself. After that things went very much better. Thus, from the earliest times, the idle were compelled to work for a living in America, and the thrifty were encouraged to work hard, because they kept what they earned.

Just as soon as private ownership of land had been established, people began coming to the new world to stay and to make this land their home.



HOW THE PURITANS LOOKED.

Men with families and with capital were willing to come to the new country. The Colonists learned to plant tobacco, and therefore needed laborers. A great many servants were brought over with the understanding that they would remain servants until they had paid for their passage.

The need for cheap labor gave the slave-traders a good market. In 1619 the first ship-load of African negro slaves was brought over to Virginia. Slaves were sold like cattle, and for about the same price.

QUESTIONS

1. When did England become a great naval power?
2. Why did England claim a part of America?
3. Why did the first English settlement in America fail?
4. Why did many Englishmen try to come to America?
5. In what ways were the Englishmen's reasons for coming to America different from the Spaniards' reasons?
6. What was the first English settlement in America?
7. How did Captain John Smith save the colony at Jamestown?

8. What kind of man was Governor Dale?
9. Why did not the men work when they had a common storehouse? Do you think men are much different to-day?
10. How did the slave-trade begin in America?

Note: Every sentence has two important parts:

1. The subject.
2. The predicate.

Thus, in the sentence "Spain sent explorers to America," *Spain* is the subject and *sent* is the predicate. In the sentence "Columbus discovered America," *Columbus* is the subject and *discovered* is the predicate. It is important to find the subject and predicate in every sentence, so as to make the sentence clear. Read the preceding paragraphs once more, and pick out the subjects and predicates that belong together. Thus:

1. Spain was
2. That explains
3. Explorers were sent
4. Explorers came

WRITTEN EXERCISES

Write a paragraph on one of the following topics:

1. Why Englishmen came to America.
2. Sir Walter Raleigh's colony.
3. The first American settlement.
4. Governor Dale's common storehouse plan.
5. Why private ownership was more successful than common ownership.
6. The beginning of slavery in America.

III

THE SEARCH FOR RELIGIOUS FREEDOM

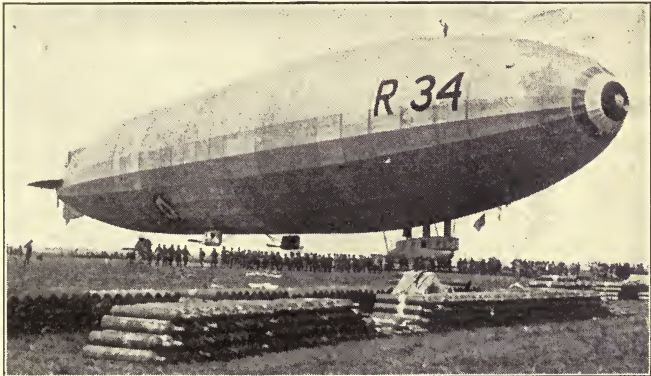
We have seen that one group of settlers came to America to improve their living conditions. They represent a great many other immigrants to America who came for the same reason. The Puritans

and the Pilgrims came to this country to look for religious freedom, to find a place where they might worship God as they pleased. During the reign of James the First of England the English Church was established. (That meant that the government and the church were united.) Even to-day there is an official religion in England. There were, however, a great many people who did not like the ceremonies of the English Church, and they did not like to have the church controlled by the king. These people tried to form a church of their own. But this was against the law, and some of the people who tried to break the law were thrown into prison. Many others escaped to Holland, and from there set sail for America in 1620. These people were called Pilgrims, because the word "pilgrim" means wanderer.

The Pilgrims sailed in the *Mayflower*, and, after a stormy voyage, arrived at Plymouth on December 21, 1620. The Pilgrims came, both men and women, to settle in America permanently. But they had a terrible winter, during which about half of them died. On the journey over to America the Pilgrims made an agreement called the *Mayflower Compact*, in which they agreed to make laws for the benefit of all, and not for the benefit of a few. This does not sound very striking to-day. In those days, however, it was very remarkable that a group of people should be willing to pass laws which did not give the lawmakers an advantage. The *May-*



THE "MAYFLOWER" IN PLYMOUTH HARBOR.
After a painting by W. F. Halsall.



Photograph by the International News Service.

AN AIR-SHIP,
Which crossed the Atlantic in 1919, three hundred years after the
"Mayflower," and later made the return voyage safely.

flower Compact is therefore important to remember, because in spirit it has been followed by all later legislation. Americans firmly believe in the justice of the *Mayflower Compact*. This *Mayflower Compact* marks the beginning of American democ-



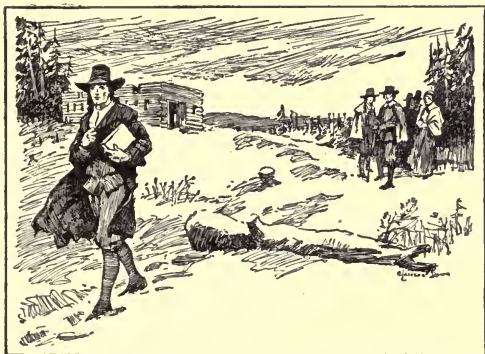
PUNISHMENT BY PUBLIC DUCKING.

This method of punishment was frequently used by the Puritans.

racy in politics. In the colonies established by the Pilgrims everybody voted, and the colony governed itself in the most democratic manner.

Other English colonists were encouraged by the success of the Pilgrims, and several English companies were formed to build settlements in America. In 1630 about one thousand Puritans came over, with their wives, their horses, and their cattle, and settled near Boston.

The Puritans also established a democratic government, but in some respects they were not as liberal as the Pilgrims. Thus, only members of their church were permitted to vote. It must be remembered that these people left England because they did not like the union of church and state; and yet



ROGER WILLIAMS DRIVEN OUT OF PLYMOUTH BECAUSE HE BELIEVED IN RELIGIOUS FREEDOM.

when they came here they immediately united the state and the church. It is only fair to say, however, that the Puritans came to New England to form a state where they should have freedom for their own religion. They did not care about religious freedom for others. It is not surprising, therefore, that the Puritans drove out Roger Williams, who said, first, that no man should pay taxes to support any church in which he did not believe; and, second, that punishment for not attending a church

is wrong. The Puritans thought Roger Williams a dangerous person and drove him out.

Other Englishmen who came to America to seek religious freedom were the Quakers, under William



WILLIAM PENN BUYING LAND FROM THE INDIANS.

After a painting by Stanley M. Arthurs.

Penn. They settled in Pennsylvania and founded the city of Philadelphia. William Penn really owned the colony. He received the land from the king in payment of a debt. Although William Penn owned the colony, he gave the colonists the right to choose their own council, and he gave every taxpayer and freeholder the right to vote. He showed them how

to treat the Indians kindly, and he made a number of treaties with the Indians, which the Quakers kept for many years.

QUESTIONS

1. Why did the Puritans and the Pilgrims come to America?
2. In what way was the Puritans' reason for coming to America different from the Pilgrims' reason?
3. Is there a state religion in the United States now?
4. In what countries are there state religions?
5. Why is the *Mayflower Compact* an important American paper?
6. Why did the Quakers come to America?

Note: We have learned how to put subjects and predicates together. Whenever we have a subject and a predicate we have a clause, thus: *The Pilgrims settled in America.* Another clause is: *They wanted religious freedom.* We may connect these two clauses as follows: *The Pilgrims settled in America because they wanted religious freedom.* Clause 1: *They represent a great many other immigrants.* Clause 2: *Who came for the same reason.* We may combine these two clauses to form one sentence. Thus: *They represent a great many other immigrants who came for the same reason.* Read the preceding chapter and pick out the words that have been used to connect clauses.

WRITTEN EXERCISES

Write simple clauses on the following, and then combine them by using such words as: who, which, what, that, when, where, because, if, so that. *The Mayflower*; the Pilgrims; religious freedom; the church; the state; the Puritans; democratic government; William Penn; Philadelphia; Roger Williams and the Indians.

IV

THE FRENCH IN AMERICA

France did not stay very long behind in sending out explorers who would help her to become rich and powerful. Among these explorers were Cartier, who discovered the St. Lawrence River, and Champlain, who established the first permanent settlement in Canada at the place which is now the city of Que-



INDIANS, WIGWAMS, BOW AND ARROW, PIPE, AND WAR-CLUBS.

bec. From Quebec as a centre the French established trading-posts along the Great Lakes. They did not establish settlements as did the English, and they did not try to build homes, as did the English. The Frenchmen were traders, not settlers.

Besides the traders, the French sent out missionaries to convert the Indians. These

missionaries tried to convert the Indians to Christianity and to teach the savages how to live in a more civilized way. The zeal of the missionaries led them to discover the Mississippi River, which they explored as far south as the mouth of the Arkansas. Other Frenchmen, hearing of the wonderful country discovered by the missionaries, set out to establish trading-posts and to plant colonies. The most famous of these missionaries was La Salle, who tried to establish a colony at the mouth of the Mississippi River, where it flows into the Gulf of Mexico.

As a result of the discoveries and explorations by Frenchmen, France claimed the entire Mississippi Valley, from the Rocky Mountains to the Alleghany Mountains. This land they called New France. And then the French king gave to his favorite nobles great tracts of land in New France, and these nobles in turn rented the land to traders. The French colonists were never given the right to govern themselves. It is important to remember that of all the colonists who came from Europe, only the English were given the right to govern themselves, and that all the others depended on their mother countries.

The Frenchmen remained Frenchmen in America; the Spaniards remained Spaniards in America; the Dutch remained Dutch in America. These people lived, as far as possible, as they did in Europe. They thought as they thought in Europe. They

IV

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The Frenchmen remained Frenchmen in America; the Spaniards remained Spaniards in America; the Dutch remained Dutch in America. These people lived, as far as possible, as they did in Europe. They thought as they thought in Europe. They

were governed by people in Europe. Only the English colonists slowly became different in America from what they had been in England.

We begin to see a new people slowly developing, an American people, made up from the best in the Frenchman, the best in the Spaniard, the best in the Dutch, the best in the English, and the best in all other Europeans who settled in America.

QUESTIONS

1. What explorers did France send to the new world?
2. What cities did the French found?
3. Why were missionaries sent by the French?
4. In what way was the French colonization different from the English colonization?
5. Look at the map on page 42.
6. Where is the Mississippi River?
7. What land did France claim by right of discovery?
8. To whom was this land given?
9. Why were the French not given the right to govern themselves?

V

THE DUTCH IN AMERICA

Holland was a very important, very rich, and very powerful country during the sixteenth and seventeenth centuries. Like the other countries of Europe, Holland wanted to extend her trade with India and to find a shorter route to that country. She sent Henry Hudson, a famous sailor, on a voyage of discovery.

H. Fort nieuw Amstordum op de Manhatans.



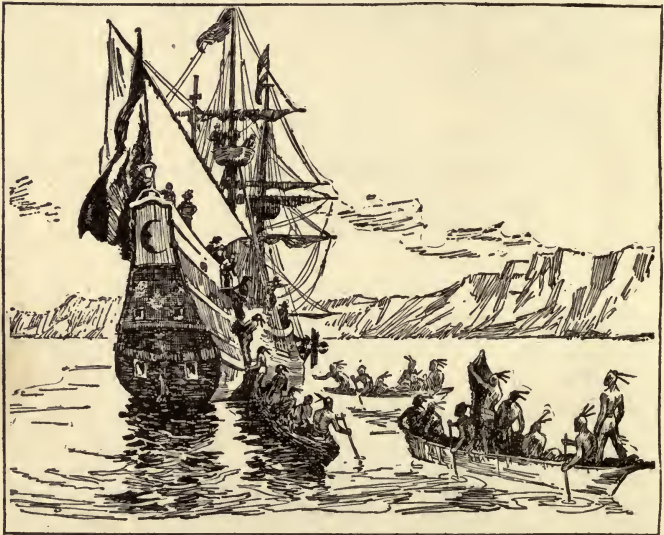
NEW YORK CITY UNDER THE DUTCH.



AN AIRPLANE PHOTOGRAPH OF BATTERY PARK AND THE
SKYSCRAPERS OF NEW YORK CITY TO-DAY.

The circular building in the foreground is the old fort, now the Aquarium.

Henry Hudson believed that the world is round, but, like most other people of his time, he did not know how large the earth is. He thought that by sailing west he could find a shorter route to India.



HENRY HUDSON'S SHIP, THE "HALF-MOON," IN THE HUDSON RIVER.

This ship was reconstructed for the Hudson-Fulton celebration in 1909.

Hence, when he sailed up the Hudson River, he thought that he was going across the short strip of land which would lead him to India.

The result of Hudson's voyage was that the Dutch sent a colony to the place that we now call New York. Their governor, Peter Minuit, bought

Manhattan Island, on which New York City is now built, for twenty-four dollars. The Dutch kept the colony for about forty years, and then the English took it away from them in 1664, and changed the name from New Amsterdam to New York.

The Dutch have left many names behind them to show that they were once in America, such as Vanderbilt, Schuyler, Stuyvesant, and Roosevelt. Many of the Dutch did not remain here. For America it is perhaps good that more of the Dutch did not remain, because Holland sent her people here for trade, and not to make permanent homes.

QUESTIONS

1. Why did Holland send explorers to America?
2. What did Henry Hudson discover?
3. What name did the Dutch give to their new colony?
4. What New York names remind us that the Dutch were here at one time?

WRITTEN EXERCISES

Complete the following sentences:

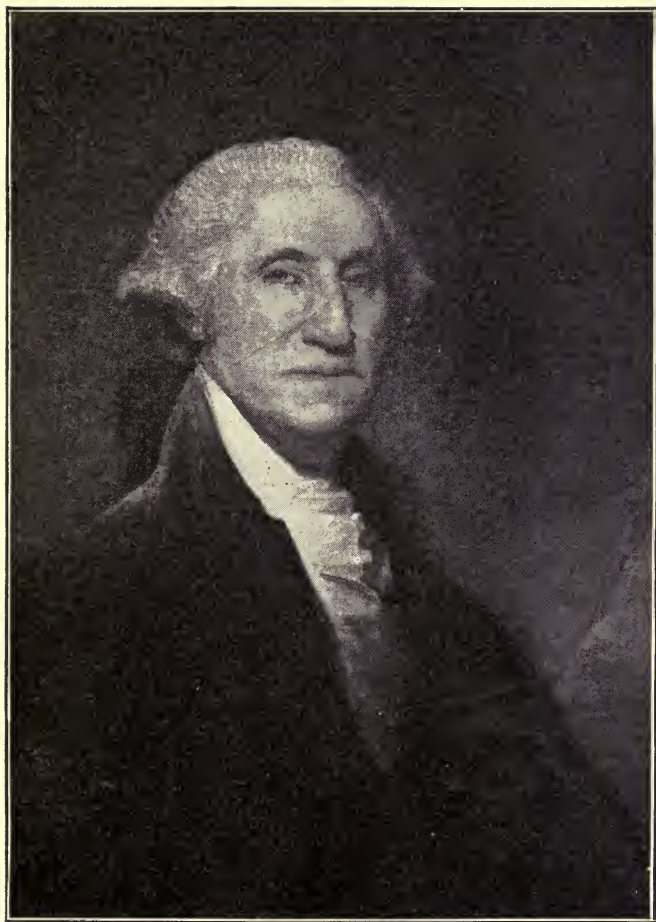
1. Holland was a very important country because.....
2. Henry Hudson believed that.....
3. New Amsterdam was changed to New York when.....
4. The Dutch bought the land which.....
5. Roosevelt gets his name from people who.....
6. The Dutch did not remain in America because.....

VI

THE STRUGGLE FOR AMERICA

England and France became enemies when the English king, James the Second, fled to France in 1688. For eighty years after that England and France were constantly at war with each other. It was natural that the Colonists in America should take sides with their mother country. When the English colonists began to push westward from the Atlantic coast, they met Frenchmen, who had established trading-posts along the Great Lakes and along the Mississippi. The Frenchmen tried to stop the English from establishing colonies in their lands. The English claimed that the land belonged to them, because some of their discoverers had found it. During these early quarrels between England and France we first hear of George Washington, who was sent by the governor of Virginia to inform the French commander that he was building a fort on English land. The French refused to leave, and war naturally followed. This war is known as the French and Indian War. It lasted until peace was made in Europe in 1763. In this war the English were victorious.

The defeat of the French is explained chiefly by the fact that the French had not been trained to manage their own affairs, as were the English. The



GEORGE WASHINGTON.

From a portrait by Gilbert Stuart, in the Metropolitan Museum of Art.

French king did not let them develop in that way. The English colonists, on the other hand, had become independent, self-reliant, and self-governing. They did not have to wait for orders from England to know what to do. The English colonists had a great interest in defeating the French; the English were defending their homes, while the French were only defending their trading-posts.

It turned out later that the experience of the colonists during the French and Indian War was very important in their fight for independence. During the war a number of leaders had become known; for example, George Washington. Then, again, the colonists were drawn together and began to know each other. Before the French and Indian War the people in Massachusetts had nothing to do with the people in Virginia. During the war they consulted each other, and so built up friendships which were very important a few years afterward.

QUESTIONS

1. Where had the French established trading-posts?
2. Why did the French and English in America become enemies?
3. Why did England claim the land on which the French people had settled?
4. What war decided whether the French or the English should remain in America?
5. Why was the French and Indian War important for the colonists?
6. Why were the English colonists anxious to drive the French out of America?

VII

THE AMERICAN REVOLUTION

Life in America developed among the Colonists a very strong democratic spirit. A great many common dangers, such as the wildness of the country, the Indians, and the French wars, helped to unite the people, especially when danger threatened.

The Colonists had frequent differences of opinion with the English Parliament about the governors sent over to America. In England many of the political leaders believed that the Colonists existed for the benefit of the English people, and that no colony could exist without the consent of the English Parliament. In America the Colonists gradually began to believe that they were self-governing states. England could not understand that her little children had grown up, and that these grown-up children had married and had families of their own. While they still loved the mother country, they would not permit the mother to take away a large part of their wages or to tell them what time to go to bed.

The English king tried in a number of ways to make the American Colonists feel that they still belonged to him. The English Parliament passed a number of laws which the Colonists did not like.

First, the Navigation Law. According to this law, all products imported to America must be brought over in English ships, and all American products must be exported from America only in English ships.

Second, Trade Laws. According to these laws, Americans were compelled to sell their goods to English merchants only, even though the Americans could obtain a better price from other merchants.

Third, Manufacturing Laws. The Americans were forbidden to manufacture certain goods which the English manufactured, such as woollens, steel, and fur goods. In many instances raw material had to be carried from America to England to be manufactured, and then it had to be brought back to America.

Fourth, Taxes. The greatest excitement, however, was produced in America when England laid a stamp-tax on such articles as tea, newspapers, and licenses.

This law was distasteful to the Americans because it was taxation without representation. This meant that the Colonists had no voice in declaring how much they should pay. All along the Colonists had developed a spirit of independence, and they thought that the Stamp Act was a great blow to their independence. Everywhere speeches were made condemning the English Parliament. The Americans declared that they had rights which could not be taken away from them, and that among these rights

were the rights of taxation and of self-government.

Besides making speeches, Americans in a number of colonies agreed to "boycott" English goods. That meant that they would not buy anything from England. As a result of the boycott, English mer-



THE BOSTON TEA PARTY.

chants begged Parliament to repeal the Stamp Act because they were losing business. Parliament repealed the Stamp Act.

The king, however, was furious when the Stamp Act was repealed, and he ordered his ministers to introduce new tax laws, so that a new stamp tax on tea was passed. The tax on tea was so small that the Colonists could buy tea cheaper than Eng-

lishmen could buy it. They could buy it cheaper with the tax than they could buy it from smugglers who paid no tax. The tax was laid only to make the Colonists feel that the English Parliament had the right to tax, but the Americans refused to buy the tea taxed by England. One of the most exciting events in the early struggle for independence in America is known as the Boston Tea Party. An English company shipped great quantities of tea to American ports, such as Boston, New York, Philadelphia, and Charleston. In most places the tea was landed and stored in damp cellars, where it soon rotted. In Boston it was left on the ships. One evening, after an exciting meeting of the townspeople in the city of Boston, fifty men dressed as Indians went down toward the docks. They boarded the ships, broke open every chest of tea, and spilled the tea into the water.

The king was furious when he heard of the "outrage," and ordered that the port of Boston be closed until the city had paid for the damage. It was such acts on the part of the British king that brought the Colonists closer together and brought out some fiery speeches. Perhaps the best known of these speeches is that of Patrick Henry, whose ringing sentences are known to every schoolboy in America. "We must fight; I repeat it, sirs, we must fight. I know not what course others may take, but as for me, give me liberty or give me death."

QUESTIONS

1. What dangers drew the Americans together?
2. What differences of opinion did the Americans have with the English king?
3. Why did England establish colonies in America?
4. What mistake did England make in the treatment of her colonies?
5. To what laws did the colonies most object?
6. Why did the colonies object to a stamp-tax?
7. Why don't Americans object to a tax to-day?
8. How did the colonies treat the English tax on tea?

VIII

WAR BEGINS

The first clash with England came at Lexington, near the city of Boston, on April 19, 1775. An English regiment had been ordered to destroy some military supplies that had been stored by the farmers in the neighborhood. These farmers had organized themselves into a company which they called the "Minute Men." The object of this organization was to look out for trouble between the English and the Americans. As all this happened before the invention of the telegraph and telephone, some one had to spread the news. Paul Revere rode through the night, awakening the Minute Men by calling out: "The regulars are coming!" When the British reached Concord Bridge they were met by rifle-fire from behind the rocks and trees, and before long they were forced to run for shelter. The victory

made the Colonists sure of their power, and within a few days they raised an army of sixteen thousand Americans to fight against the British.

A number of colonies sent representatives to a Congress at Philadelphia. This Congress voted to



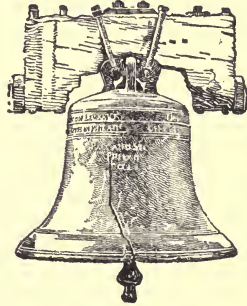
THE MINUTE MEN AT CONCORD BRIDGE.

From a drawing by F. C. Yohn.

raise an army of twenty thousand men, and appointed George Washington commander-in-chief of the army. The Americans were still ready to be friendly with England, and sent a petition to the king, asking him to right their wrongs. The king, however, turned a deaf ear to such requests, and insisted that the Americans be treated as rebels.

When the Americans began their struggle against

the British, they fought for the rights of free Englishmen, for the same rights for which Englishmen had at previous times fought against the British crown. During the first year of the war, however, the Colonists were brought closer and closer together, so that the feeling throughout the country began to grow that America must be independent of England. On July 4, 1776, Congress issued the Declaration of Independence, declaring that the thirteen colonies were no longer a part of England, but were from then on free and independent governments. July 4 is therefore the birthday of the



LIBERTY BELL.

American nation, and from July 4, 1776, all American state papers are dated. The President of the United States, in signing a paper in the year 1922, will write: "Signed in the year of our Lord 1922, and in the year of our independence the 146th."

Every one of the signers of the Declaration of Independence knew that by that act he risked his life. The president of the Congress, John Hancock, told the delegates: "We must hang together." Benjamin Franklin answered: "Yes, we must all hang together, or most assuredly we shall all hang separately." In the tower of the building where Congress met hung an old bell, which rang out the glad

news that America was free. The event was celebrated by all the colonies. They lighted bonfires, they fired guns, they rang bells, and they made speeches. Every year since then America keeps sacred July 4, Independence Day.

WRITTEN EXERCISES

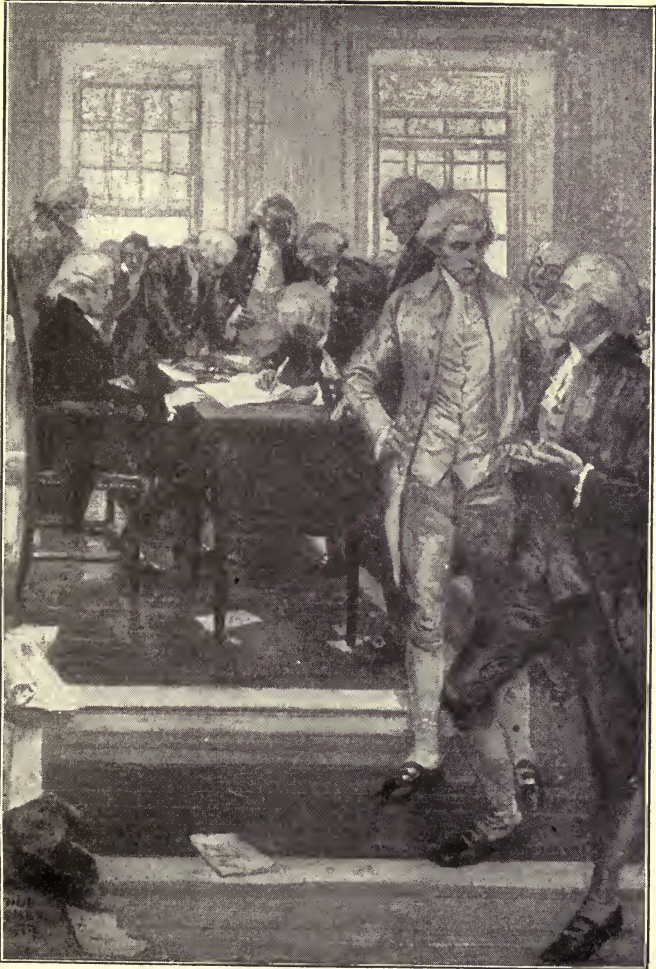
1. Where was the first fighting during the Revolutionary War?
2. How were the Americans summoned to fight?
3. In what way did the Americans show that they still wanted to be friendly to England?
4. When did the Colonists first begin to think of independence?
5. What is Independence Day?
6. How is Independence Day celebrated to-day?

IX

THE DECLARATION OF INDEPENDENCE

The Declaration of Independence was written by Thomas Jefferson, who afterward became the third President of the United States. The Declaration states a number of truths which Americans believe:

1. That all men are created equal.
2. That all men have certain rights which no one can take away from them. These are the rights to life and liberty and to the pursuit of happiness.
3. That the purpose of the government is to make sure that men have those rights.



THE SIGNING OF THE DECLARATION OF INDEPENDENCE.

From a painting by Arthur E. Becher.

4. That the government is just when it gets its power from the people whom it governs.

The Declaration goes on to state twenty-seven causes for breaking away from the government of England.



WASHINGTON DURING THE TERRIBLE WINTER AT VALLEY FORGE.

After a painting by F. C. Yohn.

It must not be imagined that the Americans were all united in desiring independence from England. There were many Americans who thought that the Colonists must always remain subjects of the British king. A number of such people joined the British army and fought against the Americans.

The war that followed was a long and exhausting one. England sent several armies, composed in part of German hirelings, to put down the rebel-

lion. There were very many dark periods during the war when it looked as if the Colonists must be beaten. Washington and his small ragged army spent a terrible winter at Valley Forge, near Philadelphia. The soldiers were without clothing and bedding; they were barefoot, and, as Washington wrote, "there has been little less than famine in the camp." But the men stuck to their leader, and Americans today are thankful to them that they had the courage to do so.

The war came to a sudden close when Washington and Lafayette trapped the English general,

Cornwallis, at Yorktown, on October 19, 1781. After this important victory England and America appointed agents to agree upon a treaty of peace.



FRANKLIN SECURING HELP FROM FRANCE.

After a painting by Stanley M. Arthurs.

According to this treaty, the independence of America was recognized, and a new nation took its place among the older nations of the world.

America is indebted to the soldiers who endured hardships for the sake of an ideal. It is also indebted to the work of a great many peaceful patriots who helped to win the War of Independence.

George Washington is known by Americans as the Father of His Country: The man who was first in war, first in peace, and first in the hearts of his countrymen. Benjamin Franklin is known by all Americans as the wise diplomat who secured the help of France. It was the generous and unselfish assistance of Lafayette that made certain the winning of the war. Congress had little power to tax, and money was very hard to get; Robert Morris is remembered by all Americans as the banker who assisted Congress when it needed money.

QUESTIONS

1. Who wrote the Declaration of Independence?
2. What are the rights which no one can take away from a human being?
3. Do these rights mean that we have certain duties for our fellow men?
4. What duties do you think these rights bring with them?
5. When did the war end?
6. What hardships did the Americans suffer during the war?
7. What did the treaty of peace provide?
8. For what does the country remember the following: George Washington, Benjamin Franklin, Robert Morris, and General Lafayette?

X

THE CONSTITUTION OF THE UNITED STATES

When the Revolutionary War closed, the thirteen colonies became thirteen independent states, each republic having nothing to do with the other. During the war they were allies having the same interests, but at the close of the war, like the Allies after the great European struggle of 1914-18, each government settled back to look after its own affairs. Jealousies and suspicions began to arise, and each state tried to take advantage of the other. In some instances one state taxed articles imported from another state. After the war there were periods of poor business. England took advantage of the weakness of these thirteen states by trying to ruin American commerce. The need for a stronger union among the states was felt by all. After several attempts had been made to form a stronger union, the Congress chosen by twelve out of the thirteen states met at Philadelphia, and drew up the Constitution of the United States.

There were a great many differences of opinion as to how the representatives from each state were to be chosen. Small states like Connecticut were afraid that big states like Pennsylvania and New York would outvote them in Congress. An agreement was finally reached whereby Congress was to be



2,973,890 Sq. Miles

from Greenwich

West 105

Longitude 100

110

115

120

125

75

80

85

90

95

100

110

115

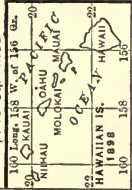
120

125

TERRITORIAL GROWTH OF THE UNITED STATES FROM 1783 TO 1917

All drawn to same scale

6,449 Sq. Miles



225 Sq. Miles



102 Sq. Miles



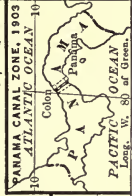
102 Sq. Miles



3,606 Sq. Miles

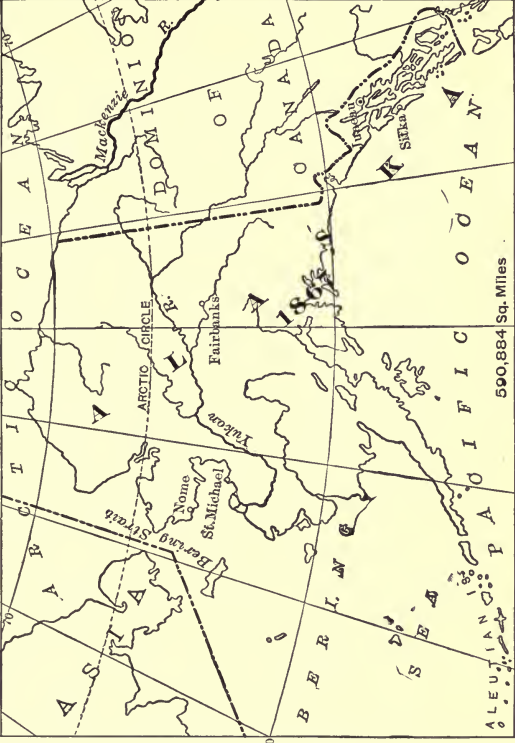
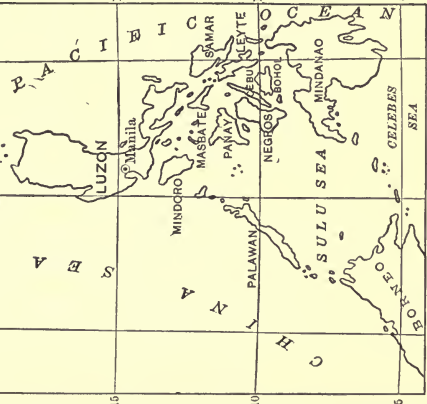


About 505 Sq. Miles



PHILIPPINE ISLANDS 1898

114,400 Sq. Miles



590,884 Sq. Miles



L.L. PORTES CO., N.Y.

United States shall hereafter be elected by the direct vote of the people. Before the amendment was passed senators were elected by the legislature of each state.

In 1920 the Eighteenth Amendment to the Constitution was passed. This amendment forbids the sale, transportation, or manufacture of intoxicating liquors. In the United States, long before this time, however, the prohibition movement had been growing, especially in the West and South. Many of these states were "dry" before 1920.

People who do not understand the Constitution of the United States are frequently heard to say that an amendment to the Constitution should be submitted to the people directly, and not to the legislatures. It must be remembered, however, that the Constitution makes no such provision, and that according to our law an amendment to the Constitution cannot be referred to the people directly. Such a change in our Constitution would require another amendment.

The Nineteenth Amendment to the Constitution was also adopted in 1920. According to this amendment the right to vote was given to women as well as to men.

QUESTIONS

1. What need was there for a strong agreement among the Colonists after the war?
2. What is this agreement between the states called?

3. What were some of the differences of opinion between the states?
4. How were these differences of opinion settled?
5. How many senators are there in your state? How many representatives are there in your state?
6. What decides the number of representatives from each state?
7. How does Congress make the laws of the United States?
8. What other powers has Congress?
9. Who executes the laws of the United States?
10. Who sees that the laws are understood properly?
11. How is an amendment to the Constitution made?
12. Name some of the amendments to the Constitution.
13. What is the last amendment to the Constitution?
14. How are senators of the United States elected?
15. What amendment declares that no liquors of any kind may be sold or manufactured in the United States?

XI

THE YOUNG REPUBLIC

George Washington was unanimously elected first President of the United States, and John Adams was elected Vice-President. The President and Vice-President were inaugurated in New York City, which was then the capital of the United States. On the steps of the Treasury Building in New York City a statue of Washington marks the spot where the first President of the United States took office.

The territory of the United States extended from the Atlantic seaboard westward about two hundred fifty miles, and was bounded on the north by Maine and on the south by Florida. There were about four million people in the United States. One-fifth

of these were negroes. Most of the people lived in the small towns and villages. Philadelphia was the largest city in the United States, with a population of about thirty thousand. New York City was the second largest city, with a population of about twenty-three thousand.

Within a short time after taking office, Washington found it necessary to enforce the laws by sending army troops against the people of western Pennsylvania, who refused to pay a tax on whiskey. The people soon learned that laws passed by Congress must be obeyed, and that the President of the United States had power to see that the laws were obeyed.

The greatest trouble, however, in the early part of Washington's administration was with the foreign governments, who tried to draw America into their wars. France and England were at war, and each tried to violate the neutrality of the United States. It took great diplomacy to remain neutral.

Washington was re-elected President in 1792, but when his term of office expired in 1797 he refused to run for the third time. In his famous farewell address Washington gave some very sound advice to the American people. Among other things, he advised them against forming entangling alliances with European countries. His advice has been used by many people as a reason for our keeping entirely out of European affairs.

Although there is nothing in the Constitution to prevent a President from being elected for the third term, Washington's example has been followed by all later Presidents, and no President has, therefore, ever served for more than two terms.

John Adams was the second President of the United States. Thomas Jefferson was elected the third President of the United States.

It was during Jefferson's time that the very large territory known as the Louisiana Purchase was made part of the United States. By a treaty with France Jefferson bought Louisiana, and added it to the United States territory. The map on page 42 shows how many states have been made from the Louisiana Purchase.

The nation was growing; new territory was explored by American explorers. The invention of the steamboat by Robert Fulton made it possible for people to get about quickly and to open new settlements.

England, however, caused the new nation considerable trouble. She said that she had the right to search American ships for runaway English seamen. America claimed that a foreign-born subject became a citizen of the United States by naturalization. England said: "Once an Englishman, always an Englishman." A number of such incidents aroused the country, and the President protested to the British Government. The English and the French, how-

ever, were again at war. The French seized American ships if they brought goods to England, and the English seized American ships if they brought goods to France. The President protested to both governments. The French promised to stop the practice, the English refused. The feeling against England ran high, and war was declared. This war has been called the Second War for Independence. Had England been victorious in the war, the independence of America would have been destroyed. After two years of fighting, however, peace was declared, but nothing was said in the treaty of peace about the rights for which America went to war. This, however, was gained by the war: that the United States became respected by the other nations of the world; that Americans built factories and mills because they were cut off from trade with Europe during the war.

QUESTIONS

1. Name the first President of the United States.
2. Who was the first Vice-President of the United States?
3. Where was the first capital of the United States?
4. How big was the United States when Washington was President?
5. What was the largest city in the United States at that time?
6. How did Washington show that the laws of the United States must be obeyed?
7. How did European nations try to cause trouble for the new republic?
8. How many terms did Washington serve as President?
9. Why did Washington refuse to run for the third time?

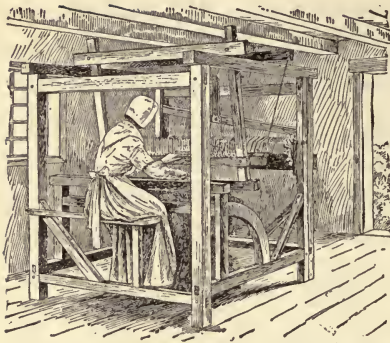
10. What advice did Washington give his countrymen?
11. Why has no President been elected for a third term?
12. Why was the purchase of Louisiana important?
13. How did Robert Fulton's invention help in developing the country?
14. What trouble did England make for America?
15. What war resulted from this trouble?
16. What was America fighting for in this second war?
17. What did America gain by the war?

XII

THE WESTERN MOVEMENT

After the War of 1812 men who had been thrown out of work wanted to go West, where land was cheap and work was plentiful. Many immigrants came to the country after the European wars. Travel inland was very slow because there were no roads. Steamboats were useful only on rivers. Congress therefore planned a national road from Cumberland, Maryland, to Vandalia, Illinois.

In 1817 it seemed as if all America were moving westward. Settlers travelled in wagons, on horseback, and on foot. They carried their food with them; they cooked their meals by the roadside, and at night they slept under the trees. Because so many people were settling in the West, other means of transportation became necessary. One of the most important was the Erie Canal, connecting Lake Erie at Buffalo with Albany on the Hudson River, a distance of three hundred sixty-three miles. Be-



A HAND-LOOM OF COLONIAL
DAYS.

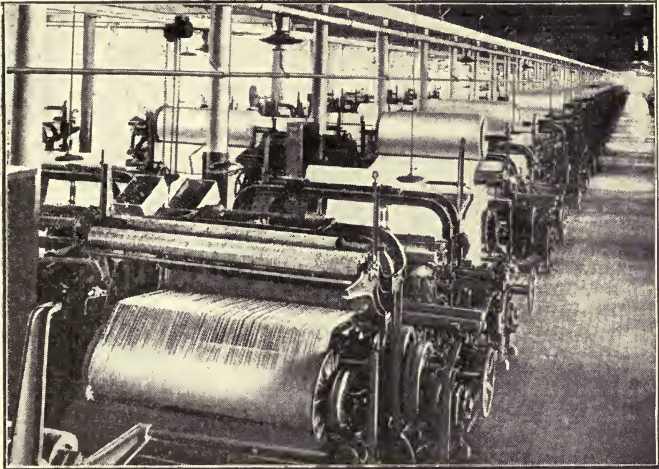
fore the canal was built it cost ten dollars to carry a barrel of flour from Buffalo to Albany by wagons. By canal-boat the cost was thirty cents. Many immigrants found their way westward because travelling was easier

and cheaper. A number of prosperous cities grew up along the canal. Before long New York City became the largest city in the United States. The people in the West were able to buy manufactured goods from the East cheaper, and the Western people were able to send their farm products to the East.

Many inventions also helped to bring about an age of prosperity. The spinning-wheel and the power-loom helped to make life more comfortable. Most of the clothing

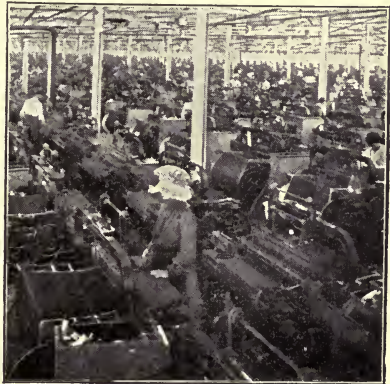


THE OLD METHOD OF GRINDING
CORN.



POWER-LOOMS IN A
MODERN COTTON-
MILL COVERING
ACRES OF GROUND.

was made by hand before the invention of these machines. With the aid of the spinning-wheel, one person can make as much clothing as three thousand women can make by hand. Most of the factories were built in the North, in the New England States.



WEAVING-ROOM IN A NORTH
CAROLINA COTTON-MILL.

Perhaps the most important invention for the in-

dustries of America were the McCormick reaper and the sewing-machine. The sewing-machine, invented by Elias Howe, took the manufacturing of



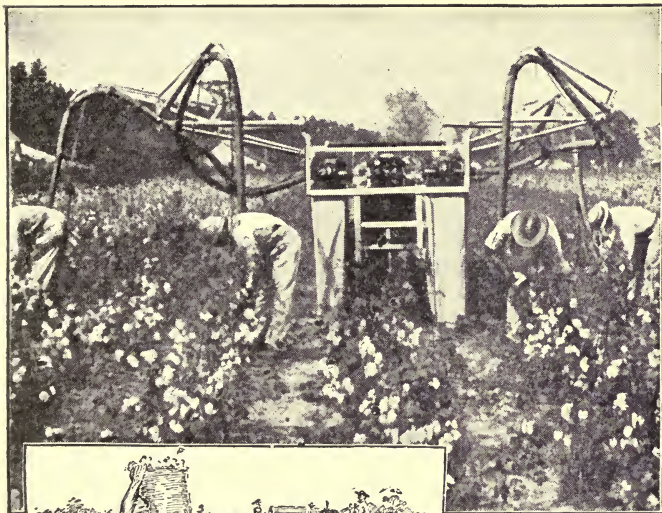
HARVESTING BY TRACTOR IN CONTRAST TO THE FIRST McCORMICK REAPER AND THE EARLIER METHOD OF CRADLING (BELOW).



clothing away from the home and brought it into the factory.

This change lowered the cost of clothing, so that people to-day dress much better than they did in the past. The McCormick reaper is drawn by two horses, and can easily do the work of twenty men. In Colonial days American farmers used the same instruments as they do in





AN ELECTRIC COTTON-PICKING MACHINE IN CONTRAST TO A SCENE OF PRE-CIVIL-WAR DAYS, WHEN COTTON WAS PICKED BY HAND.

Europe. The sickle and the scythe were used to cut down the corn after it had ripened. All hand labor is now wasteful. The use of machinery should bring down the cost of food and therefore reduce the cost of living. To-day we speak of a country as being backward or progressive according to whether the farmers do or do not use modern methods in farming. The great farms in the middle-western parts of the United States are made possible by

the invention of the great labor-saving machines. These machines are now exported to all parts of the world.

The New Englanders were in favor of a protective tariff. This means that they wanted imported goods to be taxed so high that it would not be profitable to import them. Their argument was, first, that such a tax would pay the expenses of the government; second, it would keep up the wages of American working men; third, it would make the United States independent of the rest of the world.

The Southern people were almost entirely engaged in raising cotton, tobacco, sugar, and rice. For this work they kept slaves, who were not intelligent enough to run modern machinery. The Southern people, therefore, who bought all their manufactured goods from the North, wished to buy them at the lowest possible price. They did not want a protective tariff, because they could buy their goods cheaper without a protective tariff; the South wanted free trade. For the first hundred years in American history the question of free trade and protective tariff was a political issue.

We have seen how the developments of roads and canals helped to open the West. The building of railroads in the United States made travel westward easier and cheaper. In 1828 the first railroad in the United States was built. By 1837 there were fifteen hundred miles of railroads in the United States. At



By courtesy of the New York Central Lines.

ABOVE, THE FIRST TRAIN (1831) OF THE NEW YORK CENTRAL RAILROAD; BELOW, THE TWENTIETH CENTURY LIMITED.

In 1921 these trains were run side by side on the New York Central's tracks and photographed for the moving-picture films.

the present time the United States has over two hundred fifty thousand miles of railroads.

The American people have constantly moved from the East to the West, until they finally settled on the Pacific coast. It took one hundred fifty years for the settlers to reach the Alleghany Mountains, but they travelled west after that very rapidly. The later pioneers swept over a distance five times as great in twenty years. The land west of the Alleghanies is prairieland, without trees. This land is easy to cultivate, and very good for farming. Only three or four days were required to clear an acre of prairieland for farming, while it took forty to fifty days to clear an acre of wooded land.

Western travel was helped also by improved roads, by the railroads, and by the canals. Towns and cities sprang up along the line of this western march. In 1830 the city of Chicago was a small village with a population of about five hundred inhabitants. In 1837 it had a population of more than four thousand, and in 1920 it had a population of almost three million.

In 1848 the discovery of gold in California was responsible for a great many people travelling west. The road to California was long and dangerous. The trip from New York to San Francisco took about one hundred thirty days. On the way the travellers met Indians, who attacked them. Many pioneers left their bones to whiten on the road. They were in danger of starvation, but in spite of all difficulties hundreds of people flocked to California. In

less than two years the city of San Francisco increased from two thousand to twenty thousand people.

QUESTIONS

1. Why did men want to go West?
2. Why did most people settle near the seacoast?
3. How did Congress help the Western movement?
4. How did the early pioneers travel?
5. Look at the map on page 42 and see what cities the Erie Canal connects.
6. How did the building of the Erie Canal help in building up the West?
7. What other cities grew up along the Erie Canal?
8. What inventions helped to make life comfortable in America?
9. What comforts do you have to-day, that these Western pioneers did not have?
10. What is a protective tariff?
11. Who would be in favor of a protective tariff?
12. What argument can you think of in favor of a protective tariff?
13. What argument can you use to oppose a protective tariff?
14. Why did the South desire free trade?
15. Look at the map on page 42 and tell what different territories were acquired by the United States.
16. Compare the distance between New York and Pittsburgh with the distance between Pittsburgh and the Mississippi River.
17. How long did it take white men to reach the Alleghany Mountains?
18. Why was the land west of the Alleghany Mountains settled more quickly?
19. Tell what helped to settle the Western lands quickly.

XIII

CIVIL WAR

It is natural that in a republic there should be differences of opinion about politics. One of the first differences of opinion in America was on the question of tariff. The greatest differences of opinion, however, arose out of the question of slavery.

In Washington's time the very best people in the country kept slaves. With the development of manufacture in the North and with the growth of democracy, opinions on slavery began to take new shape. People in the North especially began to feel that slavery was a sin against God, and that the Constitution was wrong in permitting it. The Southern people, on the other hand, thought that slavery was necessary to their welfare. The cotton-growing states in particular felt that slaves were necessary for the raising of cotton. Hence the cotton-planters were extremely bitter against the "Abolitionists" of the North, who wanted to abolish or do away with slavery. Beginning with about the year 1820 almost every question that arose in the United States was considered from the standpoint of its effect upon slavery. When a state tried to be admitted to the Union, the North would oppose its admission if the state was likely to have slaves; and

the South would oppose the admission of any state which would probably have no slaves.

A great deal of bitterness resulted from this difference about slavery. Congress passed a law called the Fugitive-Slave Law, which added to this bitterness. According to the law, a slave who ran away into a free state could be returned to the owner. Some Northern states passed laws protecting slaves from their masters.

Uncle Tom's Cabin, by Harriet Beecher Stowe, added heat to the trouble. She pictured the life of slaves on the plantations so that it aroused a great deal of bitterness in the North.

During all this excitement the Southern states threatened on several occasions to leave the Union. They said that the interests of the North and South were different, and therefore they would be willing to form their own republic; but there were others in the United States, however, who saw that the Union must be preserved.

Abraham Lincoln gave expression to this thought when he said: "A house divided against itself cannot stand. I believe that this government cannot exist permanently half slave and half free. I do not expect the Union to be dissolved; I do not expect the house to fall, but I do expect that it will cease to be divided. It will become all one thing or all the other." For years the quarrel between the North and South went on.

In 1860 Abraham Lincoln was nominated for President of the United States by the Republican party. The South knew his opinion about slavery. South Carolina had openly stated that if Lincoln was elected President it would secede from the Union. When Lincoln was declared elected, South Carolina immediately declared she was no longer a part of the Union. A short time after the secession of South Carolina other states followed. The seceded states formed a confederation of their own and elected their own President. This meant war; first, for the preservation of the Union, and, second, for the abolition of slavery.

Abraham Lincoln's position on the question of union and slavery is best shown in a letter written by the President to Horace Greeley, editor of the *New York Tribune*:

“HON. HORACE GREELEY,
Editor, ‘New York Tribune.’

“DEAR SIR:

“I have just read yours of the 19th, addressed to myself through the ‘New York Tribune.’ If there be in it any statements or assumptions of fact which I may know to be erroneous, I do not, now and here, controvert them. If there be in it any inferences which I may believe to be falsely drawn, I do not,

now and here, argue against them. If there be perceptible in it an impatient and dictatorial tone, I waive it in deference to an old friend whose heart I have always supposed to be right.

“As to the policy I ‘seem to be pursuing,’ as you say, I have not meant to leave any one in doubt.

“I would save the Union. I would save it in the shortest way under the Constitution. The sooner the national authority can be restored, the nearer the Union will be ‘the Union it was.’ If there be those who would not save the Union unless they could at the same time save slavery, I do not agree with them. If there be those who would not save the Union unless they could at the same time destroy slavery, I do not agree with them. My paramount object in this struggle is to save the Union, and is not either to save or to destroy slavery. If I could save the Union without freeing any slave, I would do it; and if I could save it by freeing some and leaving others alone, I would also do that. What I do about slavery and the colored race, I do because I believe it helps to save the Union; and what I forbear, I forbear because I do not believe it would help to save the Union. I shall try to correct errors when shown to be errors, and I shall adopt new views as fast as they shall appear to be true views.

“I have here stated my purpose according to my

views of official duty; and I intend no modification of my oft-expressed personal wish that all men everywhere could be free.

Yours,
A. LINCOLN."

Neither the North nor the South desired war, but the North wanted the Union to be unbroken, and the South wanted the right to secede, to get out of the Union whenever it thought necessary. They wanted to secede in order to keep slaves. After Lincoln's inauguration as President of the United States, events moved very fast.

A Southern commander fired on a government fort at Charleston. This meant the beginning of the war. A few days later the president called for seventy-five thousand volunteers. The war was bitterly fought both on land and sea. The North had certain advantages in equipment and wealth. The South was fighting on its own ground. It seems hard to-day to understand that the slaves did not rise against their masters, but the fact is they fought with them against those who would free them, or else remained at home and raised food on the plantations.

As a military step the president ordered the slaves to be freed on January 1, 1863. He had the right to do this because he was the commander-in-chief of the army, and because he knew that it would weaken the Confederate cause. For the nation this

is perhaps the most important event during the four bloody years of fighting from 1861 to 1865. Lincoln's proclamation freed only the slaves in the South. There were, however, a great many slaves in the North. These became free after the war, when the Thirteenth Amendment was added to the Constitution. The amendment reads: "Neither slavery, nor any other servitude except as a punishment for crime whereof the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction."

The turning-point in the war was the famous battle of Gettysburg. For a time it looked as if the Confederates would capture the city of Washington. To stop them, the Northern armies fought the battle of Gettysburg on July 1, 2, 3, 1863. It was a very bloody battle, but it helped to win the war. After two years more of fighting the Confederates surrendered, and the war was over. Several months after the battle the President delivered his famous Gettysburg Address on the field where this battle was fought.

LINCOLN'S GETTYSBURG SPEECH

"Four score and seven years ago our fathers brought forth upon this continent a new nation, conceived in liberty and dedicated to the proposition that all men are created equal. Now we are engaged in a great civil war, testing whether that

nation, or any nation so conceived and so dedicated, can long endure. We are met on a great battle-field of that war. We are come to dedicate a portion of that field as a final resting-place for those who here gave their lives that that nation might live. It is altogether fitting and proper that we should do this. But in a larger sense we cannot dedicate, we cannot consecrate, we cannot hallow this ground. The brave men, living and dead, who struggled here, have consecrated it far above our power to add or detract. The world will little note, nor long remember, what we say here; but it can never forget what they did here. It is for us, the living, rather to be dedicated here to the unfinished work which they, who fought here, have thus far so nobly advanced. It is rather for us to be here dedicated to the great task remaining before us; that from these honored dead we take increased devotion to that cause for which they gave the last full measure of devotion; that we here highly resolve that these dead shall not have died in vain; that this nation, under God, shall have a new birth of freedom, and that government of the people, by the people, and for the people, shall not perish from the earth."

Hardly had the glad news been told that the war was over when the country was thrown into mourning by the assassination of the President.

Abraham Lincoln is perhaps the most beloved President of the United States, for he seemed to have a heart big enough to embrace the world. He knew no enemies; he refused to think of any one as an enemy. He never turned away any one in distress. Abraham Lincoln was much misunderstood because he could not be severe in dealing with people who were his enemies and the enemies of the country. On the most solemn occasions Abraham Lincoln could tell a funny story. During the four years of the war Abraham Lincoln's face showed the result of many worries. Men worshipped him. When the news came of his death they broke down and cried as if their dearest friend had passed away. His life was beautiful; he died with a smile on his lips. "With malice toward none, with charity for all; with firmness in the right as God gives us to see the right."

QUESTIONS

The tariff question brought about differences of opinion.

Other questions which had brought about differences of opinion were:

- a. Should the United States own and control the railroads?
- b. Should the United States own and control the post-offices?
- c. Should the women be allowed to vote?
- d. Should the United States run a national bank?
1. What questions to-day bring about differences of opinion among the people that you know?

2. What were two important questions that brought about the Civil War?
3. Why did the South feel that they needed slaves?
4. What book helped stir up trouble on the slave question?
5. Why did the North oppose the secession of the South?
6. Why did the South secede when Lincoln was made President?
7. How did the war actually begin?
8. How were the slaves set free?
9. How do Americans regard Abraham Lincoln?

XIV

ABRAHAM LINCOLN

Abraham Lincoln has become a national hero in America. He is called the martyred president. All Americans have learned to love him for himself, and not merely because he was President of the United States. They like to think of him because he represents the ideals for which America is always striving. This strong, rugged, homely, democratic man has come to be the mirror through which America sees itself. The following stories will help to give a picture of Abraham Lincoln the Man:

While working as a clerk in a store, Abraham Lincoln became known as "Honest Abe." Once, having sold to a woman a bill of goods amounting to two dollars six cents, he found that in adding the items he had taken six cents too much. It was

night, and, locking the store, he walked two or three miles to return the money to his astonished customer. Another time a woman bought a half-pound of tea. He discovered afterward that he had used a four-ounce weight on the scales, and at once walked a long way to deliver the four ounces which were her due.

Lincoln became a famous lawyer and was much in demand to try cases. A man was murdered at a camp-meeting, and two young men were arrested. One was a poor youth, whose mother, Hannah Armstrong, had been kind to Lincoln in the early years. She wrote to the prominent lawyer about her troubles, because she believed her son to be innocent. The trial came on. The principal witness testified that "by the aid of the brightly shining moon, he saw the prisoner inflict the death-blow with a slung-shot." Lincoln showed by the almanac that no moon was visible the night when the murder was committed. The young man was acquitted. When Mrs. Armstrong asked Lincoln what she owed him, he said: "I shall not charge you a cent." She had been well paid for her friendliness to a poor boy.

An army officer once went to Washington to see about the execution of twenty-four deserters, who had been sentenced by court martial to be shot. "Mr. President," said he, "unless these men are made an example of, the army itself is in danger. Mercy to the few is cruelty to the many."

"Mr. General," was the reply, "there are already too many weeping widows in the United States. For God's sake, don't ask me to add to the number, for I won't do it." At another time he said: "Well, I think the boy can do us more good above ground than under ground."

Here are some quotations from the writings of Lincoln:

"We shall sooner have the fowl by hatching the egg than by smashing it."

"Let us have faith that right makes might; and in that faith let us dare to do our duty as we understand it."

"With malice toward none, with charity for all, with firmness in the right as God gives us to see the right."

"Bad promises are better broken than kept."

"No man knows so well where the shoe pinches as he who wears it."

"It is not best to swap horses while crossing the river."

XV

THE DEVELOPMENT OF THE MIDDLE WEST

After the Civil War the middle western portion of the United States was opened to settlers. This was helped along by the building of the Union Pacific from Omaha westward, and of the Central Pacific



GUTHRIE, OKLAHOMA.

The photograph at the top was taken April 24, 1889; the other sixteen days later, May 10, 1889, showing Oklahoma Avenue.

from Sacramento eastward. The flood of settlers who went to the lands west of the Mississippi was so great that towns actually sprang up overnight. What was a wilderness one day would be a large town the next. In the advance to the towns the

pioneers always took the lead; the pioneers sought the open country. One American advised young men, especially, in these words: "Go West, young man." Many were attracted to Western life by the great pasture lands which they found where the prairie ends and the mountains begin. Here great ranches were established. In the motion pictures to-day we still see scenes from ranch life—cowboys, Indians, and wild buffaloes. On some of these ranches may be found twenty thousand head of cattle.

As these new towns were built, they each developed a rough sort of government. It was in this middle-western, wild-west part of America that some of the finest traits of American character developed. Out of the West came a new American expression for fair dealing—the square deal. There was no aristocracy of birth, no aristocracy of wealth, no aristocracy of learning. A man became respected for what he could do and not for what his parents had given him.

As other immigrants pushed on into the new land, the rough pioneer life gradually became more like life in the East. Instead of the dugouts and log cabins, neat frame houses were built. Instead of the rough homespun, people wore clothing made of Eastern fabrics. Gradually a very definite form of self-government grew out of the rough-and-tumble life of the pioneer. As each state developed in pub-



SEATTLE, WASHINGTON, A BIG CITY OF THE NORTHWEST.

In 1886 a trading port of 4,000 people; in 1921 its estimated population was 375,000.

lic spirit and developed methods of self-government, it applied for admission to the Union. At the present time there is no territory in the United States that has not been admitted to the Union.

QUESTIONS

1. Look at the map on page 42. Find the city of Omaha. Find the city of San Diego.
2. What attracted men to go out into the wilderness?
3. What good things were developed from Western life?
4. In what way was the West more democratic than the East?
5. Why is life in the West not so hard as it was in 1860?
6. In what did the first pioneers live?
7. How did they dress?

8. Who owned the land in the western part of the United States?
9. What do you think are the chances of a young man out West?
10. What kind of person do you think would succeed out West among the pioneers?
11. Is there a pioneer section of America to-day?

XVI

THE AMERICAN PIONEER

The American pioneer who opened a wilderness and made it "God's country" has been praised in song, in story, in sculpture, and in paintings. One of the best pictures in words of this American pioneer is given by Franklin K. Lane, in an address which he delivered at San Francisco on February 20, 1915. Mr. Lane was then Secretary of the Interior under President Wilson. Mr. Lane himself was an immigrant. He was born in Canada and from there he moved to California when he was a very young boy.

"The American Pioneer is to me the one hero of this day.

"Without him we should not be here.

"Without him banners would not fly nor bands play.

"Without him San Francisco would not be to-day the gayest city of the globe.

"That slender, dauntless, plodding, modest figure is the American Pioneer.

“To me, indeed, he is far more; he is the adventurous spirit of our restless race.

“Long ago he set sail with Ulysses. But Ulysses turned back.

“He sailed again with Columbus for the Indies



PIONEERS ON THEIR WAY WEST.

After a painting by Howard Pyle.

and heard with joy the quick command, ‘Sail on, sail on, and on.’ But the westward way was barred.

“He landed at Plymouth Rock, and with his dull-eyed oxen has made the long, long journey across our continent.

“His way has been hard, slow, momentous.

“He made his path through soggy, sodden forests



PIONEERS BUILDING A HOME IN THE WILDERNESS.

After a painting by Stanley M. Arthurs.

where the storms of a thousand years conspired to block his way.

“He drank with delight of the brackish water where the wild beasts wallowed.

“He marched through the yielding, treacherous snows; forded swift-running waters; crept painfully through rocky gorges, where giants had been

at play; clambered up mountain-sides, the sport of avalanche and of the bitter dust of the desert; fainted beneath the flail of the raw and ruthless sun; starved, thirsted, fought; was cast down but never broken; and he never turned back.

“Here he stands at last, beside this western sea—the American Pioneer.

“Pity? He scorns it.

“Glory? He does not ask it.

“His sons and his daughters are scattered along the path he has come.

“Each fence-post tells where some one fell.

“Each farm, brightening now with the first smile of spring, was once a battle-field, where men and women fought the choking horrors of starvation and isolation.

“His is this one glory—he found the way.”

QUESTIONS

1. What famous pioneers does Mr. Lane mention?
2. What are some of the hardships which the pioneers endured?
3. Pick out strange words that Mr. Lane uses; look them up in the dictionary.
4. What did the pioneer look for?
5. What, in your opinion, is the best thing you know about the pioneer?

AMERICAN CUSTOMS

American customs are not very different from the good customs in any other part of the civilized world, but you can save yourself much misunderstanding by obeying the following simple rules:

1. Take your hat off when the American flag passes by.
2. Stand and keep still when an American patriotic air is played or sung; especially the “Star-Spangled Banner” and “America.”
3. Move on when a policeman orders you to do so.

4. Whenever you see this sign, "No Smoking," whether in a building, in a street-car, in a subway, or in a train, do not smoke and do not carry a lighted cigar or cigarette.
5. In public places talk in a low tone.
6. Wear quiet clothing; Americans do not like loud clothing—clothing with many colors. They do not like an unnecessary show of jewelry.
7. Do not look over a neighbor's shoulder to read his newspaper or his letters.
8. Do not talk about yourself. The Bible says: "Let others praise you."
9. Americans do not like to see people cleaning their nails in public; that should be done when no one is present.
10. At the table, do not reach across to get something that you want; ask for it and say: "May I have the salt, or will you kindly pass me the butter?"

XVII

INITIATIVE, REFERENDUM, AND RECALL

In the colonial days, when few people lived in a colony, all the people of a town knew each other. They met in the town hall and discussed their affairs in the same way as a club or a lodge discusses

its affairs to-day. The man who was elected mayor was known personally to everybody in town. As the country grew, the officers of government became gradually removed more and more from the people who voted for them. Only a few knew the mayor and the governor personally. This fact gave those who knew him personally a chance to have great influence with the officer. Naturally a mayor, a governor, or a senator cannot know the opinions of all the people whom he represents. This is especially true where the officers are not elected directly by the people. As long as there were only a few people in a town they governed themselves directly. As we saw, each man had a voice at the town meeting. When the number of people in a town became so large that no hall could hold them, it was necessary to appoint delegates who could meet in a hall. This developed representative government. The word "representative" means taking another person's place. In a system of representative government ten thousand or more people may be represented by one man. The members of the lower house of Congress are called representatives because they represent thousands of voters who cannot go directly to Washington.

Direct government brings the people closer together. Representative government is necessary because the people cannot come together. Some of the evils resulting from representative government

were that the elected officers were not responsible to the people themselves, but became responsible to political leaders who had great influence in their elections. In order to overcome some of these evils the Seventeenth Amendment to the Constitution was passed in 1913.

Before 1913 two United States senators were elected by the legislature of each state. Since 1913 senators are elected directly by the voters of each state.

Another new idea for giving the people a greater interest and voice in their own government was the adoption of the Initiative, Referendum, and Recall policies in a number of Western states.

We say a person has initiative if he starts doing things without being told that he ought to do them. Americans have the reputation of having initiative. It was said of American soldiers during the war that they had great initiative because they did not wait until an officer pointed out what they must do. In government the principle of Initiative means that a number of people who are not legislators may propose a law; the voters then decide at an election whether they want that law. Usually the Initiative for making laws is placed in the hands of the legislature. Now, in many cases where the principle of Initiative has been adopted, the Initiative is in the hands of the people.

The Referendum is another new idea developed in

the West. According to this principle, a law made by the legislature may be referred to the people to decide whether they want the law. South Dakota was the first state to adopt the principle of Initiative and Referendum. Twenty-two states now have adopted it.

Officers are elected for various terms. An officer once elected remains in office until his term expires. In many cases the voters felt that they had made a mistake in electing a man to office. There was nothing to do but wait until his time was up. To prevent an officer from remaining in office if the people did not want him any more, the state of Oregon, in 1908, adopted the principle of Recall. A certain per cent of the voters signed a petition stating that they wished an officer to be recalled from his office. A new election was held, and the voters decided once more whether they wanted this officer to remain. Ten states have since then adopted the principle of Recall.

QUESTIONS

1. What is meant by direct government?
2. What chances for direct government do you find in your home town?
3. Who are some of the representatives elected in your town?
4. What are some of the evils of representative government?
5. How are United States senators elected?
6. How were United States senators elected in Washington's time?
7. Think of some person who has initiative in business or politics.
8. What is meant by Initiative in government?
9. Who may propose a law in your state?

10. How may an unsatisfactory law be changed in your state?
11. What is meant by Referendum?
12. For how long is the mayor of your town elected?
13. Suppose that at the end of the first year a number of people should decide that he was a very poor mayor, what could they do to recall him from office?

XVIII

WHAT THE NATIONAL GOVERNMENT DOES FOR US

Most of the every-day affairs of our life have very little to do with the machinery of the federal government at Washington. Thus, the streets are policed by your local community, by the town and by the city. We are kept free from disturbing noises by local rules and regulations. The national government serves us in broader, bigger ways.

The Constitution guaranties to all people in the United States the right to life, to liberty, and to the pursuit of happiness. It guarantees the right to religious freedom and to freedom of speech. It is, of course, understood that these rights do not carry with them the right to hurt or annoy one's fellow men. Thus, while we possess the right to express our thoughts on any subject freely, we do not possess the right to speak our thoughts freely, if by doing so we hurt the reputations or the feelings of a number of our fellow men.

Every American has the right to call upon the government to protect him and his property. Upon



© Ewing Galloway.

ABOVE IS A REPRODUCTION OF AN OLD PRINT OF SAN FRANCISCO AS IT WAS IN 1849. BELOW, A PHOTOGRAPH SHOWING A BIT OF THE WATER-FRONT REBUILT SINCE THE FIRE OF 1906.

this right depends our safety and happiness. It is for this reason that the United States maintains an army strong enough to prevent any interference with us. Americans may call upon the federal government to protect them and their property in the United States or outside of the United States. A number of years ago a man by the name of Ion Perdicaris, a naturalized American born in Greece, was kept prisoner in Morocco by a bandit named Raisuli. President Roosevelt sent word to the American minister to get "Perdicaris alive, or Raisuli dead." Perdicaris was surrendered alive.

The federal government serves citizens in other ways. To-day we have great industries all over the country; we also have farms that raise special products. In most cases even factories manufacture only one article. Every part of the Union is called upon to contribute to our daily comfort.

The wheat which is used in the bread we eat may have been grown in North Dakota and milled in St. Paul. The beef which we eat may have come from a steer or a cow which was raised in Texas and killed and packed in Chicago. The oranges came from Florida or California. The apples may have come from Oregon. The sugar from Louisiana, the coal with which our meals are cooked may have come from Pennsylvania.

This requires the supervision of the federal government. When we buy meat that has been killed

far from the market where it is sold, we must be sure that it has been killed under sanitary conditions. Hence, a government inspector looks after



AIRPLANE PHOTOGRAPH OF THE CAPITOL AT WASHINGTON, D. C.

our interests. Because all these goods have to be shipped, the government looks after the railroads.

The federal government established post-offices for the welfare of the citizens of the United States. In 1789 there were seventy-five post-offices in the whole country. It cost twenty-five cents to send a letter a distance of four hundred fifty miles. Today there are more than sixty thousand post-offices in the United States, and it costs two cents to send a letter to any part of the United States, and even

to the Philippine Islands. The post-office is not run for profit; it is run in the interests of the people. The government delivers a letter to a man on the next street for two cents; it also delivers a letter to a man living fifteen miles from the nearest post-office for two cents. It does not cost the government two cents to deliver the letter to the man around the corner; it costs more than two cents to deliver the letter to the man who lives far away. Yet it is to the interests of both that they shall receive news and letters, and the government serves both of them.

Besides delivering letters, the government sends money by postal order.

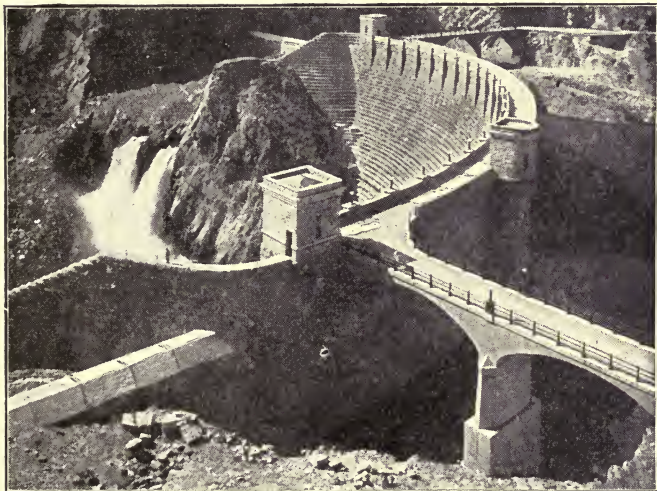
The government established the postal savings bank where people deposit money, and receive interest on their deposits.

The government also carries parcels just as the express companies carry parcels.

The government has established a uniform system of money. No state has the right to coin money; only the national government may do so.

The federal government helps to increase the wealth of the nation. Thus, you will remember that in Jefferson's time the government bought a great piece of land, known as Louisiana. In recent years the federal government built the Panama Canal. The Panama Canal saves steamships thousands of miles of travel.

The federal government has been very effective in helping farmers. It has begun a series of great irrigation systems, making gardens out of the desert lands in the West. The Department of Agriculture



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ROOSEVELT DAM, SALT RIVER VALLEY, ARIZONA.

studies the farmer's needs, and publishes a great many pamphlets telling him how to improve his stock and crops, and how to rid his land of insects and his cattle of disease.

American citizens have not only certain rights but certain duties that go with them. We have the right to religious freedom, but with that right there goes the duty that we respect the religion of others.

For if we do not, there is danger that our own freedom in religion will not be respected. We have the right to speak our thoughts freely, but with that there goes the duty that we respect the reputations of our fellow men. We have the right to conduct our business as we see fit, but with that there goes the duty of seeing that we do not hurt other people's business. We have the right to liberty, but liberty does not mean license; liberty means doing what we please according to law; license means doing what we please without regarding the rights of others as expressed in the law. The American Government is a government of the people; laws are made by the people; in some cases directly, as we saw—in most cases, indirectly; therefore, we have representatives. But whoever makes the laws makes them in the name of the people. One of the most important duties of an American citizen is to take an active part in what is done in the name of the people. It is not sufficient for a good American citizen to say: "Why don't 'they' do so and so?"

In a republic like ours there are no such people as "they." It is *we*, not "they," who are responsible for what happens in this country. If something goes wrong the blame is *ours*, not "theirs." A proper question of a good American is not, "Why don't 'they' do this?" but "What ought I to do?" Americans who stay away from the polls because they are too lazy or too indifferent to vote are not

good citizens. Americans who do not know what is going on in the country are not good citizens. Good Americans at least perform the various duties of citizens: serve on a jury, pay taxes, help elected officers to do their duty, stand by an officer elected by the majority of people, assist in the defense of the country in time of danger, honor and respect the flag of America.

QUESTIONS

1. In what ways do you have dealings with your town government?
2. Tell what would happen if there were no policemen, firemen, street-cleaners, health rules.
3. What rights does the Constitution of the United States guarantee to you?
4. What duties do you have as a result of these rights?
5. Why does the United States Government keep an army?
6. How does the federal government serve you?
7. How does the federal government look after your food-supply?
8. How does the federal government help to lower the cost of living for you?
9. How does the building of the Panama Canal help to lower the living cost in the United States?
10. Why is it important to respect the religious rights of other people?
11. In whose name are the laws made?
12. Whose fault is it if the laws are not good?
13. What political duties does every good American have?

XIX

TAXES

Did you ever hear any one complain about paying taxes? Of course it is natural that a person should complain when he pays, but he should think at the same time about what he gets for his money. If the taxpayer's money is wasted, then he has very good reason to complain. Here is a list of the things which one taxpayer's money bought for him:

1. He had the use of the streets and bridges.
2. He had the use of the parks and playgrounds where the children had been taught to play.
3. The children were protected from danger at street-crossings and in the parks.
4. In a neighbor's house a small fire was extinguished which, had it been allowed to go unchecked, would have destroyed his home and other homes.
5. The thief who had stolen some jewelry was caught by the detective bureau and the jewelry returned.
6. A child across the street, stricken with diphtheria, was quarantined, and the children of this family protected from contagion.
7. Ashes, garbage, and sewage were all removed from the house.

8. The family did not have to purchase standard scales because they could be sure that the grocer's scales were honest because of city supervision. The full-weight coal delivered to them made a bigger pile than used to show in the coal-bin.
9. Their food was cheaper than it would have been, because the city had planned and developed wharfs and docks and other facilities for carrying goods.
10. The city pumped pure water into the home for considerably less than was charged by the privately owned water company which was delivering water to their neighbors across the city line.
11. The inspection of elevators, boilers, and buildings all contributed to the safety and freedom from fear which the family enjoyed.
12. The wife had felt free to leave the house alone after dark, for the city kept the streets well lighted.
13. Several times during the year the policeman on the beat had closed up the back door and the down-stairs windows that had been left open.
14. The family's milk and meat supply was kept free of disease because the city was on guard.
15. The family physician used the city labora-

tories for sputum tests for tuberculosis, blood tests for typhoid, and throat cultures for diphtheria, as the various members of the family seemed to be threatened with these diseases.

16. When the new bathroom was installed, the city saw to it that the plumber did the right kind of job.
17. The head of the family sued a man who owed him money; the city provided a judge for this purpose.
18. The children got tickets to visit the Zoo; the whole family spent an afternoon at the Museum and another at the Academy of Fine Arts. They visited the City Hall, and there were always books in the house from the free library; they enjoyed the municipal band-concerts which were held in "their" square.

When this father, who had never paid his taxes very cheerfully, thought over these matters, he came to the conclusion that he and his household were getting a larger return in things vital to their well-being for the fifty dollars spent in taxes than for a similar amount spent in any other way. A single illness, a single fire, a single robbery, could have easily amounted to more than the year's levy.

However, this understanding did not make him

willing to pay more than is sufficient to provide first-class service. He wanted his government run with real economy, because in the end that means greater and better service to citizens. Nor did he feel any more inclined to pay, through unjust assessment, more than his part; but he was willing to pay cheerfully his share in money and in personal interest for the large returns which he received.

—*From the Bulletin of the Bureau of Municipal Research, Philadelphia.*

QUESTIONS

1. Who protects the children at the street-crossings?
2. Who provides streets and roads?
3. Who pays for the detective bureau in your city?
4. How are you protected from catching sicknesses from your neighbors?
5. Why is it necessary to remove ashes and garbage?
6. How does the city help you to lower the cost of living?
7. What do you pay for water?
8. Who looks after the boilers in the big office-buildings?
9. Why is it necessary to pay for lighting the streets?
10. How do you know that your milk is pure?
11. What service does the Health Department give you?
12. How are you sure that the building in which you live will not fall down?
13. Who pays for the museums and libraries in your town?

XX

CAPITAL

Questions on which many people differ are frequently discussed by people who do not know all the facts, and more frequently are discussed by people who know only part of the truth.

There was a time when we wondered whether the earth was flat or whether it was round. We no longer hear debates on this topic, because the facts are well known. Not so very long ago the newspapers and magazines were full of discussions on the question of woman suffrage, on tariff for revenue or tariff for income. More recently we have heard discussions about the League of Nations, labor-unions, and capital.

Frequently many laborers do not realize that they are capitalists in a small way, and that the difference between the capitalists' and the laborers' point of view is caused by looking at the same thing from two different angles.

Long ago, when every man exchanged the product of his labor for the goods that another man produced, we had no need for capital. Capital became necessary with the modern industrial development. First, because by machinery a man can produce more than he can consume; and, second, because machinery requires specialization. This means that

in modern times a man no longer makes a whole shoe, or a whole coat, or a whole dining-room table, but a great many men contribute each a part of their labor to the final product. It becomes impossible, therefore, for the man who makes only button-holes to exchange his labor directly for all the goods that he requires for his own or his family's comfort. He must, therefore, receive money, capital, which he uses to buy the goods that he wants.

Just as soon as he saves a part of his income and puts it into a savings bank, or he buys a share of stock, or he buys an interest in a business, he is a capitalist; and that means that he has something left over. We should live like savages if we ate and drank up everything that we earned from day to day, and if we had nothing left over. The following story points out how necessary it is to know all about a subject before making a decision:

Four blind men once went to a circus to "see an elephant." Their guide brought them up to the elephant, and each examined it in his own way. The first man caught hold of the elephant's trunk. The second man got hold of the elephant's fore legs and examined them very carefully. The third man got hold of the elephant's tail. The fourth man stumbled up against the side of the elephant and ran his hand over its smooth surface. Each one went away feeling that he knew what the elephant was like.

When they met again they began to discuss their

visit. The man who had touched the elephant's trunk said: "The elephant is very much like a snake." The other man, who had touched the elephant's leg, said: "Nonsense; the elephant is like a tree." The next man, who had touched the elephant's tail, said: "You are both wrong; the elephant is like a rope." The fourth man, who had felt the side of the elephant, said: "You are all wrong; the elephant is like a wall."

WHAT IS CAPITAL?

When a farmer piles up the rocks on his farm and builds a house, he is creating capital. When the same farmer trains his horses to work at the plough, he is creating capital. When a man learns to make a box or a screw-driver or a telephone better than some one else, he is creating capital. Every one other than a savage has some capital. Nowadays, however, a great amount of capital is needed to buy machinery and material in modern processes of manufacture. Thus, in the old days, a man could start a wagon-shop without very much capital. To-day it takes a great amount of capital to start an automobile industry. A man could start a ferry across a river with very little capital; it takes a great deal of money to-day to build a railroad or a steamship line.

HOW DID MONEY COME TO BE USED AS CAPITAL?

When men saved or piled up quantities of surplus wheat, or corn, or cattle, or cotton goods, some easy method of paying working men and of exchanging goods was necessary. In Greece, several thousand years ago, money was made of iron, but that was before the use of machinery had stored up great quantities of surplus stock. Just think what a fine time we would have to-day if we had to carry around with us iron money. The dollar would be as big as the wheel of a wagon. At another time, in Rome, a man's wealth was measured by the number of cattle that he had. Can you imagine a man going to the stores to-day, leading a cow or a bull, with which to buy some yards of cloth for his wife's suit? To-day we find it most convenient to reckon a man's surplus stock in money, which forms the unit of exchange.

More recently we have learned to use not only money but also credit as capital. Thus, a man wants to build a factory, but he has not sufficient money with which to buy the materials and machinery, and to pay the working men. He can still build his factory if the man who has the materials will wait for his money, if the man who has the machines will wait for his money, and if the working men will wait for their pay until the factory is finished and is making a profit. The man who has the machinery

might be willing to wait a while. If he does, we say he gives credit to the factory-owner; so, also, the man who has the materials might be willing to give credit. The working men would probably not be able to give credit because they could not wait until the factory was completed and earning an income. But the man who wants to build his factory may still do so if he knows some one who is willing to lend the working men food and clothing until the factory is completed. Usually a banker lends the food and clothing to the owner of the factory, but he lends it to him as money and not as goods. The owner of the factory gets the money and pays it to the working men as they earn it. The great industries of America, the railways, steamship lines, the factories, are all made possible by some form of credit. The United States Steel Company was capitalized at about one thousand million dollars. All this money was paid in by thousands of shareholders who had saved something from their earnings.

In modern life banks are necessary to bring together those who have money to lend and those who wish to borrow money. The borrowers need it to carry on new business, to enlarge old business, to build machines, factories, railways, and steamship lines. Every new factory, every new railway, every new industry, employs more people, and therefore feeds more people.

In the United States there are two kinds of banks:

savings banks and business banks. Savings banks receive savings from many small owners of capital. The banks loan these to builders, to real estate owners, to railroads, and to other people who have the right kind of security. Savings banks usually pay interest.

Business or commercial banks receive deposits from merchants and manufacturers, who in turn have the right to draw checks against the money which they have deposited in the bank. Business banks usually give credit to the people who deposit with them. Business banks do not usually pay interest.

QUESTIONS

1. What capital do you possess?
2. Have you furniture, have you an extra suit of clothes, have you some money laid aside, have you an interest in any business?
3. What kind of person has no capital?
4. Why do not people to-day exchange their goods for the goods made by other people?
5. Why does modern life require more capital than was necessary in the old days?
6. How did money come to be used as capital?
7. What were some of the ancient forms of money?
8. How are modern improvements dependent upon credit?
9. Why are banks necessary to-day?
10. What is the difference between business and savings banks?

XXI

HOW TO CHOOSE A CAREER

If you were to ask a little boy what he would like to be when he grows up, he would probably say a policeman or a conductor. As he grows older and learns more of the chances of success in other occupations, he may want to become an engineer, or a lawyer, or a doctor.

More and more every year it is becoming the business of schools to teach their pupils what chances they have to succeed in their chosen occupations. For this reason a child, before entering into any occupation, must at least understand the following:

1. What is the demand for workers in this field?
2. What is the chance for making a good living in this kind of work?
3. In order to succeed what must I know?
4. In order to succeed what kind of health must I have?
5. In order to succeed what kind of intelligence must I have?
6. In order to succeed what education must I have?
7. What are the opportunities in this occupation for advancing? Is it possible to rise, or will I never get any farther?

For children it is very important that parents save them from going into "blind-alley" jobs. Thus a fifteen-year-old boy may obtain a position in an office or a factory at a comparatively high salary; we say comparatively high, because it is high for a boy of that age in comparison with the salary that a man would receive. But if the opportunities in the business are so few that the boy can never rise very high, then we call such a position a "blind-alley" job. It is far better for a boy to learn a trade than it is for him to do some unskilled work which he will do for a great many years.

Some time ago the United States Government appointed a commission to study the whole problem of immigration to the United States. The commission reported that very many immigrants came to America with trades and occupations which they had learned in Europe, but that a great many of these people turned to new occupations in America. The commission found that many immigrants took up these new occupations by accident; sometimes because a friend was in the same business; sometimes because a worker did not know where to find a job in his business; most frequently because the worker did not understand English.

Of course, when a stranger comes to the United States without very much money, he must find something to do at once in order to live. That explains, perhaps, why many who come throw aside

their old occupations, in which they are skilled, and take up new occupations, in which they are unskilled. However, this is not a good reason for remaining in an occupation after one has been in the country long enough to understand the opportunities that America offers.

Public schools in the United States are free, and in many places trade-schools are free. Information about the opportunities in America can be had for the asking.

Read the questions which a child should ask himself before taking a position; ask yourself these same questions and answer them truthfully.

QUESTIONS

1. What is a "blind-alley" job?
2. What is an unskilled laborer?
3. How does it happen that you are now working at your trade?
4. Can you think of any one who went into a trade because his friends were in it?
5. What was your occupation before you came to America?
6. Why do people change their occupations in this country?
7. To better yourself, what must you know more than you know now?
8. Is the knowledge of English helpful to you in your business?
9. Whom can you ask about free trade-schools?

XXII

BECOMING A FARMER

From the earliest times to the present, immigrants came to America for the following reasons:

1. Many immigrants are fortune-seekers. They hope to find gold in the streets. This was especially true of the early Spanish explorers.
2. Many more, especially the early settlers, came to find a place where they could worship God in their own way. The Puritans of Massachusetts came to America for that reason.
3. Perhaps the largest number came because they hoped to make a better living in America or to make a better home for themselves and their families.

Land without people to work it is useless land. Land becomes valuable when farmers settle on it. Every one wishes to own a little land; a place that he can call his own. The newcomer to America is anxious to become a farmer, especially if he has been a peasant or a worker on a farm in his home country.

SECURING INFORMATION ABOUT FARMS

Friends and relatives who are already on American farms can perhaps give the stranger the best information about what kind of farm to buy. But friends and relatives cannot always be depended on. Sometimes because they wish more people to settle near them, they may not tell all they know. Stories are told that land companies very often pay farmers

to bring in other farmers. In some states immigrant farmers receive a commission of fifty cents an acre for bringing in new settlers. Conditions on Ameri-



Photograph © Ewing Galloway.

A MODERN DAIRY BARN.

can farms are very different from conditions in the small village farms from which many immigrants come. Before buying a farm it is important that the stranger learn all about the possibilities of earning a living on it. Some states send free information to settlers to help them in selecting the right place for a farm.

The director of immigration of one of the Western states gives the following advice to new farmers in his state:

“*First.* Those coming into the new land region in our state must have enough capital to carry them

through the first two years for the purchase of clothing and food and farm equipment.

“Second. They should have had some experience in farming. The city-bred man who wishes to get out into the country, not because of love of the country, but because of dislike of the city, is a poor investment. Those visiting us who have not had farm experience are urged to get it before locating or before investing their money.

“Third. The wife must be satisfied and willing to undergo some pioneering. Right here is where a good many fall down. The man is willing to go and his wife goes unwillingly.

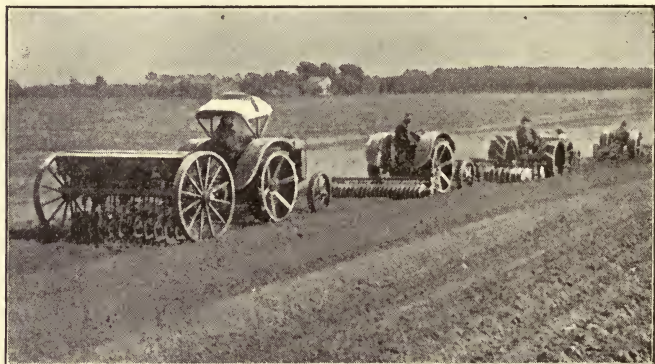
“Fourth. The immigrants should not be cheated into paying excessive prices for undeveloped land.

“Fifth. There is a tendency on the part of land salesmen to load up the immigrant with more land than he can use, or sometimes pay for. Eighty acres make a good-sized farm for one family to develop and handle, and this is the size of tract recommended.

“Sixth. The back-to-the-lander should be a man in good physical condition. I believe that it is a mistake to put men on the land who are not heavy enough for farm work. The man should weigh not less than two pounds for every inch of his height, which is the army standard.

“Seventh. It is a mistake to encourage people to go on the land after the time for the spring work has

passed. I mean by this that under our conditions the settler has to construct a small house and do



MODERN AMERICAN MACHINERY USED IN FARMING.

some brushing and clearing in order to grow vegetables for himself and a small amount of winter feed for his stock.

“*Eighth.* The back-to-the-lander has too many

fake ideas about the amount of money to be made in farming. Under our conditions the settler is putting money into his land and not taking very much out the first two or three years, unless he has merchantable timber that can be worked up into cordwood or bolts, or unless he locates in a region having little timber to be removed, and is able to specialize in potatoes. The men who have become wealthy from strictly farming operations are not numerous.

“I should like to call your attention to the following form of certificate furnished inquirers in communication with this department:”

THE STATE DEPARTMENT OF AGRICULTURE
IMMIGRATION DIVISION

Directing Certificate

To Whom It May Concern:

The bearer.....
of.....is in communication with
this department, and looking for a farm home in
..... It is our purpose to
keep in touch with him after his removal to this
state, to note his progress, and learn if he is fully
satisfied with the business relations he may have
with any person or firm selling him land.

Any courtesies extended him will be appreciated.

.....19...

.....

Director of Immigration.

QUESTIONS

1. Do you know of any immigrants who came to this country as fortune-seekers?
2. Think of the different people whom you know, and ask yourself: "Why did they come to America?"
3. Then ask yourself: "What good have they done America?"
4. Why do farmers like other people to settle near them?
5. You have read how many farmers have been cheated by "land-sharks." Suppose you wanted to buy a farm, how would you go about it?
6. Read the advice to new farmers.
7. What parts of this advice are especially good for you?

XXIII

THE GREAT AMERICAN CROPS

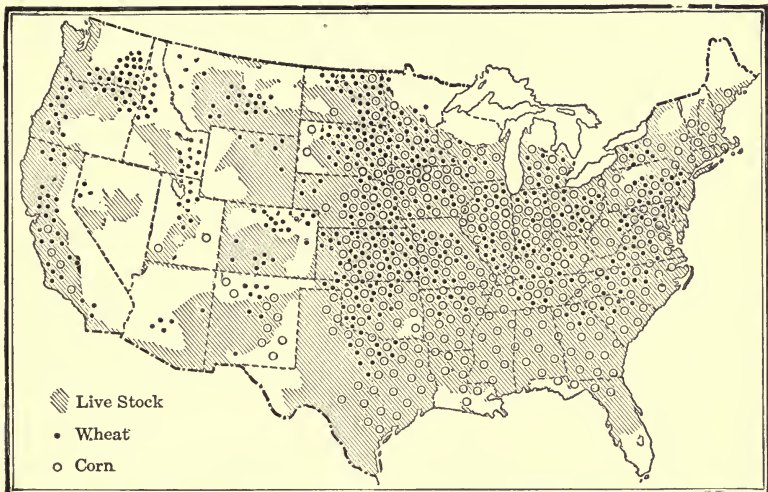
More than half the people of the United States live on farms. Some of these farms, as we have learned, are very large; others are small. The great farming sections of the country where crops for export are raised are in the Middle West and the South. The chief American products of these farms are corn, wheat, cotton, and tobacco.

The word corn is frequently applied to any cereal which happens to be the leading cereal in the district. The Bible says: "All countries came unto Egypt to Joseph to buy corn." What Joseph probably sold was wheat, and not corn as we understand it in America.

In China and Japan rice is called corn, and in Scotland oats are known as corn. Americans apply

the word "corn" to an ear of maize or Indian corn, which is the national grain of the country.

When the new world was discovered, the native Indians made bread from a grain which was not



PRODUCTION AREAS OF LIVE STOCK, WHEAT, AND CORN.

known in Europe. Because the inhabitants of Haiti called the grain maize, it is still so called by most Europeans. It is this corn which has added to the wealth of America, and which has helped to feed the famine-stricken countries of Europe.

Corn grows in nearly all the states in the United States. In some states the raising of corn is the chief industry. The following states are known as the corn belt: Iowa, Missouri, Kansas, Nebraska,

Illinois, Indiana, and Ohio. Almost nine-tenths of the corn that is raised in the United States comes from this region. (Note map of corn belt.) Farms become larger and larger as one travels west in the United States. In the eastern part of the country farms are small. In the corn belt it is not unusual to see a farm of four hundred or even a thousand acres.

It is more difficult to raise corn than to raise wheat, because the soil must be kept loose and moist, and because the ground must be cultivated every week until the plants are full grown. When the plants are full grown they stand sixteen to eighteen feet high. Each stalk bears several ears. An acre of land produces thirty to forty bushels of corn and sometimes as many as eighty bushels.

Numerous machines have been invented for harvesting and husking the corn. After the corn is husked it is allowed to dry, when it is ready for use. Corn has many uses. It is most widely used for fattening cattle. Usually the states that supply corn also supply hogs and cattle. Ground corn makes meal. Among the products made from corn are corn-oil, rubber, corn-starch, and glucose. The stalks form fodder for cattle. The United States is the largest corn-producing country in the world. It raises four-fifths of the world's crop. In 1915 the corn crop amounted to more than three billion bushels, and it was valued at almost two billion dollars.

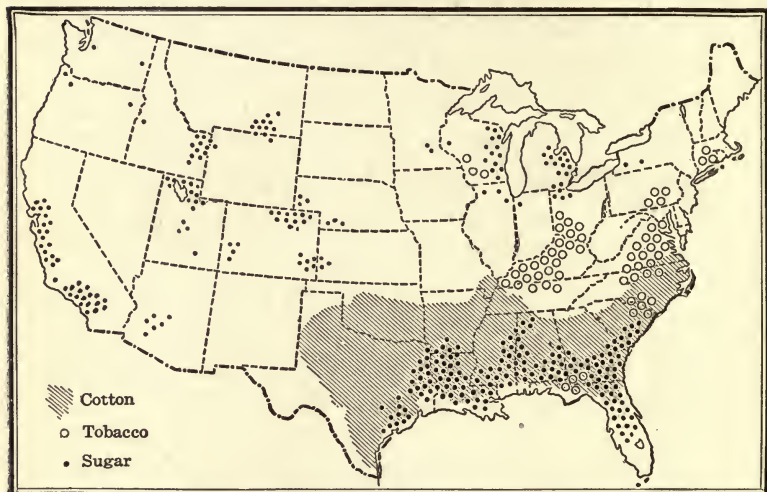
Besides corn, the United States produces a great many other cereals. Of these the most valuable is wheat. Wheat grows very well in nearly all portions of the United States, where the climate is good for wheat. The largest wheat-farms in the United States are found in the middle and far West toward the northern part. Here farmers use the very large harvesting and threshing machines that have only lately been exported to the rest of the world. The other great wheat-producing countries are: Russia, Canada, British India, Argentine, and Roumania.

Besides wheat, the following cereals are also raised in the United States: rice, oats, barley, and rye. Rice grows in the Southern states, especially Louisiana and Texas. Rice grows only where the climate is warm and the soil very moist.

COTTON

Cotton was well known in the old world one thousand years before Christ. The name given to cotton in Europe is usually "the wool of the tree." In America cotton was growing when Columbus discovered it in 1492. When the early settlers came to Virginia they found that the cultivation of cotton was profitable, especially when labor was cheap. Labor was needed to separate the cotton fibre from the seed. In 1791 Eli Whitney invented a machine which separates the cotton fibre from the seed. This machine is called a cotton-gin. It does the

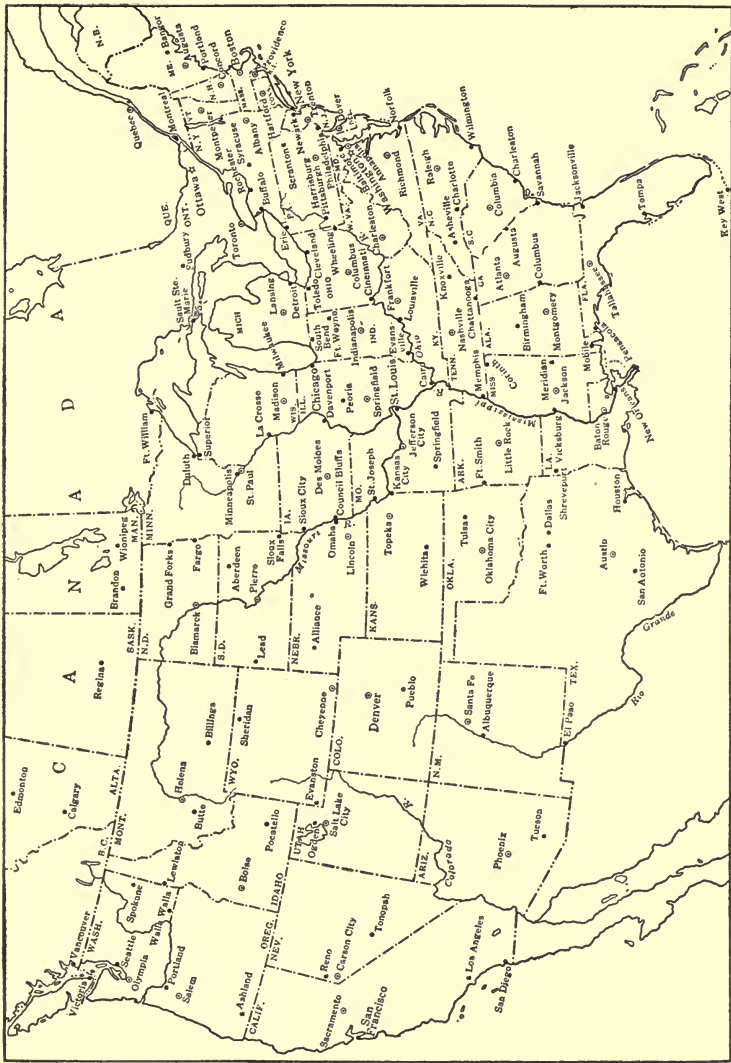
work of one hundred men, and has helped to make cotton "king in the South." After the invention of the cotton-gin, the raising of cotton became so profitable that large plantations sprang up all



PRODUCTION AREAS OF COTTON, TOBACCO, AND SUGAR.

through the South. The following states are known as the cotton belt of the United States: Alabama, Georgia, South Carolina, North Carolina, Texas, Oklahoma, Louisiana, Arkansas, and Mississippi.

The United States uses about one-third of its crop of cotton and exports the rest of it to different parts of the world. Until recently the South did not manufacture its own cotton into cloth, but sent it to the mills in New England.



By Courtesy of MARKETING SERVICE CORPORATION, NEW YORK

THE UNITED STATES, SHOWING THE STATE BOUNDARIES, CAPITALS, AND PRINCIPAL CITIES.

The following diagram shows the relation of cotton production in the United States to the rest of the world.

UNITED STATES	Rest of the World
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COTTON.

TOBACCO

Tobacco was discovered by the first settlers in America. Before that time the people of Europe did not know how to smoke. Europeans found the Indians smoking pipes. The newcomers tried it and enjoyed it. It was not long before American farmers found it profitable to raise tobacco for exporting to Europe. It is said that the first women who came to some of the Southern colonies had their passage paid in so many pounds of tobacco.

American tobacco is famous all over the world. It does not grow everywhere, but where it does grow it is of a very fine quality, and is highly prized all over the world. More than four-fifths of American tobacco is raised in the Southern states, in Virginia, North and South Carolina, Kentucky, and Tennessee. Tobacco is also raised in some parts of Ohio and in some parts of Pennsylvania and Connecticut.

The raising of tobacco has resulted in two great industries:

1. The manufacture of cigars and cigarettes.
2. The manufacture of smokers' articles.

QUESTIONS

1. How did Indian corn get its name?
2. In what different forms have you eaten corn?
3. Where does corn grow in the United States?
4. Why is it more difficult to raise corn than wheat?
5. Describe a stalk of corn.
6. How much does an acre of land usually produce? (An acre of land is about as large as a square block in a city.)
7. What are the various uses for corn?
8. What other cereals does the United States produce?
9. Where else is wheat produced in great quantities?
10. Why did the South want slaves for their cotton-plantations?
11. How did the cotton-gin help the cotton industry?
12. Where is cotton raised in the United States?
13. In what other countries is it raised?

XXIV

GREAT AMERICAN INDUSTRIES

The natural resources of America make possible a number of great industries. Thus, coal-mines in Pennsylvania, Ohio, and Illinois draw a great many people from Europe to work in the mines and to get the good pay which miners receive for their labor. The great oil-fields of Texas, Oklahoma, and Pennsylvania have made it possible to develop industries for the refining of oils. It is fortunate that in the great coal sections of America, iron, too, is found, and this has developed the great iron and steel industry. Copper is found along the Great Lakes where another great industry is established. Besides these, all over America are to be found such great indus-

tries as the manufacturing of clothing and shoes; the manufacturing of automobiles and all that belongs to an automobile; the manufacturing of building materials; industries that have to do with foods, such as packing of meat, canning of fruits, fish, and vegetables, and great electrical industries. Some of these are described in the following pages.

XXV

THE LUMBER INDUSTRY

Rainfall is very heavy in the eastern, southeastern, northern, and northwestern parts of the United States. The forests are therefore found near the Atlantic seaboard, the Gulf of Mexico, the Great Lakes, and in the Northwest near the Pacific seaboard. The central part of the United States is a vast treeless plain.

The great forest region in the East is found in the states of Maine, Vermont, New Hampshire, and in the Adirondacks region of New York state. The wood obtained from these trees is mostly used for the flooring and the frames and interiors of buildings.

The lumber obtained from the Rocky Mountain section is mostly pine and spruce. These are the densest forests in the United States. Trees in this section of the country are very tall and handsome.

Trees in the great forest section of the country are usually cut down in winter by groups of lumbermen who live in a camp. The camp moves after



PART OF THE TIMBERLANDS OWNED BY ONE OF THE LARGE AMERICAN NEWSPAPERS.

the trees are cut down in any one section. After the trees have been cut down they are loaded on sleds or cars, and sent to the mills for trimming and sawing. Whenever possible the logs are brought to a stream, into which they are rolled. When the ice melts in spring the logs shoot down the river until they are gathered at the sawmill, where the logs are

cut up into boards and other lumber. From the sawmills the lumber is shipped to market—to the manufacturers of furniture, to builders, to manufac-



SAWING LOGS INTO SHORT LENGTHS AT THE MILL.

turers of paper, and to manufacturers of all things made of wood.

Grand Rapids and Minneapolis are very important furniture-making cities. The lumber industry in the United States is the third most important industry of the country. It employs almost one million men and produces almost one thousand million dollars' worth of lumber.

In recent years the people of the United States have begun to fear that before long the forests of the country will be used up. Of course, this danger



A FLUME DOWN WHICH LOGS ARE FLOATED TO REACH THE SHIPS.

is not before us to-day or to-morrow, but if people cut down trees and never plant new ones, before many years are passed, even in the United States, large as it is, a time is bound to come when trees for lumber will be rare. The United States Government and the governments of a number of states have, therefore, established forest reserves, or parks where

the trees may not be cut down. The Department of Agriculture at Washington has a bureau of forestry. It is the duty of the bureau to prevent the cutting



A MONSTER LOG-PILE.

of timber from government land, to prevent forest-fires, and to teach any one how to plant and care for trees. The department issues a great many printed booklets full of information about trees in the United States. The superintendent of documents at Washington will be glad to send any one a list of the government papers on forestry.

QUESTIONS

1. If a person were looking for forest-land in the United States, where would you advise him to go?
2. How does the United States Government help in raising forests?
3. What are some of the articles made of wood?
4. Tell what happens to the logs after they have been cut down.
5. What cities are noted for furniture manufacturing?
6. What can you do to "conserve trees" in your neighborhood?
7. If you want to find out something about trees, where will you get the best information?

XXVI

THE GREAT IRON AND STEEL INDUSTRY

Two black men, almost naked, squat on opposite sides of a fire in Central Africa. Each of them has a little hand-bellows with which he forces the fire. From time to time they lay on the fire lumps of charcoal and lumps of iron ore. All day they work and sweat, blowing and feeding their little fire. At evening a ten or twelve pound lump of iron lies in the glowing coals, ready to be hammered on the anvil and shaped into spear-head, knife, or kettle.

These men are smelting iron ore, which is a kind of rock with some iron mixed in with several other kinds of mineral. The hot fire makes the iron melt and run out, so that it can be gathered up and used.

ANCIENT METHODS OF SMELTING

No one knows how long man has smelted iron ore. Iron ore is to be found in almost all countries, and primitive man in many lands knew how to use it many, many centuries ago. Perhaps some primitive man's camp-fire first smelted iron by accident. Legend says that one thousand five hundred years before Christ a forest-fire showed the people of the island of Crete how to make iron. Pictures on the walls of Egyptian buildings which date back to three thousand five hundred years before Christ show Egyptians smelting iron with the aid of a goatskin bellows.

Each of many ancient peoples must have found out for itself how to make iron, for it was made by the same method in very ancient times in middle Africa, in China, in India, as well as in the countries around the Mediterranean and in England, where Cæsar found the Britons making it very much as the explorer may still find it made in remote parts of the world.

The Romans were unable to make much improvement on this process of making iron. It produced all the metal with which Cæsar armed his victorious legions. The iron which bolted the oak of the little ships of Columbus was made in a simple fireplace, like a blacksmith's forge. The iron for Washington's cannon and muskets was made in forges or tall

furnaces, not unlike big stone chimneys. The fire was fed by the forced draft commonly produced by a water-wheel.

THE USE OF COAL IN SMELTING

It was very fortunate that man learned how to smelt iron with coal and coke (which is made from coal). Before this time the iron industry had moved about, following the forest, to get a supply of charcoal. Since coal is so abundant in some places, the iron industry was able to settle down. This explains the growth of great iron centres, such as Pittsburgh.

As long as charcoal was used for the fire, the materials could not be piled up very high, because the weight would crush the charcoal and smother the fire. But coke is hard, and layers of coke and ore can be piled to a great height and still let the air be forced through to feed the fire. This has enabled the present iron furnace, called a blast-furnace, to become several times as high as the one that made the iron for Washington's cannon.

Smelting is now done on such a large scale and so cheaply by machinery that instead of costing one dollar a pound to make iron, as it did in Cæsar's time, it now costs about one cent a pound, and sometimes less than that. This is the reason we live in what is called an "age of steel." Steel is

merely a refined kind of iron, and it is so cheap that we can afford to use it freely.

In the United States we now make two pounds of iron every day for every man, woman, and child. In fact, the American iron industry is larger than that of any other two countries. The size of the iron industry is due in large part to our great riches of raw material. We have the best iron ore in the world, whole mountains of it up in the woods near Lake Superior, soft like dirt, so that it can be shovelled up, and so near the surface that we can take it out of open pits, and in this way get it much more easily than from the deep mines which are elsewhere common in gathering metal. We also have very large areas of coal-land to make the fuel to melt the ore, and plenty of the limestone, which is also put into the furnace, because it unites with the dross and helps the smelting process.

American iron-making has sprung up very quickly. In 1855 the first boat bringing iron ore from Lake Superior toward the eastern coal-fields carried a cargo of one hundred thirty-two tons through the canal at Sault Ste. Marie. Just sixty years later, in 1915, a boat went through the same canal with eleven thousand two hundred sixty-two tons, and in the season of 1916 more than sixty million tons of ore were carried from Lake Superior to the ports along the lower lakes.

Kipling, in his wonderful *Jungle Book*, shows us

how much weaker is the man-cub than the wild animals of the forest, but the man-cub rules the earth because he has brains enough to learn how to harness and use mechanical power-machines. The getting of iron to-day is a wonderful example of this machine-work. We do not make iron—machines; and artificial power make iron for us.

In making iron and steel in America the iron is never touched by human hand in its journey of one thousand miles from the ore-banks in the woods near Lake Superior to the steel-mills at Pittsburgh or Buffalo. Nor is it lifted by human muscle.

MINING IRON ORE

The ore in the open pits is loosened with dynamite, and the steam-shovel, running on railroad-tracks, sticks its steel scoop into the loose ore five times a minute. Each time it takes up two tons, swings it around and drops it on the freight-car on the next track. From a single open pit fifteen thousand tons of ore are hauled away in a night by locomotives. On one ore-range, the Mesaba, in Minnesota, more dirt has been moved to get at the ore than was moved to dig the Panama Canal.

The ore is taken from the mines in freight-trains of fifty cars each, running to Duluth and other ports on Lake Superior. Here the trains run out on top of high ore-docks and drop the ore through the bottom of the cars into big pockets on the dock. From

these pockets it is again dropped through chutes into the steamers alongside. These vessels, six hundred feet long, are loaded with ten thousand tons of ore in twenty minutes, and the same cargo can be unloaded in three hours and twenty minutes by huge machines called clam-shell unloaders. They work almost as your double hands would in sand or sugar, and take up as much as fifteen tons at a scoop.

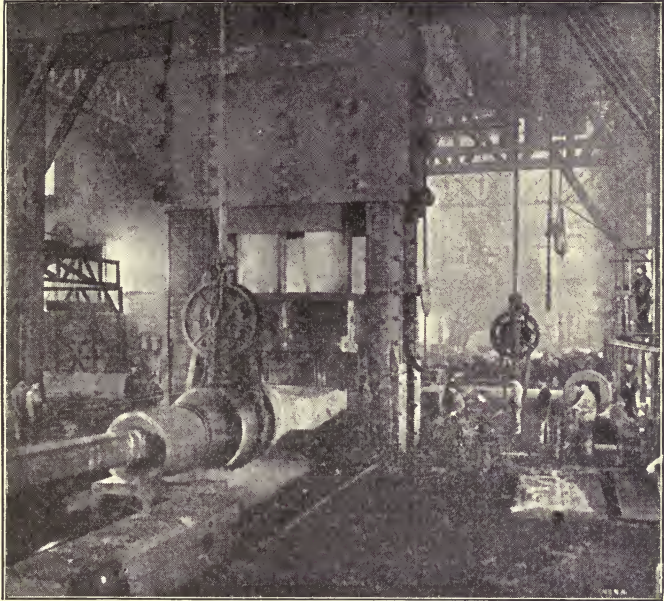
As the boats can work only in summer, when the lakes are not frozen, some of the ore is brought down from the Lake Superior region and kept in great piles at lake ports like Buffalo, Cleveland, and Chicago until wanted in the winter. It is then carried by freight-cars to the iron and steel mills at Pittsburgh, Youngstown, or Harrisburg.

MODERN FURNACES AND ROLLING-MILLS

The freight-cars run up on high trestles beside the great furnaces, one hundred feet high, and roaring with fire from bottom to top. The ore is dropped into storage-bins, from the bottom of which it drops again into the weighing-cars, operated by the men who feed the furnaces. These weighing-cars run up on a little elevator called the skip-hoist, and automatically dump the ore or the coke or the limestone into the furnace.

A few hours later, when the melted iron has

trickled to the bottom, the furnaceman taps the furnace by breaking the clay dam that holds back the melted iron. At a tapping a hundred tons of it



INSIDE A GREAT STEEL PLANT—ONE OF THE LARGEST DROP-FORGES IN THE WORLD.

may run out like milk into great ladles mounted on freight-cars. These carry the molten metal to a steel-mill, which may be a mile away, where it is further purified by fire and mixed with different metals to make the different kinds of steel. After coming from the steel furnaces, the metal is poured

into moulds, where it is allowed to harden just enough to hold its shape.

Then it is thrown upon rollers, that carry it to the crushing rolls of the rolling-mill, which, driven by engines of several thousand horse-power, will crush the big ingot of steel as a rolling-pin in the hands of a cook shapes pie-crust.

Different kinds of rollers shape the steel. It may be shaped into a flat plate for an engine-boiler, a rail for the trolley-track, a girder for the skyscraper, a rod for the blacksmith, a pipe for the plumber, or a chunk of steel to be used in the foundry, the machine-shop, or the automobile factory.

The finished product costs only a cent or two per pound, yet it takes at least a thousand men to make it. Who are these thousand men? They are always members of gangs—gangs of strippers taking dirt from the ore, gangs of steam-shovellers, train-crew, dock-crew, boat-crew, moor-dock crews, gangs of iron-furnace men, steel-furnace men, yardmen, yard train-crews, rolling-mill men. Then the limestone and the coal and the coke must be followed through all their stages before we have one single pound of steel completed. Yet the two half-naked black men in Africa made steel all by themselves—very good steel, too, but very costly, and very little of it. Andrew Carnegie was the first man to bring under one management all the stages of modern steel-making.

SOME USES OF IRON AND STEEL

How could you make a saw without iron? It has been done by certain South Sea Islanders who had no iron on their coral islands and no way to trade for it, so they laboriously set sharp shark's teeth in a hard piece of wood. It wasn't much of a saw, but it was the best they could get. Could you do any better with the materials they had?

How could you make a hatchet without iron? For answer, go to some museum and see the poor stone axe of the American Indian. Then you will understand why he did not chop down trees or become a farmer.

We make our iron by machinery, and the machines that make it are themselves of iron, as we see by looking over the list—steam-shovel, track on which it stood, ore-car, locomotive that hauled it, ore-dock, iron ship, engine on the iron ship, the clam-shell unloader, the railroad, even the furnace itself and the rolls of the rolling-mill—everywhere iron or steel, which is but a kind of iron.

THE IMPORTANCE OF MACHINERY TO-DAY

As with the making of iron, so it is with nearly all the rest of our goods. Machines produce the goods, and machines are mostly iron. Take boards and nails. The saws and axes that fell the trees are of iron; so in part are the wagons and cars that haul

the logs and the sawmills that saw them—everywhere iron. The blacksmith once made nails by hand. Now we poke the end of a long roll of wire into a machine, and it rapidly pulls in the wire and drops out nails by the keful. The shoemaker once sat at his bench, with knife, awls, and hammer. Now he stands by a big motor-driven machine, with a hundred clicking parts, and makes shoes five times as fast. Man first printed with a little hand-press, but now we feed the roll of paper to a machine as long as a room, which piles off newspapers or books by the thousand to the hour. Power, driving machines made of iron, gives us the goods of this day.

What runs the machines? Engines. In the engines the coal burns on an iron grate beneath an iron boiler. The steam goes off through iron pipes into an iron cylinder and pushes an iron piston, which drives iron shafts and iron wheels.

The production of the coal that runs the engine depends on the use of iron. The miner digs the coal from beneath the rocks with pick and shovel—or, in some cases, with a big, complicated mining-machine—and a little railroad-track follows the miner to the very breast of the seam, where he shovels up the coal. Iron cables haul the cars to the surface; iron pipes carry out the water to keep the miner from drowning and bring in air to keep him from suffocating.

OUR DEPENDENCE UPON IRON*

Iron serves us also in our food. Our bread and meats are borne to us over the iron way from the grain-fields and pastures of the West. The iron horse brings us oranges from Florida and California; the iron ship brings us bananas from the Caribbean Sea and wool from Australia. Iron machines prepare our canned foods. The cans are made by machines; they are filled by machinery, sealed by machinery, soldered by machinery—everywhere machines, everywhere iron.

Increased use of machinery increases our comfort. It has recently given us the telephone, the telegraph, the daily newspaper, the trolley, the automobile. Nearly every new invention is a machine, and in every case a machine makes it. The same is true of the aeroplane, the submarine, the phonograph.

Already our dependence upon iron is so great that if we were suddenly deprived of it we would drop back almost to the living conditions of Jacob and Esau. Food would no longer be easy to get, nor coal, nor wood, nor wool and cotton. Famine would wipe out the human race as an eraser removes chalk-marks from the blackboard, and where there are now one hundred million men, there would be but five million.

—*J. Russell Smith.*

QUESTIONS

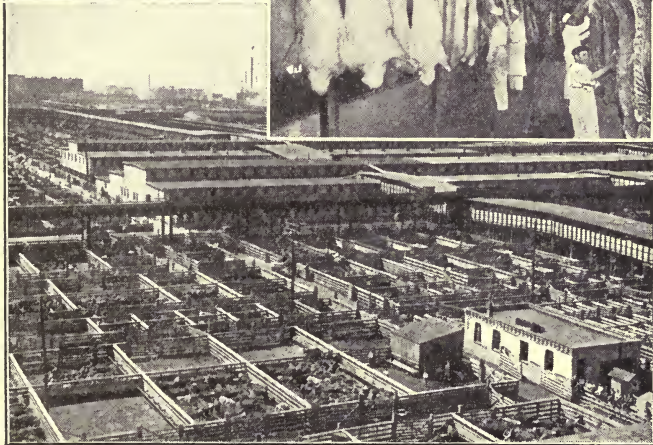
1. What is iron ore?
2. How do we get the iron out of the ore?
3. When did people first learn how to make iron ?
4. How long have human beings known about iron?
5. Why was charcoal necessary in the iron industry?
6. What is necessary to-day in the iron industry?
7. What is the difference in cost in making iron to-day and in the Roman days?
8. How much iron does America produce?
9. Why do we produce so much iron?
10. In what different ways is the ore dug up from the mine?
11. Name some of the uses of iron.
12. Why is machinery important in the production of iron?
13. Why are iron-mines successful only where there is coal?
14. Name some of the articles that are made of iron.

XXVII

THE PACKING INDUSTRY

Cattle are raised for dairy products and also for beef. Cattle-raising requires land on which the cattle may feed. In the United States the great grazing regions are found mostly in the southwestern part, in the states of Nebraska, Oklahoma, and Texas. This region has just enough rainfall to produce grass, but not enough rainfall to raise crops. In the past few years large portions of land have been turned over to cultivation. This has been made possible by irrigation. Irrigation means bringing in water by artificial methods.

After the cattle are fattened and ready for the



Above, © B. L. Singley.

© Ewing Galloway.

ABOVE, A WESTERN RANCH AND A COWBOY. RIGHT, INTERIOR OF PACKING-HOUSE. BELOW, CHICAGO STOCK-YARDS.

market, they are sent to the stock-yards and the slaughter-houses. In some of the great packing-houses of Chicago more than four thousand cattle are killed every day. It takes forty-five minutes from the time the animal is killed until the dressed beef is hanging in the cold-storage room. In this process the animal has passed through the hands of one hundred fifty workmen. The packing industry saves every part of the animal, so that nothing is wasted. From the by-products the following articles are made: leather, tallow, glue, soap, fertilizer, buttons, combs, brushes, and felt. The by-products pay for the cost of maintaining the entire plant.

The United States is the greatest meat-producing country in the world. About eight million cattle are slaughtered every year, as well as forty million hogs and twelve million sheep. The government inspects all slaughter-houses to make sure that the work is done under healthful conditions. The city of Chicago is the centre of the meat-packing industry, but Kansas City, Omaha, and St. Joseph are also important packing-house centres.

QUESTIONS

1. Where are the great grazing regions of America?
2. How does it happen that these are grazing regions?
3. What has irrigation done to some of these sections?
4. Where are the great packing-houses?
5. What are some of the by-products of the packing industry?
6. How big is the packing industry of the United States?
7. Where is the centre of the packing industry?

XXVIII

PROTECTING THE WORKMAN

When a manufacturer figures the cost of his manufactured goods, he adds the following items:

1. The cost of the raw material.
2. The cost of labor.
3. The cost of insurance against fire, burglary.
4. Overhead charges, such as rent, salaries of foremen, superintendents.
5. Interest on the money that he borrows.
6. His own profit.
7. Depreciation in the plant. That means that every year the machinery and the buildings become worn out, and so he puts a little aside every year to replace the worn-out machinery.

During recent years a great new thought has come to employers of labor. They understand that not only the plant and the machinery must be insured, but that, more important still, the human beings who make the plant and the machinery and goods must also be insured. In many places this eighth item is taken care of under a "Workmen's Compensation Law." Such a law provides that the employer must insure the workmen against accident. The state compels all employers of labor to be in-

sured, either with a good, reliable company, or with the state department. The employer, of course, pays a premium for this insurance, and he in turn charges this premium as an expense in the business.

Following is an article written by a New York state worker, explaining why accidents are more frequent with people who do not understand English than with people who do:

DOES IT PAY TO SPEAK ENGLISH?

During the year 1914, the first year in which the Workmen's Compensation Law was effective in New York, there were two hundred twenty-five thousand reported accidents. In 1915 there were two hundred seventy thousand. In 1916, from a total of three hundred thirteen thousand accidents, fifty-eight thousand five hundred were compensated, costing *eleven million five hundred thousand dollars, or forty thousand dollars a day*, and at the present writing reported accidents are being filed at the rate of *one thousand a day*, or at a cost of *thirteen million dollars per year* as an initial expenditure; to which must be added the cost of medical benefits, administration of the compensation law, wages and cost of turnover, which increases the total direct and indirect cost in New York State to *thirty-five million dollars*, or at the rate of *eleven thousand seven hundred dollars per day for 1917*.

Compensation is therefore a grave charge upon

industry, through which it becomes a charge upon consumer, upon society, and upon the state, of which the employer is a constituent part. The levy of this tax is very surely undermining the efficiency of the nation, in which it is being permitted to maintain this alarmingly increasing cost. *Seven out of every ten applicants* for compensation require the services of an interpreter, and when a man requires an interpreter to present his claim, he is certainly unable to understand work directions in English, and for that reason alone is needlessly exposed to injury. *Therefore, if seventy per cent of all industrial accidents* reported to the New York State Industrial Commission are attributable to *ignorance of the language in which safety directions are given*, and if by instruction in the factory during one hour a day for sixty days it is probable that one-half of the number of such accidents could be prevented, then the experiment is surely worth trying, not as a charity but as a sound business investment.

It must be recalled that ignorance of English limits efficiency and advancement, increases public dependency, and renders less capable the able-bodied laborer, who is becoming so increasingly valuable. Where one immigrant laborer before the World War could instantly be replaced by a hundred substitutes, at present it is not an easy task to replace him at all; and while before the war the cost of turnover was an important consideration, that cost

at present is doubled and sometimes trebled for each man who now drops out of the industrial ranks.

We therefore maintain and are prepared to convince the employers of the state of New York that the abolition of alien illiteracy is one of the most serious of our business problems, and must be undertaken as a business proposition charged to overhead expense, for which a definite return on the investment must be exacted.



© Underwood & Underwood.

WOODROW WILSON.

President of the United States during
the World War.

If the foreman does not understand the alien's language, the

non-English-speaking worker is inadequately supervised and is handicapped in the performance of the work for which he is employed. His orders come from the foreman; he cannot look to any one else for instructions; and every employer knows the cost of scrapping materials due to this sort of inefficiency. These various conditions of human waste, which cost our industries an expenditure of more than thirty-five million dollars per year, could be rapidly decreased if aliens were taught

to understand the one language that for the benefit of the laborer, the foreman, the employer, and the state becomes a necessity in promoting the public welfare.

A nation may regard itself in danger when it finds a large percentage of broken-down and defective population. Our nation, in addition to its war-time burdens, must therefore protect itself from within, must preserve what it cannot replace, must make the alien workman, unit for unit, as effective as the American workman, who because of our public-school system is, unit for unit, the most effective worker to-day in the world. Our immigrants do all the common work of the nation; our most important industries are totally dependent upon them. By a knowledge of our language their efficiency and value could be enormously increased. The industrial future of any country rests on its industrial efficiency, and America now has an opportunity unparalleled in history to mobilize her industrial army, and to legislate for and develop it.

In one factory which employs five hundred women, of which one hundred per cent were illiterate, only two work-instructors have been required during the last four years, as a result of instruction in English, whereas certain other factories employing illiterates have required one work-instructor for every ten employees.

America, for the next century, should be Europe's

workshop, and as immigration may remain at a standstill for some years, American industries should lose no time in developing their present immigrant population into an efficient, competent industrial army, fit and able to meet the demands that will be made upon it during the coming readjustment and reconstruction of the remainder of the world.

The state, the corporation, and the individual employer owe a moral obligation to our immigrant population. The welfare of both the state and the employer is bound up in the welfare of the industrial worker. We cannot ignore one without injuring the other.

—*Bureau of Industries, New York Industrial Commission.*

QUESTIONS

1. Are you insured against accidents in your business?
2. Who insures you?
3. Who pays the premium?
4. Are you working under a Workmen's Compensation Law?
5. How much do accidents cost the state of New York per year?
6. How does it happen that the premium paid by an employer is really paid by you and by me?
7. How many accidents out of one hundred are caused by ignorance of English?
8. What else happens when a man is ignorant of English?
9. What is the meaning of the expression "Abolition of Alien Illiteracy"?
10. How is the general public interested in preventing accidents?
11. Why does the writer say that America will be Europe's "workshop"?
12. Make a list of the unusual words in this article; look up the meanings in the dictionary.

XXIX

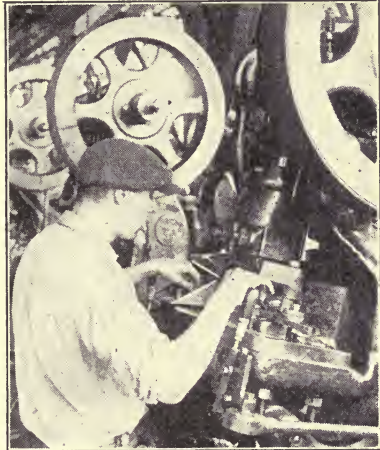
PROTECTING THE WORKMAN

(CONTINUED)

ACCIDENT PREVENTION

The invention of modern machinery has made it necessary for every one to think of the damage that machines may do to human beings. Long ago, before machines were so widely used, a worker "took his life in his own hands." If an accident occurred to him while he was at work, even if he was killed, the employer was not responsible; his family suffered. It was another "sad" case.

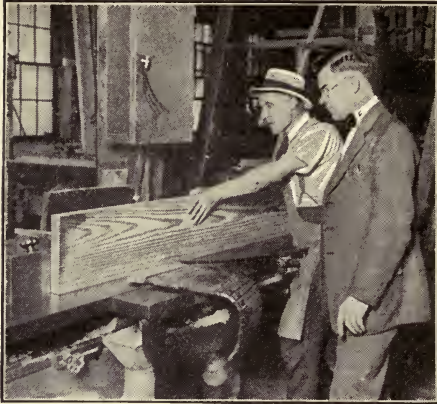
Nowadays every employer is compelled by law to make his machines safe for human beings. "Safety First" signs are found wherever danger



© Ewing Galloway.

A STEEL PRESS IN A MANUFACTURING PLANT AT DETROIT, WHICH IS OPERATED BY TWO HANDS.

This lessens the chance of accidents, for it stops if the operator takes one hand off the machine.



© Ewing Galloway.

A SAFETY ENGINEER EXPERT IN A MANUFACTURING PLANT, WATCHING THE OPERATION OF A SAFETY DEVICE WHICH COVERS THE KNIVES OF A WOOD-JOINER WHEN NOT IN USE.

threatens human beings. People who enter street-cars hear conductors calling: "Watch your step!" At railroad crossings we see signs: "Stop, Look, and Listen!" Automobiles, street-cars, railroads, are all run with "Safety First" ideas in mind.

A number of state legislatures have passed many laws compelling factories, mines, and railroads to obey "Safety First" regulations.

SWEAT-SHOPS

In spite of the "Safety First" movement, there are a great many trades that are dangerous to the health and the life of the worker.

Sweat-shops are the breeding-places of disease because work is done under unhealthy conditions. A sweat-shop is a place used as a factory, but which

was never intended to be used as a factory. Thus, if cigarettes, clothing, artificial flowers are made in the home, the place becomes a sweat-shop. The reason why such places are dangerous is that the family eats, sleeps, and works in the same room. Disease germs spread among the workers, and these disease germs are carried with the articles manufactured. In many places laws have been passed forbidding certain kinds of work in any rooms that contain less than three hundred cubic feet per person.

DANGEROUS TRADES

Some trades are more dangerous than others. In many cases it is because the materials are dangerous to the worker. Where different kinds of poisons are used in the manufacture of articles, the trade is dangerous unless protection is given the worker against the poisons. Painters very often are poisoned by the lead which is used in paint. Workers in match factories are very often poisoned by the phosphorus which goes into the making of a match. Workers in brass and steel industries very often develop lung trouble because the brass filings enter their lungs.

QUESTIONS

1. What protection have you in your business in case of accident?
2. Does the Workmen's Compensation Law help you in case of accident?

3. What "Safety First" regulations are there in the place where you work?
4. What "Safety First" measures do you think are necessary?
5. What "Safety First" measures have you seen?
6. Why are sweat-shops dangerous to the lives of the workers?
7. Why are they dangerous to the rest of us?
8. To find the number of cubic feet in any room, multiply the length by the width by the height. Thus, a room which is twenty feet long, fifteen feet wide, and ten feet high, contains twenty times fifteen, times ten cubic feet. This makes three thousand cubic feet. For how many people would this give sufficient air?
9. Measure the room in which you work, to find out what is the breathing capacity of the place. Do the same thing in your bedroom, to see if a human being ought to sleep in it.
10. Why are some trades dangerous to the health of the worker?
11. What trades do you know that are dangerous to the health of the worker?

XXX

HEALTH LESSONS

We take care of our machinery, and we overhaul our automobiles. The human body is a very delicate piece of machinery. Do we give it the proper care? Read these questions to yourself and answer them:

AN INVENTORY OF YOUR HEALTH

HAVE you made an inventory of your health lately?

Have you made for yourself a regular habit of having your eyes, your ears, your nose, your teeth, your skin, your stomach, your liver, your heart, your lungs, your kidneys, your bowels,

your hands, your feet examined—gone over thoroughly for defects?

Health will not take care of itself, and the human body, like any other finely adjusted machine, requires frequent overhauling.

Health determines your happiness.

EYES are the headlights of this wonderful machine, and if you think you can run along with poor headlights, ask any automobile owner. Ears are of little thought to many of us until something goes wrong with these important parts of the machine. Even a little attention to small defects may prevent the sad misfortune of deafness later.

A **GREAT** lesson in preventable disease is coming to us out of the war. All the men killed in action on all sides in the war do not amount to 7,000,000, but 6,500,000 die annually in times of peace from preventable disease.

Many young men thought that there was nothing wrong with them until called up for service. A very large number were rejected for bad teeth, bad heart, poor eyesight, and beginning tuberculosis.

LUNGS and other organs, abused and neglected, are the reason for landing men in the rejected class and on the scrap-pile in war as well as in peace. Like a giant filter, the draft separated the physically and mentally fit from the unfit,

and brought to light in a few months, as no other agency would have done, the lack of human efficiency throughout the country.

“TEETH DEFECTIVE !” This sentence was written on rejection slips more often than any other one thing. Think of ninety per cent of all men between the ages of twenty-one and thirty having defective teeth! The examination of the teeth of school-children shows that even a greater number have bad teeth. This is a plain case of carelessness. While many physical defects may be hidden from the individual himself, certainly he knows about the bad tooth.

HEART trouble was the cause of many other rejections, and explains lessened efficiency in countless instances.

—*Framingham Community Health and Tuberculosis Demonstration.*

CURING CONSUMPTION

It is said that fakers make fifteen million dollars every year in the United States by selling cures for consumption. Many newspapers carry advertisements saying that Doctor Blank's Cough Cure will cure you in three days. Sometimes these advertisements tell you that the medicine is made from some secret drug which kills the consumption germs in your body.

Some of these remedies stop a cough or a cold for a little while, but usually they do very serious harm. All patent medicines advertised as positive cures for



Courtesy of the Department of Health, New York.

FREE TREATMENT GIVEN BY THE CITY TO TUBERCULOSIS PATIENTS.

consumption are dangerous. The American Medical Association says that they have no value whatever in the treatment of tuberculosis. This association of doctors says that no medicine exists which can cure consumption. Very often the patent medicine advertised will show a letter offering proof that

the medicine has cured. Some of these letters actually are signed by people whose names appear in the letters. But when you consider that a few dollars will buy such signatures and such letters, and that very often such letters are given for nothing, you can readily see how much these letters are worth. Here are several examples of letters written by people who said they were cured:

1

What —— has done for me is truly miraculous. Before taking, upon the advice of my physician, I started West, but en route became so low that we gave up all hopes and returned home. I soon began taking ——, and it has made a new woman of me, the same as many other cases that I know of.

Knowing what it has done for me, I say without hesitancy that as long as there is life there is hope, and trust that this statement will save many other unfortunates.

Respectfully,
Mrs. Blank.

Note that Mrs. Blank died one year later.

2

Dear Doctor:

I am getting along fine and I am getting stronger every day. I do not raise as much phlegm as I did. I can

breathe easier and my fever has got down to 99 and 100. I do not know just what I weigh, but I know I have gained. I feel greatly benefited since using your treatment.

Yours,

F. W.

Two years later this man was dead.

INVESTIGATE BEFORE YOU TRY "CURES"

"Our national quality of commercial shrewdness fails us," says Samuel Hopkins Adams in *The Great American Fraud*, "when we go into the open market to purchase relief from suffering. The average



Courtesy of the New York Tuberculosis Society.

REST HOUR IN A TUBERCULOSIS CAMP.

American, when he sets out to buy a horse, or a box of cigars, is a model of caution. Show him testimonials from any number of prominent citizens, and he would simply scoff. Now observe the same citizen seeking to buy the most precious of all possessions, sound health. Anybody's word is good enough for him here. An admiral whose childish vanity has betrayed him into a testimonial; any obliging and conscienceless senator; a grateful idiot from some remote hamlet; a doctor, or a silly woman who gets a bonus of a dozen photographs for her letter—any of these are sufficient to lure the hopeful patient to the purchase. He wouldn't buy a second-hand bicycle on the affidavit of any of them, but he will give up his dollar and take his chance of poison on a mere newspaper statement which he doesn't even investigate."

The only real cure for consumption is:

1. Fresh air.
2. Rest.
3. Good food.
4. Freedom from worry.

SANITARY STANDARDS ADOPTED BY THE JOINT BOARD
OF SANITARY CONTROL IN THE CLOAK, SUIT,
AND SKIRT INDUSTRY OF GREATER NEW YORK

1. No shop is to be allowed in a cellar.
2. No shop is to be allowed in rear houses or attic floors without special permission of the board.

3. Shops located in buildings two stories or more in height must have one or more fire-escapes.
4. All fire-escapes are to be provided with ladders to the roof of same house or to an adjoining house; also with full-length drop-ladders properly located and adjusted.
5. In all shops which are not provided with automatic sprinklers, there should be kept a sufficient number of chemical extinguishers, or a sufficient number of fire-buckets, properly located and filled.
6. Special caretakers are to be appointed in each shop for the care of the fire-buckets, and for their use in case of fire.
7. All openings and exits to fire-escapes are to be left unobstructed by tables, machines, boxes, partitions, and iron bars.
8. No doors are to be locked during working hours.
9. No smoking is to be permitted in the work-shop.
10. Conspicuous signs are to be placed throughout the shop, marking location and direction of exits and fire-escapes.
11. Fireproof receptacles, lined with tin, and having a tin cover, are to be provided in sufficient numbers for rubbish.
12. Halls and stairways leading from shops are

to be adequately lighted by natural or artificial light.

13. Stairs are to be provided with secure hand-rails and safe treads.
14. Sufficient window space is to be provided for each shop, so that all parts of the shop be well lighted during the hours from 9 A. M. to 4 P. M.
15. Where gas illumination is used, arc-lights or incandescent mantles should be used.
16. All lights are to be well shaded, placed above operatives, and not too near them.
17. At least four hundred cubic feet of space, exclusive of bulky furniture and materials, should be provided for every person within the shop.
18. The shop should be thoroughly aired before and after work-hours, and during lunch-hour, by opening windows and doors.
19. No coal should be used for direct heating of irons, and whenever stoves are used for heating shops, they should be surrounded by metal sheet at least five feet high.
20. Walls and ceilings of shops and water-closet apartments should be cleaned as often as necessary, and kept clean.
21. Floors of shops and of water-closet apartments are to be scrubbed weekly, swept daily, and kept free of refuse.

22. A separate water-closet apartment shall be provided for each sex, with solid partitions to extend from floor to ceiling, and with separate vestibules and doors.
23. Water-closets are to be adequately flushed and kept clean.
24. A special caretaker is to be designated by the employer to the care of the shop and water-closet apartments.
25. A sufficient number of water-supplied wash-basins is to be provided in convenient and light locations within the shop.
26. Suitable hangers should be provided for the street clothes of the employees, and separate dressing-rooms are to be provided wherever women are working.
27. Water-closet apartments, dressing-rooms, wash-rooms, and lunch-rooms are to be properly lighted, illuminated, ventilated, cleaned, and kept clean.
28. All seats are to have backs.

XXXI

MEAL-TIME MAXIMS

It is not only the children who should take thought how they eat. Adults, all of us, in fact, can with advantage observe certain dietary rules. Meal-

time habits worth encouraging are expressed in the Chicago *Health Bulletin* as follows:

1. Come to meals with clean hands.
2. Eat your meals with good cheer. Worry and grief retard the digestive processes.
3. Avoid extremes of temperature in eating. Do not take food and drink too cold or too hot. Ice-water, if taken at all, should be drunk before the meal and slowly.
4. Eat bread and raw vegetables at the beginning of the meal; these stimulate the flow of gastric juice.
5. Chew your food thoroughly; your stomach has no teeth. Do not wash down unmas-ticated food with coffee, tea, or other drinks.
6. Appetite and relish are important factors in promoting the flow of gastric juice. Hence, have the food prepared and served in an appetizing manner.
7. Do not eat to excess.
8. Do not eat meat, eggs, and other proteins to excess.
9. If you have a feeling of distress or fulness after a meal, your diet or manner of eating needs regulating. If you suffer from belch-ing, you should consult a physician for advice.

10. Do not engage in excessive physical or mental exertion immediately after a full meal.

REMEMBER, TOO, THAT ALL ARMIES, INCLUDING THE ARMY OF INDUSTRY, FIGHT AND WORK "ON THEIR STOMACHS." FOOD HYGIENE IS IMPORTANT IN WAR OR PEACE.

TWELVE SUGGESTIONS FOR MILK CONSUMERS

1. Buy only the best milk obtainable.
2. Remember that milk pasteurized by the dealer or at home is the safest milk.
3. Buy only bottled milk.
4. Take milk into the house as soon as it is delivered, and place it in the refrigerator immediately.
5. Keep milk in the original bottle in the refrigerator until the moment of serving.
6. Keep the bottle covered with a paper cap or an inverted tumbler, to prevent the entrance of flies and dust.
7. Keep the refrigerator clean and sweet by means of proper drainage and frequent washing with scalding water and sal soda.
8. Wash milk-bottles as soon as emptied, by rinsing first with lukewarm water and then with hot water.
9. If there is an infectious disease in your home,

do not return bottles except with the knowledge of the Health Department, and under conditions which it may prescribe.

10. Return empty bottles promptly, and do not use them for anything except milk.



Courtesy of the New York Tuberculosis Society.

**GIVING FREE MILK TO CHILDREN TO
HELP BUILD UP THEIR HEALTH.**

11. Remember that good milk, properly cared for, is one of the best foods obtainable. It is nourishing, digestible, and economical.

12. Remember that bad milk may be the cause of illness and death.

MORE AND BETTER MILK FOR BABIES, CHILDREN,
AND ADULTS!

XXXII

CAN YOU PROVE THAT YOU WERE BORN?

A strange and sad thing happened recently in the record rooms of the United States Government.

When the call for the drafted men came and the other calls for enlistments in various branches of the service, there were many men who had great difficulty in proving that they had ever been born.

HAVE YOU A BIRTH CERTIFICATE?

Uncle Sam took down his record of men available for patriotic service, and found his most important record incomplete! Many names were not registered at all, and men seeking to claim exemption from military duty found themselves facing the demand of the government for a birth certificate to prove correct ages beyond question. They had never been officially born because they had not been registered at birth.

In many instances these could not be secured, and in those cases affidavits had to be sworn to. A birth certificate is an absolute necessity in obtaining pass-

ports from one country to another. A Red Cross worker lately returned from France, in giving advice to workers going over, made the following statement: "Whatever you take or leave behind, don't forget to provide yourself with a birth certificate." This man found himself detained in England while he cabled across for affidavits to substantiate the truth that he had been born.

A carefully made-out birth certificate is one of the first duties we owe the new-born baby. Great trouble may be saved that same child in later years if that matter is attended to early.

Why should you be interested in this matter? What are the advantages of having a birth certificate?

1. It may be necessary in later years to establish your identity.
2. To prove legitimacy.
3. To show when a child has a right to enter school.
4. To show when a child has a right to seek employment under the Child-Labor Law.
5. To establish the right to inheritance of property.
6. To establish the liability to military duty, as well as exemption therefrom.
7. To establish the right to vote.
8. To hold title to and to buy or sell real estate.
9. To establish the right to hold public office:

10. To prove the age at which the marriage contract may be entered into.
11. To comply with the law of the state.
12. Finally, birth certificates are considered absolutely essential, and are insisted upon by intelligent health authorities, as it is impossible to know the infant death-rate, for comparison with other places, without knowing the birth-rate. Knowledge of births is essential to a baby-saving campaign.

IT IS REALLY UP TO YOU TO MAKE SURE THAT YOUR BABY'S NAME IS ON THE TOWN CLERK'S RECORD. THAT IS AN OBLIGATION YOU HAVE, TO THE TOWN, TO THE BABY, AND TO YOURSELF.

—*National Tuberculosis Association.*

XXXIII

SWAT THE FLY

Look the fly over carefully and get a picture of him fixed in your mind. Don't for a moment forget that he is one of the most dangerous criminals at large. He has been found to be our worst enemy at home, has been convicted of the deaths of countless innocent babies and children, and yet he lives and is allowed to multiply.

He is so largely responsible for typhoid fever that he has come lately to be known as the "typhoid

fly." He can be blamed for many other diseases, especially summer complaint. He is a great carrier of the germ of tuberculosis from the sputum of infected persons to those in good health.

His very place of birth is a filthy manure-pile, dump-heap, or outhouse. From the time he is hatched out of the egg he begins to feed on dirt and filth right around him, and from that time on his life is one of eating dirt and distributing germs.

He is absolutely without a conscience. He travels gaily from the dump-heap to the cuspidor, to the dining-room, the kitchen, the baby's crib, and the sick-room. He wipes his germ-laden feet on the sugar-bowl, the baby's milk, and the food on the table, all the time spreading disease.

His feet are covered with fine hair, and it is easy for him to carry a million germs around on each foot.

What can we do to destroy this pest at home? We must go after the fly—an entire country must wipe out his breeding-places and kill his descendants wherever we see them.

THE ONLY SECRET OF HOW TO GET RID OF HIM IS CLEANLINESS

Some of the methods of going after him are:

By looking daily after the garbage-cans.

By cleaning cuspidors carefully.

By covering and screening all food.

By keeping them out of the sick-room.

By going over screens carefully and closing holes where flies may enter.

By sticking to it until every breeding-place is cleaned up and all flies are dead ones.

DON'T LET THAT FLY BECOME A GRANDFATHER.

—*National Tuberculosis Association.*

XXXIV

EDUCATION FOR CITIZENSHIP

In the United States public schools have developed to a greater extent than in any other country in the world. This happened because a democracy is as strong as the people who support it. While it is true that in other countries children are compelled to go to school, in the United States the compulsory school law requires children to go to school in many cases until they are sixteen. A person who plays "truant" is therefore violating the law, and a person who keeps a child out of school is also violating the law, and a person who employs a child who ought to be in school is violating the law. In many of the countries of Europe people are permitted to send their children to school if they want to, or to keep them home if they want to. The greater the separation between the people who rule and the people

who are ruled, the greater freedom is permitted to parents in sending their children to school. Although we have the greatest freedom in the world, still, with regard to sending children to school, Americans limit the parents' freedom because it is for the child's benefit and for the welfare of the country.

WHAT DOES EDUCATION DO FOR THE CHILD?

Education increases his earning-power; it raises his standard of life. Education will give him greater power—greater power to do and greater power to enjoy. The man with a very small education has very many places of employment closed to him. The ignorant man always does the hardest kind of work and receives the least for his labor. The unskilled laborer digs the ditches, mines the coal, cleans the streets. When a child leaves school very early, he shuts the door of progress behind him. But power to earn a living and power to enjoy life are not the only reasons for public education. This would be a good reason for private education. But why should the public pay money out of taxes to educate you and your children? Because Americans believe that the best interests of the country are served by educated people they are willing to tax themselves and to pay for this education. The public schools of the United States cost every year about nine million dollars. Ours is a popular gov-

ernment; voters must be intelligent; they must learn to think for themselves; they must learn to take an active share in our affairs, and they must have intel-



A MODERN AMERICAN UNIVERSITY BUILDING.

ligence enough to be interested in what their neighbors in the next street, in the entire town, in the state, and in the United States, are doing and saying. All this requires education.

The control of education is in the hands of every state. The state passes on some of its duties in education to the local community. The community or the town selects its own teachers, builds its own schools, and in most cases pays for its own education.

In the western parts of the United States, where the farms are large and the distance between them very great, country schools are established and pupils are carried by stages from their homes to the school.

After children are graduated from a high school they may enter a college or a university. Most of the colleges are pay institutions supported privately, but the cost of tuition is always a great deal less than the cost would be if these colleges were run for profit. No student in America need go without a college education, however, just because he has not the cost of tuition, for every college in the country grants scholarships to worthy students. Besides, there are forty state universities which fit students for most of the professions, and where there is no charge for instruction.

The national government assists the state governments in various ways:

1. The commissioner of education furnishes information to all the students on educational topics.
2. Congress has at various times provided sums of money to be given to each state in order to help along the work of education. Thus, in 1862 Congress gave each state a present of thirty thousand acres of land for each representative and senator in Congress.

The money received from the sale of these lands was to be used for education only.

3. Every year the national government presents a sum of money to each state to help it conduct agricultural colleges.
4. In 1917 Congress passed a law to assist each state in teaching vocations or trades. As much as seven million dollars in the year 1925 may be given by Congress to the various states for this purpose.

QUESTIONS

1. Why do we have a compulsory school law?
2. How old must your boy or your girl be before he or she may go to work?
3. Why do we pay for the education of our children out of public money?
4. How can an employer be sure that the children whom he employs are permitted to work?
5. What advantage does the educated man have over the uneducated man?
6. What has your state to do with public education in your town?
7. Why do taxpayers pay for carrying children from home to school?
8. To what school may a child go after leaving the elementary schools?
9. Where may a child go after leaving high school?
10. In what kind of schools are professions taught?
11. Who supports these schools?
12. How may a student obtain his education free?
13. How does the national government assist in educating the people?

XXXV

THE HABIT OF SAVING

George Paterson and his wife Mary had been married ten years, and in all that time they had not saved a cent. George earned good wages. His plan for spending his income was simple. He brought his wages home every week and put the money into the upper right-hand drawer of the bureau in his bedroom. "There's the money, Mary," he would say; "take what you need." Then he took what he needed and she took what she needed. They expected to save whatever they did not spend. But there was never anything left. On Monday, Tuesday, Wednesday, and Thursday they went along, buying what they liked and paying for it. On Friday Mary would anxiously count the little change left and wonder if it would last until George brought his pay-envelope on Saturday night. On Saturday morning Mary usually went to the grocer and "charged" her bill, with a promise to pay on Monday. "George, if you only earned three dollars a week more we'd be all right and wouldn't have to borrow."

When George received a five-dollar raise in his salary the couple thought that their money troubles were over. To their great surprise, however, on the following Friday morning there was no more left in

the old bureau drawer than there was before the raise came. "This was an exceptionally hard week. We had some company, and we went to the movies twice instead of once. Next week we shall surely save." But something turned up next week and the week after that and the week following. Instead of saving, they were a little worse off every week than the week before. George had his salary raised three times in a year, but he and his wife always managed to use up the money, so that nothing was left by the end of each week.

George was worried, especially as he had been borrowing from Eddie Mack, his good friend and neighbor. "I wonder how Eddie manages to save and have enough money to lend me ten or twenty dollars whenever I run short. The Macks seem to live as well as we do, they dress as well, and have just as good a time." One day Eddie told him. "I don't mind lending you ten dollars again, George, but you seem to have gotten into the bad habit of borrowing. I don't see how you can be happy with empty pockets. If I am not impertinent, will you tell me how you manage your accounts?" George told him of the simple plan by which he helped himself and his wife helped herself to the money in the bureau drawer. "Saving has always been a great hardship to us."

"No wonder you have nothing left. The trouble is that you expect to do your saving from the left-

overs. Let me suggest a plan. The time to save money is before you spend it. Set aside a certain sum each week, one dollar or five dollars or ten dollars, and forget about it, just as if you had spent it. Saving will then become a habit instead of a hardship, and you will be happier and your wife will be happier. Every poorhouse is filled with people to whom saving was a hardship. To every successful man saving is a habit. Begin to-day."

QUESTIONS

1. Why was George Paterson in debt?
2. Was it his fault or his wife's?
3. Why did the raise in salary fail to help him?
4. What excuse do people make for failing to save?
5. Why did George have to borrow?
6. Do you think his friend should have lent the money?
7. What would you have said to George?

XXXVI

MODERN METHODS OF SAVING

The story about George Paterson and the way he spent his income is true. There are millions of George Patersons in our country—men who earn good wages and spend the money as fast as they make it, and sometimes faster. Such people never have enough money; their expenses always keep up with their larger incomes. When times are good they get along well enough, but let the least little trouble come into their lives and they must depend

upon their friends, and when their friends get tired of helping them they must depend upon charity.

The great difference between a savage and a civilized man is that the savage lives only in the present, and that the civilized man thinks of the future as well. According to this point of view, how many of us are not yet civilized? It is said that only one man in twenty leaves enough to pay the undertaker. Yet even some animals seem to have learned by experience the habit of saving. Thus dogs will bury a bone for some future day.

Sometimes we hear of people who have imitated animals in their method of saving. Every once in a while we read in the newspapers that in tearing down an old house the workmen found a teapot full of money under the flooring, or behind a loose brick in the wall. The practice of hiding money in old stockings has given rise to the joke that "There is more money in hosiery than in any other business," and that "The stocking is the First National Bank."

There must be millions of dollars lost each year by such methods of saving and hiding. Recently we read in the newspapers that in Italy great quantities of paper money was eaten up by rats. The money was hidden about the house in teacups, in boxes, in old bureau drawers. Some one suggested that the paper money be poisoned to kill the rats when they eat up the money! In America we have a better remedy. We save money where no rats

can eat it, where no fire can burn it, where no thief can steal it. We save money in savings banks—where the amount always grows.

OPENING A SAVINGS BANK ACCOUNT

A savings bank account may be opened in many banks with as little as one dollar; some banks require not less than five dollars for the first deposit.

An account may be opened *in person* or *by mail*. If you cannot go to a bank to make your first deposit, you may write to the bank for an application card. Here is the kind of a letter you may send:

The A. B. C. Bank,
Albany, N. Y.

100 Main Street,
Albany, N. Y.,
May 1, 1922.

Gentlemen:

Kindly send me an application blank for opening an account by mail.

Yours,

John Smith.

If you go in person to a savings bank, apply at the window marked *New Accounts*. The clerk will ask you to write your name in a big book and on a card. Then he will ask several questions about yourself, and he will write the answers on a card.

Some banks require depositors to leave their finger-prints. All this is done for your protection. The bank must be sure that they pay the money to

the same person who makes a deposit, and not to some one else.

On the front cover of the bank book appears this statement:

TAKE CARE OF THIS BOOK

It must be presented when money is deposited or withdrawn.

If lost or stolen, notify the bank at once.

QUESTIONS

1. Do you know people who spend their money as fast as they make it?
2. What do such people do when they run short?
3. From whom do they borrow?
4. What people make a living by lending money to people who spend their entire incomes?
5. What provision have you made for your wife, your child, your mother, if you should die?
6. What methods of saving are unsafe?
7. Where is your nearest savings bank?
8. How much money must you have to open an account in a savings bank?
9. How do you open an account by mail?
10. Write a letter to the X Y Z Savings Bank, asking for an application card to open an account.
11. At what window do you apply to open an account in person?
12. Answer the questions on the application blanks.
13. Why do the banks ask these questions?
14. Dip your thumb and first finger of your right hand in ink and make finger-prints in the space for finger-prints.
15. What rules are printed in the pass book?

XXXVII

KINDS OF SAVINGS BANK ACCOUNTS

An account in a savings bank may be opened by any person, whether a citizen of the United States or not. Such an account is called an individual account, because the money belongs only to the person or individual who opened the account.

Sometimes two people open an account, with the understanding that each shall have the right to withdraw money, and that when one of them dies, the money is to go to the one remaining alive. Such an account is called a joint account. For example, our friend George Paterson and his wife Mary might, if they learned their lesson, open a joint account. If George should die, Mary could get the money, or if Mary died, George could get the money, without any further trouble or expense.

A person may want the money in a savings bank account to go to a wife, a mother, or a child when the depositor dies. This may be done by opening an account *in trust* for the person to whom the money is to go. Thus, John Green wants his son Samuel to get his money in the A B C Savings Bank. He opens an account like this:

JOHN GREEN, IN TRUST FOR SAMUEL
GREEN

Samuel Green cannot draw any part of this money while John Green is alive. John Green may draw

it out any time he likes. Samuel can get the money only when John dies, and then he must (1) show the bank a certificate of death from the board of health, (2) show a waiver from the state comptroller. In New York state the state comptroller collects a tax on property worth over ten thousand dollars left by every person who dies. Before any bank can pay out money left by a person who died, it must see a certificate by the state comptroller that the tax is paid or that he *waives* the tax. This means he is not entitled to a tax.

Societies and lodges may also open accounts in savings banks. To open such an account the person who is elected treasurer must come to the bank with a statement saying that he has been duly elected treasurer, and giving the names of the persons who may withdraw money. The account is then opened in the name of the society or lodge.

What happens when a person dies leaving money in a savings bank?

If the person who died left a will, the executor takes charge of the money and pays it out as the will orders him.

If the person who died left no will, then the court appoints an administrator, and he takes charge of the money and pays it out according to the state law. An account held in the name of an executor or an administrator is called an estate account.

QUESTIONS

1. Who may open accounts in a savings bank?
2. What is a joint account?
3. When is a joint account useful?
4. Why should a person open an account in trust?
5. How may a lodge open a savings bank account?
6. What must the bank know before it can open an account for a society?
7. What tax does your state require on the property left by a person who has died?

XXXVIII

DEPOSITING MONEY

Every bank makes its own rules when it will re-

DEPOSITED BY				
<i>Henry L. McEuire</i>				
IN THE				
Citizens National Bank				
EVERETT, WASHINGTON.				
<i>Oct 9, 1919</i>				
	Dollars	Cents	Dollars	Cents
Bills _____	125			
Silver _____	29			
Gold _____				
Check _____	36	42		
"	9	87		
"	124	08		
"	79	65		
"	402	02		
"				
"				
"				

ceive deposits or allow money to be withdrawn. Usually savings banks are open from nine o'clock in the morning until three o'clock in the afternoon; on Saturdays savings banks usually close at twelve o'clock noon. Many banks are open at least one day a week until seven or eight o'clock at night.



DEPOSITING MONEY IN A SAVINGS BANK.

To deposit money you must fill out a deposit-slip and hand it in, together with the money, at the window marked DEPOSITS.

Book No. — means the number which you will find on the cover of your bank book. When you deposit a check be sure to indorse it (sign your name on the back). Checks may be deposited by mail, but it is not advisable to send a letter with money for deposit. One of the by-laws in most banks reads as follows: "If in the discretion of the officers of the savings bank checks be received, nothing shall be paid to the depositors thereon until such time as the checks are collected by the savings bank."

QUESTIONS

1. What are the banking hours in most savings banks?
2. What are the banking hours in the bank nearest your home?
3. Is the bank open evenings?
4. Fill in a deposit slip.
5. How may a deposit be made by mail?
6. What is the reason for the rule about paying out money on checks?

XXXIX

HOW TO WITHDRAW MONEY

Savings banks usually allow withdrawals of money on any days when they receive deposits. They have the right, however, to require sixty days' notice in writing to the treasurer of the bank before paying

out anything. It is not often that savings banks require this sixty-day notice.

To withdraw money, two things are necessary:

1. Bring your book.
2. Fill out a withdrawal-slip.

The bank officers will compare your signature on the withdrawal-slip with your signature on the card which you filled out when you made your first deposit. If the signature is correct and you have enough money in the bank, they will pay out the money you want.

Sometimes a depositor cannot go in person to the savings bank to withdraw money. In that case, he may send some one with *an order to pay bearer*.

Banks require the bearer to show the bank book and to sign his name on the back of the order.

LOST BANK BOOK

Savings banks pay out money only when the bank book is produced. They do this to protect the depositor. It is true that the finder of a lost bank book could not withdraw any of the money on deposit because his signature and finger-prints would be different from the signature and finger-prints of the depositor, but banks are very careful and take no chances.

But if a bank book should happen to be lost or

destroyed, does the owner lose the money in the bank? Not at all. He may get the money or another bank book by making an affidavit (a sworn statement) that the bank book has been lost or destroyed. The form of affidavit is usually furnished by the savings bank.

This affidavit must be sworn to before a notary public. In addition, a savings bank may require a bond to save the bank from loss, because it pays out the money or issues a new bank book.

QUESTIONS

1. On what days do banks receive deposits?
2. On what days do banks pay withdrawals?
3. What notice before withdrawals may the bank require?
4. Why may banks require sixty days' notice?
5. Fill out a withdrawal-slip.
6. What will the bank officers do before they pay out money?
7. How can you draw money from a savings bank if you cannot go there in person?
8. Why must the bank book be presented every time a withdrawal of money is made?
9. What could the finder of a bank book do with it?
10. How may the owner of a lost bank book get his money?
11. What else may a bank require besides an affidavit?

XL

INTEREST ON DEPOSITS

You work for money. Make your money work for you in a savings bank. Every savings bank pays interest on deposits. Some of them pay three per

cent, some three and one-half per cent, others four per cent, depending on how much the bank earns with the money which the depositors have in the bank. Every bank makes its own rules about interest payments, which you will find in the bank book.

EXTRACTS FROM THE BY-LAWS OF A CITY SAVINGS BANK

“Deposits of one dollar and upwards to the amount permitted by law may be received on one account; and all withdrawals may be paid in current funds or by checks of the Bank.”

“On making the first deposit, the depositor shall be required to subscribe his or her name, and thereby signify assent to the regulations and by-laws of the bank. No deposits shall be received nor shall any draft be paid except on the days and during the hours which may be designated by the Trustees for that purpose, and in no other place than at the Banking House.”

“No interest shall be allowed on any sum withdrawn previous to the first day of January and July, for the period which shall have elapsed since the last dividend; nor shall interest be paid on the fractional part of a dollar.”

“All deposits shall be entered in the books of the Corporation and a duplicate given to each depositor, in which the sum so paid shall be entered, which shall be a voucher and evidence of his or her property in said bank.”

“No transfer of pass-books shall be binding upon the bank until such transfer shall have been approved in writing by the President, a Vice-President or the Secretary, and endorsed on the pass-book.”

“No money shall be withdrawn as a matter of right

without sixty days' previous notice to the bank in writing, of the intention to withdraw it; as a matter of indulgence, however, the officers of the bank may allow moneys to be withdrawn without such notice on any day for the reception and payment of deposits without thereby waiving the right of the bank to such notice and time of payment."

"The Board of Trustees shall by resolution order to be credited to depositors on the first days of January and July in each and every year, payable to them on or after the fifteenth day of said month (unless the same shall fall on Sunday or a legal holiday, in which case then the next succeeding day on which the bank shall be open for the transaction of business) such rate of interest, in conformity with law, as the earnings of the bank may justify, on all sums of five dollars and upwards which shall have been on deposit for the six months next preceding the period at which such interest shall be credited; and the same rate of interest on such sums as shall in like manner have remained on deposit for three months next previous to the aforesaid time; and interest may also be allowed for the full terms above named on deposits made not later than the tenth day of January or July or the third day of April or October."

"The Board of Trustees may discontinue interest on accounts of depositors to which no deposit or draft thereon has been made for twenty successive years."

"Payments may be made to persons presenting the pass-books wherein deposits have been entered."

"Although the bank will endeavor to prevent frauds and impositions, yet all deposits are received on the distinct agreement that all payments by the bank to persons presenting the pass-books issued by it shall be deemed good and valid payments to depositors respectively, and shall discharge and release the bank."

“The officers of the bank may order duplicate pass-books to be issued to any depositor in the place of lost or destroyed pass-books after they shall have made such inquiry, and after such depositor shall have submitted such proofs, as the officers shall deem necessary to protect the bank against loss, fraud, or misrepresentation.”

“The officers of the bank are authorized to close any account or to refuse to receive any deposit, and the bank shall be at liberty to return to a depositor the whole or any part of a deposit, upon giving notice to such depositor. All notices may be given personally, by mailing to last-known place of residence, or by publication.”

Some banks require not less than five dollars for a first deposit.

Some banks pay interest only up to three thousand dollars.

Some banks pay interest on deposits made only on or before the first business days in January and July.

Some banks pay interest on deposits made on or before the first business day of April or October.

Interest is added to the deposits just as if it were a deposit. Suppose a bank pays four per cent interest. You have one hundred dollars on deposit on January 1, and you leave the money in the bank until July 1. On that day the bank will write two dollars in your book, just as if you had deposited two dollars, and will pay interest on one hundred two dollars for the next six months, instead of on one hundred dollars. This kind of interest is called com-

pound interest. It has been figured out that a sum will double itself at compound interest at four per cent in about eighteen years. That means that in eighteen years your one hundred dollars would become two hundred dollars in a savings-bank.

At least once a year the bank book should be taken to the savings bank to have the interest credited to the depositor. Even if the bank book is not presented once a year, the bank will credit the interest on its own book for twenty years. However, if a depositor makes no deposits or withdrawals, nor has the interest entered for twenty years, the bank stops paying interest after that. But the owner of the bank book or his heirs may at any time withdraw the deposits and the interest credited at any time.

QUESTIONS

1. What interest does the savings bank nearest your home pay?
2. What is the smallest amount on which the bank pays interest?
The largest?
3. Before what dates must deposits be made in order to draw interest?
4. If no entry is made in a savings bank book for twenty years, what happens to the interest? To the amount on deposit?
5. What is compound interest?
6. Here is a table showing how much one dollar will amount to at compound interest:

COMPOUND-INTEREST TABLE

Amount of One Dollar, at Various Rates, Compound Interest, One to Twenty Years

Years	3%	3½%	4%
1	1.03	1.03	1.04
2	1.06	1.07	1.08
3	1.09	1.10	1.12
4	1.12	1.14	1.16
5	1.15	1.18	1.21
6	1.19	1.22	1.26
7	1.22	1.27	1.31
8	1.26	1.31	1.36
9	1.30	1.35	1.42
10	1.34	1.41	1.48
11	1.38	1.45	1.53
12	1.42	1.51	1.60
13	1.46	1.56	1.66
14	1.51	1.61	1.73
15	1.55	1.67	1.80
16	1.60	1.73	1.87
17	1.65	1.79	1.94
18	1.70	1.85	2.02
19	1.75	1.92	2.10
20	1.80	1.98	2.19

If you want to find out how much ten dollars would amount to in five years, find on the table how much one dollar amounts to in five years, then multiply by ten, thus:

\$1 amounts to in 5 years
 \$10 " " " 5 "

How much will \$50 amount to in 15 years at 3½%?
 " " " \$100 " " " 20 " at 4%?
 " " " \$200 " " " 10 " at 3%?

XLI

HOW SAVINGS BANKS ARE KEPT SAFE

Savings banks were created for the purpose of helping people to get the habit of saving.

The directors of a savings bank are called trustees. They are men of high character, who must give their time to the bank without receiving any pay for it. The trustees invest the bank's money. They cannot buy anything they like with the depositors' money, but must buy only such securities as the law allows them to buy. A trustee cannot borrow, directly or indirectly, any of the money in a bank of which he is an officer.

The money which the bank earns by its investment belongs to the depositors. With the earnings the trustees do as follows: (1) They set aside a sum to be kept in the bank. This is called a reserve. The larger the reserve the stronger the bank. (2) They pay all expenses of running the bank. (3) They pay interest on deposits.

The trustees appoint the employees who work for the bank. The employees give their entire time to the bank and receive a salary. These paid employees are a president, one or more vice-presidents, a secretary and a treasurer, in addition to bookkeepers, tellers, clerks, and watchman.

The trustees of a savings bank must examine the

books of a savings bank every six months, and must then make a report to the state superintendent of banks. This report shows how much money the bank has and how it is invested. The superintendent of banks must examine each bank at least once a year. The savings banks of the state of New York are so carefully watched by their own trustees and by the State Banking Department that there has been no failure of a savings bank for almost thirty years.

QUESTIONS

1. Why are savings banks created?
2. Who gets the money earned by a savings bank?
3. You can invest money in a business by buying an interest in it. Can you invest your money in a savings bank?
4. Who governs a savings bank?
5. What paid employees has a savings bank?
6. Who examines the books of a savings bank?
7. Who invests the money of a savings bank?
8. In what kind of securities may savings bank money be invested?

XLII

THE FAMILY BUDGET

It is as necessary to plan the expenditures of the home as it is to plan the expenditures of any business. No one would think of building a house without having a plan. No one should think of running a house without a plan. Business houses, city and state governments know in advance how much

BUDGET

SUGGESTED BUDGETS

INCOME	\$75.00	\$100.00	\$125.00	\$150.00	\$175.00	\$200.00	\$250.00	\$300.00	
	BUDGET FOR A SINGLE MAN OR WOMAN								
I									
Savings.....	2.50	10.00	16.00	20.00	30.00	40.00	60.00	75.00	
Room and meals (boarding).....	47.00	55.00	64.00	76.00	82.00	88.00	93.00	112.00	
Clothing.....	15.00	20.00	25.00	27.50	32.00	35.00	45.00	51.50	
Laundry.....	2.50	4.00	5.00	5.00	6.00	7.00	7.00	10.00	
Advancement—Recreation.....	8.00	11.00	15.00	21.50	25.00	30.00	45.00	51.50	
Totals.....	\$75.00	\$100.00	\$125.00	\$150.00	\$175.00	\$200.00	\$250.00	\$300.00	
II									
BUDGET FOR MAN AND WIFE									
Savings.....	\$10.00	\$17.00	\$20.00	\$20.00	\$30.00	\$35.00	\$50.00	\$60.00	
Food.....	27.00	35.00	40.00	40.00	40.00	42.00	45.00	50.00	
Rent.....	30.00	30.00	30.00	40.00	42.50	50.00	60.00	75.00	
Clothing.....	15.00	20.00	25.00	25.00	27.50	30.00	35.00	50.00	
Operating.....	10.00	12.00	14.00	14.00	18.00	23.00	30.00	35.00	
Advancement—Recreation.....	8.00	11.00	11.00	11.00	17.00	20.00	30.00	30.00	
Totals.....	\$100.00	\$125.00	\$150.00	\$150.00	\$175.00	\$200.00	\$250.00	\$300.00	
III									
BUDGET FOR MAN, WIFE, AND 1, 2, 3 CHILDREN									
	No. of children			No. of children			No. of children		
	1	2	3	1	2	3	1	2	3
Savings.....	\$9	\$5	\$4	\$20	\$15	\$11	\$25	\$15	\$40
Food.....	32	40	49	45	50	55	50	53	55
Rent.....	32	32	40	40	45	45	50	50	60
Clothing.....	25	25	26	28	30	32	35	40	45
Operating.....	16	16	10	15	18	20	20	20	25
Advancement—Recreation.....	11	7	4	13	8	5	15	10	7
Totals.....	\$125	\$150	\$175	\$200	\$250	\$300	\$300	\$250	\$300

money they will spend for nearly everything. They set aside a certain sum for rent, for help, for everything that takes money. Do you know what part of your income goes for clothing, for amusements, for food, or are you guessing? Are you sure you are not spending too much for one thing at the expense of something else? The only way to be sure is to plan your expenditures. Such a plan is called a budget. On page 168 are some suggested budgets. Your budget may be different, but these budgets will help you to make yours.

QUESTIONS

1. Why is it necessary to make a budget for your income?
2. Examine the suggested budgets.
3. How much ought a single man to save out of a salary of one hundred fifty dollars a month?
4. How much ought a married man without children to save out of the same salary?
5. How much ought a man with two children to save out of the same salary?

XLIII

KEEPING TRACK OF EXPENSES

When you have prepared your budget you have made a start in the right direction. Now you must keep account of what you spend to see how near your budget you come. If you spend more on one item than you think is right, you can then correct it.

Keep a little note-book, in which you write down what you spend every day, thus:

Monday—Food.....	\$1.75
Rent.....	40.00
Underwear.....	2.50
Ice.....	.60
Movies.....	.50
	<hr/>
	\$45.35
 Tuesday—Put in bank.....	 \$10.00
Doctor.....	3.00
Food.....	2.00
Car-fare .....	.15
Newspaper.....	.06
	<hr/>
	\$15.21

Etc.

At the end of the week carry all the items to a weekly summary sheet. This will show you how you are getting along each week.

QUESTIONS

1. Under what heading does car-fare belong?
2. What items does investment include?
3. If you live in a steam-heated apartment for which you pay rent, where would you put the item of rent?
4. Suppose you bought a new rug for twenty-five dollars, under what heading would you put that expense?
5. If you pay dues to a lodge which gives a death benefit, under what heading would you put that?

XLIV

MONTHLY BUDGETS

At the end of the month you will be able to tell what you have done with your income—what part of it has gone for food, for clothing, etc. Add all the figures under each heading as follows:

Month of.....		
Total income.....		
Budget for..... persons		
	SPENT	BUDGET SUGGESTED
Savings and investment.....	.....	.....
Food.....	.....	.....
Shelter.....	.....	.....
Clothes.....	.....	.....
Operating.....	.....	.....
Advancement and recreation.....	.....	.....

It takes a little trouble to keep account of your income and expenses. It is easier to put your hand into your pocket whenever you see something you wish to buy. But budgeting your income saves much trouble and makes many people happier and self-respecting. You have often heard people say:

“I can make money easily, but I can’t keep it.”
Learn to keep a part of your income by regular saving. Open a savings-bank account and watch it grow.

QUESTIONS

1. What is your income?
2. What part of it do you pay for rent?
3. Is this too much, according to your budget?
4. How can you be sure of saving a part of your income?

XLV

THEODORE ROOSEVELT

The name of Theodore Roosevelt is well known to all the world. He was born in 1858 and died on January 6, 1919. Between the years 1901–1914 he was one of the most important figures in American life. It is strange that this vigorous man found that it was necessary in his youth to go to North Dakota to improve his health.

President Roosevelt served in the Spanish War. Later he was elected governor of New York state, and after that he became Vice-President of the United States in 1900. He succeeded President McKinley as president when the latter was shot in 1901. In 1904 he was elected President of the United States by the largest majority ever given a president.



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THEODORE ROOSEVELT.

AMERICANISM

EXCERPT FROM AN ADDRESS BY THEODORE ROOSEVELT

One of the most important things to secure to each man is the right to hold and to express the religious views that best meet his own soul needs. Any political movement directed against any body of our fellow citizens because of their religious creed is a grave offense against American principles and American institutions. It is a wicked thing either to support or to oppose a man because of the creed he professes. This applies to Jew and Gentile, to Catholic and Protestant, and to the man who would be regarded as unorthodox by all of them alike. Political movements directed against certain men because of their religious belief, and intended to prevent men of that creed from holding office, have never accomplished anything but harm. Washington and his associates believed that it was essential to the existence of this Republic that there should never be any union of Church and State; and such union is partially accomplished wherever a given creed is aided by the State or when any public servant is elected or defeated because of his creed. The Constitution explicitly forbids the requiring of any religious test as a qualification for holding office. To impose such a test by popular vote is as bad as to impose it by law. To vote either for or against a man because of his creed is to impose upon him a religious test and is a clear violation of the spirit of the Constitution.

We must recognize that it is a cardinal sin against democracy to support a man for public office because he belongs to a given creed or to oppose him because he

belongs to a given creed. It is just as evil as to draw the line between class and class, between occupation and occupation in political life. . . . No man who tries to draw either line is a good American. True Americanism demands that we judge each man on his conduct, that we so judge him in private life and that we so judge him in public life. . . .

I hold that in this country there must be complete severance of Church and State; that public moneys shall not be used for the purpose of advancing any particular creed; and therefore that the public schools shall be non-sectarian and no public moneys appropriated for sectarian schools. Not only the pupils but the members of the teaching force and the school officials of all kinds must be treated exactly on a par, no matter what their creed; and there must be no more discrimination against Jew or Catholic or Protestant than discrimination in favor of Jew, Catholic or Protestant. Whoever makes such discrimination is an enemy of the public schools.

QUESTIONS

1. What, according to Mr. Roosevelt, is the most important right of man?
2. To-day, how do we separate church and state?
3. What is meant by the words: creed, cardinal, severance, non-sectarian, discrimination?

XLVI

HENRY VAN DYKE

Henry van Dyke was born in 1852. He was a minister, and later was a professor of literature at

Princeton. He was appointed minister to Holland by President Wilson.

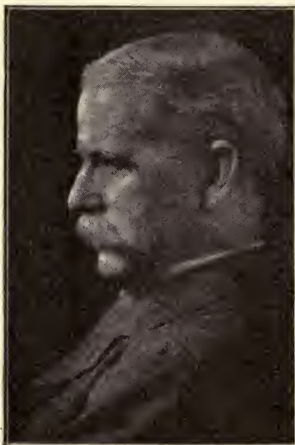
Mr. van Dyke is the author of many poems.

TRUE AMERICANISM

EXCERPT FROM AN ADDRESS BY HENRY VAN DYKE

For what is true Americanism, and where does it reside? Not on the tongue, nor in the clothes, nor among the

transient social forms, refined or rude, which mottle the surface of human life. The log cabin has no monopoly of it, nor is it an immovable fixture of the stately pillared mansion. Its home is not on the frontier nor in the populous city, not among the trees of the wild forest nor the cultured groves of academe. Its dwelling is in the heart. It speaks a score of dialects but one language, follows a hundred paths to the same goal, performs a thousand kinds of service in loyalty to the same ideal which is its



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HENRY VAN DYKE.

life. True Americanism is this:

To believe that the inalienable rights of man to life, liberty, and the pursuit of happiness are given by God.

To believe that any form of power that tramples on these rights is unjust.

To believe that taxation without representation is

tyranny, that government must rest upon the consent of the governed, and that the people should choose their own ruler.

To believe not in a forced equality of conditions and estates, but in a true equalization of burdens, privileges, and opportunities.

To believe that the selfish interests of persons, classes, and sections must be subordinated to the welfare of the commonwealth.

To believe that union is as much a human necessity as liberty is a divine gift.

To believe, not that all people are good, but that the way to make them better is to trust the whole people.

To believe that a free state should offer an asylum to the oppressed, and an example of virtue, sobriety, and fair dealing to all nations.

To believe that for the existence and perpetuity of such a state a man should be willing to give his whole service, in property, in labor, and in life.

That is Americanism: an ideal embodying itself in a people; a creed heated white hot in the furnace of conviction and hammered into shape on the anvil of life; a vision commanding men to follow it whithersoever it may lead them. And it was the subordination of the personal self to that ideal, that creed, that vision, which gave eminence and glory to Washington and the men who stood with him.

QUESTIONS

1. Of these statements by Mr. van Dyke, which do you think are the most important?
2. What is meant by the following words: perpetuity, commonwealth, conviction, subordination?

XLVII

ELIAS LIEBERMAN

Elias Lieberman is head of the English department in Bushwick High School, New York City. He has written much fine poetry, published in the magazines and newspapers. Mr. Lieberman was born in Europe.

I AM AN AMERICAN*

ELIAS LIEBERMAN, IN "PAVED STREETS"

I am an American.

My father belongs to the Sons of the Revolution;

My mother to the Colonial Dames.

One of my ancestors pitched tea overboard in Boston Harbor;

Another stood his ground with Warren;

Another hungered with Washington at Valley Forge.

My forefathers were America in the making;

They spoke in her council halls;

They died on her battle-fields;

They commanded her ships;

They cleared her forests.

Dawns reddened and paled.

Staunch hearts of mine beat fast at each new star

In the Nation's flag.

Keen eyes of mine foresaw her greater glory:

The sweep of her seas,

The plenty of her plains,

The man-hives in her billion-wired cities.

Every drop of blood in me holds a heritage of patriotism.

*By permission of the Cornhill Publishing Co., Boston.

I am proud of my past.
I am an American.

I am an American.
My father was an atom of dust,
My mother a straw in the wind,
To his Serene Majesty.
One of my ancestors died in the mines of Siberia;
Another was crippled for life by twenty blows of the
knout;
Another was killed defending his home during the mas-
sacres.
The history of my ancestors is a trail of blood
To the palace-gate of the Great White Czar.
But then the dream came—
The dream of America.
In the light of the Liberty torch
The atom of dust became a man
And the straw in the wind became a woman
For the first time.
“See,” said my father, pointing to the flag that fluttered
near,
“That flag of stars and stripes is yours;
It is the emblem of the promised land.
It means, my son, the hope of humanity.
Live for it—die for it!”
Under the open sky of my new country I swore to do so;
And every drop of blood in me will keep that vow.
I am proud of my future.
I am an American.

EXERCISES

1. What kind of American is spoken of in the first stanza?
2. What kind in the second stanza?

XLVIII

THE MAKERS OF THE FLAG

BY FRANKLIN K. LANE, LATE SECRETARY OF THE INTERIOR

This morning, as I passed into the Land Office, The Flag dropped me a cordial salutation, and from its rippling folds I heard it say: "Good morning, Mr. Flag Maker."

"I beg your pardon, Old Glory," I said, "aren't you mistaken? I am not the President of the United States, nor a member of Congress, nor even a general in the army. I am only a government clerk."

"I greet you again, Mr. Flag Maker," replied the gay voice, "I know you well. You are the man who worked in the swelter of yesterday straightening out the tangle of that farmer's homestead in Idaho, or perhaps you found the mistake in that Indian contract in Oklahoma, or helped to clear that patent for the hopeful inventor in New York, or pushed the opening of that new ditch in Colorado, or made that mine in Illinois more safe, or brought relief to the old soldier in Wyoming. No matter; whichever one of these beneficent individuals you may happen to be, I give you greeting, Mr. Flag Maker."

I was about to pass on, when The Flag stopped me with these words:

"Yesterday the President spoke a word that made happier the future of ten million peons in Mexico; but that act looms no larger on the flag than the struggle which the boy in Georgia is making to win the corn club prize this summer.

"Yesterday the Congress spoke a word which will open the door of Alaska; but a mother in Michigan worked

from sunrise until far into the night to give her boy an education. She, too, is making the flag.

"Yesterday we made a new law to prevent financial panics, and yesterday, maybe a school teacher in Ohio taught his first letters to a boy who will one day write a song that will give cheer to the millions of our race. We are all making the flag."

"But," I said impatiently, "these people were only working!"

Then came a great shout from The Flag: "The work that we do is the making of the flag.

"I am not the flag; not at all. I am but its shadow.

"I am whatever you make me, nothing more.

"I am your belief in yourself, your dream of what a people may become.

"I live a changing life, a life of moods and passions, of heart aches and tired muscles.

"Sometimes I am strong with pride, when men do an honest work, fitting the rails together truly.

"Sometimes I droop, for then purpose has gone from me, and cynically I play the coward.

"Sometimes I am loud, garish, and full of that ego that blasts judgment.

"But always, I am all that you hope to be, and have the courage to try for.

"I am song and fear, struggle and panic, and ennobling hope.



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FRANKLIN K. LANE.

"I am the day's work of the weakest man, and the largest dream of the most daring.

"I am the constitution and the courts, statutes and the statute makers, soldiers and dreadnought, drayman and street sweep, cook, counsellor, and clerk.

"I am the battle of yesterday and the mistake of tomorrow.

"I am the mystery of the men who do without knowing why.

"I am the clutch of an idea, and the reasoned purposes of resolution.

"I am no more than what you believe me to be and I am all that you believe I can be.

"I am what you make me, nothing more.

"I swing before your eyes as a bright gleam of color, a symbol of yourself, the pictured suggestion of that big thing which makes this nation. My stars and my stripes are your dream and your labors. They are bright with cheer, brilliant with courage, firm with faith, because you have made them so out of your hearts. For you are the makers of the flag and it is well that you glory in the making."

Read on page 74 the statement about Franklin K. Lane, author of the foregoing speech.

EXERCISES

1. Who makes the American flag?
2. In what way may it be said that you are a maker of the American flag?
3. In what way is the American flag different to-day from what it was fifty years ago?

XLIX

LOUIS D. BRANDEIS

Louis D. Brandeis is a justice of the Supreme Court of the United States, one of the highest and most honored positions in America. He was born at Louisville, Kentucky, in 1856. For a number of years he practised law in the city of Boston.

The following speech was delivered by him at Faneuil Hall, Boston, July 5, 1915, at the invitation of the city of Boston:

AMERICAN IDEALS

EXTRACT FROM A SPEECH DELIVERED BY LOUIS D.
BRANDEIS, JUSTICE OF THE SUPREME COURT

What are the American ideals? They are the development of the individual for his own and the common good; the development of the individual through liberty, and the attainment of the common good through democracy and social justice.

Our form of government, as well as humanity, compels us to strive for the development of the individual man. Under universal suffrage (soon to be extended to women) every voter is a part ruler of the state. Unless the rulers have, in the main, education and character, and are free men, our great experiment in democracy must fail. It devolves upon the state, therefore, to fit its rulers for their task. It must provide not only facilities for development, but the opportunity of using them. It must not

only provide opportunity; it must stimulate the desire to avail of it. Thus we are compelled to insist upon observance of what we somewhat vaguely term the American standard of living; we become necessarily our brothers' keepers.

THE AMERICAN STANDARD OF LIVING

What does this standard imply? In substance, the exercise of those rights which our Constitution guaran-



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LOUIS D. BRANDEIS.

tees—the right to life, liberty, and the pursuit of happiness. Life, in this connection, means living, not existing; liberty, freedom in things industrial as well as political; happiness includes, among other things, that satisfaction which can come only through the full development and utilization of one's faculties. In order that men may live and not merely exist, in order that men may develop their faculties, they must have a reasonable income; they must have health and leisure. High wages will not meet the worker's need

unless employment be regular. The best of wages will not compensate for excessively long working hours which undermine health. And working conditions may be so bad as to nullify the good effects of high wages and short hours. The essentials of American citizenship are not satisfied by supplying merely the material needs or even the wants of the worker.

Every citizen must have education—broad and continuous. This essential of citizenship is not met by an education which ends at the age of fourteen, or even at eighteen or twenty-two. Education must continue throughout life. A country cannot be governed well by rulers whose education and mental development is limited to their attendance at the common school. Whether the education of the citizen in later years is to be given in classes or from the public platform, or is to be supplied through discussion in the lodges, or is to be gained from the reading of papers, periodicals, and books, in any case freshness of mind is indispensable to its attainment. And to the preservation of freshness of mind a short workday is as essential as adequate food and proper conditions of working and of living.

The worker must, in other words, have leisure. But leisure does not imply idleness. It means ability to work, not less, but more, ability to work at something besides breadwinning, ability to work harder while working at breadwinning, and ability to work more years at breadwinning.

And if the American is to be fitted for his task as ruler, he must have besides education and leisure, some degree of financial independence. Our existing industrial system is converting an ever increasing percentage of the population into wage earners, and experience teaches us that a large part of these become at some time financial dependents, by reason of sickness, accident, invalidity, superannuation, unemployment or premature death of the breadwinner of the family. Contingencies like these, which are generally referred to in the individual case as misfortunes, are now recognized as ordinary incidents in the life of the wage earner. The need of providing indemnity against financial losses from such ordinary contin-

gencies in the workingman's life has become apparent, and is already being supplied in other countries. The standard worthy to be called American implies some system of social insurance.

And since the child is the father of the man, we must bear constantly in mind that the American standard of living cannot be attained or preserved unless the child is not only well fed but well born; unless he lives under conditions wholesome morally as well as physically; unless he is given education adequate both in quantity and in character to fit him for life's work.

THE DISTINCTLY AMERICAN

Such are our ideals and the standard of living we have erected for ourselves. But what is there in these ideals which is peculiarly American? Many nations seek to develop the individual man for himself and for the common good. Some are as liberty-loving as we. Some pride themselves upon institutions more democratic than our own. Still others, less conspicuous for liberty or democracy, claim to be more successful in attaining social justice. But there is one feature in our ideals and practices which is peculiarly American. It is inclusive brotherhood.

Other countries, while developing the individual man, have assumed that their common good would be attained only if the privileges of citizenship in them should be limited practically to natives or to persons of a particular nationality. America, on the other hand, has always declared herself for equality of nationalities as well as for equality of individuals. It recognizes racial equality as an essential of full human liberty and true brotherhood, and that it is the complement of democracy. It has, therefore, given like welcome to all the peoples of Europe.

Democracy rests upon two pillars: one, the principle that all men are equally entitled to life, liberty, and the pursuit of happiness; and the other, the conviction that such equal opportunity will most advance civilization. Aristocracy, on the other hand, denies both these postulates. It rests upon the principle of the superman. It willingly subordinates the many to the few, and seeks to justify sacrificing the individual by insisting that civilization will be advanced by such sacrifices.

The struggles of the eighteenth and nineteenth centuries both in peace and in war were devoted largely to overcoming the aristocratic position as applied to individuals. In establishing the equal right of every person to development it became clear that equal opportunity for all involves this necessary limitation: each man may develop himself so far, but only so far, as his doing so will not interfere with the exercise of a like right by all others. Thus liberty came to mean the right to enjoy life, to acquire property, to pursue happiness in such manner and to such extent only as the exercise of the right in each is consistent with the exercise of a like right by every other of our fellow-citizens. Liberty thus defined underlies twentieth century democracy. Liberty thus defined exists in a large part of the western world. And even where this equal right of each individual has not yet been accepted as a political right, its ethical claim is gaining recognition.

America, dedicated to liberty and the brotherhood of man, rejected the aristocratic principle of the superman as applied to peoples as it rejected it as applied to individuals. America has believed that each race had something of peculiar value which it can contribute to the attainment of those high ideals for which it is striving. America has believed that we must not only give to the

immigrant the best we have, but must preserve for America the good that is in the immigrant and develop in him the best of which he is capable. America has believed that in differentiation, not in uniformity, lies the path of progress. It acted on this belief; it has advanced human happiness, and it has prospered.

QUESTIONS

1. What are the American ideals as given by Mr. Brandeis?
2. In what way is the American standard of living higher than it is in Europe?
3. What does the American standard of living mean for a child?
4. What are the great American beliefs?
5. Mr. Brandeis says: "Every citizen must have education." What interest have you in the education of other citizens?
6. Many citizens are unable in their youth to continue their education through high school and college. How may such a citizen continue his education even though he must earn a living?
7. Why is it necessary for the citizens of America to have leisure?
8. What do you do with your leisure time?
9. What is the meaning of the word "liberty"? Read again Mr. Brandeis's definition of liberty to make sure you understand it.
10. Show how the word "liberty" is sometimes misunderstood.

L

ELIHU ROOT

Elihu Root was born in 1845. He is one of the best-known lawyers in America. He has occupied a number of positions of honor and has been in the cabinet of both President McKinley and President Roosevelt.

In 1912 Mr. Root was awarded the Nobel Peace

Prize. In 1917 President Wilson appointed him head of a diplomatic mission to Russia.

THE SPIRIT OF SELF-GOVERNMENT

EXCERPT FROM AN ADDRESS BY ELIHU ROOT

Are we advancing in our capacity for self-government? Are we maintaining our capacity for self-government?

All the rest is unimportant compared with that. If we have the spirit of a true self-governing people, whichever way we decide the questions of the moment, we come through right. Whatever we do about the tariff, or about the trusts, or about the railroads, or about wages, or about corporations, or whatever we do about any of the issues before the American people, if we have at heart the true spirit of a free governing democracy, we come through right. What is it? What is the spirit of a free self-governing democracy? What are its essentials, and have we them to a greater or a less degree? What is the tendency, is it up or down?

Of course a people to be self-governing must have independence of character and courage; that we know we have. Throughout the length and breadth of our land the Americans have an attitude in which one recognizes no social or political superior, in which every man knows himself to be a man of equal manhood with all others and has the courage to speak his opinions and to maintain them; and we thank God for that.

But that is not enough; that is not all. All histories of wild and savage people, all the histories of lawless and undisciplined men, all the histories of civil wars and revolutions, all the histories of discord and strife which check the onward march of civilization and hold a people sta-

tionary until they go down instead of going up, admonish us that it is not enough to be independent and courageous.

Self-governing people must have the spirit which makes them self-controlled, which makes every man competent



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ELIHU ROOT.

and willing to govern his impulses by the rule of declared principle. And more than that, men in a self-governed democracy must have a love of liberty that means not merely one's own liberty but others' liberty. We must respect the opinions and the liberty of the opinions of our countrymen. That spirit excludes hatred of our opponents. That spirit excludes a desire to abuse, to villify, to destroy. All of us in foreign lands have felt the blood rush to the head, and felt the heart beat quicker, felt a

suffusion of feeling upon seeing our country's flag floating in strange ports and in distant cities. That, my friends, is but a false sentiment, unless it carries with it a love not only for the flag but for the countrymen under the flag. True love of country is not an abstraction. It means a little different feeling toward every American because he is American. It means a desire that every American shall be prosperous; it means kindly consideration for his opinions, for his views, for his interests, for his prejudices, and charity for his follies and his errors. The man who loves his country only that he may be free does not love his country. He loves only himself and his own way and

that is not self-government, but is the essence of despotism.

Our life has become so complicated, the activities of our country so numerous and so vast, that it is very difficult for us to understand what our countrymen are doing. The cotton planters understand each other, the wheat farmers understand each other, the importers understand each other, the bankers understand each other, but there are vast masses of the people of our country who totally misunderstand others of our people, and that misunderstanding is counter to the spirit which I have attempted to describe as so necessary to real self-government.

Misunderstanding! and when I say misunderstanding it implies erroneous ideas; for there are hundreds of thousands of people, outside the great industrial communities, who think you are a den of thieves, and there are hundreds of thousands of people who think that the manufacturers of the country are not better than a set of confidence men. Why, we have before us now great and serious questions regarding the financial problems of the country, and this is what stands in the way of their solution: It is that the men who understand the finances of the country, the bankers, and the merchants engaged in great operations, are under suspicion. Great bodies of people will not accept what they say regarding the subject of finance, a subject complicated by all the currents and movements of finance throughout the world; they will not accept what the experts say, what the men who understand the subject say, because they do not believe their motives are honest. So that the only one who can be heard is the man who does not understand the subject. How are we to reach any conclusion in that way? On the other hand, there are many in this room to-night who way down in their hearts believe that great bodies of the

American people really want to destroy their business and confiscate their property, that they are enemies to the men who are carrying on the vast business essential to our prosperity.

Now, neither is true. One misunderstanding leads to conduct which in some respects seems to justify another misunderstanding. Nobody in this country wants to destroy business, wants to destroy prosperity. I say nobody. Of course, there are always hangers-on in every country who would like to destroy everything in the hope of picking up the pieces. But speaking of the great body of the people, they do not want to destroy prosperity; and when they do things, when they vote for measures, when they elect representatives, leading you to think that they want to destroy prosperity, it is because they misunderstand you, and you misunderstand them.

There is nothing more important to-day than that, by education and the spread of ideas, such misunderstanding shall be disposed of and done away with, and that all Americans shall come to the spirit of popular government in which every American desires the prosperity and the happiness of every other American, every American naturally feels a trust in all Americans, because they are all his brothers, fellow inheritors of the great system of constitutional law for the preservation of liberty and justice, of the same great traditions, the same noble ideals of human freedom and human opportunity.

There is one other essential to the spirit of self-government, and that is justice. The manufacturer, the employer of labor, who is unwilling to be just to his workman is false to the ideals of his country. The laborer who, in the comparatively new-found power of organization, is unjust to his employer is false to those great traditions in which rests the liberty of all labor.

QUESTIONS

1. What, according to Mr. Root, is the spirit of self-government?
2. Why is it not enough to be independent and courageous?
3. Why is love of the flag necessary for a self-governing people?
4. Why do some people regard manufacturers as a den of thieves?
5. In what way do manufacturers misunderstand working people?
6. How may these misunderstandings be overcome?

LI

NICHOLAS MURRAY BUTLER

Nicholas Murray Butler is the president of Columbia University in New York City. He is well known as a writer and speaker all over the United States.

THE TYPICAL AMERICAN

BY NICHOLAS MURRAY BUTLER

The typical American is he who, whether rich or poor, whether dwelling in the North, South, East, or West, whether scholar, professional man, merchant, manufacturer, farmer, or skilled worker for wages, lives the life of a good citizen and a good neighbor; who believes loyally and with all his heart in his country's institutions, and in the underlying principles on which these institutions are built; who directs both his private and his public life by sound principles; who cherishes high ideals; and who aims to train his children for a useful life and for their country's service.

QUESTIONS

1. What, according to Mr. Butler, is necessary to be an American?
2. Name some Americans who are good citizens.

LII

THE FLAG GOES BY*

BY HENRY HOLCOMB BENNETT

Hats off!

Along the street there comes

A blare of bugles, a ruffle of drums,

A flash of color beneath the sky:

Hats off!

The flag is passing by!

Blue and crimson and white it shines

Over the steel-tipped, ordered lines.

Hats off!

The colors before us fly;

But more than the flag is passing by:

Sea-fights and land-fights, grim and great,

Fought to make and to save the State:

Weary marches and sinking ships;

Cheers of victory on dying lips;

Days of plenty and years of peace;

March of a strong land's swift increase;

Equal justice, right, and law,

Stately honor and reverend awe;

* Copyright, 1907, by A. S. Barnes & Co. Music by Harvey W. Loomis

Sign of a nation great and strong
Toward her people from foreign wrong:
Pride and glory and honor—all
Live in the colors to stand or fall.

Hats off!
Along the street there comes
A blare of bugles, a ruffle of drums;
And loyal hearts are beating high:
Hats off!
The flag is passing by!

LIII

WOODROW WILSON

Woodrow Wilson, President of the United States during the World War, is distinguished not only as a statesman but also as an author and historian.

THE FLAG WE FOLLOW

FROM PRESIDENT WILSON'S SPEECH ON THE ENTRANCE
OF AMERICA INTO THE WORLD WAR

We meet to celebrate Flag Day because this flag which we honor, and under which we serve, is the emblem of our unity, our power, our thought and purpose as a nation. It has no other character than that which we give it from generation to generation. The choices are ours. It floats in majestic silence above the hosts that execute those choices, whether in peace or in war. And yet, though silent, it speaks to us—speaks to us of the past,

of the men and women who went before us and of the records they wrote upon it. We celebrate the day of its birth, and from its birth until now it has witnessed a great history, has floated on high the symbol of great events, of a great plan of life worked out by a great people. We are about to carry it into battle, to lift it where it will draw the fire of our enemies. We are about to bid thousands, hundreds of thousands, it may be millions, of our men, the young, the strong, the capable men of the nation, to go forth and die beneath it on fields of blood far away—for what? For some unaccustomed thing? For something for which it has never sought before? American armies were never before sent across the seas. Why are they sent now? For some new purpose for which this great flag has never been carried before or for some old, familiar, heroic purpose for which it has seen men, its own men, die on every battle-field upon which Americans have borne arms since the Revolution?

These are questions which must be answered. We are Americans. We in our turn serve America, and can serve her with no private purpose. We must use her flag as she has always used it. We are accountable at the bar of history and must plead in utter frankness what purpose it is we seek to serve.

APPENDIX I

QUOTATIONS

LINCOLN

1. I must stand by anybody that stands right; stand with him while he is right, and part with him when he is wrong.

2. I believe that a man should be proud of the city in which he lives, and so live that his city will be proud that he lives in it.

3. Let us have faith that right makes might, and in that faith let us to the end dare to do our duty as we understand it.

4. I don't think much of a man who is not wiser to-day than he was yesterday.

5. With malice toward none, with charity for all, with firmness in the right, as God gives us to see the right, let us strive on to finish the work we are in.

JEFFERSON

1. Error of opinion may be tolerated when reason is left free to combat it.

2. No person will have occasion to complain of the want of time who never loses any.

FRANKLIN

1. But dost thou love life then do not waste time; for that's the stuff life is made of.

2. Diligence is the Mother of Good Luck.

3. If a sparrow cannot fall without God's knowledge, how can an empire rise without His aid?

EMERSON

1. Take notes on the spot; notes are worth a carload of recollections.
2. Great men are they who see that spiritual is stronger than any material force, that thoughts rule the world.
3. Where law ends tyranny begins.
4. Come into port greatly or sail with God the seas.

ROOSEVELT

1. Get action; do things; be sane.
2. Only those are fit to live who do not fear to die.
3. Any man who says he is an American, but something else also, isn't an American at all.
4. There can be no divided allegiance.
5. Americanism is a question of spirit, conviction, and purpose, not of creed or of birthplace.

WASHINGTON

1. Think before you speak.
2. Be not hasty to relate news if you know not the truth thereof.
3. Undertake not what you cannot perform, but be careful to keep your promise.

1. I believe there is no finer form of government than the one under which we live, and I ought to be willing to live or die, as God decrees, that it may not perish from the earth, through treachery within, or through assault from without.—*Thos. R. Marshall.*

2. Let us run high the old Flag, the old, the true Flag, the Flag of George Washington and Abraham Lincoln; the Flag of the government of, for, and by the people; the Flag of national faith held sacred and of national

honor unstained; the Flag of human rights and of good example to all nations; the Flag of true civilization, peace, and good-will to men.—*Carl Schurz*.

3. Look up! and not down;
Out! and not in;
Forward! and not back
And lend a hand.—*E. E. Hale*.

4. The state exists to protect the rights of man. All governments derive their just powers from the consent of the governed. Might does not make right, but right must gain might to survive.—*Van Dyke*.

5. If there is anything that you can do better than your fellow man, if you live in a little hut in the woods, the world will make a beaten path to your door and find you out.—*Thoreau*.

6. I believe in the United States of America, as a government of the people, by the people, for the people; whose just powers are derived from the consent of the governed; a democracy in a republic; a sovereign nation of many sovereign states; a perfect union, one and inseparable; established upon those principles of freedom, equality, justice, and humanity for which American patriots sacrificed their lives and fortunes. I therefore believe it is my duty to my country to love it; to support its constitution; to obey its laws; to respect its flag; and to defend it against all enemies.—*William Tyler Page*.

7. Blessed is he who sings at his work.—*Carlyle*.

8. Seest thou a man diligent in his business, he shall stand before kings.—*Proverbs*.

9. Do the best you can; angels can do no more.

10. Hitch your wagon to a star.—*Emerson*.

11. Democracy is that form of society, no matter what its political classification, in which every man has a chance and knows that he has it.—*Lowell*.

AMERICAN HOLIDAYS

NEW YEAR'S DAY

New Year's Day falls on the first day of every year. It is celebrated to welcome in the New Year.

WASHINGTON'S BIRTHDAY

February 22 is the day on which the Father of our Country was born, and is celebrated to glorify his deeds and to pay tribute to his memory.

MEMORIAL DAY

Memorial Day, May 30, is set aside as a national holiday, consecrated to the purpose of decorating the graves of the soldiers who fell in battle during the Civil War.

INDEPENDENCE DAY

July 4 marks the day on which the Declaration of Independence was signed, proclaiming the freedom of the thirteen colonies. It is joyously celebrated throughout the land.

LABOR DAY

Labor Day, which falls on the first Monday in September, is consecrated to the cause of Labor.

THANKSGIVING DAY

Thanksgiving Day is celebrated on the last Thursday in November, to mark the ingathering of the first harvest of the Plymouth Colony. It is a day of feasting, thanksgiving, and prayers.

CHRISTMAS DAY

Christmas is a festival celebrated on December 25 in memory of Christ. It is a day of rejoicing and thanksgiving, and commemorates the message of "Peace on earth, good-will to men."

TABLES USED IN AMERICA

LONG MEASURE

12 inches (in.)	= 1 foot
3 feet	= 1 yard (yd.)
5½ yards or 16½ feet	= 1 rod (rd.)
40 rods	= 1 furlong (fur.)
8 furlongs	= 1 mile (mi.)
320 rods or 5,280 feet	= 1 mile
3 miles	= 1 league

LIQUID MEASURE

4 gills (gi.)	= 1 pint (pt.)
2 pints	= 1 quart (qt.)
4 quarts	= 1 gallon (gal.)

DRY MEASURE

2 pints (pt.)	= 1 quart (qt.)
8 quarts	= 1 peck (pk.)
4 pecks	= 1 bushel (bu.)

AVOIRDUPOIS WEIGHT

16 ounces	= 1 pound (lb.)
100 pounds	= 1 hundredweight (cwt.)
2,000 pounds or 20 cwt.	= 1 ton (T)

LETTER FORMS

INFORMAL INVITATION

Dear Mabel,

Could you go to Prospect Park on Monday morning, to play tennis, and come home to lunch with me afterward? I will meet you at the East Courts at ten o'clock, and we will play until noon.

Your loving friend,

243 West Fifty-first Street,

Grace.

May sixth.

ACCEPTANCE

Dear Grace,

I think your plan is delightful, and I will meet you, as you suggest, at the East Courts, at ten o'clock on Monday.

With thanks to both you and your mother for the invitation, I am,

Your loving schoolmate,

Mabel Clark.

45 West Fortieth Street.

May seventh.

NOTE DECLINING WITH REGRET

Dear Grace,

I am sorry that I cannot meet you on Monday, but my uncle and aunt are to spend the night with us, and mother thinks that I should be here.

I thank you for inviting me, and hope to see you some day next week.

Sincerely your friend,

Mabel.

45 West Fortieth Street,

May seventh.

LETTER ORDERING GOODS

45 Union Street,

Brooklyn, New York,

May 3, 1919.

Brentano's,

Fifth Avenue & Twenty-seventh Street,

New York City, New York.

Dear Sir:

Enclosed find check for four dollars and seventy-five

cents (\$4.75), for which please send me, by mail, the following books, as quoted in your catalogue:

1 copy of Victor Hugo's "Les Miserables"	\$2.50
1 copy of T. Roosevelt's Letters to His Children	2.50
	<u>\$5.00</u>

Yours very truly,
(Miss) Janet Spencer.

CHECK

Brooklyn, New York, May 3, 1922.

No. 382

Bank of America

Pay to the

Order of Brentano's.....\$4.75

Four and $\frac{75}{100}$Dollars

Janet Spencer.

BILL

Brooklyn, New York, May 6, 1922.

Mr. James L. Mann,

542 Fulton St.,

Brooklyn, N. Y.

Bought of K. D. Jones

53 Atlantic Avenue, Brooklyn, New York

Terms—

1 racquet	\$3.50
1 tennis ball	.75
1 baseball	1.50
	<u>\$5.75</u>

RECEIPT

53 Atlantic Avenue, Brooklyn, New York.

May 8, 1922.

Received from James L. Mann,
542 Fulton Street, Brooklyn,
Five dollars and $\frac{75}{100}$ (\$5.75) in payment of account
to date.

K. D. Jones.

LETTER OF RECOMMENDATION

648 East Forty-eighth St.,
Brooklyn, New York,

May 15, 1922.

Mr. K. D. Rogers,
410 Fulton Street,
Brooklyn, New York.

Dear Mr. Rogers:

Ralph Fuller has told me that he is applying for a position with you and has asked me to write to you about him. I am very glad to do this, because I believe that he would suit you well.

I have known him for three years. He is honest and truthful, and always does well whatever he undertakes. I am sure you will like him.

Yours very truly,
Robert Anderson.

FORMAL INVITATION

Miss Ellen Jackson requests the pleasure of Miss Betty Rand's company at luncheon on Tuesday, June second, at half-past one o'clock, to meet Miss Ruth Fowler.

Please reply.

26 Macon Street.

ACCEPTANCE

Miss Betty Rand accepts with pleasure Miss Jackson's kind invitation to meet Miss Fowler at luncheon on Tuesday, June second, at half-past one o'clock
43 President Street.

NOTE DECLINING WITH REGRET

Miss Betty Rand regrets that a previous engagement prevents her acceptance of Miss Jackson's kind invitation to luncheon on Tuesday, June second.
43 President Street.

WEDDING INVITATION

Mr. and Mrs. James Marlin
Request the Honor of Your Presence
At the Marriage of Their Daughter
Janet
to
Mr. George Richardson
on Friday afternoon, September ninth
at four o'clock
Trinity Church
Broadway and Wall Street

APPENDIX II

GRAMMAR

This appendix gives a summary of the common principles in English grammar. The author suggests that pupils be referred to the appendix only when they indicate a desire to learn grammar.

English grammar is based on the English sentence. It is more important that you know how to use the English sentence than that you know how to name the different kinds of sentences or the different kinds of words in the sentence. When you know how to construct English sentences it is worth-while knowing something about grammar, just as it is worth-while knowing something about the tools that you use in your work.

A group of words that expresses a complete thought is called a sentence.

We make bread from wheat is a good English sentence because it has a subject *we* and a predicate *make*.

In the garden,

Hoping to see you soon,

If it rains,

are not good English sentences because they do not express a complete thought.

There are three kinds of English sentences:

1. *Declarative*—Theodore Roosevelt was a soldier.
2. *Interrogative*—Was he a brave man?
3. *Imperative*—Obey the laws of America.

Read through Chapter I to find what sentences are *declarative*, *interrogative*, and *imperative*.

Change *declarative* sentences to *interrogative* sentences.

Make *imperative* sentences using some of the following words:

clean streets, fire-escapes, dumbwaiter, garbage, spitting on the floors.

Capitals—every sentence begins with a capital letter.

A *declarative* or an *imperative* sentence ends with a period.

An *interrogative* sentence ends with a question-mark.

Subjects and Predicates

The *subject* of the sentence is what we talk about. Thus—Abraham Lincoln is honored by all Americans. *Abraham Lincoln* is the subject.

The *predicate* of the sentence says something about the subject—*is honored* is the predicate of the sentence.

Sometimes the subject is not the first word of the sentence. Thus—Many years ago, Europe thought that the earth was flat. The subject is *Europe*, the predicate *thought*.

Read Chapter II to find subjects and predicates of each sentence.

Sentences with more than one Subject and Predicate

Sometimes we may join two or more sentences to form another sentence. Thus—we may say,

The Pilgrims landed in winter.

They built shelter at once.

We may join these two sentences as follow:

The Pilgrims landed in winter and they built shelter at once.

or

The Pilgrims landed in winter but they built shelter at once.

or

The Pilgrims landed in winter when they built shelter at once.

These two simple sentences are joined to make one compound or complex sentence.

A sentence is *compound* when it is made up of two simple sentences joined by *and, or, but*.

A sentence is *complex* when it is made up of two simple sentences joined by—*who, which, what, that, whose, whom, because, if, when, where, so that, in order that*.

Construct *simple* sentences on some of the topics in Chapter III, and then join them to form *compound* or *complex sentences*.

Parts of Speech

In speaking, we must use words. These words in English, are divided into eight classes which we call parts of speech. They are: Noun, verb, pronoun, adjective, adverb, preposition, conjunction, interjection.

THE NOUN

A *noun* is the name of any person, place, or thing. Thus: *America, city, laborer, bread*, are nouns.

Remember that the name of a particular place, such as *New York City, Asia, Fifth Avenue*, are written with capitals.

Singular and Plural of Nouns

Most nouns in English form their plural by adding *s* or *es* to the singular.

Thus—One *laborer*, two or more *laborers*.

One *box*, two or more *boxes*.

Irregular Plurals

1. Words ending in *y* preceded by a consonant change *y* to *i* and add *es*.

Thus—

SINGULAR	PLURAL
baby	babies
country	countries
lady	ladies

2. Words ending in *f* or *fe* change *f* to *v* and add *es*.

Thus—

SINGULAR	PLURAL
half	halves
calf	calves
life	lives
wife	wives
thief	thieves

Other Irregular Plurals

SINGULAR	PLURAL
foot	feet
goose	geese
man	men
woman	women
tooth	teeth
mouse	mice
child	children

Gender

In English, every noun standing for a male, such as *man*, is masculine, and every noun standing for a female, such as *woman*, is feminine. All other nouns are neuter. Following is a list of the most commonly used masculine and feminine nouns in English:

MASCULINE	FEMININE
king	queen
father	mother
brother	sister
master	mistress
hero	heroine
son	daughter
bachelor	maid
boy	girl
sir	madam
nephew	niece
uncle	aunt

Possessives

Nouns in English do not undergo any changes when we use them in different parts of a sentence. Thus we say: My *mother* is here; I spoke to my *mother*. *Mother!* how are you? Nouns do change in English when we wish to show ownership.

Thus—we say:

- My *country's* call.
- The *man's* job.
- The *women's* dress.

If we do not wish to change the form of the noun we may say:

The call of my country.
 The job belonging to the man.
 The dresses of the women.

The *possessive* is formed by adding an apostrophe to the word and then writing an *s*.

Thus: America becomes America's in the possessive.

If the noun already ends in an *s* usually we do not add an *s*.

Thus: Texas becomes Texas' in the possessive.

Write the possessive of the nouns on page 9. Use these possessives in sentences.

VERBS

You saw that every sentence must have a *subject* and a *predicate*. Notice that the predicate tells something about the *subject*.

A *verb* is a word that says something *to* or *about* a person or thing. Remember that every sentence must have a *verb*. Find the verbs on this page.

Verbs change their form according to the time of the action. We call this change, in English, *tense*. There are six tenses in English.

1. The *present tense*—shows action at the present time.

Thus: The American flag *protects* us all. (When?
 Now, all the time, at present.)

2. The *past tense*—shows action at some past time.

Thus: Germany *was defeated* by the Allies. (When?
 In 1918.)

3. The *future tense*—shows action which will take place in future time.

Thus: I *shall become* a good American.

There are three *perfect tenses*. These show action which is completed, or finished or perfected.

Thus:

1. The *present perfect tense*—shows action completed at the present time.

As: We *have developed* the Western part of our country during this century. (The action “have developed” is completed, but the time “during the century” is present.)

2. The *past perfect tense*—shows action completed before some past time.

Thus: They *had heard* about America before they left Europe.

3. The *future perfect tense*—shows action which will be completed at some future time.

Thus: We *shall have read* the Constitution before applying for citizenship.

Notice that the word *have* or *had* must always be used with the *past perfect*, and the words *shall have* or *will have* must be used with the *future perfect*.

Read Chapter IX and give the tense of each verb used.

Principal Parts of Verbs

In order to use the correct tense forms, it is necessary to know the principal parts of verbs, especially those that are not regularly formed.

Most English verbs form the past by adding *d* or *ed* to the present.

Thus:

PRESENT	PAST
I work to-day	I <i>worked</i> yesterday
I call to-day	I <i>called</i> yesterday

Here is a list of the most commonly used irregular verbs. Remember that the past participle is used only in making *perfect tenses*.

Thus:

I *have sung* all my life.

I *had sung* until I lost my voice.

I *shall have sung* to-morrow morning before breakfast.

PRESENT	PAST	PAST PARTICIPLE
do	did	done
see	saw	seen
say	said	said
hear	heard	heard
meet	met	met
feel	felt	felt
leave	left	left
sleep	slept	slept
buy	bought	bought
catch	caught	caught
teach	taught	taught
think	thought	thought
cut	cut	cut
can	could	
may	might	
shall	should	
will	would	
drive	drove	driven
write	wrote	written
steal	stole	stolen
choose	chose	chosen
find	found	found
take	took	taken
win	won	won

PRESENT	PAST	PAST PARTICIPLE
begin	began	begun
drink	drank	drunk
ring	rang	rung
sing	sang	sung
run	ran	run
sit	sat	sat
come	came	come
lie	lay	lain
eat	ate	eaten

Practice using these principal parts in sentences.

It is a sign of great ignorance to say "I done it," instead of "I did it" or "I seen it" instead of "I saw it."

Conjugation of *come* :

Indicative Mood

Present

SINGULAR	PLURAL
I come	We come
You come	You come
He comes	They come

Past

I came	We came
You came	You came
He came	They came

Future

I shall come	We shall come
You will come	You will come
He will come	They will come

Present Perfect

I have come	We have come
You have come	You have come
He has come	They have come

Past Perfect

I had come	We had come
You had come	You had come
He had come	They had come

Future Perfect

I shall have come	We shall have come
You shall have come	You shall have come
He shall have come	They shall have come

Moods

When we wish to speak of an action which is occurring, which has occurred, or which will occur, we say the verb is in the indicative mood.

Thus:

America was discovered by Columbus.

When we wish to give a command we say the verb is in the imperative mood.

Thus:

Take your hat off when the flag passes by.

When we express a wish, a prayer, or something that has not actually occurred, we use the subjunctive mood.

Thus:

If I *were* an American citizen (but I am not) I would live in town.

May you *be* prosperous.

Long *live* America!

The words *in italics* are in the subjunctive mood.

Infinitives

The infinitive form of the verb:

In sentences like:

I want *to work*. The infinitive is *to work*.
 My ambition is *to become* an American. The infinitive is *to become*.

Here are several more examples of infinitives:

1. I promise to obey the laws.
2. It is not good to sleep with windows closed.
3. The English wanted to drive out the French.
4. To keep order is the policeman's first duty.

PRONOUNS

A *pronoun* is a word used instead of a noun.

Thus we may say:

The Spaniards left the Spaniards' country to search for wealth.

or

The Spaniards left *their* country to search for wealth. *Their* is a pronoun. It is used in place of *Spaniards*.

Below is a list of the most commonly used pronouns.

1. A pronoun used instead of the name of the person speaking is in the *first person*.

	SINGULAR	PLURAL
Nominative,	I	we
Possessive,	my, mine	our, ours
Objective,	me	us

2. A pronoun used instead of the name of the person spoken to is in the *second person*.

	SINGULAR	PLURAL
Nominative,	you	you
Possessive,	your, yours	your, your
Objective,	you	you

3. A pronoun used instead of the name of the person spoken about is in the *third person*.

	<i>Singular</i>			<i>Plural</i>
	MASCULINE	FEMININE	NEUTER	
Nominative,	he	she	it	they
Possessive,	his	her, hers	its	their, theirs
Objective,	him	her	it	them

Write sentences in which you use some of these pronouns.

Read one of the speeches in the latter part of the book. Select the pronouns used by the author, and say for what noun each pronoun stands. Notice that the pronoun changes its form according to its use in the sentence.

Thus: *I* work.

It is *my* job (I am still talking about myself.)

The job belongs to *me* (still talking about myself.)

When we use a pronoun as the subject, we use the *nominative* form of the pronoun.

Thus: *He* is a good man.

When we use a pronoun to show ownership, we use the *possessive* form of the pronoun.

Thus: *His* name is Wilson.

When we use a pronoun as the object, we use the *objective* form of the pronoun.

Thus: I like *him*.

Whenever you are in doubt as to the correct form to use, make sure whether the nominative, possessive, or objective form is needed. Then see pages 234 and 235 for the correct form.

ADJECTIVES

An adjective is a word that tells something about a noun or pronoun.

Thus:

The great state of New York is very large. *Great* and *large* are adjectives because they tell something about the state.

Select the adjectives in Chapter VI and tell what they modify.

Comparison of Adjectives

Adjectives change their form when we use them to compare one person or thing with more than one person or thing.

Thus we say:

Philadelphia is *large*; Chicago is *larger* than Philadelphia.

New York is the *largest* city of all.

The first form *large* is called the *positive* degree.

The second form *larger* is called the *comparative* degree.

The third form *largest* is called the *superlative* degree.

The *comparative* degree is used only when we speak of *two* persons or things.

Thus:

John is *stronger* than George.

The *superlative* degree is used when three or more persons or things are compared.

Thus:

Iron is the *strongest* of all metals.

Here is a list of the comparative and superlative degrees of some common adjectives in English.

deep	deeper	deepest
low	lower	lowest
great	greater	greatest
noble	nobler	noblest

Adjectives with more than one syllable are usually compared by using the words *more* and *most*.

POSITIVE	COMPARATIVE	SUPERLATIVE
beautiful	more beautiful	most beautiful
important	more important	most important
useful	more useful	most useful

Some adjectives are irregularly compared.

Thus:

good	better	best
bad	worse	worst
little	less	least

Find the adjectives used in Chapters VIII and IX.

ADVERBS

An adverb is a word that tells something about a verb, an adjective or another adverb.

Thus:

We walk *slowly*. *Slowly* answers the question how we walk.

We came *late*. *Late* tells when we came.

Come *here*. *Here* tells where you should come.

You are *too* slow. *Too* modifies the adjective *slow* and is called an adverb.

He works very *quickly*. *Quickly* is an adverb.

Why? The word *very* modifies *quickly*; it is also an adverb.

Turn back to Chapter X and find adverbs. Tell what they modify. It is very important that you use adverbs and not adjectives to modify verbs.

Thus:

It is right to say,
He works *well*.

It is wrong to say,
He works *good*.

Comparison of Adverbs

Adverbs are compared somewhat like adjectives. We say:

1. I came *early*.
2. I came *earlier* yesterday.
3. I came *earliest* last Monday.

Below is a list of common adverbs.

POSITIVE	COMPARATIVE	SUPERLATIVE
fast	faster	fastest
hard	harder	hardest
high	higher	highest
long	longer	longest
loud	louder	loudest
often	oftener	oftenest
slow	slower	slowest
soon	sooner	soonest

PREPOSITIONS

In the sentence, I walk into the room: *Into* is called a preposition. It shows the relation between *walk* and *room*. It is very important that you know the right use of English prepositions. Here is a list of sentences which you must read carefully and drill yourself on their correct use.

I went *to* my daughter.

He took it *from* me.

He stole it *from* me.

What's the matter *with* you?

She was interested *in* the exciting story.

Subtract 7 *from* 12.

We bought it *at* a butcher's.

It was surrounded <i>by</i> moun- tains.	He went <i>to</i> a party. Don't be angry <i>at</i> me.
I am not sorry <i>for</i> it.	Why do you laugh <i>at</i> me?
They enjoyed themselves very much <i>at</i> a ball.	He looks different <i>from</i> me. They took it <i>from</i> him.

CONJUNCTIONS

When we connect words phrases or clauses, we use conjunctions.

Thus:

1. America and Europe are friends. *And* connects two words.
2. Europe is large, but America is larger. *But* connects two clauses. Find the conjunctions which are used in Chapter XII.

INTERJECTIONS

A word used to express sudden or strong feeling is an interjection.

Thus:

Oh! What a fine view we had of the river!

Oh is an interjection. After an interjection we usually write an exclamation-mark.

RULES FOR CAPITALS

Use a capital to begin:

1. The first word of a sentence.
2. The first word of a line of poetry.
3. The first word of each item in a list following a colon.
4. Proper nouns and their abbreviations. (Names of the Deity, of special persons and places, of

months, days, and holidays, and of points of the compass when used as names of sections of a country.)

5. Adjectives derived from proper nouns. American, French.
6. Official and complimentary titles of persons. Governor Winthrop.
7. The first word and all important words in titles of books and other publications. Uncle Tom's Cabin.
8. The greeting and the close of a letter. Dear sir: Yours truly.
9. The words I and O.

RULES FOR PUNCTUATION

- I. Use a period:
 1. At the end of a statement or a command, unless it is exclamatory. This is a sentence.
 2. After an abbreviation. N. Y., Jan. 5, Mass.
- II. Use a question-mark after a direct question. Do you understand?
- III. Use an exclamation-mark:
 1. After an exclamation, or a statement, a command; or a question spoken as an exclamation. Take care!
 2. After an interjection, to show strong feeling. Oh!
- IV. Use a comma to separate from the rest of the sentence:
 1. The name of the person or thing addressed. John, come here.

2. Use a comma to separate from one another words, phrases, and clauses in a series. I see a bird, a plant, and a man.

V. Use quotation-marks to enclose each direct quotation and each part of a divided quotation.

Thus:

Columbus said, "Sail on."

VI. Use an apostrophe:

1. In possessives.

Thus:

The officer's club.

2. In contracted forms.

Thus:

It isn't hard.

EXERCISES

Complete the following sentences by using the right form of the verb. Give the rule which you follow.

Americans their country (love)

They their children to respect the flag (train)

Every child to do his duty (learns)

The schools them to obey (teach)

The teacher and the principal appointed (is)

The Building Department or the Tenement House Department charge of buildings (take)

The streets and the parks clean (look)

The sun or the moon us light (give)

Electric lights to brighten the streets (help)

The Street Cleaning Department the streets (clean)

RULES OF SYNTAX

1. Verbs must agree with their subjects.

Thus:

I walk.

He walks.

They walk.

A man walks.

Many men walk.

2. Two or more subjects connected by *and* require a verb in the plural form.

Thus:

The man and the woman *work*.

My wife and my child *are* here.

3. Two or more singular subjects connected by *or* or *nor* require a verb in the singular form.

Thus:

The man or the woman *works*.

The hand or the foot *runs* the machine

4. A pronoun must agree with the noun which it represents.

Thus:

Every man must do *his* duty.

The word *his* is correct because it represents *man*.

EXERCISES

Complete the following sentences by using the correct pronoun.

1. I brought John books but he could not read (them, it).
2. Let every man enjoy (himself, themselves).
3. Can any person see (himself, themselves).

4. No man can work all (their, his) life.
5. Each of us took out (his, their) citizenship papers.
6. Both of you think only of (himself, themselves).
7. If you want any one of these books, take (it, them).
8. No one should forget (himself, themselves).





