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Editorials

BY THOMAS E. WATSON

*Socialism and One of Its Great Books**

DANIEL WEBSTER declared that the novels of Charles Dickens had done more to ameliorate the condition of the English poor than had been done by all the statesmen Great Britain had sent to Parliament.

The time may come when some American author, moved by the same broad and deep and tender sympathy for the suffering of the human under-dog, will bring to the task a genius comparable to that of the uneducated Dickens and will write the death-warrant of intolerable conditions in this country, just as Dickens wrote it in England.

And it may be that the man and the task have already met. It may be that oppressed humanity in America has already found the pleader whose appeal will be irresistible, the advocate whose impeachment of heartless commercialism will rouse the soul of the nation and sound the death-knell of legalized God and Murder.

"The Jungle" is a great book; possibly the greatest book of its kind that any American has written. The author displays an amazing mastery of details, of appalling facts, of horrible conditions. Taking the reader in hand, he leads him through the under-world of the laboring and non-laboring poor, and when the story has been finished, the reader feels that a spirit akin to that of Dante has shown him through the black regions of another Hell.

The story begins with a marriage

and a marriage feast, conducted after the Lithuanian fashion; for the people whose lives and adventures we are to follow are immigrants from Lithuania.

This description of the marriage festival, with its tumultuous hilarity, deep drinking, heavy eating, promiscuous dancing, and tipsy quarrels is a masterpiece.

Then we go with the young married couple to their home-life and their work. *Jurgis*, the man, enters the slaughter-house of the Beef Trust. *Ona*, the wife, also gets work in the stock-yards. The pay is small and the work is hard.

The author reveals the innermost workings of the Beef Trust. Not a single sickening detail, apparently, has escaped him. We are shown the system upon which the packers operate. The frauds that are perpetrated upon the public, the diseased hogs and cows that are used, the collusion between the Government inspectors and the packers, the chemicals which are applied to spoiled meat to give it the appearance of being sound, the dead rats and the rat dung which go into the vats along with the rest, the foul water in which the workman have washed themselves, and have spat, and yet which goes into the vats along with the rest; the occasional workman who falls into boiling grease to his death and whose body goes along with the hog grease into the making of "Prime Leaf Lard."

There is no language which can reproduce the picture of these stock yards as drawn by Mr. Sinclair. One must read "The Jungle."

*"The Jungle." By Upton Sinclair. Doubleday, Page & Co., New York.

Zola is vivid and impressive in his description of the life-work of the toiling French in the mine, in the market, on the farm, in the laundry, but Zola never surpassed the realistic portrayal of life-work in the Chicago stock-yards as drawn by Mr. Sinclair.

On the whole, I doubt whether this portion of "The Jungle" has its equal anywhere. Hissketch is so complete, so broadly conceived, so minutely furnished that it approaches perfection. He not only shows the Beef Trust in its own mechanism as a complete machine, but he shows its relations to the consumer, its relations to local and national politics, its relations to its employees and its relations to the courts. The characters in the book are real men and women, not lay figures.

Jurgis is very human, so is *Marija*, so, also, in a less degree, is *Ona*. The little fiddler is true to life, and one regrets that Mr. Sinclair did not make greater use of him. He might have been instrumental in putting into "The Jungle" an occasional burst of sunlight, which the book needed to relieve its unbroken gloom.

Even in Dickens's most heartrending stories, there is always the relief of humor, the play of light and shade. In "The Jungle" there is no lifting of the sable pall whatever. Dark, darker, darkest is the trend of the narrative, and in this Mr. Sinclair is at fault.

The jolliest frolics that were ever known were those in which the Southern slaves used to celebrate their holidays, or their Saturday nights, or their Christmas week.

In the story of four hundred pages, dealing with the laboring class in Chicago, there is no scene of merriment at all, after the narrative gets under way.

Does Mr. Sinclair mean to teach that the wage-systems of today is *that much worse* than the old slave-system of the Southern states? Is the present wage-system so much more of a heart-breaker and soul-killer than that against which Mrs. Stowe launched her immortal book?

With *Jurgis* and *Ona* it is tragedy from the beginning to the end. They begin by investing their little surplus of cash in part payment for a house. They sign notes for the unpaid purchase money, and these are put in the form of rent notes so that *Jurgis* can be quickly put out if he fails in the instalments.

Then they have an extravagant marriage feast which costs some \$300. In Lithuania the custom is that the guests pay for the feast by voluntary contributions. In Chicago that custom does not prevail. The consequence is the loss of all the ready money of the young couple and a debt of \$100.

Debt is hell! and they had run into it on their wedding night.

Then begins the struggle; then they enter *the jungle*, from which they are never able to escape.

* * * * *

Ona does not know how to apply for a transfer on the street-car, is carried on a block or so, has to walk to her work in the rain, and suffers in health. A child is born; *Ona* is never quite herself again. *Jurgis* slips on the flooring while at his work and sprains his ankle. Neglecting the limb, and continuing to use it, he pays a cruel penalty; he is bedridden a long while. Poverty pinches. *Ona* becomes frightened, and she yields to the lust of one of the bosses in the yards—*Phil Connor*. She does this to save her loved ones from starvation.

Jurgis at length limps back into the struggle for bread, and soon discovers that *Ona* has gone wrong.

"The Jungle" becomes painfully dramatic during this episode, and the power of the author is strongly felt.

In blind rage, the husband rushes into the stock-yards and, coming upon the seducer of his wife, strikes him down, and sets his teeth in his face. *Jurgis* is torn away before much harm has been done to *Connor*, but not before irreparable harm has been done to *Jurgis*. Poor fellow, he is condemned to a term of imprisonment for the assault which he has committed. From pride or shame *he conceals his provocation*, and

to the judge who sentences him, the case appears to be that of an unjustifiable assault and battery.

When his sentence has been served out, *Jurgis* goes back to his home—to find another family in the house. The monthly instalment has not been paid, the land company has foreclosed, and the wife and child of *Jurgis* have disappeared.

The story, then, of how *Jurgis* finds where *Ona* is, the story of how she dies in the agonies of child-birth, is a climax of tragic narrative. The old Dutch mid-wife is only seen and heard for a few minutes, but she makes her impression upon the mind as distinctly as *Sairey Gamp* made hers.

Then *Jurgis* takes to drink and "the jungle" grows denser than ever. By turns, he plays many parts. He is a tramp, a farm-hand, a union man, a strike-breaker, a gambler, a robber, a ward-heeler, a beggar, a sub-boss, a hotel porter.

* * * *

When *Jurgis* betrayed the labor union and became henchman to a politician "with a pull," he found himself in clover. For a time he had all the money he needed.

Then he got drunk, met *Phil Connor* again, assaulted him again, and went to prison again,

Connor "stood in" with the man who had the "pull," and poor *Jurgis* was sacrificed.

The first-born of *Jurgis* and *Ona* is a fine boy who is drowned in the gutter of a neglected street. Another boy belonging to the group drinks too much beer, goes to sleep in a ramshackle building, is locked in for the night, and is devoured by rats.

Marija—the most life-like and attractive woman in the book—deliberately enters a house of prostitution, as the only way to make a living for those dependent upon her.

Mr. Sinclair throws the light upon the life of fallen women in the great cities until that portion of our social hell is as lurid as the devil himself could want it.

During the progress of events up to

the time that the homeless, job-less, starving *Jurgis* stumbles into the Socialist meeting, the author has held his reader in a grip of steel.

Why?

Because his feet have been on the earth all the while and he has been dealing with actualities. The reader has felt in his heart of hearts that men, women and children in Chicago can and do toil, suffer, and perish *just that way*. He can not quite believe that all the bad things happened to any one man, as they did to *Jurgis*, but he knows that they *might* have done so.

All the ravenous beasts of the jungle do not pull down and devour the same lost traveler, but each and all of them *might*. But at the very moment when Mr. Sinclair pulls the reader into that Socialist meeting, his hold begins to relax. The reader immediately feels that he is leaving solid ground. He intuitively draws back. He doesn't willingly go up into the air with the orator who is performing on the platform. Indeed, the reader almost feels resentment against the author.

Was *this* what you were driving at all this while?

Did you harrow up my soul with all those pathetic details just to make a Socialist out of me?

Did you think to capture me as easily as you captured your poor, stupid, blundering *Jurgis*?

Couldn't you turn the reader loose without springing a Socialist campaign document into him?

Dear me alive! I can step into any book-store and buy, for a few pennies, as good a treatise on Socialism as you have tacked on to the end of your novel—why, then, talk "shop" *in the novel*?

Suppose Mrs. Stowe had diluted "Uncle Tom's Cabin" with a homily on Emancipation; suppose she had caught the reader by the hair of the head, pulled him into one of the Abolition Societies and drenched him with Abolition harangues; suppose that she had explained to the bored reader how those Michigan reformers met at Jackson, on July 6, 1854, and set in motion the organization that after-



"All come to the Universal Brotherhood pot, and ladle out an equal porringerful of pottage."

ward became the Republican Party; and suppose she had inflicted upon the reader a description of the leading personages and newspapers engaged in the Abolition cause, together with an explanation of the working methods of the Abolition Societies; and then suppose she had interlarded the closing chapters with election returns, and had wound up her book with the campaign cry of "*New York is ours! NEW YORK IS OURS!*"—would she not have spoilt "*Uncle Tom's Cabin?*"

Mrs. Stowe put everlasting human interest and pathos into her book, by making *Uncle Tom* THE VICTIM of the system against which her pen was inspired. The martyrdom of *Uncle Tom* is left to do its own work in rousing the passions of men against the system which took his life.

Mr. Sinclair wrote a book to prove that the system of today drags the wage-earner down and crushes him. Consequently, he should have made *Jurgis* a victim, a martyr. As actually happens in our great cities, *Jurgis* should have fallen and died of exhaustion while vainly seeking a job; or he should have been found, some wintry morning, frozen in some wretched alley, or under the arch of some bridge

where he had curled himself up for sleep.

Such things happen all over the East, North and Northwest, where our Protective System has been at work for one hundred years, levying its contributions of billions of dollars upon the American consumer in order that American capitalists may be able to pay American laborers good wages.

When Mrs. Stowe started out to fire the North against the South, she sprinkled blood in its face—the life-blood of *Uncle Tom*.

The novels of Charles Dickens had already blazed this trail, and Mrs. Stowe modeled her books on those of the greatest Master of Reform-Fiction this world has ever seen. With the victims of a system does Dickens batter down the walls of that system.

Charles Reade pursues the same method when he assails the awful abuses of the private mad-houses.

With these illustrious examples of *how to do it* before him, Mr. Sinclair's "loss of the trail" is the more surprising.

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"The Jungle" was written with a definite purpose—to show that there is no escape for a wage-slave under the present system, save in Socialism. It is certainly a curious thing that the ruin of the people in Mr. Sinclair's book is not due to the wage-system, but to their own mistakes and misdeeds. "The Jungle" does prove that the life of a wage-earner is hard, that the employers are unsympathetic, harsh, exacting, dishonest; but "The Jungle" does not prove that the wage-earner is crushed to death.

The first great mistake made by *Jurgis* and *Ona* was in buying a house which they thought was new, healthy and fair-priced, when in fact it was old, unhealthy and over-priced.

The wage-system had nothing to do with that first huge blunder, which proved to be the mill-stone around the necks of this poor couple.

A man who cannot tell a new house from an old one is a lamb whom the wolves will eat, sooner or later.

The second great mistake of *Jurgis*

and *Ona* was that extravagant wedding debauch, with its sweeping away of all their cash, and its plunging of them into a debt of one hundred dollars. Think of a poor wage-slave spending *three hundred dollars* to furnish stewed duck, white cake, unlimited ham, potatoes, macaroni, bologna sausages, rice, milk, candy, penny-buns, foaming pitchers of beer, a free-whisky bar, and a paid string-band to play all night!

The extravagance of this one night of bestial indulgence was enough, in itself, to have swamped the small life-boat of these two foreigners, who were so ill-fitted in a variety of ways for the complex and intense struggle for existence in such a city as Chicago.

But for these two mistakes of the young couple, there would have been money on hand while *Jurgis* was laid up with a sprained ankle; and his wife would not have felt that she faced the alternative of prostitution or starvation.

The *non sequitur*, in the hands of the average Socialist, is just as good a piece of logic as he wants.

Says the average Socialist, "*This is wrong—therefore Socialism is right.*"

In this way he can prove anything—and so can you.

Houses of ill-fame are wrong: the Christian States all tolerate houses of ill-fame: Turkey has no houses of ill-fame; *therefore* Turkey is a better country than any of the Christian States.

Is *that* logic? Compared to the reasoning of the average Socialist, it is most admirable logic.

Bar-rooms are bad: the Christian Nations tolerate bar-rooms: there are no bar-rooms in Turkey; *therefore* the Christian Nations are worse than Turkey.

With logic of that kind, I blow mine opponent out of the water in spite of his best efforts to keep in the swim.

The *conclusion* arrived at in the two examples given, namely, that Turkey is a better country than any Christian land, is what the logic-choppers call a *non sequitur*.

That is to say, *it does not follow* that Turkey is better than the Christian

Nations *because* she has no brothels or bar-rooms.

But the vast preponderance of Socialist argument is based upon the *non sequitur*. They point to this, and to that, and to the other, and they say, "Those things are wrong; *therefore* we must adopt Socialism." My contention is that the conclusion *does not follow* the facts.

A. B. gets sick: he needs physic: three doctors come upon him, the Allopath, the Homeopath, the Osteopath—while the Christian Scientist, and the Faith Curist, and the Mental Suggestionist hover, near by, ready to pounce down.

Each one of those Healers of the Sick, being permitted to speak, will say: "You are sick; you are entitled to good health; *therefore*, my method of healing will effect a cure."

Which of those Schools of Medicine has been tried and found wanting—absolutely and hopelessly? Whichever



"... frozen in some wretched alley, where he had curled himself up for sleep."

that is, *that* is the one which the sick man had better let alone. And it is Socialism that has been tried and found wanting.

No matter what frills and flounces, laces and embroideries, may be placed upon Socialism, let no man doubt for an instant that the reason why the Have-nots, the poor, embrace it is that they understand it to mean an *equal division among all men of all kinds of property*.

"Collective ownership" is to take the place of individual ownership and all those who now own nothing are to be given an equal share with those who now own everything.

The Astor estate is not the only one to be confiscated, divided up and handed around; the fortunes of the Vanderbilts, the Goulds, and the Standard Oil group are not the only ones to be seized and distributed; every house and lot, every garden and farm, every small accumulation of money, or chattels, is to be taken away from those who have earned it, or inherited it, and there is to be a glorious universal-brotherhood division of everything among the good and the bad, the weak and the strong, the white and the black.

The meanest thing on the Bowery, the filthiest harlot of the Tenderloin, will be given an equal share with the worthiest laborer in the field of honest industry, and with the virtuous woman, whose pure life and lofty character are the saving power of the human race.

The most vicious negro that ever lurked in the bushes by the road to clutch the innocent white girl as she comes from school—to clutch her and drag her into the woods, to leave her torn, bleeding, dying, the victim of his brutish lust—will have just the same share, in all the accumulated wealth of the age, as will be had by the very best man on earth.

"Collective ownership" has its meaning, and that meaning cannot be shirked.

No matter how much difference there may be in the *Tomorrow* of Socialism, in its *Today*, when it shall be inaugurated as a system, all things must be

owned *Collectively*, and *that* means that the high and the low come to a common level; the good and the bad start even; the idle and the industrious share and share alike; the illiterate and the learned, the capable and the incompetent, the fool and the wise man, the virgin and the troll, the negro and the white, all come to the Universal Brotherhood pot, and ladle out an equal porringerful of pottage.

God! What a sordid, sickening dead-level! What an enforced equalizing of all men and all women, in a world where God never made two grains of sand, two leaves of the forest, two birds of the air, two fish of the sea, two beasts of the field exactly equal.

Only in a political sense can anyone even dream of two men being equal, for our eyes, our common sense, tell us that such a thing as equality in strength, capacity, character, or in the elements and achievements of manhood has no existence among men.

Socialism proceeds upon the idea that equality *is* there, or can be put there: and the effort to prove that the idea is correct has been made time and again and again. It was not only tried among the Ancients, but it has been tried in modern times and it was tried by the colonists who first settled in North America.

Failure, dismal failure has been the result of every experiment. Why? Because Human Nature is radically, eternally different from what the Socialist assumes it to be.

If all *were* equal, and all were *good*, Socialism would be unnecessary, even from the standpoint of the Socialist.

Give us absolute equality and universal goodness, and we don't need anything but a little time to reach an equal distribution of wealth and an era of Peace on Earth and Good Will to Men.

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Mr. Sinclair takes no account of the extent to which voluntary conduct brings suffering and ruin upon the human race

For example, he swells with passionate earnestness upon the grinding

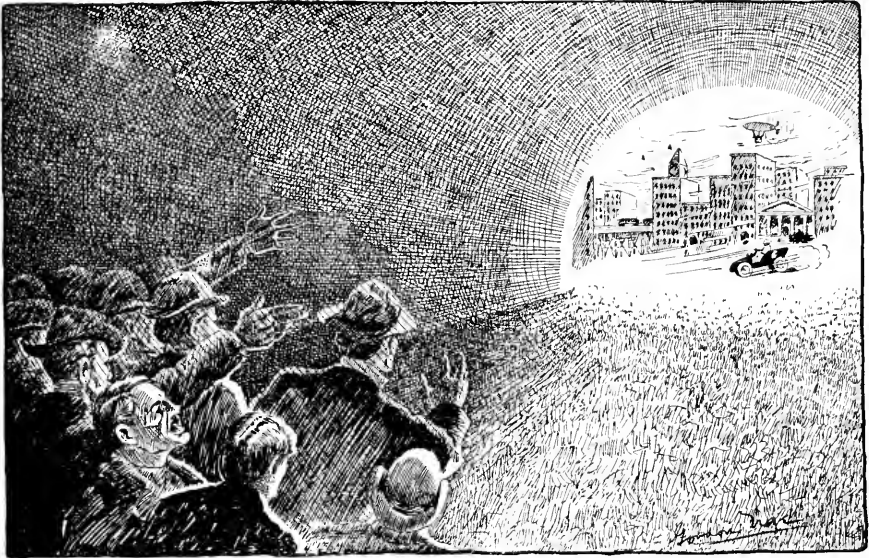
cruelty of the employers of wage-earners, but he makes no mention of the immense sums of money spent every year for intoxicating liquors.

Our national drink-bill has reached the almost incredible total of one billion and four hundred millions of dollars!

Think of that, Mr. Sinclair. Will men and women drink less under Socialism?

establishments. How much money do you suppose is lost to these establishments every year, by *the voluntary act of the losers?*

Also consider the lottery-ticket gambling, the race-track gambling, the bucket-shop gambling: who can guess how many hard-earned dollars are lost every year in these gaming devices by *the voluntary act of the losers?*



" . . . like moths struggling for a chance to singe their wings, these fascinated beings rush into large cities."

Then consider the enormous national waste in tobacco.

Lavishly extravagant as our National Government is, it but reflects the extravagance of the people.

On liquor and tobacco we squander enough to carry comfort to every suffering man, woman and child in America.

Will the people, Mr. Sinclair, quit using tobacco when Socialism rules the land?

Once more—consider the gambling habit. See how much is lost in small games of chance, as well as in speculations on the Stock Exchange.

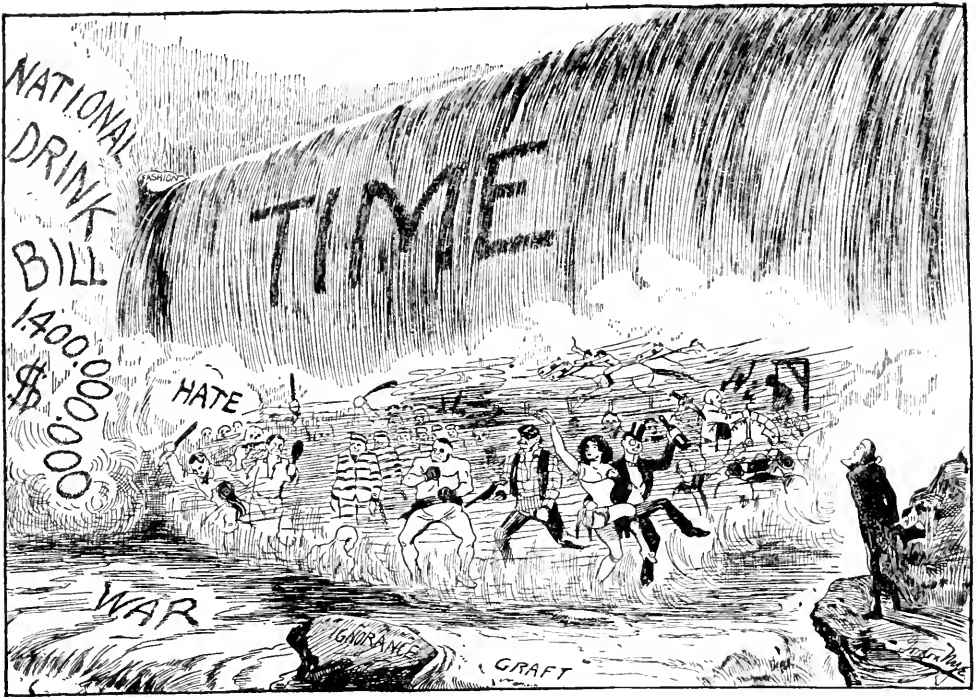
The one gaming-hell of Monte Carlo "cleared" more than \$5,000,000 last year. There are thousands of similar

Will the gambling fever be taken out of the blood of men by Socialism?

No study of social and industrial conditions is complete unless allowance be made for evils which exist by reason of the voluntary acts of men and women.

No system of government or of industrial organization, can possibly take away from the human race those elemental passions, that mixture of Good and Evil, which have been there ever since the dawn of Time.

No system of laws will save the unsuspecting dupe from the sharper, or protect the honest man from the thief, nor the woman who is weak from the strong man inflamed by lust.



"Mr. Sinclair takes no account of the extent to which voluntary conduct brings suffering and ruin upon the human race."

"The Jungle" was meant to be an indictment against our industrial system. But it isn't. "The Jungle" succeeds in showing the evils brought about by over-crowding in the centres of population. Mr. Sinclair has simply demonstrated the truth of what Adam Smith wrote in "The Wealth of Nations." If the labor market be overstocked, wages fall. If in the labor market, the supply of labor be less than the demand, wages rise.

Mr. Sinclair demonstrates this to perfection. "The Jungle" tells us that so long as there were more applicants for jobs than there were jobs, wages were at starvation figures; but when the strike came on, and the supply of labor was less than the demand, wages became accordingly high. In fact, the wage-earner then named his own price, and the packers had to give it.

That condition prevails throughout the South at this time. The demand for

labor is greater than the supply, and the negro in the cotton patch works upon his own terms. He comes nearer to getting all that his labor produces than any other laborer in America or in Europe. The Southern states could, right now, absorb and employ, at good wages, every surplus laborer in the United States. Georgia could put to profitable work every surplus laborer in New York.

Into Florida, where I spent the past winter, Mr. Sinclair could drain off the entire labor-surplus of Chicago. Upon the railroad which Mr. Flagler is building southward from Miami, 20,000 men could find jobs at good wages. In the truck farms, in the orange groves, in the lumber camps, the work is clamoring for the workmen. The climate is ideal, natural food-products abound, and the pay for a nine-hour day, at the commonest kind of work, is \$1.25 per day.

Can Mr. Sinclair draw into these

fields of industry the surplus which gluts the labor-market of the cities? No. Neither he nor anyone else can do it. The attempt has been made often, and it fails every time! Flagler brought great numbers of New York City men down here and put them to work on his railroad. They have quit and are going back. You can see them tramping northward in sullen, sinister gangs of fifteen and twenty. *They yearn for the city.* They crave the city crowds, city noise, city amusements, city dissipations. The quiet, the solitude, the monotony of

the country wear them out: they *must* get back to riproaring Chicago, Philadelphia, New York. Thus, like moths struggling for a chance to singe their wings, these fascinated human beings rush into the large cities, drawn by a mixture of motives, and they create that glut in the labor market which is partly responsible for the conditions so vividly set forth in "The Jungle."

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It is clear to my mind that we need not go to Socialism to find remedies for everything that is remediable in our industrial and political system.

In the big cities two men compete for one job; in the rural communities two jobs compete for one man. Surely that is a problem which may be remedied, *provided the willingness to work can be made to overcome the inclination to live in the big cities.*

If city life presents such irresistible fascinations that men will persist in

NO PRIVILEGES

NATIONAL OWNERSHIP OF PUBLIC UTILITIES

EQUAL TAXES

DIRECT LEGISLATION

RIGHT TO SUPPLY THE COUNTRY WITH METALLIC MONEY AND PAPER CURRENCY

PARCEL POST

POSTAL SAVING BANKS



"I believe that reforms like these will give us as perfect a government as imperfect human nature can successfully maintain."

crowding into the already overcrowded centres of population, what can you do? *How will Socialism manage to work the miracle of supplying two men with a job where there is only one job?*

Mr. Sinclair lays much stress upon the nasty work which is done in the stock-yards. He uses language which the reviewers consider unquotable in describing the butchering of hogs and cattle and the making up of the carcass, entrails, etc., into all sorts of merchantable products, including fertilizers. The fertilizer making is pecu-

liarily repulsive in its nastiness.

Well, fertilizer is a right good thing in its place; and I rise to inquire whether Socialism prohibits fertilizers? If so, let us know, so that we can get our gardens, fields, etc., manured up, before Socialism cuts us off from the bases of supply. But, even if Socialism permits us to assist nature with extra plant-food, will not the making of fertilizers be about the same thing that it is now?

The work is nasty, of course. There is a great deal of nasty work which necessity compels people to do, or to have done.

Mr. Sinclair talks quite literally about the guts of hogs and cows, and the nastiness involved in handling the same. I fully agree with him. The work is not nice work. But will Socialism bring about such a change in the habits and food of cows and hogs that the guts can be cleaned in the

front room, as a part of the evening's pastime, while we listen to the phonograph or the pianola?

If, under Socialism, the same repulsive work will have to be done which we now have to hire someone else to do, what will be the process of selection of getting at the fellow who *must* go out and clean the guts?

It seems to me that when Socialism selects the poet or the musician, or the artist or scholar, and orders him into the fertilizer department, the chain of Universal Brotherhood will snap in a very disconcerting manner.

If, under Socialism, each man can be what he pleases, no one will do the dirty or dangerous work. If each man is *not* to be allowed to do what he pleases, some system of coercion will be necessary. And coerced labor is slavery, isn't it?

The world today suffers from the twin evils of concentrated wealth and concentrated population. Socialism proposes to deal with the first of these two by substituting "Collective Ownership" for individual ownership. This means the setting aside of all law, written and unwritten, which protects private property, and inasmuch as there will inevitably be a powerful minority who will refuse to surrender their title, even though Socialists should get in the majority, there would be civil war. With the legal guarantees of hundreds of years on their side, the holders of property would most assuredly not give it up without a fight. So it would seem to me that Socialism is shutting its eyes to the real difficulty in dealing

with the first of the twin evils to which we have alluded.

As to the second, the concentration of population, Socialism can apply no remedy which cannot be tried without going to Socialism.

Wherever several million human beings crowd into the same place, as they do in London, New York, Chicago and other cities of population, there will be a more tragic character given to the struggle for existence, no matter what the political and industrial system may be.

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The conclusion of the whole matter is, in my opinion, that we have departed from the democratic-republican ideal of our fathers, and we must return to the old landmarks. We must abolish privilege; nationalize and municipalize public utilities; equalize taxes; practice Direct Legislation; elect all officers by the people; restore to the Government the exclusive right to supply the country with metallic money and paper currency; extend the R. F. D. and adopt the Parcels Post so that the dwellers remote from the city may enjoy the advantages of the city; and establish Postal Savings Banks so that the people will have a safe and convenient place of deposit for their savings and accumulations.

As devoutly as I believe that Right is better than Wrong, Good better than Bad, Virtue better than Vice, I believe that reforms like these will sweep away all our troubles, and give us as perfect a government as imperfect human nature can successfully maintain.

Common Sense Education

I AM indebted to Professor M. W. Parks, of Georgia, for a copy of an address delivered by him last May before the County School Commissioners Association.

It is a refreshing thing to know that the President of the Georgia Normal School and of the Georgia Educational Association holds the views set forth in this most interesting address. His

subject being "Agriculture in the Public Schools," Professor Parks commences by stating some facts which are certainly unknown to most of our readers and which, therefore, they will be glad to learn.

"Virginia, North Carolina, South Carolina, Georgia, Tennessee, Alabama, Mississippi, Louisiana and Nebraska have passed laws requiring agriculture

to be taught in the schools. I think Maine and probably several other states have recently taken similar action. In addition to this a large number of countries in Illinois, Iowa, Missouri and Ohio, and all of the counties in Maryland are requiring agriculture in the schools.

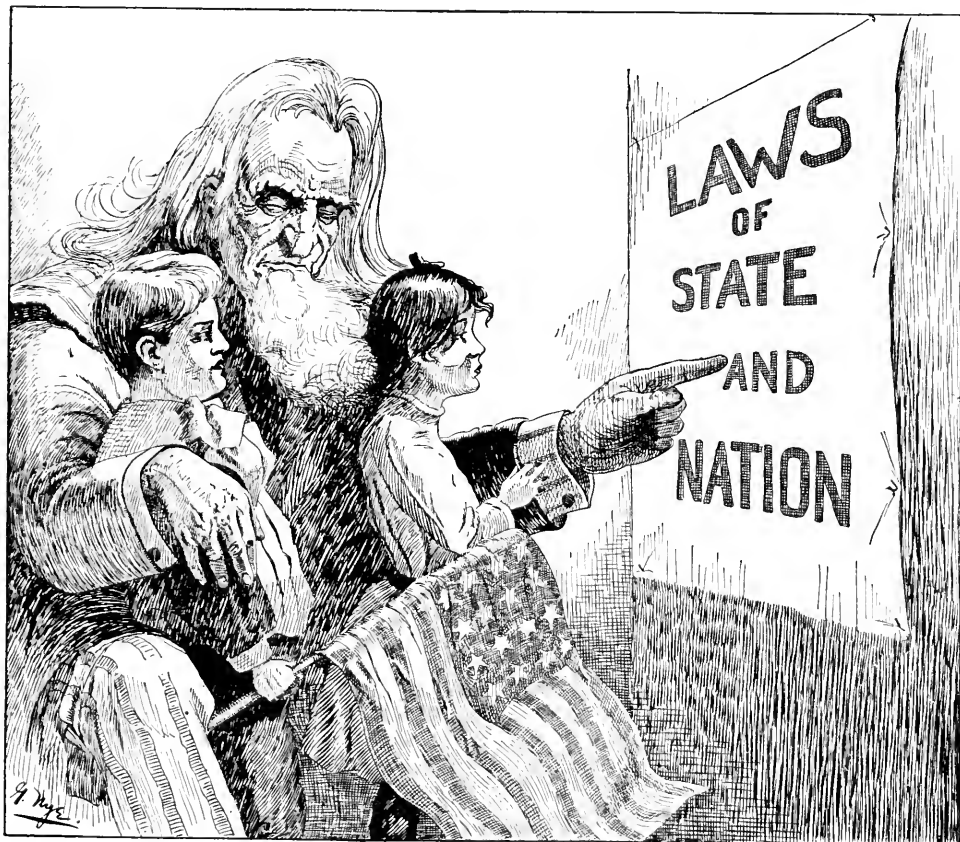
"In Europe, agriculture is taught in connection with school gardens and there are said to be more than 100,000 of these gardens. France alone has nearly 30,000, as the teaching of agriculture has been obligatory since 1882. Austria has more than 20,000 gardens. In Russia no school will be accepted by the state to receive state funds unless a garden is connected with it. In a single province of South-

ern Russia 257 schools have gardens aggregating 300 acres. In 1895 these gardens contained among other things 111,000 fruit trees, 240,000 forest trees and more than 1,000 bee hives.

"In Belgium all teachers are required to be able to give 'theoretical and practical instruction in botany, horticulture and agriculture.'"

Professor Parks then quotes a good sound piece of common sense from an address of Professor L. H. Bailey, of Cornell University:

"The study of Greek is no more a proper means of education than the study of Indian corn is. The mind may be developed by either one. Classics and calculus are no more divine than machines and potatoes.



" . . . to teach every boy and girl some of the more important facts concerning our laws, state government, national government."

"What a man is, is more important than what he knows. Anything that appeals to a man's mind is capable of drawing out and training a man's mind."

Nothing could be truer than that; yet the world is full of pedagogues who devoutly believe that no boy's mind can be properly trained without being pulled through the barbed-wire fence of Greek and trigonometry.

Professor Parks also quotes President Eliot, of Harvard:

"We have lately become convinced that accurate work with carpenter's tools, or lathe, or hammer and anvil, or piano, or pencil, or crayon, or camel's-hair brush, trains well the same nerves and ganglia with which we do what is ordinarily called thinking. We have also become convinced that some intimate, sympathetic acquaintance with the natural objects of the earth and sky adds greatly to the happiness of life and that this continues through adolescence and maturity. *A book, a hedge-row, or a garden is an inexhaustible teacher of wonder, reverence, and love.*

"The idea of culture has always included a quick and wide sympathy in men; it should hereafter include sympathy with nature and particularly with its living forms, a sympathy based on some accurate observation of nature."

Professor Parks proceeds to say:

"In my opinion—slowly formed after years of experience and investigation—agriculture, if properly and adequately studied, as a science, can be a means of culture as well as Latin or higher mathematics."



"Children cannot be educated by books alone."

"Give the same time to agriculture that is now given to Latin," says the Professor, "and the educational results will not be inferior in educational value." "Some of us," he contends, "have divorced education from the child and from life. Too often we attempt to teach subjects that ought not to be taught, and omit subjects which ought not to be omitted. Many of our small high-schools and country schools are forcing upon the many the

subjects that should be for the few. Many a nervous girl is poring over the abstractions of trigonometry who ought to be cultivating roses. Many a poor boy is endeavoring to translate Latin who ought to be learning how to transplant fruit trees."

True as Gospel!

A vice of our present system is that we adopt the brick-yard method, forgetting the difference between mud and human nature.

No two boys or girls are alike, yet we try to force their minds into the same molds, as if we wanted a thousand bricks of uniform size, whereas true education should always develop, draw out, each boy and each girl along the lines of his or her individuality.

In the learning of the elementary branches, the stepping stones to knowledge, the feet of the children must of necessity patter along the same path; but in the preparation of each child for life work the question that should run in letters of living light along the lintels is this:

"What is the individual capacity of this child? What is this boy best fitted by nature to do?" Surely, the boy who means to be a mechanic

should take a different road from the the boy who means to be a lawyer. The rudimentary branches having been mastered, surely the lad who leans to the mercantile business should not be yoked to the lad whose mental trend is to the literary life.

Says Professor Parks: "Let us bring our elementary education closer to life; let us teach the child the things all around it, let us be less bookish in our work, let us help the child to get more knowledge at first hand and less at second hand, let us help the child to learn by doing, let us aid him in developing his powers by self-activity."

Golden words!

Professor Parks makes the startling assertion that our system of education tends to dissatisfy country children with farm life, *educates them away from their environment*, and causes them to abandon their homes in the rural communities.

Our schools, then, are partly responsible for the concentration of population in the towns and cities. Our schools, then, are partly responsible for the scarcity of labor on the farms. Our schools, then, are partly to blame for the frightful conditions of city life.

If Professor Parks is correct in his opinion, and I believe that he is, one of two things should be done, and done quickly; either the system of teaching should be changed in the manner he advocates, or the compulsory payment by one man of the school bills of another should be stopped.

"Children cannot be educated by books alone. They need sense training by contact with nature and they need development through bodily activity." Again, Professor Parks beautifully and truly says:

"If we bring our country schools closer to life and teach more about farming, what effect will it have on our ideals? Are there not some who claim that the introduction of agriculture in the schools will tend to lower our ideals? And yet are they not wrong? Are the problems of arithmetic, about banks and money, any more idealistic than the forests or field of corn? Are the hor-

rors of war so fully narrated in our histories any more ennobling than the beauties of nature? Are the technicalities of grammar any more inspiring than a bed of flowers?

"No. Our cities are wrong. Nature study does not lower one's ideal. Manual labor is not degrading. Mr. Frank Darling, superintendent of the vacation schools at Chicago, in speaking of the results of garden work as a means of education, said that, in point of educational value, viewing character as the product, his garden experience was the greatest he had ever known."

* * * * *

It has always seemed a strange thing to me that our schools have no text-book containing, in simple form, the general principles of our laws and our Government. Little bits of girls carry armfuls of books to and fro, almost staggering under the load: the boys study algebra and physiology and Latin and Greek; but what are they ever taught about the system of Government under which they must live, the laws which they must obey, the general plan by which the state acts upon the citizen and the citizen controls the state?

Would it not be practicable and beneficial to teach every boy and girl some of the more important facts concerning our laws, concerning our state government, concerning our National Government? Without partisan prejudice, it seems to me that a text-book might be prepared which would enlighten the average boy of sixteen upon the system under which he must live and work—a system which holds sway over his life, his industry, his property, and which, if abused, can destroy his prosperity and take his life.

Yet our schools are turning out graduates by the thousand who cannot answer the simplest questions concerning the nature and operation of the laws of the land.

* * * * *

If Professor Parks be right in his conception of the ideal school—and I feel that he is—he will be rejoiced to learn that the State of Georgia has at least

one which comes up to the standard; I refer to the school of Miss Martha Berry, near Rome. Here the boys are not taught from books alone. They have the usual book teaching, but they have also the nature teaching, the self-help teaching which Professor Parks so convincingly advocates. These students of Miss Berry's school do actual, successful farming. Their fields adjoin the playgrounds. They play ball close to where they fight grass. They build their own houses; and they "keep the house" after they have built it. In the blacksmith shop they can make the tools they work with; they not only construct the cow-house but milk the cow. They lay out the ornamental grounds, trim the undergrowth, and cultivate the flowers.

And a cleaner, snugger, more attractive little world than these boys from the mountains of North Georgia have created out there in the woods, I have never seen.

The cottages were built of logs, but

such log-houses as those you never saw anywhere else. There is a charm in the variety of design, a charm in the perfect fitting and joining, a charm in the exquisite cleanliness of floors and furnishings. No matter how fine may be the house *you* live in, whenever you see Miss Martha Berry's log cabin you are going to covet the cabin.

What a brave fight this little woman has made in the building up of her school! What patience, what tact, what tenacity of purpose, what knowledge of human nature, what boundless sympathy for the ambitious boy of the poverty-cursed mountains! One loves to take off his hat to a woman like this, and to honor her as the courtier honors the queen.

Far better than most queens have deserved it, does this noble sister deserve it. To her devoted efforts thousands of young men will owe that early up-lift, that priceless "start," which is half the battle in the great struggle of life.

A Georgia Di-Dapper

WHEN I was a little boy my father used to take me with him nearly every time he went hunting. I could "ride behind" by the hour, and never ask a question. A little boy of that kind is most excellent company. Besides, he could leave me at any spot while he rambled and scouted around in the woods, and he could count on finding me on the very same spot when he got back. Which is also a valuable item in the tout ongsomble of a small boy.

I shall never forget the day when we went to Holder's Mill to shoot ducks on the pond, and found nothing but a di-dapper.

It was a funny-looking little thing, and I at first took it to be a duck—it so closely resembled a duck. But it was not a duck.

Father looked at it awhile with a mingled expression of amusement, vexation and disgust.

As if aware of the fact that he had

a job on his hands, he knocked the ashes out of his inevitable pipe, put it into his pocket, and raised his gun to shoot the di-dapper.

By the time the gun-barrel was on a level, there was nothing to shoot. The bird had dived.

The gun was lowered, a cuss-word was wasted; and there was the di-dapper again swimming in full view, looking as peart and saucy as you please.

Up went the gun; down went the bird; it had dived. The gun was lowered and another cuss-word was given to the desert air.

Every time the gun came down, the di-dapper came up, and every time the gun came up the di-dapper went down.

It could dive under water so quickly that there was no such thing as taking aim at it; and after trying a dozen times, perhaps, my father gave up the

game, with words which were much like those which Truthful James addressed to the heathen Chinese.

* * * * *

Whether the swiftly-diving di-dapper is still to be found upon the pond at Holder's Mill, I am not able to say, but I am strongly tempted to believe that it is dead, and that its elusive spirit has entered into the body of the Hon. Clark Howell.

For there never yet was seen just such a bird as Clark, just such a dodger as Clark, just such a diver as Clark, just such a hard mark to hit as Clark.

You go gunning for Clark, you see him swimming placidly out there on the pond, and his buoyant attitude seems to challenge you to a test of markmanship.

"I just dare you shoot at me!" his deportment would appear to say.

You accept the challenge, you raise your gun, your eye runs along the barrel to put the "sight" on Clark—and lo! *Clark ain't there!*

The surface of the water is unruffled; nothing is in sight; you lower your gun, and you find yourself exclaiming, "Why what's become of Clark?"

And just about the time you finish looking up and around and everywhere to see what has gone with this rarest of rare birds, your glance falls upon the mill-pond again, and there he is—swimming complacently along, some twenty yards from where he was at first.

"Ah, *now* I've got him," you say, and you again raise the gun to take aim.

And *again he dives!*

You can't—no matter how hard you try—you just can't draw a bead on Clark.

Until some method of stopping the di-dapper from diving is found, nobody will ever get a fair shot at the Hon. Clark Howell.

* * * * *

For instance, he said that the Central Railroad was capitalized now at a smaller sum than before the Civil War—said it in a leading editorial in that newspaper which General Toombs used to call "the street-walker of Georgia

journalism." When I proved that the present capitalization is *nine times more* than the capitalization before the War, what did Clark do?

He dived.

In a leading editorial the Honorable Clark declared that when the Railroad Commission ordered better accommodations for travelers to the Indian Spring, the corporation dutifully and promptly went to Flovilla and built a nice new depot. When I proved that for two years the railroads had defied the Commission, and that no new depot had been built at Flovilla, what did Clark do?

He dived.

In a speech at Columbus he declared that I, through Mr. John Sibley, had tried to make a political deal with him, and that he had, in effect, answered that he would rather die at the stake, a martyr to Democratic duty, than to touch a leper like me, whom all citizens should avoid as "Unclean, unclean."

When I proved that the Sibley letter had never been authorized or ratified by me; that I never had had any knowledge of its existence; that I had at the very outset of the campaign told Sidney Tapp, Pope Brown and others that the Disfranchisement issue would be the controlling issue with me; and published a letter from Clark in which he urgently sought an interview with me, whose purpose could not possibly have been other than political, what did the Honorable Clark do?

He dived.

* * * * *

In the year 1900, the Farmers' Alliance was all-powerful in Georgia politics. It had captured the legislature, after having elected a governor. A senate was to be chosen, and it was presumed that the Farmers' Alliance would select for that high office some citizen who was identified with the agricultural interests.

Hon. Thomas M. Norwood, who had been one of the first prominent lawyers to indorse the Alliance demands, was a candidate; so was Judge James K. Hines. Other good and able men were available. Gen. John B. Gordon, then Governor of the State, entered the race,

and the tug-of-war came on between him and Mr. Pat Calhoun, who was the only candidate that was thoroughly identified with the Wall Street railroad corporations, but who was able to divide the Alliance vote in the legislature.

Clark Howell's newspaper was strong for Pat Calhoun. Of course, Mr. Howell's paper has always been "Railroad," and "Senator Calhoun" was a favorite editorial headline in Clark's paper. The *Constitution* never fought harder for any candidate than it fought for Pat Calhoun.

At that time, the Honorable Clark was a member of the legislature, and my recollection is that he had been instructed to vote for Gordon.

But he did not give Gordon any support in the campaign. He was recognized as one of the most aggressive enemies of Gordon. His newspaper was filled daily with matter injurious to Gordon and beneficial to Calhoun.

The most rabid attacks that were made upon Gordon, and the most fulsome praise that was handed out to Calhoun were to be found in Clark Howell's paper.

I happened to be present during the final balloting. Clark Howell had been steadily working and voting against Gordon until the state of the tally sheet showed that Gordon was elected.

Then an amazing thing happened.

Clark Howell, who was presiding, came down upon the floor, *changed his vote*, AND HAD IT RECORDED FOR GORDON!

It beat anything that I ever saw.

And the way in which that little man was hissed, I shall never forget.

He was not hissed by Republicans; he was not hissed by Populists; he was hissed by his fellow-Democrats. He was hooted at, and jeered at; and the angriest lot of eyes were flashed scornfully, contemptuously, menacingly at him, that I ever beheld.

And the men who hooted, jeered and glared fiercely at Clark Howell were *not* Norwood men, nor Hines men, nor Calhoun men; THEY WERE GORDON MEN!

They were men who *knew* that

Clark Howell had been waging the bitterest war upon Gordon week after week; they *knew* that he had exhausted every weapon against Gordon; they *knew* that he only came over to them when his quiver held no more poisoned arrows, and when he saw that he was whipped; and they knew that his despicable motive in joining them *then* was NOT TO HELP GORDON *but* TO STRAIGHTEN HIS OWN RECORD.

* * * * *

Now listen:

In one of his campaign speeches, recently, he was asked if he did not oppose General Gordon in his race for the Senate in 1900.

What do you suppose he answered?

He did not say, as I would have said, "Yes, I opposed General Gordon, as I had a right to do."

Such a reply would have involved no disgrace, and no loss of votes.

General Gordon's race for the Senate in 1900 has got nothing to do with the campaign now in progress; and had Clark Howell frankly admitted that he had preferred Calhoun, or Hammond, or Hines, or Norwood, no citizen would have voted against him upon that ground alone.

But Clark did not have the manliness to answer in that way. What's the use of getting your *record* straight on franchise tax bills, or senatorial elections unless you are to reap the benefit?

So, the Honorable Clark, when asked at Monticello if he did not oppose General Gordon, had the unblushing effrontery to answer that he had *not* opposed Gordon; but that he had *supported* Gordon, and that the record of the legislative ballot would so prove.

Great heavens! If General Gordon didn't turn in his grave at *THAT*, nothing will ever disturb his rest.

* * * * *

And, as I was saying, the di-dapper is a difficult bird to hit. Not because it is so small, or so swift, or so intelligent; but because Nature gave it the instinct to *Dive*.

I never knew that the di-dapper was good for anything. Its flesh is not eatable, like that of the duck; its

feathers include no plumage, like those of the heron; it is not beautiful to the eye nor musical to the ear.

Its specialty is that it can *dive* under at one place and *bob up* at another, in the wink of an eye.

And I am inclined to believe that the last one of the di-dapper species died long ago, and that the spirit of the departed, in concentrated form, entered into the plump little body of the Hon. Clark Howell.

Just Campaign Lies

THE campaign in Georgia grows warm. The corporation doodles are distressed. It is exactly the emergency which calls for the "campaign lie."

And it is the nature of the doodle to come when called.

(Number One.)

The Macon *Telegraph* (doodle organ) editorially declares that, during the campaign of 1904, I repeatedly stated in my speeches that I preferred the election of the Republican ticket.

The statement is just a campaign lie.
(Number Two.)

The Atlanta *Constitution* (doodle organ) declares that I favor the Crumpacker-Keifer plan to reduce Southern representation in Congress, and proceeds to have me denounced as "an enemy to the South."

The statement that I favor any plan whatsoever to reduce Southern representation in Congress *is just a campaign lie.*

(Number Three.)

The Atlanta *Constitution* (always a doodle organ) charges that there is a "deal to put Watson in the Senate," and inquires in scare headlines, "Is Steve Clay or Gus Bacon to be the victim?"

The statement that there is any sort of deal, express or implied, to put me into the Senate, by election or by appointment, *is just a campaign lie.*

Clark Howell would, of course, like to rally to his own support the friends of both "Steve" and "Gus," by charging that I am after the scalp of one or the other, *without being too positive which.* By alarming the friends of both, he hopes to secure the aid of both, upon the idea that the cause of Clark is likewise the cause of "Steve" and "Gus."

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In this manner, he calculates to bring against Hoke Smith an auxiliary strength which he desperately needs.

But the reckless efforts to stampede the growing hosts of the Hoke Smith movement will fail.

The people of Georgia are hell-bent on smashing that Wall Street ring which rules and robs our state.

They are determined to *put White Supremacy INTO LAW*, so that they *shall never again be vexed or intimidated by the scare of Negro Domination.*

Under no circumstances, would I accept an appointment, or an election, to the Senate. Under the present system, *the individual* amounts to nothing in the Senate, or in the House. In the House, the Speaker and his Committee on Rules come precious near to being "the whole shooting match." In the Senate, even the President himself is powerless against the secret cliques of both the old parties which dominate that body in the interest of the great corporations.

We cannot reform anything until we bring about *a general movement of the common people themselves.*

The masses must arouse themselves, put forth their demands, test every candidate by the yard-stick of those demands, fill the state offices with men who stand for the rights of the common people, and *thus secure a public sentiment which will make Congress a representative of the people*, and not of the corporations.

Until the present system is changed, the individual reformer can accomplish little or nothing; and the State of Georgia would be just as helpless to effect the needed reforms with twenty-two members of the House as she is now with eleven.



"The Treasury has for years carried the loans which the Secretary makes to his pets."

What's the Constitution Between Friends?

A FEW years ago, during a period of great stringency in the money-market, the farmers of the West and the South pleaded with the Government for relief. They asked that the United States Treasury lend them money at the same rate of interest that the Government paid on its bonds. To secure the loan, they offered to give a mortgage on their lands, and to deposit warehouse receipts for cotton, wheat and corn.

The proposition of the farmers was rejected with a burst of ridicule and wrath which even now seems incredible.

The whisky dealers were securing a loan of many millions of dollars, annually, from the Government, at five per cent. interest. That is to say, by depositing the whisky with the Government, they could use in their business, for three years, at five per cent. interest, the tax of ninety cents per gallon which

was then imposed upon the whisky.

The national bankers could deposit *their* property with the Government and secure the loan of hundreds of millions of dollars practically free of interest. That is to say, the national banker could deposit his bonds with the Treasury Department and get ninety dollars in notes to be used as money for every hundred dollars of bonds so deposited.

But when the farmers asked to have the same system of national loans extended to land, cotton and wheat, the statesmen who voted loans on whisky and bonds could see no good thing in the proposition.

* * * * *

Yet the farmers feed and clothe the world; they supply that without which the Republic could not exist; and, after feeding and clothing the home-folks,

they furnish the volume of exports which makes us a leading nation to the earth, a supply depot from which all others draw the necessities of life—the Egypt to which the famine-stricken of other lands come for succor in seasons of dearth.

This Republic never did and never can exist without its farmers.

It can and *did* exist without its national bankers. In fact, the period of our greatest general prosperity was that in which we had no national bankers.

The Republic can and *did* exist without its Whisky Trust. During the time when we were happy and prosperous without national banks, there was no vast aggregation of capital controlling politicians, newspapers and Legislatures in the interest of the demoralizing Whisky Trust.

Yet the indispensable farmer was ridiculed and abused when he implored the Government for temporary relief, while the unnecessary and injurious whisky makers and national bankers got what they demanded.

* * * * *

For instance, the national bankers, who have so long been using free of interest fifty-six million dollars of our public funds, decided in March last that they needed ten millions more. They put forward their demands. They were refused—at first. But the proper



“But this man, Leslie Shaw, beats the band.”

municipal bonds; Steel Trust bonds; Coal Trust bonds; etc. All of these bonds, when accepted as “satisfactory,” will secure a loan of *ninety dollars to each hundred dollars of bond*. The margin is quite narrow isn't it?

* * * * *

Can any fair-minded man tell me why it is that a few national bankers should be the only citizens of this country who can walk up to the United States Treasury and borrow \$66,000,000, without interest?

Where is the justice of it?

How can it be defended as a Governmental policy?

The state banks have as good a right to borrow from the Government as the national banker has.

The merchant has as much right as the state banker; the lumber dealer has as much right as the merchant; the mine owner has as much right as the lumber dealer, and so on, down the line.

Why should just a few financial pets

pressure was applied at the proper place, apparently, for the Secretary of the Treasury soon announced that he would lend the pet national banks *ten million dollars, free of interest, “on such security as he deemed satisfactory.”*

* * *

What kind of security will be “deemed satisfactory?”

Railroad stocks and bonds; telegraph company bonds,

be chosen for the enormous benefits of a loan of \$66,000,000 of public money without interest?

* * *

No man can defend the favoritism, the abuse of trust funds, the misappropriation of the taxes paid into the Treasury by the people.

* * *

The law never did contemplate that money should be taxed out of your pocket to be loaned to some other citizen.

* * * * *

When the machinery of Government is so used as to take \$66,000,000 from all the people and to give it to a favorite few, free of interest, the law has simply confiscated that much of the wealth of the many and donated it to the use of the few.

Is not that true?

If the Government compels you, by taxation, to part with your money, and then let me use that money, year in and year out, free of interest, *what is that but the confiscation of your property for my benefit?*

* * * * *

The farmers did not ask the Government to take money from other citizens for their benefit. No. The farmers proposed that the Government relieve the universal stringency by *calling back into life the paper currency which the London-New York contractionists had burned!* and asked to be allowed to use a portion of the currency thus called back into circulation. They did not have the nerve to demand the use of the money without payment of interest. They offered to pay the same rate of interest that the Government was paying on its own loans. The security they were



"The Constitution is the great national pitchfork."

willing to give was at least as good as Chicago Sanitary Bonds, which Leslie Shaw accepts. Land, cotton in the warehouse, wheat in the elevator—what's the matter with that sort of collateral?

The very banks who borrow public money from Secretary Shaw on Chicago Sanitary Bonds will lend it on warehouse receipts for cotton, and elevator receipts for wheat. The great difference is that,

whereas the national banker pays no interest when he borrows from Shaw, he will charge as much as the traffic will bear when *he* lends the same money on warehouse and elevator receipts.

And there is the milk in the coconut. *The national banker is the big Middleman between Government and people; AND HE FLEECES BOTH.* He milks the Government with one hand and the people with the other.

* * * * *

When interest upon call loans ran up to 125 per cent. in New York, Russell Sage shook off, momentarily, the feebleness of old age, and rushed down to his office to do business.

In a few hours, he had loaned out millions of dollars; and the newspapers reported *his profits on that day's lending at \$70,000.* The sum loaned was \$30,000,000.

Now, bear in mind that \$56,000,000 of your tax money was, *at that time,* in the pet banks *ready to be loaned at one hundred and twenty-five per cent.*

Can you not see what a fat thing the pets enjoyed—just as Russell Sage enjoyed it? Do you not suspect that the pets do certain things for certain men in authority before they can get the perpetual enjoyment of such illegal, unjust and undemocratic favors?

There were great scandals in Ohio, not long ago, over the use of public funds by certain bankers. It developed that the bankers bribed the public officials who had charge of the money.

Don't you suppose that the federal authorities who allow Wall Street free use of the national funds "*get in on the game,*" somehow and somewhere?

* * * * *

If it was a profitable thing for the bankers to pay the County Treasury of Hamilton County, Ohio, \$20,000 to persuade him to "deposit" the county funds with them, what do you suppose they could afford to pay the officials of the national treasury for the free use of national funds.

It was shown that Boss Cox of Ohio enjoyed graft to the extent of \$7,000,000 per year by allowing Ohio banks to use Ohio State funds.

During the last year when call money ranged from ten to one hundred and twenty per cent. what amount of graft do you fancy there must have been in the use of your national Treasury by the pets who were allowed free use of the nation's millions?

* * * * *

Nobody could ever explain the source of John Sherman's wealth save upon the hypothesis that in the huge bond deals and the huge deposits of public funds in a certain bank in which he was interested, *there was a profit for John.*

Remember, also, how another Secretary of the Treasury, Lyman Gage, acted as a docile yellow pup for the Standard Oil Company.

Think also, what opportunities Carlisle enjoyed as Secretary under Mr. Cleveland when the Rothschild-Morgan-Belmont gang were raiding the Treasury.

* * * * *

But this man Leslie Shaw beats the band. He alone, of all the Secretaries of the Treasury, has proposed to go into collusion with the national banks and to flood the country with counterfeit money, *secured by nothing.*

Talk about "fifty cent" silver dol-

lars! Talk about "pea-vine and pumpkin currency" based upon land, cotton and wheat! Why, this fellow Shaw doesn't want the national bankers to furnish even the pea-vines and the pumpkins. Just paper and ink; that's all.

Leslie reminds me of Josh Billings' kangaroo, in that he is such "an amoosin'-in' little cuss."

* * * * *

In another particular, Leslie Shaw beats the lot. He alone, of all the Secretaries of the Treasury, has, in terms, agreed to "*lend*" money to Wall Street speculators *for a specified time.* He says he will lend them ten million dollars without interest, *till the first of July, 1906,* on such security as he may "*deem satisfactory.*"

Heretofore these loans of public funds to private corporations have worn the thin veil of "Deposits in the National banks." Under that demure and decorous name, the Treasury has for years carried the loans which the Secretary makes to his pets.

Leslie lifts the veil. Leslie scorns subterfuge, excepting in the case of counterfeit money.

Leslie planks his foot right down and calls the ten million dollar "deposit" a loan, which must be repaid by July 1, 1906.

* * * * *

After all, I rather admire Leslie. There is something about his unabashed violation of law, his unconcealed scorn of the people, his placid assumption that the public Treasury is the Silent Partner of Wall Street in the great modern game of High Finance, that I find myself becoming fascinated, spellbound, mutely enwrapped in spite of all that I can do.

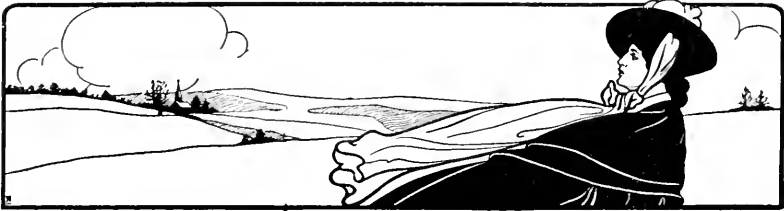
The Constitution? Why, "what's the Constitution between friends?"

The Constitution is the great national pitchfork made for judges and legislators and cabinet officers; the smooth end, the harmless end is always ready to be placed in the hands of those whom it is desired to favor. The weaponless end is for "friends," fa-

avorites, pets, whether they be individuals, classes or corporations.

The deadly end, the jagged teeth end, the impassable, stop or die end is

ever there to be jabbed into the vitals of men, classes and measures who are not the "friends," favorites, and pets of those in place and power.



A Soul's Embodiment

SHE sang one strain of love, in life's glad May—
 One strain of rapture, tremulous and strong;—
 The grave-rose blooms above her, but, today,
 Her soul lives on, embodied in a song.

One Accomplishment

FRIEND—What has your son learned at college?
FATHER—The yell

His View

UNCLE JOSH—It seems the minister has had rheumatism for the last three years, but he hasn't said anything about it.
AUNT HETTY—Why, I could have told him just what to do for it.
UNCLE JOSH—Mebbe that's one of the reasons why he kept it quiet.

A Chance For Somebody

“VERY strange, isn't it, about the story of Adam and Eve?”
 “How?”
 “Why, as far as I know, it hasn't been worked up into a historical novel.”

The Widow Viles

BY JEAN STANSBURY HOLDEN

I SUSPECTED from the look of things over to Mis' Viles's that they was getting started to Kansas with that monument she's going to put up over Mr. Viles; but I couldn't watch them; for I had doughnuts to fry, so I called Almiry and told her to keep an eye out and let me know if she seen anything.

Pretty soon she hollered out:

"Maw! Come and see Bub Viles—he shines like a milkpan in the sun!"

I ran as fast as I could, expecting something wonderful. Almiry always does exaggerate so. To be sure Bub was all scrubbed up and had on his best clothes, but there wasn't anything shiny about him except his boots and his hair—and my lard got a scorch, I guess it won't taste the doughnuts if I put a slice of raw potato in it, but I set it off so's not to run any risks.

Mis' Viles was tearing round in her old calico wrapper, her hair a-flying, but when Bub drove the team up to the woodshed door she ran into the house and did her hair up as tight as a drum. While she was in there Bub hollered out:

"Maw! don't forget the lunchings!"

Mis' Viles came out with a split basket full for herself, and one for Bub. Almiry seen him put a bag of oats under the back seat for the horses, and now Mis' Viles brought out a little old yellow trunk and put it under the front seat.

Then she started full-tilt across the road towards our side gate and I went back in the kitchen quick, and when she knocked on the door I opened it just as if I hadn't seen nothing.

"Why, Mis' Black," says she, "don't you know that me and Bub's starting

for Kansas this morning with Mr. Viles's ped'ment?"

"I seen Bub up awful early this morning," says I, "but that ain't anything unusual for Bub Viles nor his mother neither."

"No," says Mis' Viles, quite pleased with the compliment, "but we're going pretty soon, and I've got to get some one to help me load Paw's ped'ment into the wagon."

There wasn't any men-folks round and Bub couldn't leave the horses without tying, so Almiry said she'd go down and get the Smith boys to come and help, and Mis' Viles went back to finish up.

She's been bragging about that ped'ment all winter, and how 'twas so 'propriate like to Mr. Viles 'cause he was a preacher. We never seen Mr. Viles—he died out in Kansas before they came to Illinois—and I never seen the ped'ment, but I often wondered why a preacher should marry a woman like Mis' Viles. Not but what we were neighborly and she sometimes dropped in to tea, but she always ate her sauce and took her tea with the same spoon, which shows she ain't had advantages.

Well, the Smith boys came back with Almiry, and I went over to see the start.

The monument had been in the woodshed all winter, covered up with bags, but the fine dust had drifted through and filled all the cracks and flourishes and Mis' Viles was standing on a chair blowin' them out. She was awful proud of that monument, and in a dreadful hurry to get started, 'cause she wanted to drive down Main street just as the men-folks were going home to dinner, "kind o' like a funeral procession," she said.

The monument was pretty nice, quite tall and white and smooth, and right on top a great big family Bible was cut right out of marble with "Holy Bible" in big letters across both leaves instead of on the back the way it is in paper Bibles. Down on one side was:

"Ezra Viles, Aged 79 Years."

And below further down:

"White robes are waiting for me."

When I seen that "Aged 79 Years," I seen the whole story. Mr. Viles was an old preacher, lots older than Mis' Viles, and he was looking round for someone to take care of him, and so he didn't mind her having had such a poor chance, being as she was strong and likely.

The boys took out the back seat and the bag of oats and then they pulled and hauled and got the thing in on its side and then they put in the oats and an old red and brown carpet-bag which Mis' Viles said used to be Mr. Viles's. Mis' Viles she climbed in over the wheel and covered everything with a quilt, pink and white sunflower pattern.

Then she went back into the house and when she come out she was all in black with a long new crêpe veil just as if she'd had a corpse instead of a monument.

She climbed up the steps this time, and then she asked Almiry to take the key of the woodhouse door and go in now and then to look after the organs. She didn't say anything about the cows or the cats and I wondered what she'd done about them; but I wouldn't ask her—I knew I'd find out soon without asking.

The organs she spoke of were two parlor organs she bought last winter from a traveling salesman. He said she'd better take two while she was about it; for she'd be sure to want another when her boy got married. She thought most as much of them as of the monument; but she couldn't play on them and Bub didn't want to learn. He is more for horses and mules than music.

At last we said good-bye, and they went off in style. Mis' Viles kept

a-looking round for some time to see how the ped'ment was riding. Just as they got out of sight, I said to Almiry:

"They'll stop before they reach Bluffville for her to take off that veil and like as not that black dress. She won't want them full of road dust when they enter town and when they have the show at the grave."

I'd just set down to tie a summer comfort when I see Bill Sykes jogging up the road with two new ten-quart buckets, and I thought he was going to milk the cows on shares; but when the three cats came round and he began to milk into their mouths I knew he'd never wasted enough for that if he'd been sharing.

If you'll believe it, he kept that up all the time Mis' Viles was away, and those cats got so fat! That old yellow and white one with the peery look used to be as thin and sharp as a steel-trap and he rounded out and didn't mind having a rat right under his nose, and the maltese, which Mis' Viles thought was far gone in consumption, got well and likely.

Her garden ran wild, and the boys went in and out when they pleased and helped themselves to everything. The house began to look like it was ha'nted, and I always went over with Almiry when she went in to look at the parlor organs; and I will say for Mis' Viles that nobody ever left a neater looking house!

It was most six weeks from the time when Bub and her started when one day Uri Clark came with his new bay mare to take Almiry out riding. As Almiry let him in at the front door he said:

"I saw Mis' Viles's team coming down Main street."

Almiry left Uri right there in the entry and come out where I was gathering tomatoes.

"Come through the house, Maw," says she, "cause you don't look any too nice."

Then we three peeked through the blinds.

"It's the Viles's team, sure enough,"

said Almiry, "and Bub's driving. But who's he got on the back seat?"

We kept still and looked, and pretty soon we saw it was Mis' Viles all blossomed out in colors. She had a bright blue dress and a white hat with pink roses round the crown, and as they turned in towards the wood-shed door we seen that the man with her was smooth faced, with black clothes and a stove-pipe hat, and he sat up close to Mis' Viles and they looked like they had been off to a Fourth of July!

Almiry ran over with the key and she stayed an awful long time, and it was most time for old Mis' Gibbs's funeral and I hate to be late to a funeral on a fine day 'cause you don't get a seat in the front parlor. So I had to go without knowin' anything, and when I got back Almiry had gone off for the night with Mary Wilson—and there I was and it was all dark over to Mis' Viles's.

I looked out real early next morning. The smoke was rising from the wood-house chimney, which was her summer kitchen, and Bub in his working clothes was going towards the barn. Just then I heard lovely music and I couldn't stand it no longer. I picked up a bucket of buttermilk for her biscuits—and a pie, and went over there.

Mis' Viles was in the kitchen cooking a regular company breakfast! She seemed real glad to get the buttermilk, for she said, looking towards the parlor:

"He just loves buttermilk biscuit!"

The door into the parlor stood open and the young man was playing on the biggest of the organs.

"Didn't Almiry tell you?" says Mis' Viles.

"No," says I, "I ain't seen Almiry."

"Nobody can say that I didn't do well by Mr. Viles. You won't believe, Mis' Black, what that ped'ment cost me—a hundred dollars wouldn't cover it all, and now I'm married again!"

She was all blushy and smiley like a young girl.

"Yes," said she, pointing to the young man in the parlor, "he's a singing 'vangelist. He sang when we put the

ped'ment over Mr. Viles and he said afterwards to my sister that Mr. Viles was blessed in having such a consort—somehow he meant me—and that he never seen a more 'ppropriate ped'ment elevated to the memory of a servant of the Cross, and when he came to see me that night I told him all about my forty acres and my house and the two organs and how there wasn't anybody to play on either of them, and he said he'd felt a drawing toward the East for some time, and I said:

"Why, Mr. Woodhouse—that's his name—you're younger'n me."

"Well," says he, "Brother Viles was older than you and you strike the average between us!" So next day Elder Buritt, he'd come over from Critzer to attend the celebration—and he stayed and married us and there he is now," said she, and looked at the young man again.

He held his head high and kind of careful as though he couldn't tell what moment one of those hollow shiney things would settle on it. He knew that we was looking and listening but he never let on and sort of smiled as if he was singing himself away to everlasting bliss.

Mis' Viles—I suppose I ought to call her Mis' Woodhouse now, just looked at him as though she wasn't good enough hardly to cook for him and she said:

"Mis' Black, ain't it wonderful that such a ignorant woman as me should have been took for partner first by a preacher, then by a 'vangelist?"

When Mr. Black came home that night from the feed store and I told him about Mr. Woodhouse and his singing and playing on the organ while Mis' Viles got breakfast, he said:

"That's just the job I'm looking for! Lots more to my taste than measuring oats and baling hay! Almiry, give your poor Paw a piano lesson. I reckon I'll have time to get my fingers limbered up before your Maw goes!"

He can't sing no more than a crow, but he can be dreadful aggravating, Lem Black can. The Blacks all are—even Almiry.

He and Almiry went to the piano and Almiry put his thumb on a note and made him sing, "Do, do, do!"

Such fooling always makes me mad, and I said:

"Lem Black, don't be a fool. Mis' Viles never'd looked at Woodhouse if he'd been bald and fat!"

Then Almiry and him laughed with that aggravating Black twinkle in their eyes, and I just up and said what I'd been thinking—that it wouldn't take Mis' Viles six weeks to be sick of her bargain. And when I'm real mad Lem and Almiry say I'm a truly prophet.

You see, when Mis' Viles found out that the young man didn't calculate to do a stroke of work but just play on them organs and sing while she did company cooking all the living day, she kind of give out.

One wash-day night he wanted warm crullers for supper and Mis' Viles rose right up and said she was sick of cook, cook, cooking, and she wouldn't do it no more! The neighbors say she put the tea-kettle on the stove and told him he'd better go before it boiled—but that wa'n't true.

She told me all about it when she came over to our house just three weeks to a day from when they entered town all dressed up like a circus. I'd given her six weeks.

"Mis' Black," she said, "I'm going to Kansas again, me and Bub, in the buggy! He," meaning Mr. Woodhouse, "has got to fish for himself! I sha'n't cook another meal of victuals for him! My, but them pious do eat awful!"

Then she cried a little, and she said:

"It ain't much like the last time when I went on an errand of mercy with that blessed ped'ment in the wagon—Mis' Black I'm goin' to get a divorcement! He won't do a thing, and when I wouldn't fry crullers on wash-day he said that the devil was working against the Lord's anointed, and I said: 'If the Lord anointed you, he anointed a lazy, greedy, worthless crittur!'"

Then she cried some more, and said:

"We ain't going down Main street this time, Mis' Black!"

And they didn't—I seen them go by the creek.

Just as Mis' Viles went home from our house I seen Mr. Woodhouse picking his way up town with his high hat and his black overcoat on his arm and a shiny black traveling bag and we ain't seen him since.

That afternoon there was Bill Sykes again with the ten-quart buckets, and there was the cats and two extra ones waiting for the strippings.

The Philadelphia Vigilantes

BY REGINALD WRIGHT KAUFFMAN

WITHOUT money—lots of it—and an established influence, you can do nothing in politics."

It was Senator Quay who said this to me—Quay of the malevolent eye and the smile beneficent—Quay, two years before his death, on the broad porch of his Lancaster County farmhouse; in fatigued uniform, physical and mental,

an arcadian Quay, off duty. One still recalls the keen glance that accompanied the words and the chuckle, shrewd, but not unkindly. There was a pause, one moreover remembers, and then the Invincible Doctor added:

"And when you have politically established yourself with your money and influence, you need only one thing to make yourself secure. That's a ma-

chine. Money, influence and a machine can't be whipped by all the other money and influence in the world."

Thus the Master Machinist on a summer afternoon, and one bowed to his opinion. But five years have passed since then, and Quay is dead, and, since Quay was indeed the State, Quay's Pennsylvania molders in its grave as defunct as John Brown's body—though with a soul which is beginning just now to display certain symptoms of marching on. Dead, however, for the time, and therefore making possible the story which I have now to tell—a story of how his theory was contradicted by practice.

It is a story one may tell with some rag of modesty, for it is not to the credit of those who did it, but to the credit of that New Order throughout the United States where now men are at last thinking for themselves in politics and where, when two or three are gathered together in the name of Right, the God of Right gives ear to their requests. It is a new story, because a timid press dared not print it; but it is an old story, because it is the story of all reforms. For it is the narrative of how there was prevented, immediately after its great victory of last November, the wholesale kidnapping of the reform vote of Philadelphia.

The adventure was planned by two men so young that their combined ages scarcely equaled that of their chief antagonist—who very likely had never heard of them before, and who, perhaps, has forgotten them ere this. They had no knowledge of politics whatever. When the scheme began at least one of them did not know what the inside of a polling booth looked like; it was he of whom Lincoln Steffens wrote: "A friend of mine told me he was in the lists of three wards in which he has successively dwelt. He votes personally in none, but the leader of his present ward tells him how he has voted." They had no personal influence, these adventurers of the ballot, and the entire amount of money expended was \$2.25.

You know the history of Philadel-

phia's uprising in the spring of 1905. Steffens had correctly described the city as "Corrupt and Contented," as the most hopelessly ring-bound, ganged municipality in America; and so, when the popular volcano burst into eruption, over the attempt to force through councils the iniquitous gas lease, when the people flocked to the standard of a queer little organization called the City Party, and when they marched to City Hall, and, by something uncommonly like a display of violence, won over the mayor to their cause—then the newspapers of all the land had to tell their readers what had happened.

The gas lease did not pass councils, but this was spring, and not until November was there to be an election at which fairly to pit the new David's strength against the old Goliath. It occurred to many that, in the meantime, much might happen.

Much did.

Frederic William Unger, war correspondent, author and adventurer over all the globe, told me of his suspicions one afternoon in August. I agreed with him, and we amused ourselves by keeping our eyes wide open: the first person whom we saw with them was Mr. Franklin Spencer Edmunds.

Mr. Edmunds is commonly accounted one of two things. His friends call him a young man with a brilliant future ahead of him; his enemies say he is an opportunist. Actually he is, at present, neither; he has a brilliant future behind him and he is a lost-opportunist. He has mislaid more opportunities than any other man in Philadelphia. Also, he smiles.

Mr. Edmunds had bewilderedly found himself at the head of the City Party, and the City Party had bewilderedly found itself the party of the people. Mr. Donaghy, then of the *Ledger*, says that, in August, Mr. Edmunds went to see Senator Penrose, the leader of the Republican state machine; that Mr. Edmunds—solely, of course, because he believed in the amusing "reform-within-the-party" fable—offered to lead the City Party

back to the fold, and that Senator Penrose—blind, like his fellows, to the danger which threatened—replied that the only place to which Mr. Edmunds could and would lead the City Party was a monarchy of extra torrid climate where the tyranny is not beneficent. Further, says Mr. Donaghy, when Mr. Edmunds later abused the *Ledger*, that paper informed him that, if he were not a good boy, the Penrose interview would be printed—whereupon Mr. Edmunds thereafter forever held his peace.

But the good merchant never says die. Because Dick and Harry won't buy of you, that is no reason for supposing that Tom will not. True, every day that passed saw the popular tide rising higher, and so harder to bridle, and harder to harness to anybody's uses; yet as it grew in force it also grew in value. By mid-October it was the one power by which any ambitious politician could succeed.

The second hydra-head bobbed up under the name of the Lincoln Party. This party was formed by some unimpeachable gentlemen who wanted to spread reform throughout the state, which the City Party, by its platform, was forbidden to do. But the actual control of its machinery was quietly usurped by hands more practical if less immaculate. The City Party, being a genuine reform party, opposed the presence of place-holders in politics; the Lincoln Party, on the other hand, proceeded to organize the administration hangers-on, and to get under its capacious standard every office-holder whose job depended upon the good-will of Mayor Weaver, the man who had been forced to lead the reform movement, but who could hardly be expected to have any love for the City Party, which had begun by attacking him.

It was a beautiful plan. The Lincoln Party indorsed the City Party's candidates—you could not object to that. The Lincoln Party was composed of place-holders, and place-holders to become place-holders must originally have been protégés of the Republican machine—but was reform pharisaically to shut its door on all penitent converts,

when the mayor himself was only yesterday a tearful and welcome ornament of the mourners' bench? Was it true that the Lincoln Party was managed by Mr. Harry Mackey, quondam law-partner of ex-Judge Gordon, both the mayor's private counsel and an editor of the *North American*, owned by a son of that Wanamaker who, very properly, wants to go to the Senate of the United States? Well, what if it was? And, "It isn't!" shouted the estimable gentlemen who had founded it and now naturally disliked the insinuation that they couldn't attend to their own affairs.

In my own ward committee as early as the second week in October, I called attention to the scheme. At the same time Mr. Unger did as much in his ward committee. But election day was too near. We must first beat the Gang.

We did beat it. There were those who said that golden rivers not of a heavenly source flowed into the reform ranks for the purpose, but they did not come from City Party headquarters, and—we beat the Gang.

Then the hands were laid on the table face up. A coroner had been elected, and a sheriff, and some other things. These meant patronage. Also there were some new heads of departments—and they meant patronage with a vengeance. The administration—which is the mayor, whose private counsel is ex-Judge Gordon, one of the cleverest men in Pennsylvania—controlled, more or less directly, all this patronage, and it almost all went to Lincoln Party men. When deputations or individuals protested to the mayor, he said he was not in politics—which was true, seeing that the politics were in him and being twisted round, too—and the appointment mill continued to grind as exceeding fine as before. Why shouldn't it? There was no reason. But there was also no reason why disgruntled ambitions in the City Party should not begin to slip over to the table where the plums were.

Then Unger and I evolved our scheme. In his ward, the fourteenth, he had himself appointed chairman of a sub-committee of City Party ward

committeemen "to investigate the intents and purposes of the Lincoln Party or Administration Republicans." In my ward, the eighth, I followed the same course. Our committees met and formed a permanent organization of five men.

Meanwhile, even the myopic Gang had to admit ruin. The rats rushed aboard the ship of the administration. The officers of the old boat fled—to Florida, to California—and the crew, in mutiny, in the shadowy persons of the Republican City Committee, said: "We have seen our error. We will reform the party. We have no hatred in our hearts against our rebellious brothers of the City and Lincoln parties. We will have open primaries. Let them all attend and show us the way to go home."

Fine, wasn't it? So simple. The Grand Old Party again. Once more the love-feast and the fatted calf.

Only the reform voters were to be the fatted calf.

For what had happened was this: the Administration Republicans had perfected the new machine; they had made a bargain with the already bat-infested ruins of the old one; with the aid of the hoodwinked reform vote, they were to go in and capture those primaries—at a date carefully set ahead of the City Party primaries—and we were all again to be happy under gang rule with a new contractor and a new politician in place of the old one at its head.

But now it was the reform leaders who had turned—or sought to appear as having turned—to moles. The ingenuous Cyrus D. Foss, Jr., son of a bishop and secretary of the City Party, said to me: "I'm so used to being licked as a reformer that I don't quite know what to do as a victor." That expressed the attitude of all the leaders. They did not know what to do, so they did the one fatal thing in politics—nothing. (All except Mr. Edmunds. He smiled.)

Unger and I found, by the hard road of disappointment, that there was nothing to be done with the leaders un-

less the leaders were convinced that we, too, represented a force. We sought the force where alone an invincible force is to be found—in the people.

Our joint committee met. We took ourselves seriously, though Mr. Edmunds smiled, and we called ourselves the Vigilantes. We scoured the central part of the town and got the names of fourteen prominent reform workers—one a city committeeman, and nearly all members of their ward committees—from ten of the city's forty-three wards. Ten of these men responded to our call—the cherubic Mr. Edmunds characteristically accepting first, and declining last by means of the courageous telephone.

The rest investigate conditions throughout the city and report everywhere the slime-trail of conspiracy. The plot is clear, the batteries unmasked; it remains only to tell the reform voters how they are to be used, to warn them away from the Republican primaries.

In most cities a trifling task; in Philadelphia well nigh insurmountable: in Philadelphia we could count upon no newspaper. Not unnatural, that, when you come rightly to consider it. The *Ledger* is, and always has been, the inspired megaphone of vested interest; the *Inquirer*, nobly supporting us later, was then still pledged to the old machine and wisely disinclined to back two young unknowns; the *Press*, because of its editor's ambitions for preferment, belonged to that spendthrift in promises, the successful administration; and the *North American* and *Record* are the property of the Wanamakers. All these diligently sought our motive. They saw that we did not want office, that we would not make money—and it never occurred to them that men might be fools enough to play at politics through an absurd hope of gaining only a triumph for the right.

Then there is time. We must fight that, in common with all men. Friday comes—and the Republican primaries are set for the Thursday following. We issue our call for a meeting (at the

cost of that \$2.25 hereinbefore mentioned), and, duly meeting, fatuously "whereas" and dutifully "resolve," embodying carefully therein our diligently collected evidence of the Great Conspiracy.

Then we have, at last, a stroke of inspiration: we go directly to the leaders of the three reform bodies and ask them to meet us in conference. If they refuse, they are well assured, we will publish our evidence—just how, seeing the press is shut in our faces, we do not know, but of that we do not inform them. They consent, and we meet on the Tuesday.

We, the three representatives of the absurd hope, arrive early: Unger, Charles T. Carpenter and myself. We have fixed upon the assembly-room of the Eighth Ward committee, a bare room with a deal table and full of collapsible chairs ominously funereal. The windows look upon Walnut street and a raw day—the sort of a day when men like to stay at home.

But, for the most part, our men appear, not all willingly. First, Mr. Foss, bland above and nervous beneath, representing the city committee of the City Party; next Colonel Mapes, from his editorial desk at the *Record*, grown old in lost causes, but now trembling in the grip of the political octopus, a pathetic figure, not dignified—and, after them, alert, intellectual, sincere, William C. Bullitt, able financier and ardent reformer, son of the man who gave the city its charter; and the great gray lion, Rudolph Blankenburg, our Moses of Reform—Bullitt from the Committee of Seventy, a body of representative citizens to which all reform combinations most properly kow-tow.

Mr. Edmunds, then, alone is absent. He had been shown our evidence and invited, but had smiled—and given out an interview advising reform voters to attend the Republican primaries, to which, later, Mr. Foss, in a small voice, cried "Aye!" An easy attitude, but expensive: it cost Mr. Edmunds another ambition—the district attorneyship.

But to get them there—those who came—that was to win our fight. We presented our case—they listening gravely: Colonel Mapes walking nervously up and down, up and down; Foss intent upon the window, with an ear cocked to hear which way his superiors were going; Bullitt judicial but impressed; Blankenburg roaring forth good round denunciation against the treachery we, shred by shred, expose. Unger talked, Carpenter talked, I talked—first one at a time and then all together. It was not parliamentary, but it should be more: it should be effective.

Would it be? We made an end and waited, breathless. In the pause the trolleys rattled by outside.

Then Mapes coughed—paused—coughed again and protested, weakly: we were not "regular." Foss clutched at a quibble, and went down with it. The two strong men were still to commit themselves, for or against. We played our last card.

Yes, we had yet another card. For, mark you, our fellow Vigilantes had not been idle. They had given us the names of other men, similarly inclined—two from every ward in the city, and of these a meeting had been called for the next day. Thus, then, we put it to the conference: They are to meet here tomorrow—representative men, indignant men, from every quarter of the town. They will then be given the evidence which we have just given you—and they will not stand upon its "regularity." Are we to tell them that you defend them—or are we to tell that you wait upon "regularity," when to wait upon anything, human or divine, means to give the conspirators all and more than they desire? In two words, shall we split the City Party, or will you save it?

A phantom army it was wherewith we threatened, or at best an army not yet recruited, since the most we had done had been to invite it to our banner. But for the moment it sufficed. We were no longer individuals; we were representatives. In politics it is only the divine right of majority that counts.

Bullitt and Blankenburg put their heads together; then the former passionately denounced the plot against true reform, called for a stenographer, and began to dictate.

We adopted the resolutions thus drawn, which called upon the organizations here represented to warn reform voters against the trap. The names of Bullitt and Blankenburg were open sesames for them; the papers could not refuse them, and printed them on Wednesday morning.

Not, however, until that afternoon did the yeast begin to work. Then, to our own surprise, our phantom army took shape and gained reality: our meeting filled the assembly-room to overflowing. Men crowded the aisles and shouldered each other in the corners—mill-workers from Kensington, clergymen, doctors, division-leaders jumped upon chairs and demanded speech. We had told them our whole story, and they wanted to know what was being done to save the reform cause. The man who had led the march to the city hall in the previous spring demanded that we march again upon the city committee, and a ward-chairman from an uptown ward introduced a resolution denouncing Mayor Weaver as a traitor to his party.

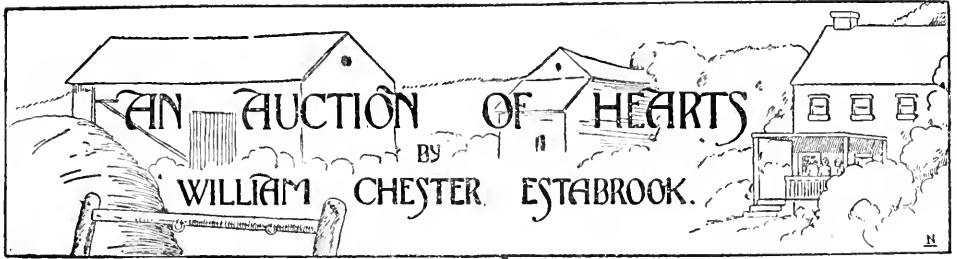
Meanwhile, there were three other meetings being held in other parts of the city: at extraordinary sessions of the city committee of the City Party, the county committee of the Lincoln Party and the Committee of Seventy were being presented, formally or indirectly, our resolutions of the Bullitt

conference of the day before. Protested against them—the drones, the cowards, all the apostles of “regularity.” But into each meeting, above the storm of debate, there rolled the long, deep echoes of those fire-eaters of ours demanding succor as the price of the City Party’s very life.

That determined the day. The result was a joint call issued by these bodies, and of necessity published in every paper, directing reform voters to remain away from the Republican primaries and to save their votes for the legitimate primaries of the genuine reform movement. Mr. Edmunds ate, still bravely smiling, of the bird to which he is most accustomed, swallowed his interview of the day previous and himself voiced the city committee’s disdain of the Republican lures; the new combine threw up its hands, defeated by it knew not what—and the reform fly stayed away from the Republican web.

It was a triumph not of individuals, but of conditions. Just now, of course, the web is being spun again and the plan is to capture the entire state organization of the Republican Party. But in one battle we conquered simply because we stumbled upon a truth and kept repeating it and repeating it until the powers had to listen, as in the end all powers must listen to any truth, however small. We demonstrated, in short, that, when one is right, Mr. Quay was wrong; with justice you can do something in politics, even though you have neither money nor established influence—and even though the other side has both of these and a machine.





IT was a big, wide-porched, green-shuttered farm-house, old-fashioned and built for comfort. The rows upon rows of trees that intervened between it and the curving country road gave it a certain air of aloofness that was accentuated rather than relieved by the throngs of people who now lined the shady walks and crowded the porches and spacious chambers.

It was not a palatial house, by any means, but it was a very comfortable one. Eben Wainright took a great deal of satisfaction in the thought that his family had always known a comfortable home.

He had sauntered down to the barn that morning for a last look at the sleek, fat cattle eating contentedly at the ricks, but the unaccustomed throng of people who tied their teams to his fence and filed gapingly through his front gate discomfited him terribly, and he turned back aimlessly in the direction of the house.

He was a big-boned, powerful man, whose sixty-five years spent for the most part in the fields had marvelously preserved his vitality. His face was bronzed and white-bearded, his eyes gray and level-gazed. There was about him the quiet air of self-reliance and determination that had made four generations of Wainrights the most important factors in the community.

He stopped at the old spring-house that his wife's father had built so many years before, and dipped the gourd into the cool, black depths. It seemed to him that the water had never tasted quite so good. While he stood drinking slowly, an old man came hobbling down the secluded path that led from the house to the spring, where the crowd

had not yet trespassed. He approached Wainright with an embarrassment which, despite a half-century of friendship, he was unable to conceal.

"Eben!" he cried, his old voice shaking gustily. "Is this true—what Nancy tells my Marthy?"

Wainright eyed his old neighbor steadily before answering.

"What did Nancy tell Martha?" he asked testily.

For a moment the words stuck in John Marley's throat.

"That—that you're goin' to—to—separate!" he blundered finally, as if the accusation were too monstrous to make against a man and woman.

Wainright's jaws came together with a snap.

"It was the agreement between us that nobody outside our own family except Lawyer Wilson and Colonel Moffet was to know till everything was over. Nancy had no business to tell Martha nor anybody else," he replied gruffly.

"Then it's true!" ejaculated Marley, aghast. "Why, Eben, Marthy thought that Nancy had gone plum crazy when she told her about it. Even puttin' her story alongside this auction and sale business didn't convince us. We jest thought she'd gone plum daft. But don't blame Nancy for it. You see, she's knowed Marthy all her life, and she said she jest *had* to open her heart to someone—but don't blame her—it won't get no furdur with us. My God, man, after all these years, workin' and enjoyin' and sufferin' side by side, can't the thing be patched up some way, can't—"

"There, now, John Marley, don't meddle," blazed Wainright; "it's our

own affair. Each one of us has chosen his road and we're going to stick by that choice—leastways I am. Things have gone too far now for me to change my mind as long's I've got a speck of pride left. It's our affair, so let us alone."

He hung up the gourd and stalked sternly along the path to the house. He avoided the porches and entered by a side door that opened on the rear hall. The lower portion of the house was thrown open and he glimpsed his wife in the big front room to the left.

She moved about the groups of unsuspecting friends who crowded the room, her fine face serene and apparently untroubled. Watching her furtively, Wainright filled with a bitter rage that she could be so untouched by the tragedy of their lives. Proud as he knew her to be, he had thought—in the little time the whirl of trouble had given him for thinking—that somehow, her pride must yield to his stubbornness in this case as it had so often done before. But it had not, and the breach had widened till it was a chasm which threatened to engulf the happiness of the few years left to them.

With a sudden defiant lifting of the head, he entered the room to the right. About him were men and women whom he had known all his life. There were wives and husbands whose playmate he had been, and whose children had been reared almost with his own. He mingled with them as had always been his custom, and was kept busy explaining what he and his wife had given out already by agreement—that they were tired of farming, that the old life was too hard for them, and that they had determined to "auction off" everything and move to the city for a change.

It was only a makeshift to soften the blow of the ultimate announcement, from the publicity of which both still shrank. Wainright, who all his life had hated subterfuges and who was given to speak the truth bluntly, found the new task no easy one. It irritated him to know that his wife, who had always been so dependent upon him,

could face the ordeal with such apparent composure.

The two old friends whom they had found it necessary to acquaint with their plans had received the news as they would have received the word of the old couple's death. The lawyer thought it was to have been expected long ago of people as proud and as stubborn as Eben Wainright and his wife. Colonel Moffet shrewdly blamed the disaster upon their meddling children, who had inherited the temper and the pride of their respective parents along with some other less desirable qualities from more distant forebears.

At five minutes of ten Colonel Moffet left his place on the porch and entered the house. His keen black eyes traveled over the faces around him till they met Wainright's. He beckoned the old farmer to him and drew him back to the rear hall.

"Eben, you're still determined to sell out and—" He did not finish the sentence.

Wainright's level gaze met the anxious eyes of his life-time friend.

"I'd have told you if I'd changed my mind," he said grimly.

Without another word Colonel Moffet made his way back to the front room. He was a white-haired, silvery-voiced old gentleman of the type which is too fast disappearing. Every man, woman and child for miles around knew him and loved him. Educated for the law, he had returned from the Civil War and had taken up the more humble calling of auctioneer for reasons he had never deigned to give, although there were those who declared that his unrequited love for the girl Wainright had married had taken all zest of life from him and left him ambitionless. For years his auctions had been the events of the countryside. They rivalled the comings of the most noted political speakers, both in the crowds they drew and the entertainment they afforded.

As he took a position near the piano and raised his hand for silence, his usual gaiety of manner gave way to a solemnity that was almost ministerial.

"Friends," he began, "you all know

that nothing but the best ever came into this house. Eben and Nancy Wainright are too genuine themselves to have ever permitted anything shoddy about them. The fact that an article is sold from this house is a guarantee that it is the best that money can buy.

"I shall start the day's business with the sale of this grand piano. You know this instrument—most of you have sung or danced to its music right here in this room. They made honest pianos forty-five years ago, friends, because they made honest men then. Nancy Wainright's father gave her this piano when she was a girl seventeen years old. It was a birthday gift, and I remember as well as if it were yesterday the day they brought it up to the door there. It took a four-horse team to haul it from the station, and while I'll admit that the roads were a trifle bad then, it gives you an idea of the weight of it. There's no veneer in this case—it's all solid mahogany.

"And the tone! The first time I heard Nancy play it made me think of rainbows of sounds! It was one night when she was home from the Hopedale Seminary. Eben was there that night—he had just begun keeping company with Nancy then—and there were a few others whom I see here now—Luke Walden and his wife there in the corner, and the Widow Phillips over there by the door, and the Malthys out in the other room.

"My! I'll never forget how Nancy played 'The Maiden's Prayer,' and 'The Storm'—that was a terribly difficult piece—thunder and lightning and rain and all that sort of thing in it. Then there was 'Silvery Waves' and 'The Black Key Mazurka!' And when she had finished the fancy music that she had learned at the seminary, she cut loose on 'Tucker' and 'Speed the Plough' and 'The Devil's Dream.' Her father was a redhot Methodist those days and when Nancy came to the dance tunes some of us young folks sneaked out and danced them on the lawn. All but Eben—you couldn't have pulled him away from this piano that night with all the king's horses.

I can just see Nancy and Eben like they were that night, he leaning over the music rack and Nancy's fingers darting about the keys like swallows.

"And I'll never forget the time their engagement was announced. After everybody had congratulated them and toasted them, we all gathered about this piano and sang 'Then You'll Remember Me,' and 'Douglas, Tender and True.' I never hear the tinkle of this instrument that I don't think of the day, a few months later, when they were married, Susan McKenzie played the wedding march and Eben and Nancy came down stairs together and marched over there to the bay window, where they had fixed up an altar of flowers and evergreens.

"Oh, it has always sounded happiness and good cheer, this old piano. It has stood here and has played into it the ardent love of youth, and then the tears and joys of consummated love, which, after all, is the sweetest thing that can come to any of us, and at last, the prayers and hopes of the evening of life! Is it any wonder that it fairly quivers out an ecstasy of music whenever its old keys are touched?

"I remember so well way back in the seventies when a blight of panic was over the land. Eben had mortgaged the farm and the three crop failures that followed had brought him closer to ruin than any of us at the time dreamed of. One night on my way from Hopedale I stopped here and Eben told me all about his terrible straits. He was almost distracted with the thoughts of his threatened loss. Finally, Nancy, who had been listening to it all, got up and went to the piano and, with the tears still in her eyes, she began on the lively old tunes and sang and played till we almost forgot the trouble.

"Give me a woman with a little music in her soul—a noble woman like Nancy Wainright, who has borne her share of the burdens of forty years, who has cheered and helped as we are all ready to bear witness, who has sung when things looked dark and laughed when she felt like crying—and then

give me a noble instrument like this to help bear her song along.

"If I were an old man I should buy it for the sentiment it has entwined with its harmonies here in this house, the songs it has accompanied—songs that came straight from a good woman's heart, for the memories of the long, happy life it awakens. And if I were a young man I should buy it for the happiness it seems to typify, that my wife might dream her dreams where another noble woman had dreamed hers, that she might sing her songs where other songs of love and truth and life had been sung."

He stopped for an instant, and the crowd pushed nearer. When he resumed his voice had lost its appealing ring and there was left only the inciting tone of the professional auctioneer.

"Gentlemen, what am I offered for this fine old instrument? Speak up, speak up!"

Eben Wainright elbowed his way toward the piano. His grim face was pale and drawn.

"Hold, Colonel," he cried, reaching out a detaining hand, "I—I've decided to reserve the piano. I don't want it sold."

Some of the older people smiled slyly, while the strangers in the room turned toward him wonderingly. A look of triumph shot from the Colonel's black eyes.

"Mr. Wainright wishes to reserve the piano," he said quietly. "We'll now proceed to something else."

He got down from his box and went into the old-fashioned dining-room where he took his place beside the heavy oak table. Something of his old-time facetiousness had returned and there was a buoyancy in the lift of his white head and a confident note in his silvery tones that reminded the older people of those times they used to stop the bidding to cheer his eloquence and wit.

"The next article I offer for your consideration, friends, is this fine old dining-room set."

He paused for a moment and indicated the broad table, the substan-

tial chairs, and the massive side-board.

"There is about an old dining table something which, to my mind, symbolizes the sanctity of family unity," he resumed. "Three times every day, more than a thousand times a year, a family gathers about its board. There, for the time being, are merged those different interests which the years inevitably bring to every family circle. There, the insistent demand of nature compels a flag of truce in the midst of the most trivial of domestic hostilities.

"And ever since civilization has decreed that a man must provide for his family, the world has been prone to measure him by the good things he daily spreads before them. Eben Wainright certainly never fell short of the world's standard.

"Right here I must recall something which, until now, had almost been covered by the dust of years. One bitter, cold afternoon, in the midst of a raging blizzard, I met Eben coming out of a store in Hopedale. He was tucking a package into his pocket, and when I asked him jokingly what precious thing it was that took him twelve miles from home on such a day, he told me he had ridden all the way to Hopedale to get some tea. When I asked him if he couldn't have got the tea at the station, he fumbled into his gloves and then answered in the most matter-of-fact manner, as if ten extra miles on such a day were nothing at all:

"They're out of the kind that Nancy likes over at the station."

"I am surely old enough now, friends, to be pardoned my habit of reminiscence. And when I offer this splendid set for your bidding I can't help saying—"

There was a gentle movement of the crowd at the right and Nancy Wainright came from the other room where she had been listening. Her sweet old voice was so tremulous that it could scarcely be heard even in the silence that suddenly prevailed.

"Colonel Moffet, I don't think I can stand it to—to see the old set go," she wavered brokenly.

"Mrs. Wainright reserves the dining-room set," said the colonel with a brusqueness that was altogether assumed. "And now before I proceed I should like to see Mrs. Wainright and her husband alone for a moment that I may not again run counter to their reserve list which—I—er—seem to have misplaced."

A moment later he had brought them together in the front room upstairs. Wainright's big arms went out suddenly and gathered the sobbing old wife to him.

The colonel left them and pulled the door gently shut. He waited a while in the shadows of the upper landing and then went below, where he mounted a chair and looked smilingly about him.

"Uncle Eben and Aunt Nancy have found some of their old things more precious than they thought," he said. "They are sorry to have caused you this trouble of coming, and I announce

for them, that until a definite list can be determined upon, this auction is postponed."

Upstairs, Wainright and his wife watched the crowd depart. Their old faces held the traces of tears, but they were tears of happiness.

"It just seemed to me the colonel was auctioning off my very heart, Eben," said Mrs. Wainright, sobbingly.

"And mine, too, wife," replied Wainright, patting her shoulders with his old caress.

In the yard below a group of men accosted the auctioneer.

"Sort o' fizzle, eh, Colonel?" inquired one.

Colonel Moffet nodded discreetly, as if to acquiesce in the common opinion. But, once under the cover of his old top sulky, he gave one wistful look at an upstairs window of the big white house and smiled contentedly as he drove away.

A Mooted Question

"WHAT under the sun are those fellows wrangling about?" asked the patent-churn man, who had arrived a short time before. "The porch is full of them, all talking at once, and somehow I can't make head nor tail of their jabbering!"

"Aw, shucks!" returned the landlord of the tavern at Polkville, Ark. "They are gee-hawing about the action of Tut Springer at his mother-in-law's funeral, day before yesterday. You see, her and Tut had never been what you might call wholly reconciled to each other, and when it came time for the procession to start for the cemetery he insisted on riding on top of the hearse instead of in the first carriage with his wife and the presiding elder; and it took the combined persuasion of Mrs. Springer, his brothers in the lodge and the elder, and the promise of a pretty fair coon-dog and a darn good licking, to get him to go back where he would look fitten. I d'know whether he'd taken a dram or not; the disputed point is whether he could properly be said to have been mourning or celebrating, and if so was he right or wrong? Some of the fellers that are arguing about it have mothers-in-law and some are bachelors and—dad blame it—I hate these 'ere discussions where both sides are right and there ain't any show fer ever settling the question to stay settled!"

His Position

"THE Hon. Thomas Rott declares that he has some very decided views on the matter of railway rate legislation."

"Yes, he is in favor of a law granting the Interstate Commerce Commission greatly enlarged powers to do nothing."

A Solution of the Railway Problem

BY JAMES B. LLOYD

ONE of the paramount political questions of today that is giving deep concern to publicists, statesmen and thoughtful men everywhere who have the welfare of our common country at heart, is a reasonable and equitable solution of the railway problem.

In 1892, when, in the National Convention of the People's Party, a declaration was made for government ownership and operation of the railroads, it was received with ridicule and abuse from both press and speakers throughout the country. The manner in which this question is now being discussed generally, and is so widely absorbing public attention, reminds me forcibly of what the great philosopher Emerson said in his splendid essay on "Politics," to wit: "What the tender poetic youth dreams, and prays, and paints today, but shuns the ridicule of saying aloud, shall presently be the resolutions of public bodies."

If the great and wise men who framed the Constitution of the United States had lived in this progressive age of steam railways, telephones, telegraphs and electricity, or had they dreamed of the discovery, invention and utilization of these great instruments of commerce for the advancement of civilization, they, doubtless, would have incorporated a clause providing for their control and ownership by the Government for the benefit of the whole people.

The dangerous power now wielded by private corporations owning these instruments of commerce has long since been demonstrated.

Numerous examples of abuses could be cited, but it is necessary only to call

attention to the great activity of the railroads in politics in recent years to show the dangerous tendency of the times. Many of the great railway systems have for years been perniciously active and aggressive in politics, frequently controlling the votes of their employees by coercion and intimidation, without regard to the interests, wishes or inclination of their employees. Such conduct—attempting to abridge, deny and destroy individual liberty—is absolutely repugnant to the spirit and genius of our government. The Constitution guarantees, to every man the "inalienable right of life, liberty and the pursuit of happiness," but the power exerted by the railroads oftentimes controverts the Constitution, for men in their employ will frequently yield obedience to their commands or threats rather than lose their positions.

It is, indeed, a serious and alarming situation which confronts the masses of our country, for nearly every profitable and necessary branch of industry is dominated by a trust or corporation. But the greatest of all trusts is the Railway Trust. If the people do not awake to a full realization of the dangers of corporate control of these valuable instruments of commerce, so essential to the progress and development of our great and unparalleled civilization, they may yet witness a subversion of their liberties. The great and dangerous tendency of the age is toward concentration and consolidation, which means that the great mass of individuals must lose their rights and privileges; in other words, they will be swallowed up by corporate power. The public should sacredly reserve for its own function and

duty the operation and ownership of all natural monopolies; especially should it safeguard and protect the interests and welfare of those less able to combat oppression and secure justice for themselves.

The question of government ownership of railroads can be sustained and justified on the ground of absolute public necessity, and is in harmony with the fundamental principles of Democracy as enunciated by Thomas Jefferson, whose wise foresight, great ability and lofty patriotism no one would dare question. While it is true that in Jefferson's time there was no such thing as a railroad, yet Jefferson's principles and teachings are in absolute antagonism to everything that tends to monopoly; and the ownership and operation of the railroads by private corporations or individuals are in themselves monopolies, and therefore contrary to the broad spirit of justice and equality under our form of government.

Railroads, being in their nature and essence public-service corporations, should be, in the interest of the whole people, operated by the Government in order to guarantee "equal and exact justice" to all citizens. Under private ownership of these public utilities they have frequently nullified the acts of the legislatures and of Congress, defeating all proposed legislation which had for its object reduction in freight and passenger rates or the exercise of greater control over them. It is common knowledge that one town or city is frequently destroyed or built up as it suits the whim or interest of these corporations by their unjust discrimination in freight and passenger rates. The claim is made that the railroads, under private ownership and operation, can be controlled by the Interstate Commerce Commission and the railroad commissions of various states, but, as a matter of fact, the Interstate Commerce Commission has frequently appealed to Congress to strengthen the law by giving them more power in order to control effectually the railroads.

In this connection it is well for us to consider the legal phase of this great

question. Therefore, as showing the power and authority of Congress over these public-service corporations, attention is directed to the decisions of our highest court. For example, in *Rogers vs. Burlington*, 70 United States Supreme Court Report, Justice Clifford said: "In the eyes of the law railways are modern public highways; and while railway corporations are private corporations, they are created to serve distinct public uses." The United States Supreme Court declared, through Justice Strong, in *Allcott vs. Supervisors*: "That railroads, though constructed by private corporations and owned by them, are public highways, has been the doctrine of nearly all the courts since such conveniences for passage and transportation have had any existence." Justice Shaw of the Supreme Court of Massachusetts, in an able opinion in the case of *Worcester vs. Western Railroad Company*, said: "It is manifest that the establishment of that great thoroughfare is regarded as a public work, established by public authority, intended for the public use and benefit, the use of which is secured to the whole community, and constitutes, therefore, like a canal, turnpike or highway, a public easement. The real and personal property necessary for the establishment and management of the railroad is vested in the corporation, yet it is in trust for the public. The company have not the general power of disposal incident to the absolute right of property; they are obliged to use it in a particular manner, and for the accomplishment of the well-defined public office."

The decisions quoted above in respect to the power and authority vested in Congress to enact a law to regulate and control the railways, prove the nature and value of the great and exclusive franchise which these corporations enjoy. Therefore, in view of this great privilege, when abuses have become so flagrant and universal, and the inability of the laws generally to regulate the railroads is so manifest, it behooves the Congress, under the law of Eminent Domain, to take them and operate them

in the interest of the whole people. The Interstate Commerce Commission has proved powerless to control railroads; and likewise the various state commissions have not only been ineffectual in their efforts to secure justice for each and every individual patron, but they have, too frequently, been under the *dominance* of the railroads themselves.

But the question may be asked, how may these commissions be controlled? It is as plain and simple as a mathematical problem. The commissioners, as a rule, are elected by members of the legislatures of different states, and it not infrequently happens that the ablest and brightest members of those bodies are railroad attorneys who by their prominence and industry serve best their employers by selecting only those men who can be influenced as members of the commission in rendering decisions in favor of the railroads. With the railroads operated by the Government there would be an immense saving to the people, who really pay all the expenses incurred by the railroads, for in fixing their passenger and freight rates they levy a higher tax upon the people than is ever levied by any tariff law enacted by Congress; besides, in nearly every town and city through which the railroads run, attorneys and soliciting agents are located to look after their interests. In many instances railroad presidents receive ten, fifteen, twenty and as high as fifty thousand dollars a year for controlling and managing the affairs of the roads. There are hundreds of offices under private ownership that could be dispensed with under public ownership; for example, these attorneys and soliciting agents could be dismissed from the service and likewise many of the high-salaried officials. Of course, no one would attempt to deny that the immense fortunes, so quickly made, came directly from the people.

A great item of expense could be saved by the United States Government in carrying the mails if the railroads were owned and operated by the Government. It is estimated that the

Government pays annually to railroads the extortionate sum of sixty-five million dollars for this purpose. It has also been claimed by well-known authorities that the railroads under the high taxation levied upon the people pay for themselves in every ten years. Under private ownership of these great utilities and essentials to progress, the public interests are too frequently subservient to private interests in their greed for gain. Freight discriminations, rebates to shippers, favoritism to one town or city over another town or city, and the baleful influence in politics constitute the chief grounds for opposition to ownership of railroads by private corporations.

When a state grants to a corporation a franchise to build and operate a railroad, it, *ipso facto*, excludes and denies all others the privilege of building a railroad in the same territory or along parallel lines; therefore, in consideration of this great and valuable privilege from the state to the railroads, the state reserves to itself the right not only to exercise control, but to annul the franchise in case of too great abuse on the part of a corporation. The corporation during the period of its existence not only enjoys the great privilege of exclusive use, but it also has the full benefit and protection of the laws of the state. If the state can confer this great power, it likewise has the right to require the surrender of it by those who have the benefit of the great trust.

The contention has frequently been made that if the Government should own the railroads it should likewise own all the stores and other instrumentalities of trade. This proposition is absurd on its face, and should have no weight with thoughtful people, for the reason that trade relations among individuals operating stores regulate themselves by competition, therefore, where there are a great number of stores and sharp competition, there is little opportunity for injustice and oppression. In striking contrast, however, the railroad is a monopoly, *per se*, therefore there is no opportunity for competition. If there were inde-

pendent parallel lines of all the great railway systems, competition would, in a great measure, correct the evils and abuses now existing, but today people are compelled in many sections to patronize only one railroad.

In 1893, seventy-three of the railroad lines of the United States were in the hands of receivers appointed by the Federal Courts. What does this mean? It means that the railroads being *quasi* public utilities, the Government, under act of Congress, had to take charge of these lines and operate them in the interest of the public, finally surrendering them to their original owners, after the financial difficulties had been overcome. If the Government could act in such a supervisory capacity by operating the railroads, temporarily, for private corporations, in order to relieve their financial distress, then it could, with far more justice and propriety, own and operate them in the interest of all of its citizens.

For the Government to operate them would be the wisest and safest commercial policy, in that it would guarantee to every citizen "equal and exact justice." The Government would not be unjust to its citizens, and it would be far safer for it to exercise the authority to operate the railroads than it would be for Harriman, Hill, Morgan, Vanderbilt, Gould, Cassatt and Rockefeller, who now own practically all the great railway systems in the United States and have all become multi-millionaires through their power to tax the American people in enormous freight and passenger rates and through their manipulation of politics.

If the Government can successfully transmit the mails it can likewise, with equal degree of efficiency, success, and satisfaction, operate and manage the railway systems.

One of the contentions of the opponents of government ownership of railroads is that it would be a source of great political power and corruption, but it has been frequently charged, and not denied, that under *present management* men have been elected to the honorable and exalted position as

members of the United States Senate by and through the influence of railroad corporations. Under government ownership the railroads would be operated at actual cost, and the money now used for bribing, debauching and corrupting the legislatures and Congress would not be extorted from the people. As illustrating the methods of the railroads under private management, in an investigation before a New York committee Jay Gould said: "In a Democratic district I am a Democrat; in a Republican district I am a Republican; in a doubtful district, I am doubtful; but in all districts, I am for the Erie Railroad."

Under the law of Eminent Domain a corporation can condemn private property for the purpose of constructing a railroad thereon; therefore, if the railroads have this power of sovereignty delegated to them, the Government has the equal power and right of Eminent Domain to take over railroads from private corporations. It might not be necessary for the Government to own all the railroad lines; for by securing certain leading systems and operating them the evils and abuses might be corrected. The Government could secure them by the issuance of bonds, paying for them at a fair and reasonable valuation based upon their earning capacity after the water had been squeezed out of the stock. Government ownership, under a rigid Civil Service law, such as we have now in the postal system, would result in economy of administration, greatly reduced rates to the public, and freedom from the corruption of politics. It is far better to trust the control and operation of our great railway systems to a majority of the American people than it would be to have them continue under the ownership of a few magnates who have accumulated their millions by oppressing the people, manipulating elections, corrupting legislatures, debauching the courts, dominating political conventions, and giving free passes to prominent public men to win their favor and support.

But should the Government under-

take to own and operate the railroads, the unthinking would immediately raise the cry of "paternalism," hoping thereby to frighten the timid and confuse or becloud the real issue. If it be paternalism for the Government to operate the railroads it is paternalism now for the Government to operate the mail system, it is paternalism for the Government to operate a printing office, it is paternalism for the Government to manage the Agricultural Department and distribute seeds and bulletins to the farmers. Appropriations are made by Congress from time to time for the purpose of cleaning and improving our rivers and harbors. What would be said in this day of great material advancement and internal development, if our Government were to grant an exclusive franchise to a private corporation to operate steamboats and freight-boats on all of our rivers? It is needless to say that there would be a general uprising of the people to demand of Congress a revocation of such a great and valuable privilege.

The Government now owns the railroads in the Philippines and Alaska; it will own them in Panama.

During the last year there were more than nine thousand people wounded or killed in railway accidents—in fact, the number was greater than the soldiers killed at the first battle at Manassas or at Fredericksburg during the Civil War—greater than the number killed in the Spanish-American War.

Under government ownership there

would always be a competent and adequate force of employees to operate the roads, in striking contrast to the inadequate force now under private ownership, which frequently requires too long hours and allows too little rest, with disastrous results to lives and property.

Under private ownership their influence is too frequently seen and felt in Congress in securing subsidies for carrying the mails.

All of these dangers and abuses would be removed under government ownership.

President Roosevelt, in his effort to get Congress to enact a law conferring the power on a commission to fix and regulate rates, has brought this great question into the limelight of political discussion; but should Congress confer such power, it will only prove a temporary makeshift, for all such efforts at regulation in the past have been ineffectual.

If our great nation is to continue its wonderful onward march "toward a diviner civilization;" if it is to continue as a beacon light, in all material things, to guide the nations of the earth along the great highway of civilization and progress, then it must take an advanced position on the great railway question; for, according to Herbert N. Casson, fifty-four of the nations of the world own their railroads wholly or in part. The question that confronts the American people today is: Shall the Government own the railroads, or shall the railroads own the Government?



RUCTIONS

BY CHARLES FORT

A NEW YORK street! Looking like a progressive battle-field. On a windy day, trust to the ash-man to make any street look like a battle-field or the route of a Russian grand duke's afternoon drive. Up on his knee with a barrel; up on the wheel with it; into the cart with the ashes, any way at all, and up and out with a cloud of dust as if from a bomb explosion. Smaller explosions suggested along both sides of the street; women seeing the cart coming and running out of tenements to empty pans in barrels, knocking pans against barrels to shake loose clinging particles; puffs of dust gushing forth; unfortunate passers-by rubbing their eyes frantically.

Children everywhere! Making swings of clothes-lines tied to cross-arms of lamp-posts; winding their ropes around posts, revolving in sinking spirals, with ropes unwinding. And skipping ropes, trying to count up to a hundred without feet catching; ropes swiftly beating the sidewalk so that skippers should fail to count up to one hundred.

An old horse, looking as if about ready to be set for dinner; large table cloth, in place of a blanket, on him. Old horse standing in front of a cellar with a sigh, "I Don't Buy From No Children." Junk-shop cellar.

The cellar of the house was not very respectable looking; piles of rusty bed-springs, old boilers, gas-pipes and bags of bottles at the doorway; but the house itself was of a most appetizing lettuce color. At some time, later, an-

other coat of paint would be applied, but painters had struck—trouble of some kind—at any rate, it was a delicately tinted house of lettuce color.

And Mrs. Bonticue, very much out of place with rusty bed-springs, gas-pipes and old bottles, stood on the front stoop, a few feet from the cellar entrance. She was about seventy years old. Hat jauntily decorated with baby-blue ribbons. Bulky, imposing, important-looking person. Lace cape with orange-silk lining. What a determined-looking chin! Purple silk skirt. And the compressed lips of a very firm mouth! Oh, but was not Mrs. Bonticue dressed in her best! She was waiting for the wind to turn and swirl ashes away from her blue, orange, and purple finery, with its attractive, lettuce-green background.

The very moment Mrs. Bonticue reached the front stoop, the hall door of the third-floor rooms opened. Second-floor door opening. First-floor door opening. Three women out at the sinks in the halls.

And sinks in houses like this lettuce-green house are very much like wells in Oriental countries—meeting places, gossiping places for women.

Mrs. Lunn at the third-floor sink; Mrs. Delaney at the next sink; Mrs. Weasel at the first-floor sink.

And pretty young Mrs. Delaney, the motorman's wife!—starting to run up to the sink above, but feeling that something more interesting might be said at the sink below. Starting, then, to run down to the first sink, but feeling that Mrs. Lunn would be less

guarded in her utterances, as she was not likely to stay in the house very much longer. Face like a mouse's, most of it nose! But a mouse has a nice, bright, little face, you know. Mouse-like nose sniffing for news up the stairs and sniffing for news down the stairs.

All three women suffering intensely! One must gossip, but one must have some excuse, if only the borrowing of a match, to approach the relief of gossiping. All three women crying:

"Oh, Mrs. Delaney, excuse me if I'm taking the water away from you! Mrs. Lunn, I only want a drop for the kettle. Never mind, Mrs. Weasel, the pressure is so bad today, I'll have to come down to your sink, anyway." They get together. Trust them for that when it was necessary to their happiness to discuss Mrs. Bonticue! All three of them up and at it! "Outrageous! Oh, scandalous! Never heard of such carryings-on before!" Turning on the water, at least pretending to fill a kettle. "We ought of complained on her long ago! She'll feel flat enough when she gets her dispossession! But the assurance of her! Well, she'll have a different look when she gets her notice to go!" A pause long enough to empty a kettle so as to fill it again. And then:

"But suppose she wins him over! What if he don't put her out! She'll own us! The top floor will own us! and there'll be no living in the house. Suppose!"

Out in the street. Wind turning. The wheeled Vesuvius sifting the fate of Herculaneum upon the houses across the street. So down the street went Mrs. Bonticue, only four or five doors, to the office with the real estate sign in the window. Here was the landlord.

Very fine-looking old gentleman. Courtly air about him, very much like Mrs. Bonticue's own courtly and distinguished air. He sat at his desk, in a revolving chair, without which, if not helpless, he would be at a great disadvantage. For the very fine-looking old gentleman had not a joint in his neck, no articulation of vertebrae.

Knees and elbows he had, as many as anyone's, but his spinal column seemed ossified throughout. So the furniture man supplied what nature denied him. When having to look at anything not directly in front of him he could turn in his chair—a triumph of the installment plan over nature!

Mrs. Bonticue entering the office. Very stiff old gentleman with his left side to her. "I beg your pardon, Mr. Fizzard, but you desire to see me?" Stiff old gentleman trying to turn slightly, not liking to honor a disgraced tenant by turning all the way round to her. Chin refusing to budge; nerve centre in the brain telegraphing to the axis of the chair, and chair turning involuntarily.

Grave courtly bow, from the hips. And, "Won't you be seated, Mrs. Bonticue?" Old lady curtsying, taking a chair under a map of New York City, red, with green parks in it.

"I'm very sorry, Mrs. Bonticue, very sorry indeed, but I have had complaints about you."

"*Honi soit qui mal y pense*," said Mrs. Bonticue.

"I—I beg your pardon!"

"*Honi soit qui mal y pense!*" An air of: "Take that now and see whom you're talking to!"

Old gentleman deeply impressed. Taking a large silk handkerchief and patting the pink top of his head with it.

"Why, Mrs. Bonticue, I can't understand how there can be such complaints about you. Surely not about you, yourself! And your son is a quiet young man and very industrious. Why are there such complaints about you?"

"They're jealous about me!" explained Mrs. Bonticue. "If I so much as wash me face, they're noticing and making derogatory remarks, because of my superior appearance. They're jealous of me. But perhaps this might interest you, sir, and show you who I am, sir." Handing him a bit of parchment, the size of a playing card. Old gentleman putting on his glasses, very slowly and deliberately, seeing, in faint letters, "King Edward the

Fourth," and nothing else decipherable.

"Me pedigree!" explained Mrs. Bonticue.

"Bless me!" Old gentleman staring at "King Edward the Fourth," and then fluttering the handkerchief on his pink head-top. "Yes, I know you are an Irish lady, Mrs. Bonticue, so it astonishes me——"

"I beg your pardon, Mr. Fizzard! Not Irish. I was born and brought up in Dublin."

"But, Mrs. Bonticue, isn't Dublin——"

"Oh, they are very uncultivated people in the country parts of Ireland, Mr. Fizzard. They are only the peasants, and I have never considered myself one of them class of people. Not making you no disparaging answer, sir, I am from Dublin." Oh, she pretty well let him understand just who she was, you see!

"Letters from the Lord Mayor!" said Mrs. Bonticue. "Oh, yes, he was me father's friend." Taking ancient letters from a leather bag. "Perhaps you would like to read what the Lord Mayor says of me, sir."

"Bless me!" Old gentleman trying to read faint lettering impossible to read. Handing back evidences of unusual social importance.

"They're jealous of me!" Mrs. Bonticue rising, having shed complaints that could not even spot her superiority. "If I so much as add a ribbon to me hat, there's heads out of windows watching me and making calumnious observations." Low curtsy, parting smile that would captivate any old gentleman with a pink top to him. Stiff and jointless, but captivated, old gentleman exclaiming, "I never!" Fluttering white silk on his pink top. Rising to open the office door for her.

There was scurrying from the first-floor sink when Mrs. Bonticue returned to the lettuce-green house. The other tenants fled, so Mrs. Bonticue's smile of triumph was for herself only.

Sure, Mrs. Bonticue liked a bit of the drop now and then. Which was no-

body's business but her own. And if she had a pint of beer in the evening, or a dozen pints, that, too, was in the pursuit of her own happiness and only her own business. And a bit of a song and a little general bedevilment! Why not, when one is only seventy and has plenty of time, in the future, to settle down and take life sedately?

Altogether, it was a case of too many cousins. And cousin's cousins. Anybody who was related to her, to any relative of hers, was welcome in Mrs. Bonticue's. When cousins were out of work, they came to board with Mrs. Bonticue; cousins who were working, came to spend a sociable evening. Every evening was a sociable evening. And in the rest of the house tenants went to bed with towels tied around their ears; it is hard to sleep when the top floor is having a sociable evening.

So Mrs. Bonticue was at her top-floor sink, exclaiming, "There's people in this house that's jealous of me!" Other tenants, at different times, during the afternoon, going to her to find out what the landlord had said. Each tenant saying something like this:

"Oh, you mustn't blame me, Mrs. Bonticue! I don't say I couldn't tell you who made the complaints, but you mustn't think I did it."

And from Mrs. Bonticue, benign, smiling, treasuring no resentment:

"What did he say? And the very fine, distinguished gentleman he is, too! Mr. Fizzard says to me, 'Mrs. Bonticue, I have received some communications about you which affects me only with astonishment at the audacity of anybody daring defame you. Mrs. Bonticue, I wanted to see you to tell you the very superior woman I have always known you to be, and assure you that, though they may talk the enamel off their teeth, not one word would I believe against you.'"

There seemed no way of ridding the house of the worthy and superior Mrs. Bonticue. The Delaneys could think of no way, and though Mrs. Weasel said, "I have de means and would pay anybody!" she could think of no way toward top-floor tranquillity.

One of the many cousins, Cousin Willie, was coming up the stairs. Coat under his arm, shirt open at his throat, strap for a belt, shoes and trousers muddy. Willie met Mrs. Lunn on the stairs.

"Good evening, mum," he said civilly. Looked at her, in sudden insolence. "Ye have a nose like a mushroom!" said Willie, who had an eye for attractive women.

"Oh, Mr. Willie!" Mrs. Lunn trying to laugh, trying to ingratiate herself, as she tried to ingratiate herself with everybody.

"Out of me sight! Ye skinny half-fed creature! Ye're as ignorant as Paddy's pig! I'm a college-bred man! Out of me sight, you half-fed igorani-mouse!"

"Oh, Mr. Willie!" Almost a simper, no look of anger—Mrs. Lunn would take offense at nothing. Ever been out of work yourself, and not know where the rent was coming from? You would not altogether lose spirit and self-respect, but, after half a lifetime of it, Mrs. Lunn had.

Willie went up the stairs and kicked the top-floor door open. The kitchen, also the sitting-room, also one of the bed-rooms, was crowded with useless articles of furniture. Mrs. Bonticue went out sewing. Whenever she saw something that was to be thrown away she asked for it and brought it home. So there was a wire dictionary-holder, which was a great mystery, for no one could find out what it was for, an old stamp album with all the stamps of value cut out, a music stand, a hall hat-rack, an electric battery, also a great mystery; remnants of cloth and bits saved from dressmaking had been made into lambrequins, pads for backs of chairs, stuffed seats of chairs, and rugs that gave the room a crazy-quilt appearance. A smoky cabin of a room, because, in the stove such a big piece of wood was burning that the covers could not go over it. Two sofas, which opened out and made beds for lodgers who did not sleep on the floor. Beds in an inner room for male lodgers. Female lodgers slept

on sofas or on the floor. Man was a creature to be petted and pampered and protected, in Mrs. Bonticue's philosophy; women—oh, women could shift for themselves. "I pity a man that's out of work!" Mrs. Bonticue would say. "Women can always find something to do." And that indicates her whole social attitude.

Cousin Mary Ellen sat on a sofa. Sour-visaged. Left side of her mouth drawn down to express bitterness and world-weariness; right side remaining good-humored and capable of an anchored, harnessed smiling. And Cousin Mary Thornton was there. Supposed to be a little daffy, just slightly off, you know. But Mrs. Bonticue would tell you:

"Off? not a bit of it! brimful of knavery is all ails her!"

"Oh, Willie, are you there?" Mrs. Bonticue running to him and leading him to a table. "Sit right down and see what the old mother has for you!" And, oh, dear, what a different-looking Mrs. Bonticue! Ragged old waist stuck full of pins and needles so she looked like a porcupine; dirty hands, from polishing the stove, and no more washing for them until there should be occasion again to impress very fine and susceptible old gentlemen. Leg of a chicken in the dirty hands, put on a plate cleaned with a corner of apron, for Willie. And there had been only beef stew for the female cousins.

"Ah!" drawled Mary Ellen, through the sour, drooping corner of mouth, but smiling with the other corner, "Mrs. Bonticue is so good to the men!" And whether Mary Ellen meant to express approbation or jeering, no one could ever tell.

"Oh, me poor cousin works too hard for everybody!" Mary Ann Thornton dabbing up the end of her nose with a forefinger, derisively, behind the old lady's back, capering about the room, like a little old elf. Then bobbing around Willie, trying to amuse him with a doll that she had made with her fingers and a handkerchief over them; two fingers for head and body, and two fingers out for arms. Closing the arms

on Willie's beak-like nose, pinching viciously.

"Blast you!" said Willie, drawing back his arm to strike her.

"You go sit down, Mary Thornton! Don't bother Willie when he's tired." Mary Ann Thornton capering to the music-stand and peeling potatoes, hanging peelings on her ears in imitation of Mrs. Bonticue's very best curls. "Is there anything else you want, Willie?"

"So good to the men!" sighed Cousin Mary Ellen.

"Be the Laird, if you mean to torment me, Mary Ellen Cassidy!"

Oh, don't fear that Mrs. Bonticue would stand any nonsense from any one of the sex that she regarded as so inferior!

So Mary Ellen was in disgrace until she stood up and slipped off her skirt. Willie was there and Aleck Bonticue was coming up the stairs, but so long as there are other skirts, it is not considered improper for one to slip off a skirt in public. Not only other skirts, but a very fine blanket was wound around and around Cousin Mary Ellen.

"Here's a blanket for you, Mrs. Bonticue!" she whined. "When I learned I was going to get my time, at the hotel, I thought I might as well take something with me. Here it is for you."

Then all smiles, even for an inferior female. "Oh, thank you, Mary Ellen! Ah, everybody remembers the old mother! So you didn't forget the old mother? I'll give you a bit of chicken that will go good with you—oh, Aleck!" And Aleck Bonticue got the bit of chicken.

Aleck was a man of thirty. Tired, always tired, whether working or not, but almost always working. Grimaced hideously with every word, as if to give force to utterances that he knew indicated his lassitude. He looked around fretfully as if for something to complain about. Saw dust on a mirror, and with his finger wrote his name in the dust to call attention to it. His mother hovering over him, edging him along to a table. Dirty table, with soiled, worn oilcloth on it; bones, bowls

of beef stew on it, and somebody's dress, upon which Mrs. Bonticue was working, a dress of delicate material, crowded against the wall, not more than an inch from the nearest beef-stew bowl. "Oh, Aleck, the old mother! Now sit down and have a nice bit of chicken! Do as the old mother tells you." Discontented Aleck faintly grumbling, but working into amiability, and then a wail from him. Pins in the hovering waist catching in the back of his head.

Then Mrs. Bonticue off on another tack! "Be the Laird, no one will oppose me! No one will ever or can ever subdue me! I'm as firm as the rock of Cassian, and got the spirit of a Roman Conqueror. Was it Julius Cæsar himself no one could subjugate me! There's people in this house is jealous of me, but the landlord himself says I am to do whatever I please, and bad luck to all malignant machinations against me. Here's five cents. Can anyone cover it? Go get a pint." A sociable evening begun.

Mrs. Delaney was ironing. Silly little head with pretty, light hair, and not a thought of importance in it. At anything said, Mrs. Delaney laughed immoderately, and thus, unable to say anything lively, could contribute as much to general liveliness as anybody. Jimmie Delaney was pacing the floor uneasily, sighing for excitement of any kind and protesting his pleasure in a quiet, home life. And Mrs. Lunn was there. Trying to ingratiate herself, trying hard to make friends somewhere, so that, somewhere, there should be at least a floor to lie on, when, after rent day, and she, without money for rent, would be homeless.

"Ain't Mr. Delaney the lively young gentleman, though! Can't never sit still, can he? He ought to be out entertaining a roomful." Flatter him! Make friends with him! He had a floor to lie on.

"What do you put such ideas in his head for?" Mrs. Delaney was angry. Taking an iron from the stove; viciously dabbing fingers at lower lip and sizz-

ling the fingers on under-side of iron. Then laughing, because even angry utterances were followed by laughter. "He's better off at home, where he belongs. It would be fine for a married man to go around the country, entertaining roomfuls!"

Singing, rejoicing, bedevilment up on the top floor!

"I like the peace and quiet of my own home!" said young Jimmie Delaney, mournfully. "Hey, who's that singing, now? They sing pretty good songs sometimes."

But, Mrs. Lunn, you must flatter Mrs. Delaney! Think of something to make her friendly. Crawl, cringe before her! Anything for a floor to lie on.

"Oh, Mrs. Delaney, you done right to send in complaints on those disgraceful people! No one else had your courage——"

"She did?" demanded Delaney. "Sadie, how often must I tell you not to go interfering? And you told me it was the Weasels!"

Mrs. Delaney unable to clear herself, laughing immoderately, head bobbing down to the hot iron. Iron then rubbed viciously on the square of folded newspaper placed, for rubbing, on the ironing board. "Mrs. Lunn, you can't make no trouble between me and my husband!" Laughing, to be sure, but feeling resentment. And, oh, the hard luck of it! Trying to crawl and cringe and making a floor to lie on only remoter. But fawn and flatter on! Mrs. Bonticue may pity men and tell you that women can always shift for themselves, but no man ever trembled with the horror that made Mrs. Lunn feel sick as she thought of homelessness, wandering at night, sleeping in doorways.

"Oh, Mr. Delaney, I brought you down these. I do find them in the schoolhouse. If I can only wait three weeks for the new schoolhouse to open, the janitor is going to take me on the cleaning." Handing him almost fifty little stubs of lead pencils she had found in waste-paper baskets. Have him indebted in some way to her. Perhaps

worthless little pencil-stubs would incline him charitably.

Singing, roaring, the divil himself to pay, up on the top floor!

"Oh, put them down there!" said Delaney, irritably. "I use a pencil occasionally. That's a pretty good song they're singing——"

"You sit down and read your paper, Jimmie!" cried Mrs. Delaney, pounding an iron upon an inverted cup, which was a stand for it. "Do you want a cup of tea? Why don't your sons take care of you, Mrs. Lunn? You have sons, haven't you? I'm sure if I had, I wouldn't be out working!"

"They're such nice boys!" said Mrs. Lunn, softly. Softly smoothing down her shiny, neat skirt. Everything about her having the shine of struggled-with shabbiness. "Tony sold all the furniture one day when I was out—but he's such a nice boy! Eddie put me out because I couldn't pay a bit on what I ate, though I only ate Sundays, but that was his wife's fault—he's such a nice boy! You'd like him, Mr. Delaney. He said, 'Mother, I'll give you five minutes to be out in the street, bag and baggage.' Oh, Eddie always was such a nice boy! You ought to see him, Mrs. Delaney. He's—he's almost as handsome as your husband."

"Those people make me mad!" cried young Jimmie Delaney. "We're soft and easy to put up with them!"

"Ain't we?" Mrs. Delaney pleased that he should take this view.

"What I like is peace and comfort in my own rooms. I'm through with all this carrying on at night and hate to hear others at it."

"Aint he the old married man, though!" Mrs. Delaney delighted with his sedateness.

"Sadie, I'm going up and stop them. Home is home, and I must have peace and quietness." Top floor vibrating with singing and roaring. "I ain't going looking for no trouble, but I'll put a stop to this disgracefulness."

"Oh, Jimmie, stay right where you are! Don't go near them! They're a bad lot when they got the drink in."

"I'll see about this and stop it in

short order!" Young Jimmie Delaney, very determined and devoted to peace and quietness, running from the room. Running up the stairs. Mrs. Delaney running to the stairs and listening. Listening for a few moments, then hearing, in Jimmie's voice:

"Good-bye, little girl, good-bye!"

Jimmie Delaney welcomed, invited to join the revelry. Mrs. Bonticue crying to him, "So you had to come up and see the old mother? Mary Ellen, you don't want that chair; you can have the soap-box. Can't you sing us a song, Mr. Delaney?" To be sure he could. Peace and quietness of home life are entrancing, but—"Good-bye, little girl, good-bye!" from Jimmie.

And the "little girl" returned to her room, no more interest in ironing, lamenting.

"He's gone for the night! And maybe won't go to his work tomorrow! It's your fault, Mrs. Lunn. I wish some people would stay in their own rooms!"

But not a hint would Mrs. Lunn take. Sitting and smoothing her shiny dress, trying to make possible a floor to lie on.

"If some people would only mind their own business!"

"Don't you iron nice and pretty, though?" Whine from Mrs. Lunn. "Do you always iron on the wrong side of black dress goods?"

No answer. And she sat and sat, trying and trying to ingratiate herself, but winning increasing dislike. Sitting and sitting, inane and tiresome, trying to make a friend, coming out with more inanities, wondering what progress she was making, hoping for the best and then hearing:

"Mrs. Lunn, you'll have to excuse me!"

She left the room and in the hall met Willie, swaggering down the stairs, noisily drumming on the bottom of a beer can.

"Out of me sight!" said not altogether chivalrous Willie. "Ye half-fed ignoranimouse; I'm a college-bred man, and out of me sight, you with your eyes like boiled oysters, and is

that the only old rag of a dress you got?"

"Oh, Mr. Willie!"—a cringe and a simper.

So the Bonticues were a nuisance doubly; disorderly themselves and attracting others from peaceful, orderly evenings.

Then again, Mrs. Delaney complained to the landlord. And the Weasels complained. But on with purple, baby-blue, and orange lining! Down the stoop and down to the office, with "pedigree" and letters from the Lord Mayor. Stiff old gentleman beginning with severity, soon reduced to a helpless fluttering of white silk on his pink bald spot, ending with bows and escorting to the door, and conviction that Mrs. Bonticue was a very superior woman. "*Honi soit qui mal y pense!*" wherever in the world she picked that up—and don't go to old Mr. Fizzard with one harsh word for old Mrs. Bonticue! Shouts and songs, Weasel attracted to the top floor, losing his job consequently; roars and a good old Irish reel, and Jimmie Delaney suspended and given one more chance to appear for work in time in the morning. Willie stamping down the stairs, calling insults and insolently leering at everybody, and then suddenly a Willie that would astonish you. The mildest and meekest of timid Willies! Meeting you on the stairs and greeting you respectfully in subdued murmurs. Apologizing, begging your pardon for passing you on the stairs; hat off and in his hand from the moment of entering the house; scarcely a word from him, but that word the most civil. He had had another very good beating. Just so often Willie's rather unconventional ways brought upon him a first-class beating. Then for the mildest and quietest and meekest of Willies—until black eyes faded away and admiration for himself returned—then—"Out of me way, and pay respects to a college-bred man when you meet one, you, with a face like a trout out of water!"

Lamentations from Weasels and Delaneys. If something could only be done to save them from these awful Bonticues!

One evening Mrs. Bonticue opening the Delaneys' door without rapping. Why shouldn't she open any door and walk into any room in her own house?

"It's only the old mother! But I'm going to have a little party. You're invited! The both of you are invited."

"Oh, I'm sorry," from Mrs. Delaney, "but you see——"

"Ah, you can't refuse the old mother!"

"You see," said Jimmie Delaney, "I don't go around very much, I'm such a stay-at-home body. I married for a quiet home life, and——" and half a dozen homes could not have kept home this stay-at-home body.

"Well," said Mrs. Delaney forlornly, "I suppose we'll have to go with the old mother——"

Oh, but the signs of war immediately! "Excuse yourself, Mrs. Delaney: I'm not laid away on the shelf yet, by any means! Oh, old, am I? It seems anybody's old in this country!"

Abashed Mrs. Delaney laughing, "But I'm only repeating your own words, Mrs. Bonticue. You called yourself the old mother."

"Did I?" thinking it over. "Ah, well, 'tis a fashion I have. Ah, well, then, come to the old mother's little party."

And the Weasels, too, had to go, unable to resist, Mrs. Weasel very much against her will, and Weasel without enthusiasm, for he would have to be up early in the morning.

Top-floor room full! All the ladies and gentlemen greeting the guests from downstairs. "Happy to meet you!" and "To our better acquaintance!" Guests with a beer glass in each hand, for guests bring their own glasses at such important functions. Trying to shake hands with beer glasses in them; cordiality all around, but one gloomy figure lurking in a corner behind the hat-rack. Oh, a beautiful

black eye this time! Black? No, but blue, green, violet, orange, purple! Optically prismatic Willie, spirit tamed again, not a word to say, humbly sought to efface himself. Most civilizing is a jolly good beating!

Mrs. Weasel, Swedish lady, cook lady, though no restaurant trash, but "private families and sleep at home," sat on the very edge of the hair-cloth sofa, between Mary Ellen and Mary Ann Thornton. Hands folded primly, self-reproaching for her weakness in coming, interest in nothing until some one spoke to her of her prosperity. Then, "Yes, I have de means!" and a deep dimple gouging each thin cheek.

And Danny Weasel glad to meet everybody, whispering reproachfully, "What did you go and bring that Swede along for?" How can a Cockney coachman work summers in the country and odd jobs the rest of the year really enjoy a sociable evening with his Swede wife along?

But drink hearty and there'll be another pint! Fill the can, rather, for how far would a pint go in that gathering? Meek Willie going for the beer, running all the errands, not a word from him, now and then taking the glasses to the sink to freshen them, as there was not yet drinking from anybody's and everybody's glass so long as you got it.

And William was there—not Willie, but William, the Bavarian gentleman, who made beds and did general house-work in a brownstone-front boarding-house over Broadway direction. Small gentleman with a pointed beard and the kind of voice heard on foggy nights on the river; supposed to be madly infatuated with Mrs. Bonticue.

And Aleck was there, trying to restrain his prodigal mother, with tired adjurations accompanied by terrific grimaces.

"Why are we having this party?" cry from Mrs. Bonticue. "Because never before in my life was I insulted so!" Which seemed a rather unusual reason for a social function. "Look!" Mrs. Bonticue reaching under the stove, drawing out a pan of ashes, taking from

the ashes many bits of minutely torn blue paper.

"When I came home this evening I found this nailed on my door!"

"Disposess!" exclaimed everybody.

"Oh, my! too bad!" Mrs. Weasel, overjoyed.

"What a shame!" Mrs. Delaney, trying hard to control her rapture.

"And it was only yesterday the landlord said to me, 'Mrs. Bonticue, you are a most superior woman, and no one need come to me with complaints about you!' Anybody didn't like me in the house could leave the house, he told me, Let me have no worriment on that account, he told me, and, now—the treachery of him!" Mrs. Bonticue pouncing upon tiny bits of paper and tearing them finer. Mary Ann Thornton brushing bits to the floor and dancing on them. Bavarian gentleman taking a handful of ashes and, to insult bits of paper, rubbing them with ashes, wiping one hand on side of trousers, other hand on his pointed beard.

"Oh, me poor cousin!" from Mary Ann Thornton. Sticking out her tongue at the back of her poor cousin. "Oh, me unfortunate relation!" Derisively wriggling her nose behind her unfortunate relation.

"If we were disorderly people!" shouted Mrs. Bonticue. "Don't try to restrain me, Aleck! Nobody could ever subjugate me! If we ever raised the breath of disturbance, what mind! If there was ever the shadow of a sound heard from us, what harm! If we weren't all like mice on a velvet carpet! Or even a murmur from us! But us always like a dormitory in a deaf and dumb asylum! Then, now, we'll show him! We'll——"

"Put his old house on the bum!" from the madly infatuated Bavarian gentleman.

"Exactly, William! Ah, when I haven't a friend in the world I can always depend upon poor William! Poor William will advise me and tell me what to do. Honest and good—poor William!"

"Break up his top floor and throw it

out of his third-floor windows!" from poor William, so honest and good.

"To insult me like that! I can't understand it when, to me own face, he tells me pay no attention to them's jealous of me. What's come over him so?" Pedigree passed around and admired. Letters from the Lord Mayor! "Then everybody do as they please, for we're leaving!"

But the Weasels and the Delaneys were looking uneasy, as, from the moment of learning the cause of the old mother's little party, they had looked uneasy. You see, they were not leaving.

"You're not afraid of the landlord?" Oh, what scorn for a landlord was felt by those who were leaving.

Why, no, those who were not leaving were not afraid of a landlord. Certainly not! It was only—why, the matter of having to get up early, you know.

"Ah, be the Laird, sit where you are! You'll not leave this house! Poor William will sing us a song—honest and good as the day is long. Be the Powers, you'll not leave where you're invited and welcome!"

Then decided uneasiness in those who were not leaving.

Poor William singing a Bavarian song expressive of extreme melancholy and sluggishness, but Mary Ann Thornton capering about the room, beating a dish-pan by way of accompaniment. Poor William expressing his conviviality with another dirge; sprightly Mary Ann beating two dish-pans together.

"Then everybody join in! Let the lot of us show the scorn and contempt that animates us for landlords! Yes, I am very quiet, Aleck. I always had notable restraint over me emotions!" Mrs. Bonticue handing tomato cans to Willie, but humble Willie creeping farther behind the hat-rack. Passing around kettles and bread-boxes and kerosene-cans, and then distributing sticks of firewood for drum-sticks. "We'll bring off the roof of his old house and rise the whole neighborhood! You're not afraid, are you?"

Prim, respectable Mrs. Weasel, no

restaurant trash, but "private families!" In her lap she held a lard-pail upside down to beat upon. And she looked at it. A poker passed to her. She looked at it!

Unfortunate Mrs. Delaney! Looking extremely worried and then laughing hysterically at her predicament. Beating sticks of firewood together, with about the enthusiasm of a Puritan drafted into the Salvation Army and set at bass-drumming.

Everybody taking part, or pretending to take part, except retiring, shrinking Willie, quiet, decent fellow that he was, after every jolly good licking.

Up and down the room with Bandmaster Bonticue! Roars from her, and then pausing to shout, "What harm if we were ever noisy people!" Aleck looking shocked and seeming to yearn for his evening newspaper, but then recognizing that he was old-fashioned and would have to make home agreeable to keep his mother home nights. Aleck making home agreeable with a piano-stool pounding on the coal barrel.

"I think I hear fire engines!" from unhappy Mrs. Weasel.

"No, it's a parade!" from distressed Mrs. Delaney.

"Oh, we must go down and see!" from Weasel and Delaney, most feebly tapping on the soap-box bass-drum given them.

"Be the Laird, sit where you are! We'll tear his roof off!"

"Why, yes!" Weasel trying to look most wicked and destructive. "Oh, by all means tear his roof off, but—wouldn't a song do, Mrs. Bonticue? You have a very fine voice for—singing, Mrs. Bonticue."

"We ought to have games at a party," suggested apprehensive young Delaney.

"Break his stairs down?" asked good honest, poor William. "I played games like that once before, and we kicked his window-frames out. Tear out all the gas-pipes and plumbing? Smash the doors off of the hinges? I like those little games."

"Poor, good, honest William!" Mrs.

Bonticue, beaming upon him. "Ah, poor William! he always advises me for the best. Honest and good as the day is long. What games, Mr. Delaney? We're through with the old stove and might drop it down to the basement. Be the Powers, what harm if we were ever disorderly people! And what could have come over Mr. Fizzard so sudden, and him so fair to me face yesterday! What games, Mr. Delaney?"

"Why, puss-in-the-corner," suggested Mr. Delaney, grown most mild and harmless in his apprehensions. "There's another nice game for parties——"

"Go up and tear the tin from his roof?" asked good, honest, poor William.

"Why, no, but hide a thimble—it's a real nice game, if you'll try it, Mrs. Bonticue. It passes a very pleasant evening. One hides a thimble in a vase or something, and the others——"

"Oh, be the Powers!" Sudden roars from the dark corner behind the hat-rack. For Willie had been helping himself pretty freely. Out into the open room with him. If he had a black eye it came from some accident and no living man could spot him with one. Willie had helped himself, and Willie was himself again.

"Hide a thimble? You say hide a thimble to a true-born Irishman with eviction coming upon him? I'll have the life of ye if ye say hide thimbles to me when there's murder to be did this night! Kill the landlord! Set fire to the old house! Blow it up with dynamite, and there's some to be had down in the shanty where they're building! Have the life of him!"

"Willie," said Mrs. Bonticue, with austerity, "you're not in the bogs, now. Civilized people don't murder landlords. They drop stoves down through houses, to be sure, and there's precedent for tearing out the windows, but civilized people only express their scorn and contempt by smashing off the doors or some such token, and no murdering. I'm surprised at your uncultivated belligerency, Willie."

"I'm a college-bred man, and you

can't tell me what to do, Mrs. Bonticue." But catching sight of his black eye in a mirror and calming, so that he said:

"But, sure, Mrs. Bonticue, you're only half dead and half alive with your party—" having to shout so as to be heard above the terrific din. "Ye're having a most inferior demonstration. Oh, but I can go down to Callahan's and bring up a couple of rousing, rollicking boys who can show you how to demonstrate against a landlord."

"Oh, my! I think I hear someone rapping at our door!" alarmed Mrs. Weasel. And from Mrs. Delaney, "Oh, Mrs. Bonticue, I must go down—we came up without locking our door."

"Be the Laird, sit where you are! Would you mean to offend me? Ah," wheedling, "the old mother! You'd not run away from the old mother's little party? Go, Willie, and bring the boys, and everybody's welcome when the old mother gives a little party!" Mrs. Bonticue singing, in as fine contralto as you'd like to hear, "Starboard Watch, Ahoy!" Others singing, "Oh, the Great Big Stick That Grew out of the Ship!" and then, "Bryan O'Lynn, his wife and wife's mother, all went over the bridge together." Mary Ann Thornton capering on a table, screeching, "Bryan fell out and his wife fell in! 'She's gone to the divill!' said Bryan O'Lynn!"

Cousin Mary Ellen, lively as anybody, sour jeering side of her mouth tucked away and smiling side dominating, taking up the next stanza:

Oh, Bryan O'Lynn had no breeches to wear!

Bought a sheep's skin and made him a pair;
Fleshy side out and woolly side in—

"They itch like the divill!" said Bryan O'Lynn.

"Sure, more power to us! Landlords is our natural born enemies, and we'll show them a thing or two when they dare nail dispossesses on our doors! So whoop her up and not a wink of sleep for the whole neighborhood this blessed night! Somebody else kindly oblige! Who can sing "Bold Jack Donohue?" Or we'll have a good old

Irish reel! Yes, and stamp as hard as you can stamp, with every step of it! Don't mind old Mrs. Lunn downstairs. Don't mind anybody. Stamp like the very divil—and sure, here's Willie with his two, rousing, rollicking boys, and the hearty-looking lumps they are, too! and the big feet of them made for stamping!"

One sight of the feet, and Mrs. Weasel and Mrs. Delaney in one mad rush for the door. "Be the Laird, do you mean to offend me? Are you scared of a landlord? Sure, could anybody have the heart to break up the old mother's little party? And is this your friends, Willie? Good evening, sir! Sure, any friends of Willie's is welcome. Sit down, sir. Mary Ellen, fill a glass for the gentleman. Mary Ann, give your chair to the gentleman."

They were awkward-looking gentlemen, but you should have seen their feet! Mrs. Weasel looking at their feet and turning faint. Mrs. Bonticue looking at the feet as if they were Bluchers come to save the day. Mary Ann Thornton gasping her admiration—oh, beautiful, wide, expansive feet that flapped as they stepped and could stamp like bath-tub elephant slippers. But was there divilment in the gentlemen? There's the question! It was divilment that was wanted, as well as captivating feet. Awkward and very polite, hats stiffly held in boxing-glove-sized hands; awkward, self-conscious laughs at Mary Ann Thornton dancing a jig on the table. Sure, it's a poor lookout, and Willie has not contributed much—except undeniable feet—to the old mother's little party.

"If it was me," said one of the gentlemen, "I'd go down to the new building and steal a load of bricks and roll them down his stairs." Ah, more like it! Might be some pretty good material here, after all.

"But," was pointed out, "who'd be bothering to cart up a load of bricks just to roll them down again?"

"Then I'd up with me on his roof," from the other unpromising-looking gentleman, "and take the bricks from his chimney and roll them down his

stairs." Ah, now there's talking! Now that's more like it. Willie, more power to you, you done noble!

"And," said both valuable and highly gifted gentlemen, "do you mind the time the Dugans got their dispossess? They filled every sink in the house with ashes."

"More power to you, boys, and your hearts as big as the fine big feet of you! Sure, now, indeed, you are welcome! And, now, between the lot of us, we'll teach this landlord a thing or two! Up to the roof with us, and down with his old chimney! How poor-spirited we've been to be so mild! But we'll make up for it, now!"

General scramble for the stairs! But Mrs. Weasel, having Weasel firmly by the cuff, darted down. "Here! where are you going? We haven't begun yet!"

"Oh, Mrs. Bonticue, we know where there's a barrel of broken bottles!"

"Ah, you have good hearts in you! Sure, me own heart is light and free when I see I have such good friends around." But the Weasels ran to their room and piled trunks against the door.

The Delaneys taking the stairs five steps at a time.

"Here! you're not leaving us!"

"Oh, Mrs. Bonticue, we know where there are nine dead cats!"

"Ah, then let me die in peace, here in the bosom of me friends and nine dead cats." But the Delaneys snapped extra padlocks on their door.

Oh, then for expressions of scorn and outraged hospitality! Were all the finer instincts of proud and independent bosoms to be set at naught? Could one be so base as to fear a landlord and not come back with nine dead cats? Could it be possible—

But ladies and gentlemen bearing fragments of the tottering old chimney came tumbling down from the roof.

"What mind if we was disorderly people!" Clatter and bang all the way down the stairs!

"Us always so decorous and the pink of propriety we was!" Ashes heaped high in every sink. Ashes strewn up and down the stairs.

Back to the room, and from Mrs. Bonticue:

"Whisper, once I lost a dime down the crack of this floor. And you'd think I'd leave a dime behind for any landlord to enjoy? I'll have what belongs to me, as is no more than right"

And, with a crowbar of Willie's, Aleck Bonticue had to rip up the floor, to make everything agreeable at home. Up with the flooring and beams pitched down into the back yard.

Yes, we hear a good deal of the sadness of dispossession cases—they are sad.

Next morning! Landlord coming down the street, stopping in front of house with a junk-shop cellar, hearing Mrs. Bonticue calling directions to furniture-moving men in the doorway.

The landlord went into the house. Half way up the stairs he met Mrs. Bonticue coming down.

"Why, Mrs. Bonticue!"

"Be the Laird, if you say one word to me!"

"But you seem to be moving——"

"And why wouldn't I, with the notice nailed on my door?"

And, with their doors half open, so as not to miss anything, Mrs. Delaney laughed, and there were two deep dimples in Mrs. Weasel's thin cheeks. Their troubles were over at last.

"On your door, Mrs. Bonticue? Oh, surely not on your door. Indeed, Mrs. Bonticue, I have always regarded you as a very superior woman, and the last thing in the world I'd do would be to treat you so——" Old gentleman discovering ashes on the stairs and in a sink, looking down at bricks at his feet. Staring and frowning and exclaiming, "What has happened to the house? But, Mrs. Bonticue, I'd never ask you to leave my house."

No more laughter from Mrs. Delaney, not a dimple to be seen in the doorway below.

"Then it was not a dispossession for me?" Sturdy Mrs. Bonticue suddenly becoming very limp.

"I done it, and I confess I done it!" Tremulous wail from the third floor.

"I don't want nobody blamed for what I done." Mrs. Lunn picking her way through bricks and ashes down the stairs. "I don't know what you'll say to me, Mr. Fizzard, but your man nailed the dispossess on my door all right and proper, and I took it and nailed it on the door above!"

"You'll be so kind as to tell me why?" Very, very stiff old gentleman surveying the disgraceful stairs.

"Oh, sir, only so you'd think a mistake had been made and the wrong parties notified. Then you might have to notify me over, and that would give me a day or two longer. I know you got to be hard—I mean have your just dues, but I was trying to make it appear a mistake. I only want a day or so."

"Who's responsible for all this?" Landlord thinking only of bricks and ashes. "Who's dared to do this thing? Who is it perpetrated this outrage?"

"I don't know, sir!" from Mrs. Weasel and Mrs. Delaney, on the stairs.

"It was meself, sir!" Mrs. Bonticue valiant to the last.

"You! You, Mrs. Bonticue?" The landlord hastened up the stairs. Looked in top-floor rooms—oh, disgraceful! He fluttered his large silk handkerchief on a head-top that had become crimson.

Stiff form coming down the stairs.

"Mrs. Bonticue——"

"Be the Laird, not one word from you, sir! It was all a mistake, but my mistake——"

"Then it will cost you dear, Mrs. Bonticue. To say that I am astonished at you is saying little! I can see now that there must have been good cause for all these complaints. Whether the notice was for you or not, you have done well to move this morning. I'd never have you in a room of mine."

Dimples again! And Mrs. Delaney sitting on the stairs, trying not to laugh and rejoice aloud.

"And it wasn't meant for me at all!" from distressed Mrs. Bonticue. "And I might still be quiet and peaceable in me own home!"

"It will cost you more than that!" from the crimson-topped landlord.

"Be the Powers, not a word from you, sir! I've already engaged a woman to come in and clean down the stairs. There's a man coming to repair the chimney, and he'll be paid for restoring the floor. I'm the direct descendant of the Knight of Kerry!" said Mrs. Bonticue, magnificently. "We have always been the first and last to hold out against oppression, but injustice has never stained our name. I may have my bit of a ruction, but I always pay the costs." Curtsy to the old gentleman; curtsies to the women on the stairs. "I always adjudicate for my own reprehensibilities, for that is my way." Magnificent sweeping down to the street and a magnificent sailing away, in orange lining, purple, and baby-blue!

"I never! A remarkable woman!" from the stiff old gentleman, his bald top back to pink again. "Remarkable, but not desirable as a tenant. To think of her showering bricks and ashes!

"Mrs. Lunn, I must have the rooms by Friday, and, understand, it won't be necessary to notify you again."

But Mrs. Delaney and Mrs. Weasel had been whispering.

"Mr. Fizzard," they cried, "Mrs. Lunn will get work in a very few weeks, when a new schoolhouse opens. We can sleep nights now, thanks to her, and won't you let her stay, if we'll be responsible? We can't but feel we owe her a good deal."

"Why, if you say you'll be responsible——"

"I have de means!" said the Swedish woman haughtily.

"Then that is satisfactory to me."

"Oh, thank you ever and ever so much!" cried Mrs. Lunn. "I'll be all right in maybe only a week!" She wept a little. Ran to her rooms and came back with several hundred pencil-stubs, which might not be very useful to everybody, but, at least, were her only way of expressing gratitude.

The old gentleman absently accepted a blue-pencil stub. He went down the stairs and went to his office. "A very remarkable woman!" he murmured regretfully.

Common Sense

BY W. D. WATTLES

COMMON sense is a sense which is common to a number of people or to all the people. It is the composite of the opinions and judgments of all men, of all classes; it is that in which all agree. It is not class sense; that is something very different. The class sense of the railroad men upon the question of a rate law, for instance, would be very different from that of the shippers; or the class sense of the bankers upon a financial law might be very different from that of the farmers. A common sense railroad law would be one which expressed as far as possible the sense of right and justice to all, and safeguarded the interests of all.

Men are always trying to get their class sense enacted into law, and to prevent the common sense from finding expression through the same channel. Most of our national and state laws, in so far as they regulate business, are mere expressions of class sense. Bankers dictate our financial legislation; railroad magnates our laws in regard to common carriers; trust promoters our corporation laws, and so on. Our officials are elected by class influences and for the purpose of expressing class sense in law; the Supreme Court being no exception. Only on rare occasions do the people become sufficiently aroused to insist on an expression of their common sense; when they do, the class laws are repealed or set aside, and even the Supreme Court must reverse its decisions.

The fugitive slave law was a case in point. It was the expression of the class sense of the slave holders; and the Supreme Court sustained it; but when the people, aroused, insisted on expressing themselves, they forced the

repeal of the law and compelled the Court to reverse its decision. The court of common sense is the highest of all; it is the supreme power; it may make or unmake any law, court, institution, president, or king. Grafters and thieves, therefore, can maintain themselves in power only by preventing the common sense from finding expression.

This is prevented in various ways. Oftenest it is done by befogging, confusing and dividing the people, so that no opinion or judgment common to a majority can be arrived at on any one proposition; the political party and platform system of making campaigns, now in use in the United States, answers most admirably a means of accomplishing this. The Republican and Democratic parties have become mere machines for the prevention of popular government; their main function is to prevent the people from deciding anything. To understand this, study the following.

In a given campaign the issues are set forth in the platforms as follows:

REPUBLICAN PARTY.

For Expansion.
For Gold Standard.
For High Protection.
Against Railroad Regulation.

DEMOCRATIC PARTY.

Anti-Expansion.
For a Bi-Metallic Standard.
For Tariff For Revenue Only.
For Railroad Regulation.

A, who is a voter, looks over the platforms with a view to deciding how to cast his ballot. He is in favor of regulating railroad rates; he is also an advo-

cate of the gold standard and high tariff; he considers, however, that the question of supreme importance at the present time is that of rate regulation; and he votes the Democratic ticket in order to secure action upon that proposition. He expresses his sense on the railroad question, but does exactly the opposite on the other two questions; his vote, taken as a whole, is rather an expression against his ideas than for them.

B, another voter, is in favor of Bimetallism and railroad regulation, but is also a radical protectionist; he votes the Republican ticket, expressing himself for one thing in which he believes, and against two other things in which he believes, but with less intense conviction. C believes in expansion and high tariff, but votes the Democratic ticket because of his pronounced convictions on the money question. And so on.

Now, when any number of men have voted, how are we to arrive at a conclusion as to their common sense on any subject? Suppose a majority of the votes are for the Republican party; many of the voters have believed in some of the measures advocated by the Democrats, Populists, Socialists, or Prohibitionists. On what one question is the vote an expression of the common sense?

It will readily be seen that while each voter has expressed himself on the issue which he considers the dominant or most important one, yet there has been no general expression by all the people upon any single proposition. No one can tell from the general results

what would be the decision if either expansion, free coinage, or railroad regulation, separate from the other questions, were submitted to a vote.

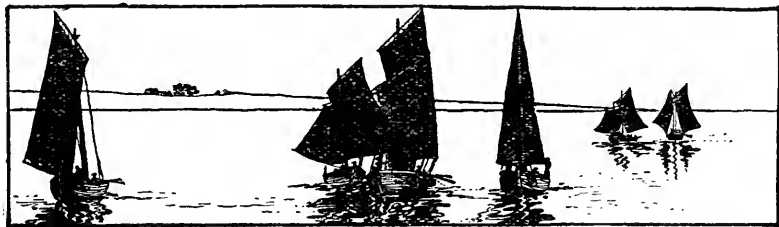
A good example of the working of this system may be found in the fate of the income tax law, decided unconstitutional by the Supreme Court some years ago. There is not the least doubt that the majority of the people favor an income tax; nor is there any doubt on the part of any fair-minded student of the Constitution that by "direct tax" only capitation, or poll tax, is meant: the people know that an income tax would not be in violation of either the letter or spirit of the Constitution, and if the people could have an opportunity to express their wishes on the matter, the Supreme Court would be compelled to reverse its decision.

The tariff question gives us another example of an issue, retained in politics until the people tired of it, and abandoned unsettled, the people having never really voted upon it.

Under direct legislation the ballot would be arranged something after the following order:

| | | |
|-----|---------------------|----|
| Yes | For Expansion | No |
| Yes | For Gold Standard | No |
| Yes | For Protection | No |
| Yes | For Rate Regulation | No |

When the votes were canvassed it would be known exactly how A, B, and C stood on every question; and the common sense being easily ascertained the lawmakers would be obliged to carry it into effect. This would be common-sense government.

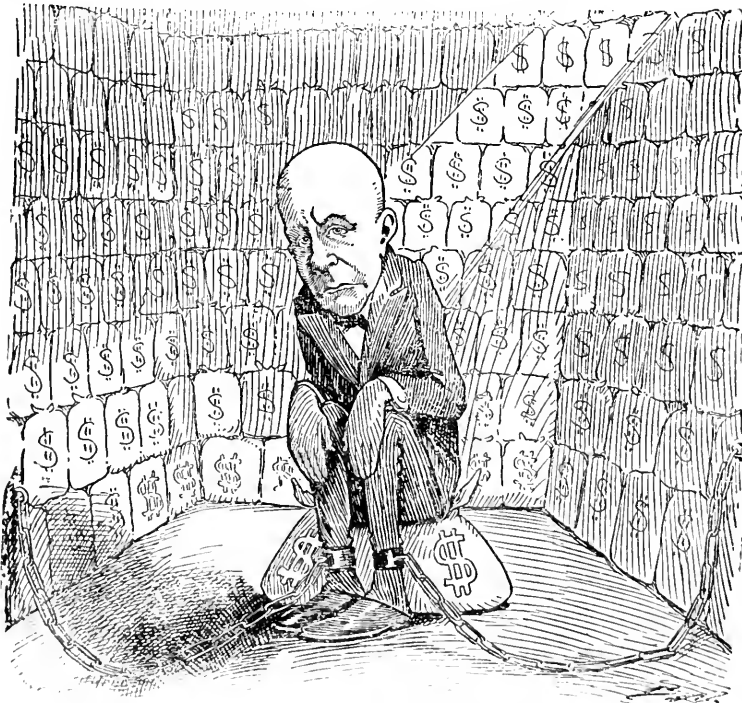




DeMar

De Mar, in Philadelphia Record

Proposed Amendment to the Rate Bill



378

Bart, in Minneapolis Journal "What Shall It Profit a Man if he Gain the whole World—"

VIKINGS OF INDUSTRY

BY
ROBERT ALEXANDER WASON.

FATTY BLAKE was peculiar. His appearance invariably led one to expect the commonplace. Fatty Blake was never commonplace. His features were broad, generous and good-humored; his ideas were unique and startling; he always seemed to be loafing, he was never known to sleep. He was cynical toward conservatism and scoffed at the radical as being visionary. He had no purpose in life; no fear of death. He was an Ishmael, a free lance, a knocker.

"Fatty" was simply an honorary title; he possessed the legal right to a much more imposing name, but this name ran no risk of the contempt which familiarity is accused of breeding. When the newspapers announced that the Lorenzo Q. Blake who was instigating an investigation into the so-called Society for the Prevention of Cruelty to Dumb Animals was the author of the new popular song and the hero of the Speedway accident, none of his many friends thought of Fatty. He was like a volcano; the intermission between eruptions was no indication of the forces at work on the interior. Fatty had been dormant for some time and his friends had no idea where the field of his present activity might be located. He had a way of dropping in for breakfast and telling his surprised host that it had been deuced warm in Africa or exceedingly chilly in Alaska.

Scott Hudson had been his chum at college. Scott was afflicted with an inherited poverty. He had expected to study law, but having gone into a broker's office in order to finance the project, he had become inoculated with the fever of the game and had about given up the law. He was sitting at his desk when Fatty sauntered in, sat

straddle of a chair, blew a chain of smoke-rings and said, earnestly: "Say, Scotty, do you know the law which governs increased production?"

They had not met for nine months and this had not been the subject of their last conversation, so that Scott was in a measure unprepared and answered slowly; "Increased production? Why there are a dozen laws responsible for it. When water reaches a certain temperature, it becomes——"

"Never mind; I see that you are a dead one, so I will tell you. Division of labor is the law which governs increased production. If each man had to mine his own ore, smelt it, forge it, and so on, he could make no more axes now than formerly. It is simply because different sets of men take care of certain specialized processes that production increases. Every schoolboy ought to know this. Very few voters do. Think it over."

Scott drew his brows together for a moment and when his face lit up, Fatty resumed:

"Now if this law is true, it is a natural law. All true laws are natural laws, or, to put it another way, all natural laws are true and change not except to become plainer with increased acquaintance. Man has no more private right to this law of the division of labor than he has to the law of gravity. There is no question about the equity of this theorem. Now, I'll tell you what I want to do. I want—but before I begin, how game are you?"

A cloud passed over Scott's face before he replied:

"So game I am that by tomorrow morning I shall probably be busted for the thirty-fourth time. I had nine hundred dollars saved up by getting

along without food and clothes. It is now down on an attractive bunch, but the market has failed to swing back and I am all in."

"Is it a sure thing?"

"It is."

"They generally are."

"If I had ten thousand, I could make fifty in a week."

"I suppose from this that you have heard of my grandmother leaving this world forever—and me twelve thousand for as long as I can keep it. Want to manipulate the ten?"

Ten days later, Fatty Blake called at the office and found Hudson sitting with his feet on the window-sill. His face was white and drawn, his eyes were sunken and he was smoking an expensive cigar. Fatty walked up to him and shook hands silently. He accepted the twin brother of the expensive cigar and said lightly: "Well, I congratulate you, old man, on being able to save enough for such decent consolation."

Hudson turned in his chair and smiled wanly as he said in a sleepy voice: "I pulled out this morning. We made sixty thousand. How about the divvy?"

Fatty Blake was peculiar. He did not turn a hair, he merely said: "Oh, we'll stack my capital against your experience and divide even. Now I'll finish what I began the other day. I want to form a company to corner the law of gravity."

Hudson leaned back in his chair and laughed luxuriously. Finally he glanced at the imperturbable Blake and said: "Why, confound you, have you gone crazy?"

"I don't know; I haven't been examined yet this morning. It takes an expert these days to tell when a man's crazy. But about this gravity business; I wish that you would not treat it in a spirit of levity. Who owns the land today? The man who discovered it? No. The man who uses it? No. The man who says it belongs to him? Yes. Did anybody ever claim control of the law of gravity? No. If I did,

would it be mine? Yes. Are you smooth enough to engineer it through?"

"Come on old boy," said Hudson sympathetically, "I'm going to take a week off and we'll go somewhere on a boat and rest up a little. You certainly have a fever."

They did go "somewhere on a boat," and by the time they returned Scott Hudson was saturated with the law of value, the materialistic conception of history, and divers other intoxicating and euphonious theories totally at variance with his former view of things. He had left town to rest his nerves; he came back with more nerve than an insurance president. Also, he took off his hat to Fatty Blake and cheerfully admitted that he was the Really Truly.

They had hatched up a plan for at least one good time. They intended to invest twenty thousand in a solid and reliable business, use twenty thousand to speculate with, and with the remaining twenty, start a newspaper sensation which would make things hum for a while. This last twenty caused them to break out in merry chuckles upon the slightest provocation. Even Fatty Blake said it was worthy his strongest effort. Hudson devoted himself to the permanent investment and the speculations, while Fatty poured over old law-books. He read up on all kinds of land grants, upon water rights, upon the powers of a franchise, and at the end of a month, he was prepared to launch his scheme. Their speculations were successful and they were able to incorporate the United States Gravity Company under the laws of New Jersey for seventy-five thousand dollars.

It was a novel idea and the comic papers and the paragraphers and the cartoonists had the time of their lives for a few weeks, so that no company ever received such royal advertising free. Then the serious controversialists took it up and wrangled over it, and as no theory can be so wild that it will not appeal to some otherwise intelligent men, quite a number were found to defend the equity of the question. Two college professors, one in the East

and one in the Middle West, came out in able apologies on the ground that it was equally just to have control of the force which held the houses upon the land as it was to have control of the land itself. This aroused a furor and the old dilapidated questions of precedent, inherent right and established custom were torn to ribbons and scattered abroad over the land.

All this time, Fatty and Scott were favored children on the market. They began to put on airs, dressed a trifle noticeably, wore a preoccupied air of deep thought, had frequent telegrams from fictitious persons and soon became a mark for the interviewers. Fatty's features readily lent themselves to the pen of the caricaturist, and his expressionless face and small pig eyes became as familiar as though he had been a strong-minded president or a strong-jawed senator with the director habit.

Every one heard of the rights, the wrongs and the possibilities of the United States Gravity Company, but no one heard of a single actual move which it made, and the excitement was crowded out by an unconfirmed rumor that actual work would be begun on the Panama Canal in nineteen hundred and twenty-five. When the newspapers dropped it, letters began to pour into the office which had been opened in the Flatiron Building. Young men with no experience and large bunches of money began to investigate, older men with no money at all but with a taste for promoting also opened negotiations. These last were welcomed effusively, because, truth to tell, U. S. Gravity was up a stump. They had no idea how to proceed. Finally they filtered the suggestions of the promoters and decided to license state companies, giving the promoter who landed the company fifty per cent. of the first year's license. They reserved New York for themselves. The first company was formed in Kansas. Affairs had been very tame and prosperous there for nearly a year and the people were degenerating noticeably. The young man who backed the company had ten millions

and no relations. He was fond of sport. He gave one hundred thousand dollars for the privilege of controlling the law of gravity in Kansas. The promoter who had landed him became vice-president, secretary and general manager. He was a thoughtful person with industrious habits and a studious temperament. He saw at once that it would be wise to make a good impression at the start, so he opened his campaign by candidly stating the fact that he did not propose to charge the common people anything for holding them on the earth. This unexpected leniency was so overwhelming that they jointly and severally became loyal adherents of the Kansas Gravity Company. They were used to the habits of the common American Trust and had been prepared for the worst. Now, however, they rubbed their hands together and waited gleefully for the show to open.

The show opened by a properly drafted bill being presented to the Standard Oil Company for services rendered. The bill was for fifty dollars, the rate was exceedingly moderate. Almost anyone else would have been willing to pay for the use of so important a necessity as gravity without a word of complaint, but, true to its nature, the Standard refused to pay.

In the lawsuit which followed, legal stars were brought from all over the country at fabulous retaining fees. Every bit of damaging evidence was introduced which the court would allow—and the court was lenient to the uttermost limit. The twelve good men and true were guarded as though worth their weight in diamonds. They allowed the evidence and the argument to slide by without comment and, with one accord, they voted according to their prejudice. They were able to control their love for the Standard and when they brought in a verdict for the plaintiff, their faces were wreathed in smiles and they walked with the modest dignity of a bantam rooster.

When the verdict was announced the entire state went wild. Jollifications were held, hands were shaken and the

ultimate result was that the state rights were taken up all over the land. By the end of the year the United States Gravity Company was worth over three millions and the country was in the throes of pandemonium. The Standard was kept busy with lawsuits, some of the superior courts reversed the decisions and some of the judges were impeached for it. The common people having nothing to lose and seeing a chance to get in free and see a most beautiful battle for the championship, made it a personal matter. They disregarded party lines, took their votes in their strong right hands and, as is usual when they take their coats off and demand judgment, they got it. Even the Senate sat up and began to take notice. From threatening to elect Senators by popular vote, the common people proposed to do away with them altogether. It was plainly evident that either the Senate or the Supreme Court would be relieved from future responsibilities, and the patriots who composed these expensive exponents of the block system threw aside the stuper which is the fashionable uniform for deliberate bodies assured of a prolonged tenure of office; and proceeded to arrange matters so that when the blow fell it would be sure to fall upon the other fellow.

The central company, which retained certain powers in the state companies, made every endeavor to keep the rate low until the custom was established. They knew well that an old and well-grounded oppression was not distressing. The colt born in stable is not hard to break; it is the range colt that rebels. Men accustomed from their babyhood to a protective tariff, a railroad aristocracy and a dollar-mark nobility would patriotically pay for the privilege of being held upon the earth, if only the innovation could be introduced in a modest and unobtrusive manner. So they flooded the country with pamphlets describing the beauties of the earth and how a man's love of country and flag ought to impel him to pay the modest stipend required. They constantly assured the

common people that they were absolutely necessary for future emergencies and would be held to the earth free of charge, but that the big corporations must dig or move, and the common people, touched by this logical appeal, were loyal supporters of the United States Gravity Company.

Still there were some of the state companies which were inclined to rush matters, and this was particularly true of the one in Texas. This company was composed of ambitious young hot-heads, bent upon getting rich while they were still young enough to enjoy spending their own fortunes. Their motto was "Ours for Us. Let Posterity Graft for Itself." They secured a judge suited to the occasion and had him issue an injunction against the Standard's using any more gravity until it paid the outrageous assessment levied upon it. The Standard howled and the other corporations screamed; even the innocent bystanders, who had been greatly enjoying the novelty heretofore, now began to take counsel together.

The Standard paid the assessment and then brought suit to recover it. Fatty Blake, himself, went to Texas and, by diplomatic shrewdness, induced the Texas company to agree to a compromise. The Standard, upon a fifty per cent rebate, agreed to drop the proceedings. They clearly hated to do so, but the power of habit was too strong. They could not resist a rebate. Then Fatty played his big card. He offered the Standard a draw-back upon all the assessments paid by other corporations. This ended the struggle. With the Standard and the militant common people upon the same side of the question, all opposition ceased and a uniform ton rate was made for the entire country. It was nominally low, but as all the expense was in collecting bills, they were soon declaring fabulous dividends, and, as Fatty said, there was no fear of competition.

Everything was now peaceful; the country settled back into its old rut and the gravity item was classed with water, light and heat, and aroused no further

comment. But when the five-year contract was completed, the Standard demanded a larger draw-back and a lower rate. This was the precise move which U. S. Gravity wanted. They immediately thrust the Standard out in the cold and doubled their rate. The Standard declared war and spent money like water, but without avail. At the start, the other corporations were with them. Now they had to fight alone and against a well-established custom. They kept up the fight for three years, but could find no leverage. The force of gravity required no transportation, raw material or illumination. The Standard was whipped and, in spite of every effort, their dividends fell to only twenty-five per cent. net and they were forced to obey some of the laws. When John D., Jr., made references to the poor and lowly, real tears would gather in his eyes and his voice would choke up touchingly. Formerly, he had only pitied; now he could sympathize.

Fatty Blake and Scott Hudson were now wealthy—not rich as the term is generally used, but, taking their start twelve years previously into consideration, it did no violence to the word to call them wealthy. They were worth about two hundred millions each and their incomes were becoming a bother. Still, they were daily adding to the rate which they charged for the use of gravity, and several of the smaller trusts had been forced to surrender.

Then one morning they awoke to find that their dream was ended. They had hoped to get control of the world, but on this morning an icy hand seemed

to clutch at their hearts as they read these headlines in the morning paper: "Incorporation of the Fresh Air Co., Limited." A list of the offices was given and it was enough to daunt the bravest. The old insurance clique followed the heroes of Standard Oil, and these in turn were supported by ex-Presidents, former Cabinet officers and those choice spirits of the Senate who had formerly manipulated the civil government of the United States as a side-line to their regular business.

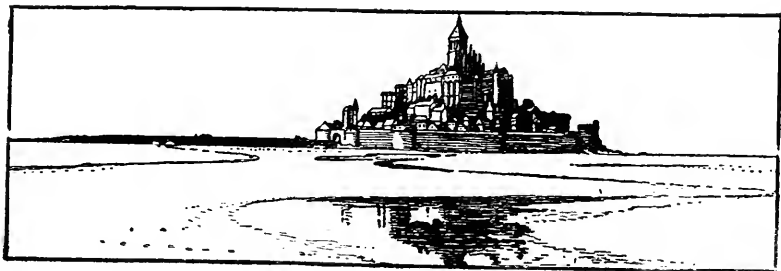
They discussed the outlook in hushed tones, and finally Scott left to purchase a ship, which they proposed to stock judiciously and arm abundantly. They plainly saw their finish and intended to make a conquest of Patagonia in order to found a state on their own design.

When Scott returned in the middle of the afternoon, with a complete list of the available vessels, he found Fatty still at the breakfast table, surrounded by a cloud of high-priced smoke and facing a badly written document. He started to recount his various steps, but Fatty squinted his little eyes and said in a bored voice: "Forget it."

Scott looked at him a moment and then a horrible fear swept through him; "Fatty," he gasped, "is that your will?"

"Yes," answered Fatty grimly; "it is my will and my best judgment. We are in this scrap to stay. This is a rough draft of The Incalculated Sunshine Co."

Scott Hudson sank upon a chair and giggled hysterically. Fatty lit another cigar and proceeded to finish his draft. Fatty Blake was peculiar.



JOHN



BY H. A. HART.

ONCE there was a young man whose name was John. He was a good young man and gained a living by working in a saw mill, in northern Michigan, for a wage of one dollar per day. He was a good hand, as was evidenced by the fact that he had worked for the same man for a number of years. Brown, the man for whom he worked, was well pleased with him, so much so that they had become friends, and, while many others had received their "walking papers" and been sent adrift, John still held his job and continued to draw his dollar a day with the satisfaction felt by only a sovereign citizen of a great republic.

One Sunday night John went to church, and while sitting listening to the sermon he chanced to glance across the room where sat Malinda Jones. Now Malinda was exceedingly fair to look upon, which caused an idea to germinate in the mind of John. After the Doxology had been sung and the benediction had been pronounced, he stationed himself at the door and waited patiently for Malinda to appear. When at last she came, John shyly said, "Malinda, may I see you home?" She timidly replied, "Yes, sir."

Now, on the road home they entered into a contract to marry. John, being cautious, would not take to himself a wife until he had a home, so he went to Brown and submitted to him a bill for lumber with which to build a small house. A few days after, when Brown handed John his estimate, John drew another paper from his pocket and, after comparing them, said:

"Why, Mr. Brown! Over at Mc-

Cracken's they offer me this lumber 20 per cent cheaper than you offer it!"

"At McCracken's mill, John? Why, McCracken's mill is over in Canada, and by the time you pay the tariff upon it to get it over here it will cost you just as much as I am asking you."

"Tariff, Mr. Brown? What is tariff?"

"Why, John! Don't you know what tariff is? I thought everybody knew. Why, tariff is—is—a—well, John, if it wasn't for the tariff I couldn't pay you the wages I am paying you."

"Oh, it helps you pay better wages, does it?"

"Yes, John; if it wasn't for the tariff wages would go down."

"Well, Mr. Brown, that being the case, I shall buy from you."

John bought the lumber, built a house, married and kept on working.

It is the cold, short days of winter now. The boys are getting up before daylight and working until after dark in order to get in a full day. Saturday night comes; Brown calls all of the hands together and says: "Boys, you needn't come back to work Monday morning unless you will work for seventy-five cents a day."

After the others had gone, John approached Brown and said:

"Mr. Brown, I should like to know why you are reducing my wages. You always paid me a dollar a day when I had only myself to support: now there are two of us and you are reducing my wages to seventy-five cents. Why is it?"

"That is my business, John. And besides I don't propose to have my hands inquiring into my affairs."

"Well, Mr. Brown, I have worked for you a long time; I am established here and expect to stay, but I think you should let me know wherein I am at fault, so I may improve, instead of lowering my wages."

"Now, John, look here; your work is all right, but McCracken's mill has burned down and the men offer to come here and work for seventy-five cents a

day. I am giving you the first chance."

"Oh! But hold on, Mr. Brown. McCracken's men are over in Canada, and by the time you pay the tariff on them to get them over here, they will cost you as much as I will."

"Why, John! You're a fool! The tariff is on lumber, not on men!"

John is still at work, but another idea is germinating.



She's a Wise Woman—

WHO keeps in mind that a little credit is a dangerous thing.

Who is able to mend both her husband's clothes and his ways.

Who has learned the paradox that to have joy one must give it.

Who can tell the difference between her first child and a genius.

Who most admires those eyes which belong to a man who understands her.

Who acknowledges the allowance made her by her husband by making allowances for him.

Who appreciates that the largest room in any house is that left for self-improvement.

Who manages to keep not only her house and her temper, but her servants and her figure as well.

Who realizes that two husbands of twenty-five years each are not necessarily as good as one of fifty.

Who can at once distinguish between the laugh of amusement, and the one meant to show off a dimple.

Who gets off a trolley-car the right way—though she runs the risk of being arrested as a man in disguise.

WARWICK JAMES PRICE.

The Happy Family

MR. SCRAPPINGTON (*in the midst of his reading*)—Confound it! Why can't they invent a new expression now and then? I am sick and tired of reading about "the blushing bride"!

MRS. SCRAPPINGTON—Well, considering the sort of husbands the most of them get it is not surprising that they should blush.

Overcapitalization of Railroads

BY WILLIAM D. MARKS

[NOTE: Hon. Wharton Barker, of Philadelphia, Presidential candidate of the People's Party ("mid-road wing"), in 1900, holds that the real evil in the railroad business of today is overcapitalization. He admits that rebates are bad and build up monopolies in productive enterprise, wreck individuals and communities; but, he says, "the evil which affects every man, woman and child is overcapitalization. They are obliged to pay interest and dividends on at least seven billions of dollars of 'watered' securities, stocks and bonds." At 5 per cent, this would mean a clear steal of 350 million dollars a year—or nearly \$4.50 a year for every soul in the Union.

In the course of correspondence with members of the Inter-State Commerce Commission, Mr. Barker asked why the American people should be called upon to pay interest on six to six and one half-billions of fictitious capital. One of the members doubted the accuracy of Mr. Barker's figures, whereupon he consulted with an expert engineer and statistician, William D. Marks, of Philadelphia. Mr. Marks' reply was so complete that Mr. Barker sent it to Senator Tillman of South Carolina, who presented it to the Senate and had it printed as a Public Document. Ask your Congressman for Senate Document 168, 50th Congress, 1st Session. We quote the letter entire.—The Editors.]

Mr. Tillman presented the following letter from William D. Marks, consulting engineer and statistician of Philadelphia, Pa., regarding the overcapitalization of the Steam-Railway Corporations of the United States.

January 25, 1906.—Referred to the Committee on Interstate Commerce and ordered to be printed.

DECEMBER 11, 1905.

Dear Sir: Referring to our verbal interviews regarding the overcapitalization of the steam-railway corporations of the United States and more particularly in reply to your query of the 5th, current, "Let me know what you think a fair capitalization of the railroads or capitalization the public should pay for," I would say that in

my experience of late years as a consulting engineer I have been struck by the deplorable and almost universal "watering" of securities in railway corporations practiced by our promoters of these enterprises.

Not only are our railways often wastefully built wholly upon the proceeds of the sale of bonds at figures far below par, but the promoters frequently add to the burden of the earnings of their enterprises by issuing as a bonus (to go with the bonds or appropriated by themselves), an equal or greater amount of stock representing a speculative profit in the future.

So invariably have I found this to be the case that I felt justified, after numerous individual experiences, in saying to you that more than one-half of the railway securities issued represented no real property or investment of cash.

Besides the "water" injected into securities by the original builders of a new railway, other and often larger percentages of it are poured in by financiers who have found their profit in combining a number of individual railways into a "system" by means of a holding and operating corporation.

As a result we frequently find stratum of securities piled upon stratum of securities until a chart of the securities of a system of some railway systems very closely resembles a geological section.

There can, if my statement is correct, be but one of two results from these manipulations.

Either the public is robbed by overcharging to render these watered securities valuable to their owners, or innocent purchasers of them lose all

or a portion of their investments, if they have been led to believe that their securities represent real property.

Tersely, either the traveler and shipper is robbed or the purchaser of securities is swindled if he buys believing them to have been honestly issued.

The purchaser of "water" securities is either helping thieves to rob the public, or is himself the victim of thieves.

But probably my general experience and feeling in these matters will not serve to convince you or others, and I will ask your careful attention to an analysis of the Massachusetts railroad commissioners' report, 1904:

| | |
|---------------------------------------|--------------|
| RETURNS OF YEAR ENDING JUNE 30, 1903. | |
| Massachusetts railways: | Miles owned. |
| Total length of line..... | 3794 |
| Total length of single track..... | 7601 |

The cost of construction of these lines, excluding equipment, land and buildings, securities of other companies, cash and miscellaneous assets, is given as \$293,236,332. In round figures \$73,800 per mile of roadbed; \$38,600 per mile of single track.

This single track valuation is the important item, for it includes every foot of track, wherever or however used.

Omitting long bridges, tunnels, heavy rock cuts, extraordinary excavations, allowing 10,000 cubic yards excavation per mile, the cash cost of the average standard-gauge railway to the top of the rail head is from many instances about as follows, when prudently constructed:

| | |
|---|-----------------|
| Preliminary legal papers and rights of way | \$ 700 |
| Civil engineering construction to top of rail..... | 11,000 |
| Arch, stations, shops, and houses..... | 1,500 |
| Total..... | <u>\$13,200</u> |

Of course we have excepted long bridges (say over 60-foot span) and other unusual features, but throughout Massachusetts and the United States, there are very few railways requiring 10,000 cubic yards excavation (\$3,500) per mile.

There are notable individual instances of costly and unavoidable engineering

expense, but these will be balanced by the average savings from \$13,200 allowance per mile for construction.

We see that the average book cost (\$38,600) of construction is nearly three times the necessary cost (\$13,200) of steam railways to the rail top.

The cost of equipment of the Massachusetts railways is given as \$32,957,122. By this is principally meant the rolling stock. For the purpose of this comparison I will place very high figures upon it, though much of it is old and largely depreciated in value.

| | |
|--|---------------------|
| Locomotives 2,277 at \$10,000 each..... | \$22,770,000 |
| Passenger cars 3,338 at \$5,000 each..... | 16,690,000 |
| Baggage and mail cars 650 at \$3,000 each.... | 1,950,000 |
| Freight cars 34,825, at \$500 each..... | 17,412,500 |
| Gravel and construction cars 1,865 at \$400 each | 746,000 |
| Total..... | <u>\$59,568,500</u> |

Many of these locomotives and cars are leased, but for the purpose of our discussion they should be valued, and so we had better fix their total cost at, say, \$76,000,000. instead of \$33,000,000 book value given.

There are 7,601 miles of single track owned, and with sufficient accuracy for our purposes we can put the first cost of equipment with rolling stock at \$10,000 per mile, a very liberal estimate for the Massachusetts railways, which serve a denser population than exists in any other portion of the United States and which, being a manufacturing community, must use its railways largely.

We have omitted occasional extraordinary expenditures, say, for the tunnels and long bridges over rivers and also for rock cuts and deep excavations.

We are perfectly safe, however, in allowing an average of \$2,000 per mile of track, or \$15,202,000 to cover the cash cost of these extras.

Recapitulating for the average honest cash cost of Massachusetts railways we have for each mile of single track owned:

| | |
|--|----------|
| Preliminary legal papers and right of way..... | \$ 700 |
| Civil engineering and con- struction to top of rail..... | 11,000 |
| Minor stations, machine shops and houses..... | 1,500 |
| Equipment of locomo- tives and cars..... | 10,000 |
| Extraordinary expenditures | 2,000 |
| <hr/> | |
| Estimated cost of construction and equipment per mile... . | \$25,200 |

Massachusetts has been selected because its railroad commissioners have largely reduced the usual amount of corporate dishonesty by their most careful examinations and enforced publicity of corporate accounts.

Its dense population requires a larger equipment than the average of the rest of the United States. Its costs of construction are increased by reason of its rocky soil and hilly topography far above the average of many other sections.

I have increased the stated book value of equipment from \$33,000,000 to \$76,000,000; I have added \$15,000,000 to well-known standard average costs of construction; I have allowed \$11,400,000 for architectural work, and as a result I have obtained an average cash cost per mile of \$25,200 which I have no doubt substantially exceeds the true costs of railways.

In education, frugality, industry, and honesty Massachusetts' population stands in the first rank of these United States, and yet we have the following capitalization of the Massachusetts railways:

| | |
|------------------------|---------------|
| Funded debt..... | \$133,435,355 |
| Mortgages, etc..... | 25,007,318 |
| Capital stock | 235,834,466 |
| <hr/> | |
| Total capitalization.. | \$394,277,139 |

Dividing this by 7,601 miles of single track we obtain about \$52,000 capitalization per mile—51½ per cent. of water, probably more.

Referring to gross assets of companies given on page 9 of Massachusetts railroad commission's report, June 30, 1903, we find as book accounts, but probably not the practical truth:

| | |
|--|---------------|
| Construction | \$293,236,332 |
| Equipment..... | 32,957,122 |
| Land and buildings..... | 1,497,218 |
| Cash..... | 40,880,067 |
| <hr/> | |
| Total..... | \$368,570,739 |
| Stocks, bonds and other property..... | 64,210,110 |
| <hr/> | |
| Gross assets..... | \$432,780,849 |

The item of \$64,000,000 probably represents "strategic purchases," having no proper relation to expenditures required to operate the roads for the convenience of the public and the profit of the stockholders.

The Interstate Commerce Commission, June 30, 1903, reports total miles of single track 283,821.52 (this is not the length of roadbed, which is less; it is the total length of all the tracks, wherever placed). Outside of Massachusetts, with a few exceptions, in the Eastern and Middle States the equipment rarely costs as much as \$5,000 per mile, and we are liberal in putting the cash cost of construction and equipment of all at an average of \$20,000 per mile, or \$5,676,420,000. The total railway capital June 30, 1903, was (Interstate Commerce Commission report) \$12,599,990,258, or about \$7,000,000,000 watered securities and \$5,600,000,000 actual value.

Experienced engineers (I mean those who have been through the mill) will tell you the same as I do as to actual costs of construction and equipment, if not (as in most cases) prevented by personal fear of consequences from disclosing the truth.

You may, and probably will, have many instances of extraordinary cost of construction brought to prove to you the higher cost of our railways. Many of these instances are both unwise and unnecessary expenditures.

Do not forget that for every such case there are hundreds of miles of railway which honestly have not cost \$17,500 per mile to construct and equip; on the contrary, very much less.

The fairest index of the proper cost of a railway is not to its length of roadbed, but its length of single track.

Twenty thousand dollars per mile is

an overestimate of the average cost of most railways crossing the vast prairies of the West.

You will note that I have not brought forward the many individual instances which have come to my notice upon which I based my former statements to you, but have delayed long enough to enable me to verify them, generally by a consideration of all the railways of Massachusetts.

For thirty-four years, beginning on the Delaware, Lackawanna and Western Road, as a civil engineer, in the days of the crimes of Fisk and Gould, of the Erie, I have watched the growth of this criminal method called "watering" securities, and today we find that their success has led to the perpetration by their imitators of a colossal fraud reaching \$7,000,000,000 upon the citizens of this United States. I wish you godspeed in trying to put a stop to it. If you succeed you will earn the gratitude of every honest man.

I return to you the bill, which could be much improved, and I also hand you *Engineering News*, November 2, 1905, containing a brief article of mine on "Railway Rates for an Electric Railway," and the following papers:

"What are the facts?" by Slason Thompson; "Facts about Railroad Rates," by H. T. Newcomb; "Solution Transportation Problem," by P. S. Grosscup; "Mass. R. R. I. Comm. Rept. June 30, 1903."

After you have read my article in the *Engineering News* I wish you would refer to Census Bulletins, Nos. 3 and 21, just to see how carefully they have avoided giving the required data enabling the fixing of the cost of construction, equipment, and operation of the railways they pretend to deal with.

To the engineer's lot it falls to deal with the concrete and tangible, and when he seeks help from these expensive publications by our Government he finds that because no one compiling the data in these appears to have power to demand replies, or practical experience and grasp, all our Government statisticians have fallen victims to the conspiracy of secrecy among railway promoters and operators, who above all things fear honest publicity for their deeds.

Very truly yours,

WILLIAM D. MARKS.

Hon. Wharton Barker,
Philadelphia, Pa.



The Highest Good

GOD'S dwelling place is not in realms apart,
Whose heights no mortal feet have ever trod;
Truth's home is ever in the human heart—
Who walks with Truth may walk on earth with God.



"The Higher Law"

HAL'S LAKE



BY B. F. RILEY.

ABOUT fifty miles above Mobile, Alabama, is the junction of the Tombigbee and Alabama rivers. Between the two streams at this point, is an immense swamp of cane and forest so thick and tangled as to be almost impenetrable. About the center of this wilderness is a beautiful clear lake, cool and refreshing, girdled by a margin of snow-white sand.

In the early forties, a stalwart negro slave escaped from a Pearl River plantation, in Mississippi, and made his way eastward, with no other object in view than to be free from the bondage of servitude and the lash of the taskmaster. Traveling unfrequented ways by night, and sleeping during the day, he came, after an arduous journey, to the Tombigbee River, on the side opposite a vast swamp of wild cane. Around for considerable distances in every direction, the region was uninhabited, and the slave, tired and worn, was hungry. Coming with suddenness to the deep-rolling river, he was for the time perplexed, but inured to hardship and accustomed to life on a river bank, he contrived, by means of poising himself on a beam of wood, to make his way to the opposite side.

The dense solitude which here confronted him, afforded a retreat for which he had long pined, where, free from disturbance, he could find rest. Availing himself of the scanty wild fruits in sight he partly stayed his hunger, and on the ground rarely touched by the sun, because of the density of the growth, he lay down and slept for many hours. Driven at last almost to desperation by pangs of hunger, the runaway penetrated with difficulty the growth of immense canes, pulling them apart as he made his way with slow steps through the brake.

Now and then he came upon the trail of a bear. After hours of effort, the runaway reached the western bank of the Alabama River on the opposite side of the swamp. Beyond the river he saw well-tilled plantations and negro quarters, and heard the familiar songs of the toiling slaves, the barking of dogs, and other sounds of domestic life. The cravings of hunger became more intense with the possibility of early appeasement, and he hastily began to contrive a means of getting to the other side. Tying together several chunks of wood with grapevines, he placed the rude raft under himself, and using his hand as an oar, succeeded in reaching the opposite bank. With the approach of darkness he stole into the negro quarters, where he met sympathy and found food. On his return to his haunt beyond the river he was accompanied by a friendly slave who rowed him across, with a temporary supply of food.

Roving over the wide wilderness of cane, the runaway slave came suddenly on the clear lake far in the interior. He was elated over the prospect of exchanging river water for that of a lake, pure, cool, and refreshing. With wild delight he plunged into the crystal water and seemed to forget his loneliness and all else in the possession of so great a treasure.

In this hour of ecstasy was born a new resolve in the heart of Hal. He would return to the distant Mississippi plantation and bring his wife and children to this wild retreat where the gall of slavery would be replaced by the delight of liberty. Here they would be entirely and forever free from molestation, as no one would ever penetrate these leagues of thick cane, where the bear and the wolf made their home. Here

would be perpetual enjoyment of rest, the most highly prized boon of the slave.

Fascinated by the vision the poor slave could scarcely control himself. But boldness and daring were necessary, fearful risk was to be incurred, and grave danger to be faced. Should he remain in this swampy retreat alone, deriving support from the plantations beyond the river, in the full enjoyment of freedom, or should he dare the risk of bringing his wife and children to this abode of seclusion and safety? If he should be captured, the horrors of slavery from which he was now secure would be increased manifold. But the sense of joy went from him because his wife and children were still slaves, laboring at this very moment on the plantation. He would make the venture, and, if necessary, sell his life in the effort to free himself and his loved ones from servitude. To have the companionship of his family in this desolate retreat would be the consummation of earthly joy. Even the hope or possibility of such an event was worth a thousand fold the peril of the undertaking. Elated over the thought, Hal coolly entered on the accomplishment of his purpose.

Hal planned with the consummate skill of a general. Each successive step in the desperate venture was provided for.

Revisiting the plantation on the following night, in a rickety skiff, he procured a supply of substantial food. Instead of returning to the swamp, he rowed in the darkness, around the headland where the waters of the two rivers meet, paddled up the Tombigbee, pulled his skiff ashore, hid it in the underbrush and started back afoot to the old plantation on the Pearl. Again he adopted the method of traveling by night and sleeping during the day. The old haunt of the plantation were finally reached. Disclosing himself to no one but the members of his family, he appointed a certain night when the conditions were most favorable, and with his wife and half-grown son and daughter started on his return trip to the region of the Tombigbee.

On the following morning two of the fleetest horses and three slaves were missed from the plantation. Confusion

in the search was caused by the tracks of the runaway mother and children going in one direction and those of the horses in another. Had the timid slave woman and her children taken the horses, or had they gone away afoot and had the horses been taken by another? A pack of bloodhounds afforded no solution, for they were unable to start the trail either of the slaves or the horses. Shrewd tactics had been adopted by Hal in leaving the plantation by having his wife and children go in one direction while he took the horses in another. They had met in a pasture where no tracks were traceable, and had sped toward the east.

Full thirty miles away, at the peep of day, the horses were turned loose by the slaves. In a dense thicket they concealed themselves for the day, and renewed their journey at night. After an arduous trip of several nights Hal and his family reached the Tombigbee, the old skiff was drawn from its hiding place, and was stealthily rowed to the brake of cane. Picking their way slowly through the tangled swamp they came at last to the beautiful lake.

"Thank de Lord, here at las'," said Hal.

It was an occasion of great joy to the sable group as they sat on the warm, snow-white sand and laved their tired feet in the refreshing water. The few implements which they brought with them were now brought into requisition in the erection of a clumsy hut of wattle and cane.

Rounding the promontory again with his skiff, Hal paid another visit to the plantation and obtained a fresh stock of provisions. Chickens, pigs, lambs, and dogs about the hovel on the lake soon gave it the appearance of a scene of domestic life. Nor was this all. The little commonwealth steadily grew, as Hal would lure other slaves to his retreat beside the swamp-environed lake.

Years passed—years of repose in the depths of a dismal swamp where the days of the week were forgotten and where time was known only as it was in the dawn of creation, by the bounds of night and day. The great noisy world

beyond moved on its march of progress, unknown and uncared for. To be free from the exaction and the cruelty of slavery was the height of bliss.

A cordon of ragged and grotesque cabins made of cane, brush, and mud, came to engirdle the lake. Rude art and simple nature were never more in contrast than they were in the grotesqueness of these habitations and the picturesqueness of their setting.

Indolence and ignorance became supreme in a community which was fast lapsing into savagery. Limited space was cleared here and there about the lake, and a few vegetables were grown in the fabulously fertile soil.

It was an ill-starred day for Hal and his little empire in the cane-brake when a body of hunters came to the lower waters of the Tombigbee. Having seen the trace of bear on the northern boundary, between the rivers, these hunters with their dogs began an invasion of the supposedly unexplored swamp. The successful venture of one day led to increased boldness the next. Far in the jungle their curiosity was heightened by the discovery of bare-footed tracks of men, here and there in the dry mud. Two of the hunters came at last on the quaint huts about the lake. The voice of domestic animals, and the forms of half-nude negroes moving here and there whetted their curiosity. They advanced toward the village, an alarm was raised, and the inhabitants dashed into the brake, urging their dogs on the intruders. A bullet whizzed above their heads and rattled in the leaves. They beat a retreat and that night related their discovery to their fellows.

The following day the entire body of ten or a dozen hunters visited the scene, passed around the entire camp without detection, saw the character of the population, and returned to their own camp at night to determine what they should do. Some of the more reckless favored a direct attack on the village, but others advised prudence, and it was finally determined to return home, report the result of their discovery, secure a body of cool and trustworthy men, and make a thorough investigation.

On their return it was not difficult to find a hundred men who, well-armed and provided with dogs, went again to the lower waters of the Alabama and Tombigbee rivers. Landing at a convenient point they proceeded in a body, as best they could, through the tangled wilderness of cane, until they reached the neighborhood of the village about the lake. Here they divided into squads and entirely surrounded the lake village. At a given signal they advanced upon the strange community. Again the dogs gave the alarm and dashed ferociously toward the advancing party. The party held their dogs back, and shot down those of the village. The half-naked negroes scampered into the cane, but were met by the muzzles of the invaders. Rushing back in confusion, some of them dashed into their huts and sought to hide themselves, while others sprang into the lake, barely holding their heads above the water. The tall, muscular form of Hal appeared, and rifle in hand he sought to rally his affrighted subjects. As he lifted his rifle toward his shoulder, Hal was shot down, yelling most piteously.

The invading party now advanced and summoned the negroes from their hiding-places and from the lake. A more miserable looking body of savages one never saw. Men and women alike were more nearly nude than clad, with bushy uncut woolly sheafs of hair rising up and standing about their heads, finger and toe nails resembling the talons of wild beasts.

Without ceremony they were tied, formed in line with whites and blacks alternating, while Hal, who had received a painful fleshwound in the thigh, was supported by two of the burliest of the negroes. The party moved toward the point where they had landed. Here they awaited the coming of a steamer bound for Mobile, whence the negroes were taken and put in charge of the sheriff. Their owners were notified of the discovery of the long-absent slaves, and in time each was restored to his master.

From that day this beautiful sheet of water between the two rivers has been called—Hal's Lake.

What Life Insurance Is

BY ALLAN L. BENSON

NO question is ever settled until it is settled right. No question is ever settled right by those who do not understand the nature of their problem. The people, through their congress and their various state legislatures, are trying to settle the life insurance problem. The various measures introduced up to the present time indicate that the people will fail this year, because they do not understand life insurance.

Nor is this strange. For more than a generation, the great life insurance companies of this country have conducted a consistent, persistent campaign of misstatement regarding the true function of life insurance. Elements that are entirely foreign to the original purpose have been introduced to appeal to the cupidity of the public. And the public, until recently, has apparently been a willing victim. It has eagerly exchanged its money for policy contracts containing glittering possibilities that are comparable only to the apples of Sodom, that "beautiful to the eye, still filled the mouth with bitter ashes, if tasted." Just now, the public is making a wry mouth, yet giving no indication whatever that it suspects the real truth—that the tree upon which its insurance apples are growing has been grafted.

The writer of this article is a practical insurance man, who, in the past, has held a responsible position with one of the large life insurance companies. His only purpose will be to resolve the question of life insurance into its natural elements—to separate the gold from the dross. This done, a public senti-

ment will have been formed that, crystallized into law, will solve the insurance problem by eliminating from it its many costly and deceptive features

Life insurance in itself is simple. Expressed in plain terms, any man of ordinary intelligence can understand it. It is also legitimate. It disappoints no one. It does not depend for its existence upon anyone's deception. When put to the test, it cares for the widow and the orphan. But it makes no millionaires.

Life insurance, that combines with the function of insuring life still other purposes, is not simple. It cannot be expressed in plain terms, and if it could be, no man of ordinary intelligence could understand it. The life insurance actuaries themselves do not understand it, in the sense that they are not able to give mathematical and scientific reasons for some of the things they do. An actuary testified before the Armstrong committee that in apportioning dividends to policyholders, he "gave them what he thought was right and just"—that was as near as he could come to any rule of action. Life insurance, when thus presented, is not legitimate. It disappoints nearly every one who has anything to do with it. It depends for its continued existence upon constant deception. And it makes millionaires. The only redeeming feature about it is that, like plain life insurance, it invariably pays death claims upon demand.

This, in brief, is the difference between the kind of life insurance the

people need and are blindly trying to get, and the kind they have. It will have been noticed, however, that the word "blindly" has been used in connection with the public demand for the revision of the life insurance business, to the end that it may more nearly conform to the requirements and the resources of the average man. The word has been used advisedly. For more than forty years, the great life insurance companies of this country have persistently and consistently sought to confuse the people with regard to the true functions of life insurance. And as a result of these studied attempts to mislead the public, there have been created the most grotesque conceptions of the purposes and principles of life insurance. Indeed, fallacy has so long been presented as truth, that the average man practically insists upon the introduction of principles into the life insurance contracts that he buys, that pervert his real purpose and impair his power to protect those who are financially dependent upon him. In other words, the public has lost sight of what life insurance really is, and has been almost hopelessly confused with regard to what may reasonably be expected from such life insurance as is now on the market. It is therefore necessary to go back to first principles and find out what life insurance really is before an intelligent hope can be entertained of righting the wrongs of life insurance by legislation. This is true, because legislation, at its best, represents only the crystallized public sentiment of a community. And public sentiment cannot compel the reinstatement of correct principles in life insurance, when the public itself does not know what are correct principles.

What, then, is life insurance? It may be accurately defined as the equalization of fortune. That is the definition given by no less renowned an authority than Miles Menander Dawson, consulting actuary of the Armstrong investigating committee, in a work entitled "Elements of Life Insurance." It is a good definition. It covers the whole ground. And it is

generally accepted by actuaries as accurate in expression and complete in form. Translated into everyday phrase, it means that each surviving policyholder in any given life insurance company, or association, agrees to pay a little to the heirs of each policyholder who dies. In other words, a large body of individuals agree to assume financial losses that would, or might be, crushing, if thrown bodily upon the individuals to whom the losses come.

We have thus found the first principle of life insurance. And it is not insurance against death, because death is a certainty, at some time or another, to all—and life insurance does not deal with certainties. On the other hand, life insurance deals only with the great uncertainty of *when* death will come to any particular individual—an uncertainty that, in the case of a large number of individuals, considered as a mass, is resolved into a certainty by the application of the law of averages. And it is therefore true, that anything concerning human life to which the law of averages cannot be applied does not pertain to life insurance; has nothing to do, in other words, with the "equalization of fortune."

We have, then, this first great fact:

Life insurance insures only against *premature* death.

But that does not tell the whole story. We must first ascertain what is meant by premature death. Premature death means death prior to the time when the average man of any given age may be expected to die. This time may be easily determined by applying the law of averages to a large number of selected lives. But upon the heels of this discovery presses the next question: "Exactly what is it that is caused by premature death that life insurance insures against?" It is the financial loss caused by premature death; in other words, the loss of the wages or other income that were dependent upon the life of the insured.

Now, these are basic principles and must be kept clearly in mind by anyone who would understand life insur-

ance. And in order that there may be no misunderstanding, let us recapitulate:

1—Life insurance is the equalization of fortune;

2—The equalization of fortune means the sharing by many of the financial losses that might come upon one by reason of the premature death of an insured person;

3—Premature death means death prior to the time when the average person of any given age may be expected to die;

4—And the financial losses caused by premature death, against which life insurance seeks to indemnify the heirs of insured persons, *are the sums that the insured persons presumably would have earned or otherwise received, if the insured persons had lived out what in insurance terms are known as their "expectancies."*

Keeping the last fact plainly in mind, let us go on to the next. Life insurance to *remain* life insurance, must be rigidly confined to the paying of such losses as may fall upon the heirs of insured persons by reason of the premature death of the insured persons. And the extent of these losses must be solely dependent upon the sums that the insured persons would have earned or otherwise received if they had lived as many years from the time they became insured as the average person lives. Otherwise, the principle of pure life insurance is diluted by the admixture of a foreign element and the purpose for which the average person takes out life insurance is made correspondingly more difficult of achievement.

This much conceded—and it cannot be refuted without revising the definition of life insurance—it is now possible to point out the particulars in which modern life insurance—legal reserve life insurance—falls short of the possibilities of what may be termed pure insurance.

1—Legal reserve life insurance pays for losses that never occurred by paying the death claims of policyholders who died long after the expiration of what

were their expectancies when they became insured.

2—Legal reserve life insurance, by paying such claims, is engaged in paying to such aged persons bonuses for dying rather than exercising the true function of insurance which permits only of compensating, in full or in part, the heirs of deceased insured persons for the financial losses sustained by reason of the premature death of the insured persons;

3—The "bonuses for dying" thus paid represent the sums paid by the insured persons in the form of premiums in excess of what they should have paid for pure insurance;

4—Legal reserve life insurance, by charging policyholders the same annual premiums throughout their entire premium paying period, wrongs the average policyholder by charging him more for his insurance than he should pay even on the basis of existing legal reserve premium rates.

Now the foregoing acts of commission and omission have to do with violations of the fundamental principles of life insurance—violations that thwart, to a large extent, the purpose for which the institution of life insurance exists, while putting a crushing burden upon the policyholder. And these violations constitute the departure from correct principles of insurance that have not only largely curtailed the beneficent possibilities of pure life insurance, but have formed the basis for all the objectionable developments that are known of bad life insurance.

The first charge made against legal reserve life insurance is that it pays losses that never occurred, or that it pays "bonuses for dying" in certain cases, in other words. Let us see exactly what this means, as well as what are its results to the policyholder and his heirs. We have seen that the only function of life insurance is to "equalize fortune," by permitting living policyholders to pay for the financial losses sustained by the heirs of prematurely dead policyholders. We have also learned what "premature death" means and what "financial losses,

caused by premature death," mean. Wherein, therefore, lies the justification for paying the death claim of a person who became insured at the age of 20, when, according to the American Table of Mortality, he could be expected to live only a fraction more than 42 years longer, and died at the age of 70? What financial loss was suffered by his heirs for which insurance has any right to compensate? He lived far longer than the average man lives. He lived longer than the insurance company had any right to expect that he would live when it accepted the risk on his life. His family, it may be presumed, had the benefit of all he earned during this time. Surely, there was no occasion, or even opportunity, to "equalize fortune" in his case, by calling upon other insured persons, presumably less fortunate than himself, to contribute from their own earnings toward the payment of a death claim to the heirs of this aged person who had had the benefit of his earnings during all of his long life. And therein is the rub! The other policyholders do not contribute anything toward the payment of this death claim. *The man paid it himself* in the excess of premiums that he paid over what he would have had to pay if he had been sold pure insurance. A large part of each premium was set aside each year to constitute what the insurance companies call the "legal reserve" on his policy. Presuming that the man would live the average number of years, as is the presumption in each case, the company carrying his risk set aside from his premiums, each year, a sum sufficient at compound interest, to have equaled the face value of his policy at the time when he was expected to die. The sum paid at death was, therefore, not insurance, because no loss had been sustained by reason of premature death, but merely the proceeds of an investment that the man had been compelled to make in order to obtain "legal reserve" life insurance.

Life insurance companies of course contend—and for reasons that are obvious when analyzed—that the legal

reserve plan is necessary to the stability of insurance; that a company must be prepared to pay the face value of each policy that it issues, and that, as "each tub should stand on its own bottom," each policyholder should pay a premium sufficient to enable the company carrying the risk to set aside each year therefrom a sum that, at the end of the insured's expectancy, would form an aggregate sufficient to pay the face value of the policy. And it would be necessary to set aside such a reserve were it not also a fact that the person who pays premiums until the maturity of his policy by his own death, is an exceedingly rare individual. Experience extending over a long term of years shows that in the neighborhood of 50 per cent. of those who take out life insurance policies let them drop at the end of the first year. Still others drop out in the years immediately following and the end of the first decade finds only a remnant of those who took out insurance during the first year. The actuary of one of the large companies that also does an industrial business testified before the Armstrong legislative committee in New York that 83 per cent. permitted their policies to lapse during the first fifteen years. The ratio of cancellations, of course, would not be as high in a company doing purely an annual premium business. Yet the fact remains that no company is compelled to pay more than a relatively small percentage of the policies it issues by reason of the death of the persons insured. And this is a fact that may be relied upon, year after year. Nor can the point be made that no company can tell which of its policyholders will stay until death, and that it must therefore be prepared to pay the face value of all its policies at the time when, in the natural course of events, they might be expected to mature. This point cannot be made to hold, for the reason that it is unnecessary to base any action upon the uncertainties of any given life. Again, the law of averages must be applied. Every company knows fairly well what percentage of the total insurance in

force it will ever be compelled to pay by reason of the maturity of the policies by death.

Of course, the real purpose of the legal reserve plan is to give life insurance companies large sums of money, over and above the sums necessary to pay death claims and the cost of management, with which to make investments and to speculate—through their own trust companies, which are permitted by law to do things that the life insurance companies are forbidden to do. And, in extenuation of the legal reserve plan, the fact is stated by the insurance companies that, in the event of the cancellation of a policy, the legal reserve thereon is returned to the insured, either in cash, paid-up insurance for a smaller sum than the face of the policy, or in insurance for the full amount of the policy for a certain specified time. But the fact remains, that the legal reserve plan is all in favor of the companies, and against the policyholder. If the cost of pure insurance be \$100 a year and the cost of obtaining a legal reserve in addition to pure insurance be \$190 a year, it is apparent that the insured is paying \$90 a year more than would be required to permit his insurance to be paid without loss to the company in the event of his death. Suppose a man pay for five years this excess of \$90 a year and then die. He has paid \$450 more for his insurance than was required by the mortality rate and the cost of doing the business, and the company carrying this risk is ahead just this amount. On the other hand, if the insured survive his expectancy, the company has the use of all these excess amounts until the maturity of his policy, paying him three per cent. interest thereon, while pocketing the difference between this amount and what its "wicked partner," its trust company, can make by speculating with the money.

The final proof, however, that a legal reserve is not necessary to the stability of life insurance, is the fact that any company will sell a policy providing only for pure insurance, without any legal reserve, or other values if sur-

rendered prior to death. Such insurance is called term insurance. It provides that in the event of the death of the insured within the term of five, ten, fifteen or twenty years, according to the provisions of the policy, the company will pay the face value of the policy to the designated beneficiaries. The premium rates are comparatively low. The fatal drawback to the policy, however, is the fact that at the expiration of the term, the policy cannot be renewed, and if the insured at that time be physically unable to pass a medical examination, he cannot obtain more insurance. And, even if he be in good health, most companies will not sell him another term insurance policy. They will compel him to take a "legal reserve" policy or nothing.

Having confessed, in the last extremity, that a legal reserve is not necessary to the stability of a policy, the insurance companies invariably fall back upon the great advantages to the insured of such a policy as "an investment," and as "security for one's old age." In the light of general experience and the disclosures before the New York legislative committee, little need be said regarding the advantages of an insurance policy as an investment. The plea regarding "provision for old age," however, is more seductive and its hollowness not so well understood. Everyone likes to think of himself and his family as comfortable in old age. The insurance companies, through their agents, try to lead the people to believe that, in order for them to insure comfort for their old age, they have only to invest in some one of the many forms of investment policies. To anyone less than fifty years of age, a twenty year endowment policy is invariably suggested. If this will not work, any policy with a cash surrender value is offered, and the "prospect" is informed that when he becomes old, if he cares to do so, he can surrender the policy to the company for cash. Of course, if anyone would take out an investment policy and carry it until old age overcame him, he most assuredly could

surrender it for cash. And it is equally true that, if anyone were to buy pure insurance and deposit in the savings bank, at compound interest, the difference between the cost of the pure insurance and the cost of investment insurance, he would also have money in his old age. But, unfortunately, the number of persons who will not save money in either way, or in any way, is large. Most men cannot save money, and a large number of those who can, will not. And the weakness of the life insurance claim as a security for old age, provided one wishes to surrender it for cash, is that he can also surrender it any time prior to old age, provided the policy has been in force either two or three years. He can also load his policy with loans, if he choose to do so, and pay interest to the company on his own money. In fact there are so many ways of exhausting the value of a life insurance policy that, to claim that such a contract offers any unusual or superior incentive to thrift, is to state that which is absurd to those who are familiar with the facts. In other words, no life insurance policy can be made to serve with success as a substitute for a spinal column. If a man has something to save, and a desire to save it, he can do so, with or without a life insurance policy—better without, in fact, than with one.

If it be conceded (1) that a legal reserve is not necessary to the stability of a life insurance policy, which is in effect admitted by the life insurance companies in issuing term insurance policies without legal reserves; and (2) that the investment feature of the legal reserve secures very positive advantages to the companies and very doubtful advantages to the policy holders, we are ready to take up the second charge contained in the present writer's indictment: That the paying of death claims to the heirs of insured persons who outlived their expectancies is in violation of the true principles of insurance.

Of course, if a policy holder has paid premiums with the understanding that the face of his policy should be paid to

his heirs even if he should die in old age, it goes without saying that the heirs should be paid. But that is not the question. The question is whether the payment of death claims to the heirs of persons who outlived their expectancies comes within the functions of true insurance. There is no doubt that it does not. When a company insures a man's life, it, in effect, says to him: "In consideration of certain stipulated premiums, paid at certain specified intervals, we will engage to compensate your heirs for the financial loss they may sustain by reason of your premature death, such compensation to extend only to the amount specified in the policy issued to you." No purely life insurance company can say more than this, because it is income or earnings lost by reason of premature death that life insurance is intended to replace, to greater or lesser extent; and where the insured has lived to acquire his income or his earnings for the full time that either the insured, his family, or the company had any right to expect him to live—mathematically speaking—*there has been no financial loss, because there has been no premature death, and as a matter of logic as well as of equity, there neither should nor can be any insurance.* What there can be and what there oftentimes is, is the payment to the heirs of a sum of money paid by the insured in excess of the cost of his insurance. But that is not insurance—it is insurance and something else; something that is not comprehended in any accepted definition of insurance. Nor is it sufficient to say that a human being's expectancy changes with his age; that when a youth of 20 reaches at 62 the limit of what was his expectancy, he still has a "new" expectancy of nearly 13 years. It is also true that a man at 90 years of age has a "new" expectancy of 1.42 years; yet a defender of the "death bonus" system would hardly contend that it was legitimate to insure a man 90 years of age to compensate his heirs for any loss of earnings they might sustain by reason of his "premature" death. The fact

is that the average man of 65 has nearly if not quite ceased to be a factor in production, and for insurance purposes, at least, his work might well be considered to be done.

Coming next to the fourth charge—that what is known in life insurance circles as the “level premium plan” works to the advantage of the companies and the disadvantage of the policy holders—there is this to be said: It is unnatural in principle and harmful both to the insured and his heirs, in practice. And it is in existence only because it gives the companies an additional advantage over the policy holders. Here are the facts:

In theory as well as in fact, every day that a human being lives after passing the age of 10 increases the possibility that he may die the next day. The risk in insuring an adult life therefore becomes greater with each passing year, and since it is for carrying risks that premiums are paid, it logically follows that the size of each premium should be increased. In another line of insurance, for instance, a certain premium is charged for a certain amount of insurance on a building filled with pig-iron. If the pig-iron be moved out and pine shavings be moved in, a greater premium is charged, because the risk of fire is greater. And if the pine shavings be moved out and dynamite be moved in, the premium required becomes still greater, because the risk of fire is still greater. The same principle applies to the cost of carrying a risk upon a human life at various stages. Youth may well be called the pig-iron age, when the danger of death is comparatively small and the premium justified is relatively low. Middle age is the pine shavings age and old age is the age of dynamite. Now, no fire insurance company would think of going to a man who wanted to insure a building full of pig-iron and telling him that, inasmuch as its pig-iron rate was \$10 a thousand, its pine shavings rate \$20 a thousand, and its dynamite rate \$30 a thousand, it had decided to compel him to pay the

\$20 rate on his pig-iron, merely because he might later fill the building with shavings and dynamite. Nor do life insurance companies do exactly this, though it must be confessed that they do something very much like it. Instead of increasing an insured person's rate year by year, as the risk of death increases, they give him an “average” rate, which is higher than it should be during the first part of his expectancy and lower than it should be during the last part. And this is done on the plea that it is “easier for the insured” to pay more than he should for his life insurance during the first part of his life than it is to pay what he actually should pay during the last part. And, of course, the insurance company has no more means of knowing whether the policy holder will need or be disposed to pay for insurance during the middle or the last part of his life, than has the fire insurance company of knowing whether the man whose building is now filled with pig-iron will eventually store his building with pine shavings and dynamite.

The “level premium” is nevertheless insisted upon by the company and the man pays it. With what result? The average man permits his insurance to lapse before he has outlived the first half of his expectancy. He never reaches the period when he would be enabled to pay less than he should pay. If he surrenders his policy for cash, the company returns to him this excess, together with a small rate of interest thereon, after having had the use of it for a varying number of years, during which it has obtained a larger rate of interest upon it. And in the cases of the unfortunates who die during the first half of their expectancies, the company has received from them more than they would have paid if the premiums had been based only upon the cost of the insurance from year to year, plus a margin for profit.

The time has now come when we may call attention to and explain the disadvantages that come to policyholders as a result of the shortcomings of legal

reserve life insurance that have been mentioned.

1—The charging of a premium sufficiently above the cost of pure insurance to enable the company to set aside a reserve large enough to pay a "bonus for dying" in old age, limits the power of the policyholder to protect those who are dependent upon his earnings for support, and to that extent curtails the benefits that might arise from pure insurance. To illustrate: The average amount of each policy in force in the Equitable Life Assurance Society is \$2,649; in the Mutual Life of New York, \$2,346; and in the New York Life, \$2,086. The average in all other similar companies is about the same. Now, the point is, that an average of about \$2,500 of insurance is sufficient to compensate only in the slightest measure for the financial loss that would arise from the death of the average man of thirty years of age. A man at thirty has an expectancy of a little more than thirty-five years. If his family derive from his earnings only \$500 a year, his life represents to them a commercial asset of \$17,500. And mark you, the real average man of flesh and blood and not of figures, does not carry \$2,500 of life insurance. The average of \$2,500 is obtained by taking into consideration the large policies of \$10,000, \$20,000, \$50,000, \$100,000 and \$1,000,000. The "real" average man can afford to pay for only \$1,000 of legal reserve life insurance. Yet, for purposes of illustration, we will take the figures as they stand and ascertain what the average man of figures pays for \$2,500 of life insurance, as well as how much insurance he could obtain for the same money if he were to buy only insurance. The cheapest policy that an agent of any of the companies mentioned will let you know his company issues, is what is known as a whole life, non-participating policy, the annual premium upon which, at age 30, is \$19.77 a thousand, or \$49.42 for \$2,500 of insurance. And bear in mind, the average man will never learn from an agent that such a policy is issued. The reason therefor is that the

percentage of commission on this policy is never more than two-thirds of the commission paid on a "participating," or dividend-bearing policy, and as the premium is lower, the difference to the agent is even greater in dollars and cents. In fact, after penalizing the sale of this policy in every conceivable way, the larger companies practically killed it last May by increasing the premiums and cutting the surrender values, giving therefor the remarkable reasons that the premiums were too low and that nobody wanted the policy anyway—that there was little demand for it.

The next cheapest policy of which the \$2,500 man will ever be permitted to hear is what is known as the whole life participating policy, the annual premium upon which, in the New York Life is \$24.38, or \$61.95 for \$2,500 of insurance. Here then, are the facts in brief:

| | |
|--|---------|
| Annual cost of \$2,500 of whole life, non-participating insurance..... | \$49.42 |
| Annual cost of \$2,500 of whole life participating insurance.... | \$61.95 |

Now let us see what could be done with these two sums of money if they were used to buy pure insurance, with nothing for investment. At the age of thirty, 10-year term insurance that that can be renewed indefinitely without re-medical examination can be bought from any company that sells it and will tell about it, for \$13.60 a thousand. Of course, at the end of ten years, the premiums will be increased to \$17.80 a thousand, and they will be increased every ten years thereafter, as the danger of death increases. But this point will be fully dwelt upon a little later. The fact is that the man who has \$2,500 of whole life, non-participating insurance feels that he can afford to pay only \$49.42 a year for the protection of his young wife and his children, who are necessarily many years from the point where they can become self-supporting. Yet, for the same amount of money, that man could buy \$3,700 of 10-year term insurance, or practically 50 per cent. more protection than he can buy

on the cheapest legal reserve plan. Is not this an example of the curtailment by the legal reserve plan of the benefits that might arise from true life insurance? Twenty-five hundred dollars of insurance is only about 66 per cent. of \$3,700 of insurance. Twenty-five hundred dollars of insurance is a pitifully small sum to leave to a young family. And \$2,500 of insurance covers only a small part of the financial loss sustained by the heirs of a man who dies at thirty, who had an expectancy of more than thirty-five years. It represents only what his family would have received from his earnings in five years if he had given them only \$500 a year.

But look what happens to the man of thirty who buys a "participating" whole life policy for \$2,500. The rate per thousand is \$24.38 and the annual premium on \$2,500 is therefore \$61.95—and mind you, this is the kind of policy that is almost invariably sold to a man who asks for \$2,500 of whole life insurance. The companies themselves say there is no "demand" for the other kind. Yet the same \$61.95 that will buy only \$2,500 of legal reserve, "participating" whole life insurance at the age of thirty will buy approximately \$4,600 of 10-year renewable term insurance. In other words, the widow and the orphans of the man who bought the legal reserve participating insurance are paid only \$2,500 at his death when they would have received almost double this amount if the insured had bought pure insurance with his money instead of insurance and a question-mark.

In the light of the foregoing criticism, it may be asked upon what plan pure insurance should be sold. In the opinion of the present writer, insurance should be sold just as any other commodity is sold—just as butter, eggs and beefsteak are sold—without any excess charge for investment and without any "leveling" of premiums. There should be no surrender values of any kind, because surrender values constitute conclusive proof that the premiums charged have been in excess of the cur-

rent cost of the insurance. The premiums should represent the mortality cost of insurance, plus the cost of management, with any unused surplus returned annually to the policyholders in the form of dividends. The premiums should increase in size each year as the danger of death increases. There is no more reason why a man should pay more than his insurance is worth during the first part of his life in order that he may pay less than it is worth during the last part of his life, provided he live to be old and keep his policy in force, than there is that he should pay more for his groceries than they are worth during the first part of his life in order that he may obtain groceries for less than they are worth in his old age, provided he live to be old and continue to trade at the same grocery.

Who, for instance, would listen with composure to the statement of the beef trust that it had decided to charge consumers more for beef than they charge even now, during the first part of the consumers' lives, merely that the consumers might be enabled to buy beef many years hence for less than the trust now charges, provided the consumers be then still alive and also in the market for beef? And what if the beef trust should also have the impudence to attempt to justify such action on the ground that its customers could better afford to pay extraordinarily high prices for their beef during the first fifteen or twenty years of housekeeping than they could afford to pay the present prices for beef during the last years of their life? There is doubtless no tradesman who would not be glad to add a large percentage to his present prices, with the understanding that if his customers should continue to trade with him a long term of years that he would sell them goods correspondingly cheaper during the following years. And the tradesman would doubtless be especially glad to enter into the arrangement, provided that it be clearly understood that in the event of his customers failing to continue to trade with him for the specified number of years, by

reason of death or for other reasons, that the additional sums thus paid to him should become his property.

Yet that is exactly what all life insurance companies do that charge a "level premium," knowing full well from long years of experience that the average policyholder permits his policy to lapse before he has lived out half of his expectancy. And yet, the public seems not only to tolerate such injustice, but even to invite it, apparently merely because it is a life insurance company instead of the beef trust that makes the proposition. It is not strange, however. The tendency of human nature is to cling to the thing that is, even while crying out against its effects. The presumption is in favor of the thing with which we are familiar, just as the presumption is against that with which custom has not made us well acquainted. And the legal reserve life insurance companies have hammered for forty years to make us like some of the things that we now think we like.

It is furthermore the opinion of the present writer that each policy contract should contain a provision giving the insured the option at any time of saying that his premiums should not be further increased, but that the amount of his insurance should be diminished upon a sliding scale. Under a constantly increasing scale of premiums the time would most assuredly come to a large number of policy holders when they could not afford to pay higher premiums. The insured should then be given the right to put a limit upon his expenditures for insurance, and be given as much insurance as the premiums paid by him will buy. And, of course, the amount of insurance for which a given sum would pay would decrease as the danger of death increased due to advancing age. Nor would this work any hardship upon the beneficiaries of the insured. A man takes insurance so that in the event of his premature death, his family may have the benefit of a part or the whole of what he would have earned if he had lived out his expectancy. Every day

he lives and works the financial loss that would result from his death decreases. Every day that he supports his children brings them that much nearer the day when they can support themselves, as every day that he supports his wife brings her that much nearer the time when her own death will make further support impossible. The point is that the purposes for which men insure their lives decrease in about the same proportion that the premiums on their lives should increase if fixed upon a mortality basis. In other words, if \$20,000 be sufficient to care for one's family in the event of one's death today, half of that sum will be sufficient to accomplish the same purpose after the lapse of enough time for the insured to have performed half of the services for which the \$20,000 of insurance was originally taken out. Putting it in still another way, the needs of dependent children decrease in total volume as they approach the age of independence, and the longer a wife lives, the fewer years remain in which she will continue to live and thus need support.

Of course, if the insurance originally secured be much too small to care for the dependents properly in the event of the death of the insured, there would be no reason for decreasing the insurance with advancing age, except inability to pay the increasing premiums. The insured, however, should be given the right to trim his sails to whatever winds might blow in the coming years. Of course the legal reserve argument against such contentions is that it is admirable to leave an aged widow a large sum of money, or that it is wise to "invest" money in a life insurance policy that may be obtained in old age by surrendering the policy for cash. It is doubtless noble as well as gratifying to leave a large sum of money to an aged widow. And it is also pleasant to be able to surrender a life insurance policy for an equal amount in one's old age. In fact, it is pleasant to have in old age money that has been saved in any way. But the fact is that no life insurance policy will

enable a man to save money who would not have saved it anyway, and the man who cannot afford to carry more than \$2,500 of insurance at its present price has no moral right to devote any part of the premiums paid to investment. He should be providing against what may be the immediate needs of his family, rather than devoting nearly half of his premiums to an investment for himself and his wife at a time so far in the future that he may never live to see it. Investments are all right if one have the money to invest, just as luxuries are all right if one have the money with which he can afford to buy luxuries. But no man who can afford to pay only \$25 or \$30 a year for life insurance has any moral right to provide that nearly half of this sum shall be devoted to an "investment" for himself or for anyone else. His family needs protection more than he or his family need an investment. It is another matter, however, if one can afford to invest either large or small sums with an insurance company. The security is good, and it may then be advisable, simply on the grounds of security alone. But the investment should not be made compulsory to the taking of insurance, as it now is for all practical purposes.

Such are the views of the present writer regarding the plan on which pure life insurance should be sold. They are views that have gradually grown and developed during an experience of a year and a half while the writer was the manager for Eastern Michigan of one of the large Eastern life insurance companies. And they are modestly set forth as embodying these essential qualities:

1. Pure life insurance—nothing else.
2. Flexible life insurance, that will permit the insured to obtain for his dependents, in return for the premiums paid, the maximum of insurance at the time of the maximum financial loss possible by reason of his premature death, with diminishing insurance as the needs of his dependents diminish.
3. Premiums that are low when the

mortality cost is low, increasing each year as the mortality cost increases, thus giving the insured the maximum of protection for the premiums, instead of the insurance company the maximum of premiums for the protection.

But is the plan practical? That is the next question.

Sheppard Homans, one of the most eminent of American actuaries, believed it to be practical. He devoted a large part of his lifetime to an attempt to introduce it and make it popular. He founded the Provident Savings Life Assurance Society for this purpose, among others. That the plan failed with the Provident is true. With no graft in the policy, the agents would not push it, preferring to sell the graft policies that paid better commissions. The campaign of error that the legal reserve companies had so long conducted also helped. The high rates for old age froze out the old policyholders (before they could obtain a bonus for dying), and the agents refused to sell one year renewable term policies to young men because the commission on \$5,000 of 20 year endowment at age 30 is \$150, while the commission on \$5,000 of one year renewable term insurance is \$15. Miles Menander Dawson, consulting actuary of the Armstrong investigating committee, admits that the policy "did not get a fair trial," with the Provident. He says so in a book of which he is the author. Homans died, believing that the plan would yet win out. And the best proof that the plan contains nothing really impracticable is that at least one great American company to this day issues a policy that is based on term rates and is renewable each year without a re-medical examination. The writer did not know that the company in question issued such a policy when he began the preparation of this article. It is not mentioned in any of the insurance handbooks that are supposed to give the rates of all policies issued. Few insurance men have ever heard of it. And the public does not know that such a policy is

issued by any company. Yet the strangest fact of all is that the policy is issued by the Equitable. Here are the rates for a number of years, the insured paying the rate for his age at entry and the rate for each other year in succession as the years are attained:

| AGE. | SUCCESSIVE ANNUAL PREMIUMS. |
|---------|-----------------------------|
| 21..... | \$11 78 |
| 22..... | 11 86 |
| 23..... | 11.94 |
| 24..... | 12.02 |
| 25..... | 12 10 |
| 26..... | 12.20 |
| 27..... | 12 30 |
| 28..... | 12.40 |
| 29..... | 12.52 |
| 30..... | 12.64 |
| 40..... | 14.69 |
| 50..... | 20.67 |
| 60..... | 40.04 |
| 64..... | 55.31 |

Thus the Equitable has the principle for which Homans contended—a yearly renewable term policy. Ten year renewable term policies with premiums “leveled” over the terms, are issued by a few companies, but the news is not heralded abroad by the agents. But the fact that such policies are issued only adds more proof to the fact that the legal reserve and the level premium are not sacred—that it is possible to have stable life insurance without them. And to one who has given deep study to the facts, the only wonder is that the people ever permitted themselves to be convinced that the legal reserve and the level premium were even desirable attributes of a life insurance policy, much less essential features thereof. There is no legal reserve, or level premium about fire insurance. The people know better than to tolerate such wrongs when they go about it to insure their material effects. And it is only because the people understand fire insurance better than they do life insurance that it is possible for them to obtain fire insurance at a figure more nearly representing its cost. The average man carries as much insurance on his house and his furniture as he does upon his own life, notwithstanding the fact that the loss of his house and furniture would constitute a financial

loss of insignificance to his family as compared with the loss of his life. He gets his fire insurance relatively cheaply, because when he buys fire insurance, he buys fire insurance—not fire insurance and something else. If he were compelled to buy fire insurance as he buys life insurance, he would get less protection from fire and the good that fire insurance now does would be largely diminished, just as the good that life insurance might do is largely diminished by the injustices to which attention has been called. In fact, if the public satisfied all of its other needs as it attempts to satisfy its need for life insurance, a great part of the people who are now living under at least tolerable conditions, would go hungry, part naked, and cold. Think of paying something in addition for “investment” every time one buys a ton of coal, a sack of salt, or pays a month’s rent. Waive the question of whether the security in such cases would be good—the people simply could not make with each purchase, an investment relatively as large as the investment feature of a life insurance policy, even if the security were as good as a government bond. Their incomes would not permit it.

The life insurance question will never be settled right until the public disabuses its mind of the fallacies inculcated for selfish purposes by the old line life insurance companies and recognizes the fact that in certain essential particulars, life insurance is “on all fours” with fire insurance.

1. Fire insurance compensates, on the basis of premiums paid, for the financial loss caused by the destruction of that which has been insured. So should life insurance—and that which has been insured is the value of the earning capacity of the insured.

2. Fire insurance premiums are based upon the present danger of the destruction of the property that is insured, the rate changing only when the danger of destruction changes. Life insurance rates should be so based.

3. When great age causes the roof

of an insured building to fall in and the front door to totter upon its hinges, fire insurance companies reduce the amount of insurance to what would be the financial loss if the building should burn. Life insurance companies should not pay for the destruction of earning capacities that had disappeared in the natural course of events prior to the death of the insured; nor should they make the taking of insurance contingent upon the making of an investment to be re-paid, perhaps in senility, with no guarantee whatever regarding

the rate of interest to be paid upon the investment.

And, more than all else, the people should be so educated that when they go to buy life insurance they will buy it just as they buy everything else that they consume from day to day—without any desire to “get something back.” Because it is only by means of this appeal to the cupidity of the average individual that life insurance companies are enabled to lure the people into contracts that are against their own interests.



THE FATE OF THE FIREMAN

BY KIICHI KANEKO

WITH his face begrimed he stands at the window of a factory;
 With a face tired and distressed, he watches the setting sun,
 And yonder the river and the hills.
 On his face I read the meaning of civilization.

Amidst the whirring machinery, where he sees no light of the world,
 With no chance to develop the germ of his intellect,
 He buries himself away from the stream of evolution,
 With a feeling of deep-rooted rebellion, unconscious and unexpressed.

While philosophers are talking of God, and scientists are inventing
 new theories,
 While soldiers are striving for vanity, and egoistic statesmen, poli-
 ticians, and merchants
 Are seeking self-pleasure, he is living—for what?
 Is it a piece of bread, a glass of beer?—his pitiful pleasures?

Does he know either home or intimate friend? Perhaps dead are
 both father and mother.
 Does he stand in the wide world, hopeless, alone?
 I wonder of what he is dreaming.
 Is it of the glory of God—or the beauty of our civilization?

And now the sun sets, and the world is lost in darkness.
 Oh, poor helpless fireman! While the stream of progress is hasten-
 ing on rapidly,
 Why has he buried himself without comfort or hope?
 Is success the result of circumstances? Are circumstances the
 cause of failure?

I think on these questions, but I cannot solve them.



“PHILIP,” said Mrs. Gray, after a long, reposeful silence, “I have had that Dobbs banquet on my mind all day, and I should really like to accept the invitation.”

“Why so?” Mr. Gray asked surprisedly, glancing over the rim of his magazine.

“On the boy’s account, chiefly. Mrs. Elton thinks over half the invited guests will decline, probably at the last moment, and turn the whole affair into a dismal failure.”

“The very best thing that could befall Dobbs is a complete crash of that sort,” Mr. Gray said with conviction. “He has no business forcing himself on people. He’s an outsider.”

“But Philip, think of the boy’s disappointment! Remember how bitterly hard a thing like that looks to very young people! The banquet is for the boy, probably in honor of some important event, like his coming of age.”

“You are thinking of your own boy, Alice,” said Philip Gray in a very gentle voice. “But this case is altogether different. The Dobbs are not entitled to your pity because their social aspirations are absurd. All their natural instincts are quite apart from those of the people with whom they appear so anxious to associate. They are common, vulgar, spectacular money-grabbers, and they don’t belong anywhere near our sort. If Dobbs had any horse sense he would stay where he belongs.”

“The boy may be different,” Mrs. Gray said musingly, as her thoughts sped back across four aching years of separation to the days of blessed memory when her boy was with her. For his dear sake she would gladly have shielded some other young heart from even the little griefs of youth.

“The son is, in all probability, more

hopelessly vulgar than the father,” was Mr. Gray’s grim answer. “All I know about him is that he is the son of a woman who sold her rights to him for cold cash—all that Dobbs could possibly scrape together at that time. Would you expect anything of the son of such parentage?”

“How shocking! Then the poor boy is worse than motherless.”

“I daresay he doesn’t worry about his antecedents with all Dobbs’s money to back him.”

“You have never seen the boy, have you, Philip?”

“No, he seems to have been hidden away somewhere, probably at school. The banquet is evidently his ‘coming out’ splurge. It will be a glittering affair as far as Dobbs can make it so.”

“I should like to go, on the boy’s account,” said Mrs. Gray, wistfully.

“It would be a mistaken kindness, Alice. Better let them sink and have it over with.”

Mrs. Gray appeared to accept her husband’s decision with resignation, for she made no further mention of the banquet; but her husband knew instinctively that she was disappointed. He disapproved sternly of the Dobbs’s aspirations to climb above their rightful station in life and was willing to go out of his way to keep them in their place, but he disliked to thwart his wife’s wishes in a matter that he could so easily comply with.

“If it will really give you pleasure to go to that Dobbs affair, Alice, I am willing to accompany you,” he announced finally, with grave cordiality.

Mrs. Gray’s face brightened charmingly. “Thank you, Philip,” she answered simply. “I will write the acceptances at once.”

There were but two guests present

in the reception room of the handsome hotel where Mr. Dobbs was to give his banquet, when Mr. and Mrs. Gray arrived at the appointed hour; one was an elderly, unostentatious business man who was known to be indebted to Mr. Dobbs for financial backing, the other was a pleasant-faced young fellow who was getting himself slightly talked about because of his clever magazine stories. Mr. Dobbs, stout and perspiring and uncomfortable in an immaculate evening costume, looked and felt very ill at ease. He seemed quite at a loss for anything to say after his brief preliminary speech of welcome; his worried, anxious eyes glanced toward the clock with great frequency until the hands pointed to the stroke of nine, when he begged to be excused long enough to send out a telephone message. He returned from his brief errand with a set look on his kind, commonplace face, closed the door, and leaned his powerful, stocky figure against it as if to prevent intrusion.

"Ladies an' gentlemen," he began, in a voice of rigid restraint, "I invited thirty-two people to dine here with me an' my son tonight. Six of 'em was kind enough to refuse prompt, an' a few others sent me word at the last minute, but the rest didn't think it worth while to let me know they had other business on hand, an' I really didn't think my banquet was to be a dead failure—savin' your presence! I'm terrible sorry on your account. I hope you'll excuse my blunder. Of course, I oughten to have undertook anything so much above my position, but I really hadn't any idea things would end as bad as this."

He paused and bit his full under lip nervously while his ruddy face gathered a fine moisture which betrayed the great mental perturbation under which he was laboring. "It was a big mistake from the first—my tryin' to push in where I don't belong," he added, with a wrench of desperate resolution. "I oughter have caught on before now by the way things went at the first dinner I gave, but I hoped I'd get along better later on. It

wasn't for my own sake that I done any of this, for I know I'm not fit for the social game. But I've got a son as different from me as day is from black night, and it was on his account that I tried to push along toward the top because I wanted him to have what looked good to me. This banquet was to have been a birthday treat for him—a surprise. I left word with my man to send Roy down by nine o'clock, not lettin' on anything was in the wind, you know. I have just telephoned Benson to say nothin'. I'm awful sorry the thing's off on your account," he finished, humbly.

The young story writer was half way across the room before Dobbs's hand had dropped from the door-knob, which he had held like a vise. "Oh, we musn't disappoint your son on his birthday," he exclaimed with boyish eagerness. "I am sure this, er—this misunderstanding would not have occurred if you had let people know it was to be a birthday fête. If you will permit me, Mr. Dobbs, to gather up a little crowd of nice, jolly young people in the place of the guests who stayed away it could all go on just the same as you planned and your son wouldn't be a bit wiser. I won't keep you waiting above half an hour. Even then it will be quite early enough for a banquet."

Dobbs reddened and paled and reddened again, totally unable to formulate a fitting answer for the moment, but the young fellow read relieved assent in his honest eyes, and dashed away pell-mell.

"Now, wasn't that wonderful kind of him!" Dobbs breathed with a tremulous smile, as he wiped the perspiration from his glowing face. "I'm awful glad for Roy's sake. If you'll please 'scuse me again I'll notify my man to send Roy down later."

For half an hour the three guests chatted in the beautiful little private reception room, with now and then an unimportant appeal to their host, who fluctuated nervously between the banquet hall and the outer premises. Then the fourth guest returned, bring-

ing with him a crisp whiff of the keen, wintry air.

"They're coming," he announced breezily, "seven of them."

At a quarter of ten the seven came trooping in with an air of subdued expectancy that filled the quiet room with youthful cheer. They were nice-looking, well-dressed, well-bred young people of the semi-professional type seen in prosperous art studios and editorial places, full of verve and zeal and good will toward the world at large. Dobbs, relieved to the verge of gaiety, greeted them with embarrassed cordiality, and while the handshaking was in progress a tall, slenderly built lad of sixteen limped into the room. He was extraordinarily pale and he did not resemble Dobbs in the least, but there was in the looks they gave each other a wealth of quiet affection that bespoke kinship of feeling and aims that no one could have mistaken.

"This is my son Roy," said Dobbs simply, stepping forward and laying one big red, diamonded hand on the boy's slim shoulder. There was a look on his rugged, homely face that made it very good to look at.

The young people acknowledged the introduction with a brimming good-fellowship that brought a faint glow to Roy's face, which was as fine and frail as a flower that had budded and blossomed in the dark. He was not backward of speech nor yet especially talkative, but his manner and bearing bespoke conscious dignity and good breeding. He was evidently surprised at his father's choice of friends.

The banquet was far merrier than banquets usually are, for the seven kindred spirits dispensed so much clean, youthful mirth abroad that even Dobbs forgot his defeat and embarrassment and shared feebly in the general hilarity. Roy became enthusiastic in a quiet, radiant way that made his delicate face oddly beautiful.

"He must have had a lovely mother," murmured the terse old business man to Mrs. Gray. "I never even knew that Dobbs had a son. He's not a communicative man."

When all was over Roy shook hands with each of his guests and told them how much he had enjoyed them and that he hoped to meet them again, quite as if he had been accustomed to the best social usages. Mrs. Gray lingered purposely over the leave-taking while her husband thanked his host for the evening's pleasure. The boy appealed to her bereaved heart as no other boy had done since the death of her great hopes; so she asked him to call on her.

"Does the invitation include my father?" Roy asked, after a very slight pause.

"Certainly; I shall be pleased to see you both," said Mrs. Gray.

"Thank you; then I shall be pleased to call," was his quiet answer.

Roy brought his father the first time he called, but later he fell into the habit of calling alone because his father urged him to do so. Mrs. Gray found the boy even more interesting than she had expected, for he was quite unusual in tastes and character. His delicate health and slight deformity had kept him from association with rough-and-tumble schoolboys of his own age, which accounted for his grown-up habit of reasoning, imbibed from tutors and other older people, but his logic was so fresh and buoyant as to counterbalance his forced maturity. His one transcendent passion was an almost idolatrous love for his father.

"It is because people don't know my father that they treat him so slightly," said Roy one day when Mrs. Gray had mentioned the elder Dobbs remotely. "If you knew him as I do, Mrs. Gray, you would understand why I love him so dearly and how hard it is for me to be barely civil to those who despise him on account of his common ways and speech. Why, there isn't a single thing he wouldn't do to make other people happy! Last winter when Uncle Jerry came on from the West I made him tell me about father's boyhood. Oh, how I wish you could have heard that story: Father is the son of very poor, ignorn-

ant people, you know. He delved away for years at the commonest, meanest kind of labor to support his crippled father. When his father died and success began to come he started right in helping his brothers, who didn't seem to have any business knack. Father hadn't been in New York two years when he left everything at a mighty critical time and rushed off to Yuma on account of his sister's sons who had got into serious trouble through some sort of cattle crookedness. You know they often lynch men for that sort of thing out in Arizona. Father drew all his capital to get those fellows out of the scrape and started all over again. And for all that, neither Uncle Jerry nor any of the rest have ever done one thing for father. I can't understand it," he added, with a judicial air. "First of all his own people forgot him when they had no pressing need of his help; then my mother got dissatisfied with things because father didn't approve of the sort of people she went about with, so she got a divorce and sold her claim on me for all the money that father could possibly scrape together. Then I turned out a useless cripple, instead of a big, capable fellow that could shoulder father's cares for him, and now people turn him down because he lacks polish! Nothing ever hurt me as much as that dreadful slight of the night that I first met you. It was so undeserved, you know."

"Your father told you!" Mrs. Gray exclaimed surprisedly.

"No, indeed. He never tells his troubles—he isn't that sort. I ran right into it by accident. You see, father telephoned Benson not to send me down, as he had changed his mind, but I had already gone and I reached the hotel just when father was explaining the situation to you. He stood so close to the door and talked so distinctly that I couldn't help but hear every word he said. I went right back home and made Benson promise not to say anything about it, for I wouldn't have father know for anything in the world. When Benson received the

second message I went down as if nothing had happened.

"You see," Roy went on very earnestly, "father wants me to have the best of everything that money can buy and he doesn't understand why I don't care to meet the people who treat him so slightly. He thinks there is something in society that would make me happier if I could obtain it, and he is willing to let me live a life completely apart from him, if need be. But just wait a year or two, when he gets through with his business. Then we're going abroad together for a sort of vacation, and I shall keep him away for years and years just having a glorious time, to make up for all he has missed up to now. I am studying up every place of interest in Europe, so that I shall be able to tell him just what's what. No one shall ever slight him again so long as I live."

A mist of tears came into Mrs. Gray's eyes while she listened to the boy's loyal defense of his plain, commonplace old father whose workaday ways barred him from the high places that he wished so dearly to win for his son. It came to her, too, as she listened, that the boy was all that she could have wished her own boy to be had he lived, and that Dobbs, with his plebeian ways and ignorant birth and impossible manners, was to be envied in the possession of a treasure that all the social prestige in the world could not procure.

Winter, with its social gaieties, passed, spring fluttered by on gossamer wings and the early summer exodus began. Dobbs sent his son to a seaside resort within driving distance of the city, while he toiled away in his dusty, sultry offices, thinking, perhaps, of the long, happy comradeship in store for him and his boy. Mrs. Gray went to a mountain resort, where her husband joined her every Friday evening, feeling very lonely without Roy, whose earnest little letters she treasured with an unspoken dread of coming bereavement, for she had a dim presentiment of some calamity, probably because of the boy's physical frailty.

One hot, breathless afternoon when Dobbs was on his way to join his son something went terribly wrong with the automobile and Dobbs was fatally injured. They got him to the hotel where Roy was and in the meantime Mr. Gray, who heard of the accident, almost immediately wired his wife that Roy was in trouble. She arrived at the hotel early the next morning in the same hour that the dying man rallied from his deep torpor, and, although she was admitted to the death chamber, Roy was not aware of her presence, for all his heart and soul and mind were centered upon his father. The surgeons had not been able to resist the boy's manly appeal; they had told him the bitter truth and he had fought the battle of his life alone during that agonizing night of tortured waiting for the end. His great love had vanquished his own desolation as completely as if the dreadful tragedy did not concern all that life made dear to him, for it was his one wish to spare his father the bitter realization of the truth, so that he might go to his quiet rest unburdened by any fear of separation. To those who watched with the boy for death's coming his self-control seemed heroic; they felt themselves to be in the presence of a love so strong and pure as to be not unworthy of the angels.

The anesthetic which the surgeons administered to still the agony of the bruised, broken body gave Dobbs an illusive sense of strength that made him wish to rouse himself and sit up, but Roy, who sat on the bed in an attitude of perfect serenity, advised against any sort of exertion, as a matter of course. "My, but you had a narrow shave this time, father," said he, in a clear, congratulatory voice.

Dobbs's face took on an illuminating smile as his eyes fixed themselves on his boy's still, untroubled face. "Got off real easy, did I?" he asked.

"With a few bruises and only one bad knock on the head," Roy assured him.

"I'm awful thankful! I might a' been killed, and then what *would* have happened to my boy?"

A tremor quivered through Roy's slight frame but passed instantly. "We won't even talk about such a dreadful thing," said he.

"I wonder will I be laid up long," Dobbs murmured. Then his eyes strayed past the boy to the pale, sympathetic face of Mrs. Gray, at whom he gazed with wonder that merged into pleased pride.

"Why, Roy," said the injured man, "there's your friend come to see about me! You're gettin' there, my boy," he added, in an elated whisper. "I knew they'd take to you." He smiled, feebly, as Mrs. Gray approached, and tried to lift a friendly hand.

"I am so glad to find you so much better than we expected," said Mrs. Gray in an unsteady voice.

"It is awful friendly of you to take the trouble to call," Dobbs said laboriously. "I'm real pleased on Roy's account. He's altogether different from me, you know. Don't you think he's goin' to stand in with society?"

"Why there's no question about that, for he is already a great favorite with all who know him," Mrs. Gray answered earnestly, holding her emotions in rigid check, the ache in her heart threatening to break out at any moment.

"That sounds awful good to me! For myself I don't give a straw, because I know I'm not entitled. But Roy is different. He'll be a gentleman and have all that I ain't fit to have."

He seemed to think deeply for a few moments, then looked at Roy, whose eyes had never left his gray face. "How long will I be laid up, Roy?" Dobbs asked again.

"The doctors can't tell just yet. But they all insist on your taking a complete rest on account of that bump on your head—so near the brain, you know," Roy explained in a matter-of-fact voice. "I've got it all planned out in full. We are to start right off for Europe and have our good time while we're resting up. Imagine what glorious times we'll have together, just you and I, father!"

A glow came into the dying face, a

radiance that seemed to reach inward and illumine the soul that poised tremblingly on the brink of eternity, and one hand reached out to seek something that it could not find until Roy's slim hand closed over it, for Life was fast receding before the Dark Presence.

"We'll have the time of our lives, Roy," said a voice that seemed to come from very far away. "Just you and me together for a little while—an' then you'll—set up as I've always wanted."

"Yes—but we shall always be together, father, whatever happens." Roy smiled steadfastly into the eyes that gazed up at him with such tender fixity.

Death came closer. Dobbs's labored breath shortened, and his dim glance sought the doctor's grave face. "I feel awful queer," he murmured, "so kinder—confused like."

"It's the sleeping medicine they've given you," Roy explained without a tremor of his brave young voice. "Take a little nap while I read beside you. You'll find me waiting for you—when you wake."

Once more Dobbs looked adoringly at the pale, still face of his boy. "I'm

dreadful pleased about—about everything," he murmured.

Mrs. Gray waited with aching heart long after the others had stolen away, until the fountain of Roy's terrible, rending grief had spent itself over the dust of his heart's desire; then she went to him and begged him to fill the place that her boy's death had left vacant.

"For his sake, Roy, if not for mine or yours," she whispered.

Roy lifted his wan, hopeless face from the couch of death and looked into her eyes. "If he only knew that you want me!" he said with a dry sob. "It would have meant so much to him a little while ago, because he had so little kindness in all his long, hard life."

"And yet he was so very happy at last," the woman reminded him. "I believe he knows, now, all that we would have him know."

Was it given to him who had striven and yearned and waited in lonely patience to know that his heart's desire was fulfilled at last? Who can say that the soul's vision may not reach beyond the Great Silence to the place of its beloved?

Life's Violets

BY EUGENE C. DOLSON

Of all the joy, dear heart,
That life has brought,
The best, the truest part
Has come unsought.

For we have learned to know
This wisdom sweet,
That choicest blossoms grow
Close to our feet.

In quiet paths, today,
Our footsteps press,
And love has led the way
To happiness.

Bucket-Shop Gambling

BY JOHN A. BOYKIN

FOR some time there has been a growing sentiment against the business carried on by bucket shops in the State of Georgia. This matter has been more or less agitated, and recently Judge John T. Pendleton, of the Superior Court, in his charge to the Grand Jury of Fulton County, made special reference to this evil. He stated that all other forms of gambling combined paled into insignificance before this monster evil of speculating and gambling in cotton futures, etc. Also he charged the jury to make investigation, and if in their opinion conditions warranted it, it would be within their province, in their presentments, to recommend adequate legislation to remedy this evil, and it would be their duty to confer with the members of the legislature from Fulton County with a view of effecting preventive legislation.

In a letter written by Judge F. M. Longley, of La Grange, Ga., the statement was made that in the South, alone, perhaps one hundred million dollars has been lost by our farmers, merchants and business men during the last year. This is appalling. More deplorable, though, is the fact that our farmers and business men have rushed headlong into this vice to throw their hard-earned money into the hands of the greedy gamblers of New York and other places, who run their wires into the towns of the South, where they have established offices for dealing in futures. It is a natural desire of the farmers and business men to see cotton advance, and, knowing that the "bull" side is the popular side, a great many of the speculators bet their money the way they want the market to go. Many have an idea that, because the bull side is the

popular side in the South, and believing that all of the other farmers, business men and speculators in the South are on the bull side also, by such a concerted action and such a demand for the purchase of cotton, they can influence the market and stimulate it. How deluded these people are! It is a notorious fact that no orders placed with bucket-shops get on the exchanges. The bucket-shop proprietors take the money of the speculators and bet against them with their own money. All that is done by the bucket-shop is to furnish the quotations and mark up the same on a blackboard, where these quotations are given for the benefit of the speculator, to determine when additional margins are required, or when a profit is made, or when their margins are exhausted. If the farmers in the South were to make up a pool of one hundred million dollars to purchase cotton and put it into the hands of bucket-shops in the South it would not influence the market any more than to go out to some cotton warehouse and purchase a single bale of cotton. Bucket-shop speculation is regarded as an evil the world over by right-thinking people. Where actual delivery is not contemplated, and the circumstances of the trade show that actual delivery is not contemplated, it has been held to be gambling, by every court of the land. All text writers so regard it.

Quoting from the American and English Encyclopedia of Law, the following reference is made to gambling: "The commonest form of disguised gambling in modern life is the contract for the purchase or sale of property in the future without the intention on the part of either party to deliver or

receive such property, the mutual intention being to settle the contract at the period of maturity thereof by paying or receiving the difference between the market price and the contract price of the property bargained for."

People are beginning to realize the evil of bucket-shop speculation. It is being frowned upon by society; its degrading and immoral effect is generally known and understood, so much so, that decent people who go into bucket-shops to speculate are now using trade names, in other words assumed names, the purpose being to conceal their identity. If the books of the bucket-shops in Atlanta were examined it would be disclosed that two thirds of the speculators have assumed names. It is a fact well-known among business men that commercial agencies who report on a person's standing financially, absolutely refuse to make a favorable report on a man known to be a bucket-shop speculator. The chances are so great that he will lose, and the influences are so corrupting, that they will not take the chances of recommending him as worthy of credit.

There are thousands of instances where men have gone to wreck and ruin on account of speculations in bucket-shops. Hardly a day passes that the newspapers of our land do not record the fact that some man in a trusted position has gone to ruin, has squandered the trust-funds placed in his keeping, and has lost his individual fortune besides. It was but recently published that the cause of the failure of the Milwaukee Bank was due to speculations of its president, and his losses exceeded two million dollars. And just a few days ago it was stated that Charles M. Schwab lost in wheat speculation more than two million dollars. I know of a bank in Alabama that has recently failed, where its cashier misappropriated funds of the bank to the amount of \$61,000, and lost the whole of this amount in bucket-shop speculations, and the consequence of his act was the closing of the bank and the ruin of many of its depositors and stockholders. We know that there are numbers of

suicides traceable directly to bucket-shop speculation; we know that people mortgage their farms and homes, borrow money, and go into debt to raise money to speculate in bucket-shops and finally end in the bankrupt court, in a life of pauperism or a suicide's grave. I know many instances myself of where young men, earning small salaries, have put every dollar of their earnings into speculation and lost it. I know one young man who has mortgaged his home to raise money to speculate in bucket-shops and has lost all of it; I know two farmers who have mortgaged their places to raise money to speculate in bucket-shops; I know one merchant who was worth \$17,000 and has lost it all in speculating in bucket-shops. He is in bankruptcy now, his home has been sold, his business closed out, and he is left without a penny, and all in the world that he possesses as evidence that he once owned \$17,000, is the receipts that he has from the various bucket-shops showing the amount he has deposited with them for these speculations. This evidence is in my possession and can be shown to any person who is inquisitive enough to want the facts.

Other states have prohibited bucket-shops and why should not Georgia take up the suggestion of Judge Pendleton in his charge to the Grand Jury of Fulton County and blot out this great evil that is a disgrace to the State of Georgia? I am not extreme in my views about bucket-shops. The facts that I have related have come under my observation and I know them to be true, and many other facts that are not stated in this communication could be added.

The opinion of Justice Blanchford in the case of *Cunningham vs. National Bank of Augusta*, illustrates the position that a bucket-shop occupies in the eyes of the law. The following is his opinion:

"But what is the transaction termed 'futures'? It is this: One person says, I will sell you cotton at a certain time in the future for a certain price; you agree to pay that price, knowing that the person you deal with has no cotton to deliver at the time, but with the understanding that when the time arrives

for delivery you are to pay him the difference between the market value of that cotton and the price you agreed to pay, if cotton declines, and if cotton advances, he is to pay you the difference between what you promised to give and the advanced market price. If this is not a speculation on chances, a wagering and betting between the parties, then we are unable to understand the transaction. A betting on a game of faro, brag or poker, cannot be more hazardous, dangerous or uncertain. Indeed, it may be said that these animals are tame, gentle and submissive, compared to this monster. The law has caged them and driven them to their dens; they have been outlawed, while this ferocious beast has been allowed to stalk about in open mid-day, with gilded signs and flaming advertisements, to lure the unhappy victim to its embrace of death and destruction. What are some of the consequences of these speculations on 'futures'? That faithful chroniclers of the day have informed us, as growing directly out of these nefarious practices, that there have been bankruptcies, defalcations of public officers, embezzlements, forgeries, larcenies, and death. Certainly no one will contend for one moment, that a transaction fraught with such evil consequences is not immoral, illegal and contrary to public policy."

In a recent decision in the case of *Miller & Co. vs. Shropshire*, where it was held that notwithstanding the fact that speculating on cotton futures is gambling, where there is no intention of delivery, yet because our state has licensed bucket-shop proprietors to carry on the business of speculating in futures they cannot be prosecuted for maintaining a gaming house, whether

the intentions are to purchase or not to purchase, thus legalizing the business of maintaining bucket-shops. But the bucket-shop proprietors can get no consolation out of this decision. I consider this decision a direct thrust at our legislature in licensing these gambling hells.

Quoting from this decision, the following language is used:

"It is undoubtedly within the province of the General Assembly to divide those who hazard their money upon chance into two distinct classes, one to be known as 'gamblers' and the other as 'financiers.'"

It may not be equally apparent that the interests of the commonwealth are best conserved by sending the gamester to the chain-gang, and licensing the professional speculator to open a place of business and invite the public at large to call upon them and place their bets upon the probable rise and fall in the stock market. But be this as it may, the General Assembly has adopted and for many years has pursued this definite business policy, and we cannot defeat it. This decision means that the only hope of the people is to take up the suggestion of Judge Pendleton in his charge to the Grand Jury of Fulton County, and notify their representative to pass a bill that will prohibit and prevent speculation on futures in this state.

The Blossoming

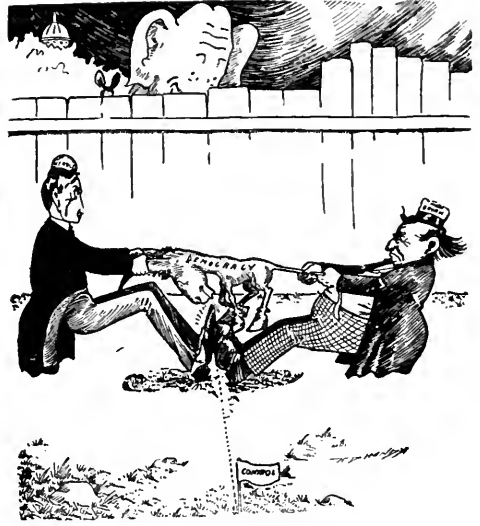
CURB not the gladness of a young girl's heart;
 Chide not the laugh, the blush, the sudden start;
 For sensitive as some gloxinia flower,
 Nurtured to beauty in our window bower,
 Is many a one, fresh grown to maiden grace,
 The velvet glow of joy-time on her face.

Too soon the crosswise winds of destiny
 Must blow about her, and our eyes may see
 A sobered woman, practical and good;
 But nevermore our flower of maidenhood.

C. A. MARSTON.



Design for a New Coat of Arms
De Mar, in Philadelphia Record



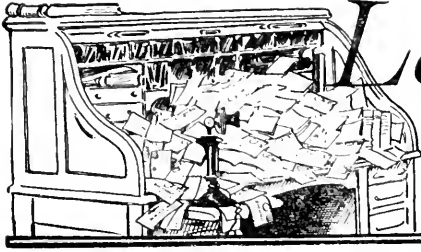
The Poor Donk is in Hard Luck Again
Handy, in Duluth News Tribune



The Haunted Man
Warren, in Boston Herald



How Long?
Maybell, in Brooklyn Eagle



Letters From The People

OUR readers are requested to be as brief as possible in their welcome letters to the MAGAZINE, as the great number of communications daily received makes it impossible to publish all of them or even to use more than extracts from many that are printed. Every effort, however, will be made to give the people all possible space for a direct voice in the MAGAZINE, and this Department is freely open to them.

TENNESSEE SITUATION

Edwin Lehman Johnson, Memphis, Tenn.

I have as little talent, taste or inclination for "politics" with quotation marks around the word as three fourths of the voters of Shelby County. I have even less interest of a personal nature in the present contest for governor than these three fourths of our citizens. But having been identified with this city and county from birth, and having an earnest desire for their welfare and honor, I cannot help but protest most vigorously against the action of the Democratic county executive committee of Shelby County in reversing its former decision in favor of gubernatorial primary on March 15th and substituting therefor ward mass meetings on February 14th at the dictation of the Walshes and at the request apparently of one of the candidates who hopes for some personal advantages from these changes.

This action, even if legal, which is strongly doubted, is not only a cheap imitation of the conduct of minor and less important counties in the state, but is also dishonoring to the people of Shelby County as well as a long step toward those detestable political methods which have made this portion of the state a byword to the rest of the state, and lessened its influence in state legislation and government.

I do not hesitate to affirm that three fourths of the Democratic voters of Shelby County want a *primary* election as being the more fair, the more honest and the more practical and sensible way of expressing the popular will.

We want no Tammany Hall in Tennessee, no Dick Croker, nor a pair of them; we want no party strife, no contested delegations from Shelby County, no peanut politics in the selection of a governor for this great state.

I have known the Messrs. Walsh for many years, was at one time business neighbors of theirs and have a high regard for their ability and energy, with not the least desire to deny them their full share in the conduct

of the affairs of the city. I have also no desire to give one iota more than their due share in the government of the city. Their political methods I do not and never have favored, and it is high time in the enlarged sphere of their present political activities that they should change these methods if they hope to deserve any measure of the public confidence.

As the Democratic county executive committee represents or ought to represent the comparatively inactive three fourths of the Democratic voters as well as the more active one fourth, and as I am confident that their action of yesterday does not represent the will of the majority, I respectfully call upon them to rescind their action of yesterday and allow us in good faith to carry out the pledge we previously gave to the state of an open, full and fair canvass of the respective merits of the candidates for governor, and I trust that all good citizens who have the future welfare of city, county and state at heart, as well as democratic harmony, will do likewise.

If this sort of thing continues, neither Patterson, Cox, nor Pond, but Evans will be the next governor of Tennessee, and he will take the chair by Democratic votes as a protest against the methods of our would-be political bosses, who seem not yet to have learned that if they would rule in any Southern community they must do so by courtesy and not by brutality.

The honor of Shelby County is at stake, the future of Memphis is at stake, and it is high time that my friends among the politically inactive three fourths of the voters should arouse themselves before it is too late.

Mayor Malone will need now, and is going to need during his whole term, the active, earnest support of every good citizen, no matter how he voted in our recent municipal contest. It will not only be good sense, but good business and good politics as well to give it to him. This last sentence is especially commended for consideration to the Messrs. Walsh, to whom I wish no ill if they

will but sacrifice something of personal ambition for the general good.

J. W. Goodc, Nelson, Ga.

I subscribed for the Magazine before the first issue was struck. I haven't missed a number and don't want to miss one.

I have been a Watson man ever since he made his first race for Congress. He is the greatest man in the United States. Trust he will be elected President in 1908.

I like the Magazine all right. Have no suggestions to offer to make it better. Only that Mr. Watson would head a People's Party State ticket for Georgia. I think it the best time at all. I am a mid-roader. Have been all the while. Cannot vote for Clark nor Hoke.

Success to the Magazine.

Oom Paul, Denver, Colo.

I joined the People's Party in 1889, under the leadership of the patriotic Waite, and have been a loyal People's Party man ever since I quit voting in 1895, when traitors in our ranks betrayed the People's Party into the hands of the Democrats, and have cast but one ballot since then, and that for Tom Watson for President. After many years fighting and struggling there is a rift in the clouds and a gleam of hope.

I think that we should make a decided change in our fighting tactics for the future and proceed in the same manner, but by slightly different methods.

As the platform of the People's Party stands for true American principles, we should change the name of the People's Party to the American Union Party and adopt the American Eagle and Flag as our emblem. If we accomplish no other good, we can at least instil patriotism in the breasts of the rising generation. Perhaps by so doing the future may bring forth another Washington to marshal his people at the sound of the Liberty Bell.

I am the descendant of a Continental patriot who served eight years under General Washington during the Revolutionary War, and laid down his rifle only when the last red-coated English soldier had surrendered a prisoner and embarked on a transport to leave the shores of America forever. This same sturdy patriot volunteered again during the War of 1812 and fought at the battle of Lundy's Lane. At Valley Forge this patriot was one of the men who, lacking the necessary shoes to prevent his feet from freezing, cut his overcoat into strips and bound them around his feet that he might be able to pace a sentry's beat and protect the camp and his comrades from the surprises of a well-fed and warmly clad enemy. And while the immortal Washington and his heroic Continentals were enduring hardships and battling for the supremacy of American freedom and liberty, English gold was paying savage Indians in war paint (armed with

tomahawk and scalping knife) to outrage, tomahawk and scalp American women and murder innocent babies at their mothers' bosoms. Who in all America has not read of the murderous massacre at Cherryvale in the Mohawk Valley of New York?

And while we are fighting the American money power, don't forget that in the English money power and English corporations we have a more treacherous and insidious foe. In fact the time has come in the history of this country when "*the American* who cannot see that England is trying to get possession of this country *is a fool.*"

Two great events have transpired in the history of our country, both caused by English duplicity and paid for with English gold. The third great event in the history of our country (originating from the same source) has been in course of progress for the last two or three years, viz.: The oppression and degrading of American workmen by English corporations, and the end is not yet.

The National Association of Manufacturers, the various organizations of the Citizens' Alliance, the mine owners and mine managers' association of the western states, are all officered and run by Englishmen. The strikes, riots and labor troubles all through the western mining districts have been caused by English mine owners and mine managers exclusively.

It was an Englishman in the uniform of a Major of the Colorado state militia who exclaimed, "*To hell with the Constitution.*" That is exactly what they all think, but the most of them don't think it that loud.

But after many years of disappointment and despair there comes at last a rift in the clouds, and the glorious rays of the sun of liberty breaks forth in dazzling splendor. The evidences of the coming political revolution are numerous and plenty all over the country, even here in the corporation ridden Colorado where the masses of the people are sunk into the lowest depths of political degradation. There are evidences of the coming new era; old political hacks, who have been pliant tools for corporations for many years, are now beginning to look wise and talk *patriotism*.

I suppose that you are well aware of the fact that we have an English governor in this state, who never was elected to the office, who was never a candidate for the office, who never received a single vote from any party; but yet is governor by virtue of a sort of hocus-pocus process, which even he himself doesn't comprehend. But English corporations in America will meet with opposition in the future. Every move they attempt at aggrandizement will be forestalled; every scheme they plan will be checkmated. They will discover many thorns in their paths from now on.

We are going to propound some questions to our statesmen in Washington; we want to

know why the price of American cotton raised in our Southern States is fixed in Manchester, England; why the price of hundreds of millions of bushels of wheat raised in America is fixed in Liverpool, England.

Also we will ask why the price of silver, mined in our Western States, paying all charges and expenses of production, is sold at less than sixty cents per ounce, and is exported to the London market and immediately rises to \$1.25 per ounce.

Also we will ask why goods manufactured in America can stand the expense of transportation and be sold much cheaper in foreign countries than they can here in America.

And now, in conclusion, permit me to suggest that in the approaching battle for political supremacy the first hard work that the People's Party should engage in should be to throw all traitors outside the breast-works. I would rather fight a dozen avowed enemies in the open than one traitor in the ranks or in the rear.

Long life to Tom Watson; may his shadow never grow less; may his years be many and full of honor in the land. May his good work in educating the people be crowned with success, so that in after years and in the sunset of declining age, he may rest in the peace and enjoyment that comes with the knowledge that "Life's duty and work is well done."

Many good wishes for your success and happiness.

A. J. Leach, Oakdale, Neb.

I find the Magazine useful, very much so. I read all of Tom Watson's articles, much of the other matter I don't care for. Watson is a "clipper." He gets there. He isn't afraid to speak his mind. Did Diogenes live now he could find his honest man without a lantern. I believe in Tom Watson and Folk and LaFollette and Dunne and Weaver and Roosevelt and myself—yes, and a good many others.

It isn't as lonesome as it used to be.

Abram Fanckbauer, Schoolcraft, Mich.

I am very much interested in the Magazine and believe that it will educate the people better than any publication I have seen, and will prepare them to vote for the best interests of the American people. The masses are certainly not aware of how much the Government has been administered in favor of the few rich and against the interests of the many.

I have a copy of the People's Party Campaign Book I bought of you ten or twelve years ago and would not part with it for ten times what it cost me.

I certainly shall help all I can to educate the people to understand the objects and

principles of the People's Party. My brother and myself cast the only votes that were cast here at the last election for Watson and Tibbles.

I take the liberty of sending you two communications—one in regard to the expense of the national banking system as I get it from the report of the Comptroller of the Currency for the year 1903. If you think any or all of it is worthy of publication, you can use it. If not, all right. I am well aware that you have made the abuses of the national system very plain in your Magazine but there may be some things about the communication I send that will be new to a majority of the readers of your Magazine.

The report of the Comptroller of the Currency for 1903 contains some information that the people of the United States in general ought to know in regard to the expense of that department, showing what it costs the people of the United States to furnish the national bankers the use of the national bank currency at one half of one per cent per annum and they loan the same money back to the people who wish to borrow it at from six to eight per cent. interest. The people ought to understand this question and then ask themselves the question if the system is right and just and deals fairly with the people.

According to this report there were 97 people employed in the office of the Comptroller of the Currency on October 21, 1903, as follows:

| | SALARY. |
|------------------------|------------|
| 1 Comptroller | \$50,000 |
| 1 Deputy Comptroller | 3,000 |
| 1 Chief Clerk | 2,500 |
| 3 Chiefs of Division | each 2,200 |
| 1 Superintendent | 2,200 |
| 1 Teller | 2,000 |
| 1 Bookkeeper | 2,000 |
| 1 Assistant Bookkeeper | 2,000 |
| 8 Clerks, Class 4 | each 1,800 |
| 1 Stenographer | 1,600 |
| 12 Clerks, Class 3 | " 1,600 |
| 5 Clerks, Class 2 | " 1,400 |
| 8 Clerks, Class 2 | " 1,400 |
| 11 Clerks, Class 1 | " 1,200 |
| 13 Clerks, Class E | " 1,000 |
| 1 Engineer | " 1,000 |
| 8 Clerks, Class D | " 900 |
| 1 Messenger | 840 |
| 3 Assistant Messengers | " 720 |
| 2 Watchmen | " 720 |
| 1 Fireman | 720 |
| 3 Laborers | " 660 |

There were 74 National Bank Examiners. The expense of the officers of the Comptroller of the Currency for the year ending June 30, 1903, was as follows:

| | |
|---|--------------|
| For Special dies, plates, printing, etc. | \$240,429.49 |
| For Salaries | 112,257.11 |

| | |
|---|----------------|
| For Salaries reimbursed by National Banks | \$16,257.03 |
| Total expense of the office of the Comptroller of the Currency from its organiza- tion, May, 1863, to June 30, 1903 | \$9,706,189.47 |
| Number of National Banks in operation | 5,147 |

From this report we ascertain that the expenses of the office of the Comptroller of the Currency for the year ending June 30, 1903, was \$369,496.63.

This vast sum of money, belonging to the people (called the Government), was used to maintain the national banking system, which issues and furnishes at this time to the national banks the use of over \$500,000,000 at one half of one per cent., and they loan this same money they get for so near nothing back to the people at least on an average of 7 per cent. interest, making six and a half per cent. profit.

The system would be bad and unjust enough if the national bankers paid the expenses themselves of maintaining the system, but the people are compelled to pay such a sum of money and then their only chance of being benefited out of the deal is to borrow of the national banks the same money at from six to eight per cent., letting the bankers have the benefit of law and transaction.

One half of one per cent., the amount the national banks pay the Government for the use of \$500,000,000 of national bank notes they received, amounts to \$2,500,000. The five hundred millions they loan to the people at 7 per cent. amounts to \$35,000,000, a profit to the banks of \$32,500,000; and yet this Government of the United States claims to deal justly with the people and place all on an equality before the law. What a fraud and sham! This national banking law, the way it has been managed, has made the bankers worth hundreds of millions of dollars. The people have been robbed by law. But who is to blame for this robbery and injustice? The masses of the people, or voting population, the farmers, mechanics, merchants, manufacturers, etc. They have been unwise and foolish enough to vote for men to make our laws at every election who are in favor of continuing this unjust condition of things. A good many men have been elected to Congress who were strongly opposed to this unjust national banking system and who worked and voted against it; but when nominated the second time the people refused to vote for them, but helped elect men who worked to continue the robbing system.

THE BONDHOLDER AND THE FARMER

I am an honest Shylock and with the Shylocks stand.

My bonds are in my pocket, my scissors in my hand.

I live in princely fashion, with nothing else to do
But count my little coupons as fast as they come due.

Go on, you stupid farmers, who labor while we sleep;
Who grow the golden harvest that we may crop and reap.
Work on and earn your taxes in storm and heat and cold
And Uncle Sam will give us the lion's share in gold.

You have no time from labor at labor's wrongs to glance.
You've no right to meddle with the questions of finance.
'Twas yours to do the fighting, and now to pay the tax.
'Tis yours to keep forever the burdens on your backs.

You should not be ambitious, but ever keep in view
That it's a lowly station that God has called you to.
Go do our will; we'll guard you from aspirations rash,
We'll fill each public office and take your hard-earned cash.

Don't leave that good old party beneath whose rule so long
We've the right to dictate; join not a silver throng;
For they are vile communists; our funds they fain would share
And make too much silver money; all the schemes beware.

We have made it lawful such vermin to destroy
As we destroyed the money: all will be peace and joy;
An empire soon shall follow and all in one grand ring
Shall wear lordly titles and gold shall be your king.

Mrs. Thomas H. Caswell, Santa Barbara, Cal.

We read daily from Eastern sources, from New England principally, detailed reports of the cruel treatment of "the inoffensive and industrious Chinese" by Californians and others on the Pacific coast; and despite the fact that these statements have been refuted by men of undoubted veracity and integrity of purpose and proved to be false by the strongest and most indubitable evidence, yet they are wholly discredited by the self-constituted court of Eastern justice, which prefers to receive, in the magnanimity of its soul, the testimony of a lot of aliens from the Orient, whose inborn traits of character are those of the systematic Liar.

The lachrymose sympathy of the Easterner from New England seems to have so clouded

his mental vision and so obscured his judgment as to render him incapable of viewing the subject in a rational manner. He is so deeply imbued with the fervor of his fanatical zeal to promote the interest and relieve the suffering of the persecuted celestial, as he regards him, that he completely overlooks and ignores the lamentable effect the great numbers of this same alien class in our country, more especially upon the Pacific Coast, has had and still has upon the prosperity and happiness of his own, the white race.

Instead of manifesting the slightest interest for his own people, he is endeavoring in every possible manner, and by every known device or expedient, to render their condition more intolerable; he opposes every measure proposed by them for the alleviation of *their* sufferings, but favors every method or law that has for its purpose an easier way for a greater influx of these despicable Asiatics to enter our country to supplant them in every department of industry, to render their lives deplorably wretched and desperate. But, fortunately for the white man's cause, there is a limit to his endurance, and from the present outlook he has well-nigh reached that limit.

"Those who sow the wind, must expect to reap the whirlwind."

The very fact of more than four thousand of these heathen Chinese, besides a large number of the not much more desirable Japanese, being allowed to occupy the centre of such a city as San Francisco, and to live there unmolested and in peace, is one of the most convincing proofs of our great spirit of tolerance and remarkable forbearance.

In the great city of Shanghai, in the Chinese Empire, there are only 12,000 foreigners with a population of 400,000 Chinese. A very small proportion of these foreigners are American citizens; while San Francisco has in her midst, in the very best part of her city, over 4,000 of Chinese alone—not counting a great many of the little Brownies from Japan—more than one third of the whole foreign element of that immense city, with her own white population 100,000 less.

Yet these arrogant celestials have the bold effrontery and audacious impudence to complain of the Californian's mistreatment of them. How have they treated our people in their own country? Always with suspicion and, as far as they dare, limiting them to the smallest part of their territory, and restricting their industries to that section.

In the early years of California's American existence, when denizens from every known quarter of the globe flocked here in quest of the newly discovered rich gold mines, then, like every other new country, especially with a marine coast, many of the criminal element from all lands forced themselves in. There was then no "Exclusion Laws"—more's the pity. Hence the criminal class here, as elsewhere under similar conditions, contributed its quota toward the peace disturbances of the communities then existing.

The depredations from this class became insufferable; there was no effective law that could reach them. Something must be done for the protection of life and property. The ordinary courts of justice were not then possible; and in their absence the sterner and more rigorous Law of Nature was adopted by the unanimous consent of the people.

The swift retributive justice of Lynch Law went into effect at once. It bore good fruits for those unsettled times. It was the only alternative. It was in those Pioneer Days that the citizens of the Flowery Kingdom came to California; but in such small numbers as to attract but little attention; only their peculiar dress, language and customs brought them into notice, at all. At that time they were eminently "inoffensive" and industriously wrought for the gold which was then the only object which brought them here.

But, in the process of time, the reward of their patient industry attracted the cupidity of the dishonest and vicious; more especially of the unscrupulous tax-collector who, taking advantage of their ignorance of our language and laws, poor as they then were, repeatedly forced them, by fair or foul means, to repay the taxes they had already paid. This unjust and abusive treatment went on for some time. Everyone seemed bent upon his own effort "to make his pile" and return to his home beyond the seas to enjoy it—too busy to notice or care for the few queer people who were being robbed by the dishonest tax-collector.

But, as times improved and more just laws prevailed, the Chinese had the same benefit from them that our own people had.

But he never forgot that he had been robbed and otherwise maltreated, and from that day to this, he has hoarded the malice of his resentment, as a miser hoards his gold. This is the "cruel treatment" of which he now complains, and which has filled the Eastern heart with such loving sympathy for him.

It is true, during the Kearney excitement in later days, following the immense numbers of them which had flooded the California and whole Pacific Coast Labor Market, monopolizing every department of industry, crowding the white laborer to the wall—reducing him to penury and absolute want, then, but not till then, there were many acts of violence against the wily celestial. But as he was the sole cause of all this misery, the white laborer felt justified in adopting every retaliatory measure to dislodge him. Nor am I of the number to condemn him; he was only exercising his inalienable right to the First Law of Nature, self-preservation.

The Easterner knows but little of the true character of his petted darling, the celestial. But, if he will be patient I will attempt, without prejudice, to turn the X-Ray upon his most cherished ideas and expose the motive power which moves every wheel in his mental machinery.

In the first place the Easterner must admit that the Chinese empire is the most despotic of all despotisms upon the face of the globe, and that her population of 500,000,000 forms very nearly one-third of that of the whole world. . . . Despotism knows no law, save that of strict, unquestioned obedience to the will of the supreme sovereign power. The least deviation therefrom means death, sudden and sure; without appeal, and without mercy. . . . Subjects of such a government are the most servile of all slaves; they have no aspirations that are not low and of a groveling nature.

Secretive and treacherous by nature, with a rooted antipathy to all foreigners, they can, with consummate skill, conceal their true feelings and with a smile upon their stolid countenances plot your ruin or stab you in the back. And *this* is the race of assassins the Easterner would and *does* hug to his bosom, while his own, the white race, die of want and starvation.

Among the most cherished and holiest of the traditions of this despotic sovereign is, that his country will yet be "The Mistress of the World." He must shape his policy so as to govern the whole world, he now thinks. In proof of which I refer him, the Easterner, to the missive from the Chinese Emperor to the President of the United States, dated January 7, 1858, which reads as follows: "I, the August Emperor, wish health to the President of the United States. Having received with profound respect the command of Heaven to sway with tender care the entire circuit of all lands, I regard the people, within and without the wide seas, with the same humane benevolence, etc." And again in his missive of January 23, 1863, he says: "In virtue of the commission we have received with awe from Heaven, to rule all the world, natives and foreigners must be to us as one family, etc. Hence, "to rule the world" forms the central dogma of China's religious faith. And, though the outgrowth of centuries of superstitious fanaticisms, is no less a fixed principle of her religion. This same earnest, though ridiculous, hallucination is manifest throughout all state correspondence between China and this Government. That she has been laying her plans for over forty years, no one familiar with the history of the establishment of the Chinese Six Companies in San Francisco, soon after our treaty with that government, can doubt for a moment. This was some time in the sixties, if I am not mistaken.

From the few hundreds of Chinese coolies who first entered the Golden Gate in the early fifties, their numbers increased in alarming proportions with unabated constancy and vigor, until, in 1882, there was not less than a half million of this detested race in the United States.

These Six Companies, with unlimited means at their disposal to defray the cost of this coolie invasion from China, and with its full knowledge and consent, empowering them

with supreme authority and complete jurisdiction over their properties and even lives, slowly, but surely, from that day to this, have been perfecting the plans to colonize this country, in obedience to their master's fanatical faith—that he must "rule the whole world," as the first step toward making possible its complete conquest and ultimate ruin.

From the teeming millions from her human bee-hive China can pour into this country two hundred millions of her slaves, and have left more than enough to fill comfortably her own territory. And I firmly believe, Mr. Editor, that that perfidious, astute, cunning government is patiently waiting future developments toward that end.

The question arises, can or will the American people stand idly by and allow such a calamity to fall upon their country? But if they wish to avert a disaster so fearful, there is no time to lose.

The late so-called Chinese commission to this country—ostensibly to observe our customs and study our laws—was no less, in my opinion, than a secret agency to lay more of her perfidious schemes. Nor was that the first time a similar party was commissioned with a similar purpose. In 1865, she sent "a corps of observation," so-called, to report upon the truth or falsity of the accounts of the wonderful resources of this great country, as she had heard from her own people living here. The "Observer's" report of the truth of them proved eminently satisfactory to their master, and henceforth his former policy then and there became a fixed resolution for the future conquest of this country. But this wily statesman recognized that his object could only be gained by peaceful methods; by treaty manipulations and other strategic measures of which he is a *master*.

And that he, or rather his government, as that Emperor is long since dead, thinks it is nearing the goal of its unparalleled ambition, its present attitude toward this and other foreign countries clearly indicates.

The situation is significant of serious importance. And there is no doubt that the vast hordes of Chinese slaves under the complete subjection of its despotic ruler have become a menace to the peace, if not the liberties, of the whole civilized white races. Whether or not the combined forces of the latter can successfully overcome the immense brutal hordes of fanatics that will be arrayed against them, time can only tell. In the meantime we must await the result with a fearful apprehension of evil—almost of awe.

Charles McFadden Street, Md.

In regard to making the Magazine better, you should not discard the purely literary feature. February and March numbers are all right for "The Old Guard," but to attract and keep those who are yet lukewarm, uplifting fiction like you published last summer

is necessary. Tom Watson's editorials are sparkling and satisfying, but even the old liners need cheering up amid such discouraging facts as are necessarily portrayed in bringing abuses to view by some fiction-portraying some noble and clear-cut characters, such as you know how to select, as proved in the back numbers. I feel very strongly on this point that if you make the Magazine a class magazine you will limit your influence.

Yours for the Cause in earnest.

Nemo, Dodge P. O., Ga.

Because my former letter to you was welcome and knowing that all really great minds are tolerant, I beg leave to write once again. My subject is railroad rate legislation and the seeming lack of firm ground upon which those favorable thereto can make a good stand. From reading an article in defense of the railroads, it appears to me in substance that the officials do not deny rate discriminations, and are surprised that any sane man will question their right to favor one business from a certain section to gain freight receipts for themselves and enable that business to compete with others, nearer the railway terminus, nor that a higher regular rate is charged for hauling a similar commodity a shorter distance, for a similar purpose, to increase freight receipts. In fact they go so far as to admit that some kinds of business would be ruined in certain seasons only for these preferential freight rates.

They do not claim that any money is lost on the longer haul, but that the increased business resulting gives even a margin of profit, but that so low a rate on the short haul would give undue advantage to that shipper. So ostensibly we have a soulless corporation posing as the governor or balance wheel upon this mighty engine of national distribution of industrial commodities—a sort of paternal concern to give every shipper a "square deal." If not serious, it would be comical. However, it seems serious that supply and demand should depend upon their mediation and be menaced without their intervention.

Woe betide the shipper not looked after or so much as purposely overlooked by this kindly corporate power. Would his business suffer? It is a poor rule that does not work both ways and if the railroads can equalize distribution, they can also control the same, either to their own advantage or to enrich any favorite.

But presuming that the regulation of the Interstate Commerce really is constitutional and that the Commission is overwhelmed with the same gigantic problem, in good faith, in order not to injure one shipper as against another. What plan could be adopted to railroads as a whole and to shippers all over the country? And to apply to all classes of freight or express? This seems the only real solution to come out of a chaos,

created for corporation purpose. A system so complete that the cost of even so much as understanding it will demand experts, is expensive to the government and to the people. After it has been decided whether a few judges with wigs on their heads can change the Constitution and laws of the United States, or whether the people have a word to say on that subject, then it would be worth while to consider a universal scale of freight rates and the only one simple and effective of the same nature as the Postal Service, that is, the same rate per pound from one end of this country to the other and let natural law of supply and demand do the rest.

In other words, since the railway officials themselves create emergency rates and have no cause to complain of the increased dividends, why not make these permanent for all the United States? If a thousand feet of lumber can be sent to Georgia from New England as cheaply as from Texas, I say let it come also from Oregon for the same. If a bushel of potatoes can be sent out from Colorado for 5 cents as emergency rate, why should a shipper South pay more when he desires to ship? This meddling with supply and demand is simply a complex system of pure graft which is designed to mystify the public and I venture to say enough clerk hire and wages of expert accountants would be eliminated with its abolition to make the railroads even glad of a universal scale of rates founded on the simple plan of equal privileges to all for the same ton of freight all over the United States. If the corporations howl louder and louder over this simple scheme, you can rest assured we have fired a fatal shot and only need to rally and charge, when victory will be ours.

E. A. Watson, Longview, Tex.

I can't get along very well without the Magazine. I think it is the thing every voter ought to read. I received the March issue last night. The editorials were fine. I always give my Magazine to some friend when I get through with it. I would suggest that the subscribers read it and tell their friends about it and get them to read it.

I wish you much success.

D. A. Petre, Duluth, Minn.

The basis of correct government rests on honest efficiency in the enforcement of the Law by the officials appointed for this purpose.

To effect this end all public officials, from the highest, down, should be governed by Federal Civil Service regulations. Elect or appoint a person for his qualifications to office, not because he is a politician, and if he prove true to his constituents, sustain and keep him in office, and if he does not fill his position satisfactorily to the public mind under the Law, then grant him his discharge.

This is the standard which regulates almost every business concern throughout the world, and why not apply this principle to public affairs of government!

Temptation threads the path of the average individual in the race for gain, but, on the whole, the everyday person is content with a fair living, and if assured with permanency either in public or private office, on the ground of good conduct, would not be tempted in the ordinary course of life to defraud or defeat the ends of common justice in any form, providing also that a just and living wage be paid.

Under our present system of elective and appointive offices, men are not free to do either justice to themselves, or the public, as it usually costs them their first year's salary to get there, and in order to recover this loss, temptations in various ways are strewn in their path. This, according to the writer's views, is entirely a false method because "it leads to temptation." These remarks lead up to the conclusion of the argument, that under the now prevailing condition of political preferment, in public office, the majority become, and are, only time-servers, unwilling to offend their fellow worshipers, when the cause of justice dictates that they should stand firm, but for fear of losing a position, forces them to be arrant cowards to their better instincts.

If we should get down on to a strict civil service basis, these evils and temptations would be greatly minimized, and a more just administration of public affairs would follow.

E. C. McDowell, Seattle, Wash.

I have read with hearty approval every number of your Magazine. Certainly it is doing a great educational work in the cause of truth and justice.

In the *Congressional Record* of Feb. 3, in the House, the subject under consideration being "Regulation of Railroad Rates," Mr. Kennedy of Ohio incorporated in his speech an argument made in 1883 before the Pennsylvania Legislature by Jeremiah S. Black.

I consider this argument of Mr. Black's worth reprinting. Few people read the *Congressional Record*. I think your Magazine would put this convincing argument before many people who will otherwise never see it.

I inclose leaves containing Mr. Black's arguments. Although by the time your next number appears the rate bill will have been temporarily disposed of, yet it is a living question and will not be finally decided until decided rightly.

SPEECH DELIVERED BY JEREMIAH S. BLACK BEFORE
THE JUDICIARY COMMITTEE OF THE PENNSYLVANIA SENATE AT THE SESSION OF 1883

The irrepressible conflict between the rights of the people and the interests of railroad corporations does not seem likely to terminate immediately. I beg your permission to put our case on your record somewhat more distinctly than heretofore.

Why do I give myself this trouble? My great and good friend, the president of the Reading Railroad Company, expresses the suspicion that I am quietly acting in the interest of some anonymous corporation. I wish to contradict that as flatly as I can.

The charge that I am communist enough to wish the destruction of all corporate property is equally untrue. I think myself the most conservative of citizens. I believe with my whole heart in the rights of life, liberty, and property, and if anybody has struggled more faithfully, through good report and evil, to maintain them inviolate. I do not know who he is. I respect the State constitution. Perhaps I am prejudiced in favor of natural justice and equality. I am convinced that without the enforcement of the fundamental law honest government can not be expected.

These considerations, together with the request of many friends, would be sufficient reason for doing all the little I can to get "appropriate legislation." At all events it is unfair to charge me with any motive of lucre or malice.

It is not proposed by those who think as I do that any corporation shall lose one atom of its property. A lawful contract between a railroad company and the State is inviolable and must not be touched by hostile hands however bad the bargain may have been for the people. Mr. Gowen and all others with similar contracts on their hands are entitled each to his pound of flesh, and if it be "so nominated in the bond" the Commonwealth must bear her bosom to all their knives, and let them "cut nearest the heart."

But we, the people, have rights of property as well as the corporations, and ours are—or ought to be—as sacred as theirs. Between the great domain which we have ceded to them and that which still belongs to us the line is plainly and distinctly marked, and if they cross it for purposes of plunder they should be driven back under the lash of the law. It is not the intent of the amended Constitution nor the desire of those who demand its enforcement to do them the slightest injury. We only ask for that impartial and just protection which the State as *parens patrie* owes to us not less than to them.

In the first place, it will, I think, be admitted by all impartial persons of average intelligence that the companies are not the owners of the railroads. The notion that they are is as silly as it is pernicious. It is the duty of every commercial, manufacturing, or agricultural State to open thoroughfares of trade and travel through her territory. For that purpose she may take the property of citizens and pay for the work out of her own treasury. When it is done she may make it free to all comers or she may reimburse the cost by levying a special tax upon those who use it; or she may get the road built and opened by a corporation or an individual and pay for it by permitting the builder to collect tolls or taxes from those who carry and travel on it. Pennsylvania has tried all these methods with her turnpikes, canals and railroads. Some have been made at her own cost and thrown open; on others, made by herself, she placed officers to collect a special tax; others have been built for her by contract in which some natural or artificial person agreed to do the work for the privilege of appropriating the taxes which she authorized to be levied.

But in all these cases the proprietary right remained in the State and was held by her in trust for the use of the people. Those who run the railroads and canals are always public agents. It is impossible to look at them in any other light, or to conceive how a different relation could exist, because a railroad which is not managed by public

agents can not be a public highway. The character of their appointment, even upon the same work, has differed materially. The Columbia Railroad and all the canals were for a time under the management of officers appointed by the governor, or elected by the people, and paid out of the State treasury. Afterwards the duty was devolved by the State upon the persons associated together under acts of incorporation, who contracted to perform it upon certain terms. The Erie and Northeast Railroad was at first run for the State by a company; the company was removed from its trust for misbehavior; the governor then took it and appointed an officer to superintend the work; later the governor's appointee was displaced, with the consent of the legislature, and the duty was again confided to a corporation newly chartered.

None of these agents—neither the canal commissioner nor the State receiver, nor any corporation that went before or came after—had the slightest proprietary right or title to the railroads themselves. To say that they had would be as preposterous as to assert that township roads are the private property of the supervisors.

The legal relations existing between the State and the persons whom she authorizes to supervise her highways were somewhat elaborately discussed by the supreme court of Pennsylvania in the case of the Erie and Northeast Railroad Company v. Casey (2 Casey, pp. 307-324). It was there determined that a railroad built by authority of the State for the general purposes of commerce is a public highway and in no sense private property; that a corporation authorized to run it is a servant of the State as much as an officer legally appointed to do any other public duty; as strictly confined by the laws and as liable to be removed for transgressing them.

All the judges concurred in this opinion. The two who dissented from the judgment do so on the technical ground that certain circumstances, which would have estopped the State in a judicial proceeding, disarmed the legislature of the power to repeal. Neither they or any other judge in the country whose authority is worth a straw ever denied the doctrine for which I have here cited that case, though it may have been sometimes overlooked, ignored, or perhaps evaded. This principle and no other was the basis of the decision in Pennsylvania and all the other States, that cities and counties might issue bonds, or their money, and tax their people to aid in building railways. The Supreme Court of the United States has affirmed it in scores of cases. It was so universally acknowledged that the convention of 1873 incorporated it into the constitution as a part of the fundamental law. I do not know upon what foundation more solid than this any great principle of jurisprudence was ever established in a free country. When in addition you consider the reason of the thing, and the supreme necessity of it for the purposes of common justice, it seems like a sin, a shame, a scandal to oppose it.

It being settled that the railroads and canals belong of right to the State for the use of the people, and that the corporations who have them in charge are mere agents to run them for the owners, it will surely not be denied that all proper regulations should be made to prevent those agents from betraying their trust. The wisdom is very plain of those provisions in our constitution which put them on a level with other public servants and forbid them to prostitute their functions for purposes merely mercenary or to engage in any business which necessarily brings their private interests in conflict with their public duty. Seeing the vast magnitude of the affairs intrusted to them, and the terrible temptation to which their cupidity is exposed, it is certainly necessary that you should

hold them to their responsibilities and hold them hard.

But, on the other hand, the corporations deny that they owe any responsibility to the State more than individuals engaged in private business. They assert that the management of the railroads, being a mere speculation of their own, these thoroughfares of trade and travel must be run for their interests, without regard to public right. If they take advantage of their power to oppress the labor and overtax the land of the State; if they crush the industry of one man or place to build up the prosperity of another; if they plunder the rich by extortion, or deepen the distress of the poor by discriminating against them, they justify themselves by showing that all this was in the way of business; that their interests required them to do it; that if they had done otherwise their fortunes would not have been so great as they are; that it was the prudent, proper, and successful method of managing their own affairs. This is their universal answer to all complaints. Their protests against legislative intervention to protect the public always takes this shape, and with more or less distinctness of outline. In whatever language they clothe their argument it is the same in substance as that with which Demetrius, the silversmith, defended the sanctity of the temple for which he made shrines: "Sirs, ye know that by this craft we have our wealth."

That railroad corporations and their paid adherents should take this view of the subject is perhaps not surprising, nor does it excite our special wonder to see them supported by the subsidiary rings whom they patronize; but it is surprising to find that this odious and demoralizing theory has made a strong lodgment in the minds of disinterested, upright, and high-placed men. Two members of the Senate judiciary—I do not say they are the ablest, because comparisons are odious, but they are both of them among the foremost men of the country for talents and integrity—these gentlemen emphatically dissented from me when I asserted that the management of the railroads was not a matter of business, to be conducted like a private enterprise merely for the profit of the directors and stockholders. A heresy so supported is entitled to serious refutation, however absurd it may seem on its face.

I aver that a man or corporation appointed to do a public duty must perform it with an eye single to the public interest. If he perverts his authority to purposes of private gain he is guilty of corruption, and all who aid and abet him are his accomplices in crime. He defiles himself if he mingles his own business with that intrusted to him by the Government and uses one to promote the other. If the judge excuse himself for a false decision by saying that he sold his judgment for the highest price he could get, you cover his character with infamy. A ministerial officer, like a sheriff, for instance, who extorts from a defendant, or even from a convict in his custody, what the law does not allow him to collect, and puts the surplus in his pocket, is a knave upon whom you have no mercy. You send county commissioners to the penitentiary for consulting their own financial advantage to the injury of the general welfare. When the officers of a city corporation make a business of running it to enrich themselves, at the expense of the public, you can see at a glance that they are the basest of criminals. Why, then, can you not see that the officers of a railway corporation are equally guilty when they pervert the authority with which they are clothed to purposes purely selfish? A railroad corporation is a part of the civil government as much as a city corporation. The officers of the former, as much as the latter, are agents and trustees of the public, and

the public has an interest precisely similar in the fidelity of both. Why, then, should partiality or extortion be condemned as criminal in one, if it be tolerated as fair business when practised by the other? Yet there are virtuous and distinguished statesmen among us who think that faithful service ought not to be enforced against the railroad companies, however loudly it may be claimed by the body of the people as their just due, and no matter how distinctly it may be commanded by the Constitution itself.

I am able to maintain that all the corruption and misgovernment with which the earth is cursed grow out of this fatal proclivity of public servants to make a business of their duty. Recall the worst cases that have occurred in our history and see if each of them does not finally resolve itself into that. Tweed and his associates, the Philadelphia rings, the carpetbag thieves, the star-route conspirators, all went into business for themselves while pretending to be engaged in the public service. Oakes Ames distributed the stock of the *Crédit Mobilier* where he thought it would "do the most good" to himself and others with whom he was connected, and that was the business in him who gave and in them that took his bribes. Madison Wells, when he proposed to Mr. Kenner that he would make a true return of the election if he could be assured of getting "\$200,000 apiece for himself and Jim Anderson and a less sum for the niggers," had as keen an eye to business as if he had been president of a railroad company instead of a returning board. Certain greedy adventurers made it a business to rob the nation of its lands, and, uniting with Congress, carried it on so magnificently that they got away with an area nearly equal to nine States as large as Pennsylvania. The imposition of the whisky tax, excluding what was held on speculation, was business to the officers and legislators who were sharp enough to anticipate their own votes. You will see, on reflection, that every base combination which officers have made with one another or with outside parties has been a business arrangement, precisely like that which the railroads justify on the sole ground that it is business. The effect is not only to corrupt those who engage in such transactions, but to demoralize all who are tempted by personal and party attachments to apologize for it.

The functions of railroad corporations are clearly defined, and ought to be as universally understood as those of any servant which the State or General Government employs. Without proprietary right in the highways, they are appointed to superintend them for their owners. They are charged with the duty of seeing that every needed facility for the use of those thoroughfares shall be furnished to all citizens, like the justice promised in *Magna Charta*, without sale, denial, or delay. Such services, if faithfully performed, are important and valuable, and the compensation ought to be a full equivalent. Accordingly, they are authorized to pay themselves by levying upon all who use the road a tax, a toll, of freight sufficient for that purpose.

But this tax must be reasonable, fixed, certain, and uniform; otherwise it is a fraud upon the people which no department of the State government, nor all of them combined, has power to legalize.

It is much easier to see the nature and character of the mischief wrought by the present practices of the railroad companies than it is to calculate its extent. If your action depends in any degree upon the amount of the spoilation which the people of the State have suffered and are now suffering for the want of just laws to protect them, you certainly ought to direct an official inquiry into

the subject and ascertain the whole truth as nearly as possible.

But investigations have already taken place in Congress and the legislatures of several States; complaints founded upon specified facts come up from every quarter; verified accusations are made by some of the companies against others; railroad men have openly confessed their fraudulent practices, and sometimes boasted of the large sums they accumulate by them. Putting these together you can make at least an approximate calculation. I doubt not that you will find the sum total of the plunder they have taken in the shape of excessive charges to be frightful.

Three or four years ago a committee of the United States Senate collected the materials and made a report upon this general subject, in which they showed that an excess of 5 cents per hundred-weight charged on the whole agricultural crop of the then current year would amount to \$70,000,000. Upon the crop of the last year it would doubtless come nearer a hundred millions. The railroads would not get this sum, because not nearly all of it is carried, but it would operate as an export tax operates—that is to say the producer, the consumer, or the intermediate dealer would lose that sum on the whole crop, carried or not carried. In 1880 the charges from Chicago to the eastern markets were raised from 10 cents per hundredweight to 35 cents, the latter rate being unquestionably twice as high as a fair one. You can count from this date the terrible loss sustained by the land, labor, and trade of the country. It was the end and the attainment of a combination still subsisting between the great trunk lines, as they are called, to pool their receipts, to stop all competition, to unite the stealing power of all into one grand monopoly and put the whole people at their mercy. It was a criminal conspiracy by the common and statute laws of all the States.

We are often told that in this struggle for honest government against the power of the railroad corporations the just cause has no chance of success. We do seem to be out on a forlorn hope. The little finger of monopoly is thicker than the loins of the law.

The influence of our enemies over the legislature is mysterious, incalculable, and strong enough to make the constitution a dead letter in spite of oaths to obey it, and a popular demand, almost universal, to enforce it. There is no subject upon which the press is so shy as upon this, the most important of all. Afraid to oppose the corrupt corporations and ashamed to defend them, it sinks into neutrality. Prudent politicians always want a smooth road to run on, and the right path here is full of impediments. In this state of things we seem weaker than we really are, for the unbroken heart of the people is on the side of justice, equality, and truth. Monopolists may sneer at our blundering leadership and the unorganized condition of our common file, but they had better bethink them that when the worst comes to the worst our raw militia is numerous enough to overwhelm their regulars, well paid and well drilled as they are. They have destroyed the business of hundreds for one that they have favored. For every millionaire they have made ten thousand paupers, and the injured parties lack no gall to make the oppression bitter.

The people certainly got one immense advantage over the carrying corporations when they adopted the seventeenth article of the constitution. That concedes to all us the rights we ask, puts the flag of the Commonwealth into our hands, and consecrates our warfare. The malign influence that heretofore has palsied the legislative arm cannot last forever. We will continue to elect representatives again and again, and every man shall swear

upon the gospel of God that he will do us the full and perfect justice which the Constitution demands. At last we will rouse the "conscience of a majority, screw their courage to the sticking place, and get the appropriate legislation" which we need so sorely.

Whenever a majority in both houses becomes independent enough to throw off the chains which now bind them to the service of monopoly; when frequent repetitions of the oath to obey the constitution shall impress its obligations upon their hearts, when admonition and reproof from within and without—"line upon line, precept upon precept, here a little and there a little"—shall have taught them that fidelity to the rights of the people is a higher virtue than subserviency to the mere interests of a corrupt corporation; when the seventeenth article shall have been read and reread in their hearing often enough to make them understand the import of its plain and simple words, then, without further delay and with no more paltry excuses, they will give us legislation appropriate, just, and effective. A tolerably clear perception of their duty, coupled with a sincere desire to do it, will enable them to catch the shortest and easiest way. All trifling with the subject will cease at once; all modes of evading this great point will go out of fashion; no contrivance will be resorted to of ways not to do it while professing to be in favor of it; our common sense will not be insulted by the offer of a civil remedy to each individual for public offenses which affect the whole body of the people and diminish the security of all men's rights at once. The legislative vision, relieved from the moral strabismus which makes it crooked now, will see straight through the folly of trying to correct the general evil except by the one appropriate means of regular punishment at the suit of the State. Does this seem harsh? Certainly not more severe than other criminal laws on our statute books which apply to railroad managers as well as to everybody else. They need not suffer the penalty unless they commit the crime, and they will not commit the crime if you make a just penalty the legal consequence. Pass a proper law today and they will be as honest as you are tomorrow. Everyone of them can be trusted to keep clear of acts which may take them to the penitentiary. They have been guilty in their past lives and will continue in evil doing for some time to come, because the present state of your laws assures them that they shall go "unwhipped of justice." But threaten them with a moderate term of imprisonment and a reasonable fine, and they will no more rob a shipper on a railroad than they will pick your pocket at a prayer meeting. Your law will do its work without a single prosecution. Thus you could, if you would, effect a perfect reform, and yet not hurt a hair on any head—"a consummation most devoutly to be wished."

But it is not to be expected that such good will come immediately. Nearly ten years ago the legislature was commanded to carry out the beneficent measure of the Constitution. For nine years that illustrious body was a dumb impediment to the course of justice, all its faculties paralyzed by some inscrutable influence—dead—devoid of sense and motion, as if its only function was to "lie in cold obstruction and to rot." At last, when it was wakened up by the present governor and reminded of the seventeenth article, it opened its mouth and spoke as one who did not know whether he was sworn to oppose the Constitution or to obey it. Some members have shown their utter hostility to it, some have been willing to defend small portions of it, and one senator discovered that it was all equally sacred. But this plan meets no favor. Still we need not

despair. The people and the Constitution, mutually supporting one another, will be triumphant yet. Meanwhile let all the railroad rings rejoice. This is their day; ours is to come.

Jason Helmick, Grenola, Kan.

The Magazine contains much that every voter should know and will not likely be obtained from any other source. There will be a political campaign here in Kansas and the Magazine will be of great interest to us.

I could not have given you at any previous time such a complete description of Kansas politically as I can now, after reading the article in December, 1905, number by Lucius Garvin, entitled "Is Money to Rule Us?" As he intimates that the condition in Vermont will likely spread to other states, his description of Vermont so aptly described Kansas I must say the condition is already here with very slight variations. The evils that are upon us of which we must loudly complain were placed upon us by the prejudices engendered by the Civil War. Kansas, with its territorial troubles, followed immediately by being placed upon the border of civil strife, came out of the struggle with a population intensely prejudiced against any movement that made any opposition to the Republican party; regardless of who might be put forward for office or what principles might be advocated in the platform. In fact, men and principles counted for nothing, and those who were corrupt when in power (as they would surely be if they could only manipulate the convention) had no need of thought, only to not bear down too hard financially.

The Kansas voter has some resemblance to the Chinaman, who, when enraged because his wooden god does not bring him relief from existing evils, takes him down from his shelf and in company with the multitude drags him through the dust of the streets and then when conditions are improved places him back and atones for what he has done by an increased degree of devotion. As time has advanced some changes have taken place and the financial plunger is now probably more in evidence than the party fanatic, though they are really one and the same class, as the plunger is almost invariably a Republican and looks to Republican legislation and the great capitalists, who in this state are nearly all of that party, for his financial backing. Since the advent of the plunger we hear nothing but bombastic speeches and editorials about our wonderful prosperity and this, too, in the face of the fact that the state auditors' report for 1886, twenty years ago, shows about the same population that we have now. Last year, on account of the oil development in the south-east portion of the state, we showed a small increase in population, but in nearly all of the purely agricultural counties a decrease is shown. If we ask one of these prosperity plungers to point to any real evidence of prosperity, he will reply by asking

when money was ever as plentiful or could be borrowed at as low rate of interest as now. This condition satisfies the great majority and I write to show the futility of any attempt to change Kansas politically at present.

The interest on borrowed capital will eventually dry up these sources of the people. Bad crop seasons may bring it on earlier or good ones may retard it, but a prosperity built up on such conditions as we now have must collapse sooner or later. The national bank money which now constitutes the greater part of our money in circulation here is all borrowed, as it cannot get into circulation any other way. But this seems to satisfy our people and asset currency or any other form of inflation except silver coinage just now would be equally as satisfactory. Notwithstanding shortages in the state treasury and loss by unlawful deposits in bank, and the fact that our state is deprived of one half of its suffrage in the United States through scandal and prosecution of one of its senators, it will to all appearances still continue to follow the G. O. P. lead, and the most we can do is look on as spectators and see what will come of it.

G. W. Boyd, Bonham, Tex.

I believe the surest and best plan to carry your policy to eventual success is through efficient labor organizations. In order to enlist a man's efforts with your own you must get his attention without reference to his political or religious views as nearly as you can until you teach him to reason on the great political and economic problems that confront the country. Many men who will not listen to anything that is in opposition to their political or religious training, no difference whether that training be right or wrong, will listen to practical facts in a business way, if no reference is made to the political party or church of which they are members. And after they have learned to reason at the problems of the time, they will ask the reason why when the party boss commands them to act.

There are so many men who have inherited their political faith from their fathers and who regard it as a sacred inheritance from which they should never part and who regard any reference to their political faith as an insult both to themselves and to the memory of their fathers (unless it is a very favorable reference). So they must be dealt with gently. I regard labor organizations as the best soil in which to sow seeds of truth and justice with the best prospects for success. Teach no politics, but never cease to teach the economic principles of government without reference to political parties at all. The common people should be organized from Maine to California. Govern their organization by boards of directors, say three each for commissioner's precinct, five for each county, seven for each state and nine for the nation. Pick the

brainiest men for directors and keep them during good behavior. They should organize to control production, manufacture and transportation. We have not now and never have had, nor never will have anything but a speculative market for raw material while the real consumptive or necessary market is in the finished stuff. The Southern Cotton Association and the Farmers' Union never can do more than get up a hurtful agitation between the buyer and the seller of cotton. The idea of a set of grown men claiming a moderate degree of intelligence organizing for the purpose of holding a lot of raw material until the men who buy for profit and not from necessity will be forced to put their money in it, in my opinion, has the ring of failure in the first sound. The only party or parties who can be forced to buy are those who buy from necessity and the finished article is always the thing of necessity. The producer of raw material cannot use it nor finish it so the world can use it, so he is forced to take just what the speculative market will allow him and not what the real or necessary market would allow him. There is no competition in the speculative market. It seems to me you may divide a bushel of wheat into samples and offer one for market at the same minute of the same day at every principal market between Maine and California, and freight rates, too, considered, to the centres of trade, every buyer will offer the same price which looks like they had pooled their money and were dividing the profits in pro-rata shares. Same with cotton from the south line of Missouri to the Gulf. If that is a fact, if we ever meet them successfully we must pool our labor and divide the profits in pro-rata shares.

I certainly admire the tone of your Magazine.

J. Lahray Slusher, Kansas City, Mo.

Volumes and columns would I like to write you upon the political, social and other issues facing our countrymen, for communion with such as yourself is indeed rare, but I must have some regard for your time and make this letter short. However, before closing, I must tell you that I am very fond of men who do things; men who stand for principles, as do you, and I should greatly appreciate a letter from you as the occasion affords, until we can meet face to face, after which I know we will forever be friends. Pardon this bold statement, Mr. Watson, but I mean it; I mean it seriously.

Your February number is a wonder; keep up the grand work. The thinking masses—the great body of the American people—are beginning to awaken to the injustice which is being dealt them from every hand and the absolute necessity for inauguration of principles—the kind you so unswervingly advocate. Yes, the great American people are with you in your work, and long may your flag float. It will, it must,

for it is the flag of honor, in the hands of an honorable, fearless hand.

William Heywood Buckley, Berkeley, Cal.

If we desire and really want to prevent bribery, the proper thing to do is to provide a self-acting or automatic law that would need no bailiffs, sheriff, policeman, lawyer or judge to execute it, in the place of the present lawyer's law to try how not to do it by sealing the lips of the chief witness instead of wedging his mouth wide open with a golden wedge. The old adage says: "Every man has his price." What will buy him once will buy him twice. Then have the law provide for his punishment, if the briber is able, and if not, then the Government interested in the office, whether city, county or state, to furnish the duplicate. Value or no bribe less than \$500—not even railway free pass or a drink of liquor and a cigar. The idea of disgracing and condemning the briber! The old proverb, that is older than I am, and I am 83 years old, says the "tempter is always worse than the tempted." Who ever heard of a United States senator, who has bribed his way to the Senate, being punished for the crime?—but if they could find the poor fellow who was impelled to take pay for his services they would send him to prison. We have the proof here, in California, in the four state senators. While they go to prison, the bribers are honorable gentlemen, the same as those insurance bribers in New York, who move in the so-called first class and sit in the front pews of the churches.

With a self-acting law in place of our present sham law, J. D. Rockefeller would not dare to offer a bribe, and nobody but an idiot or a lunatic would, for a sane man would know that no one would take a bribe without one or two good witnesses and knowing who was the briber. With such a law, there would be no more millionaires buying their way to the Senate, and there would be no work for court machinery, as there could be no more bribery.

AN OPEN LETTER.

Lucien V. La Taste, Dallas, Tex.

"Mr. John F. Dryden, President Prudential Insurance Company of America, Newark, N. J.

"My dear Sir: I am the holder of policies numbers 227710, 227711, 227712 and 227713 (Ordinary Life, twenty pay, 5 year Div.), in the Prudential Insurance Company of America. I am, therefore, as you will readily appreciate, very much interested in the management of the company. Several years ago I inquired of a Prudential representative (a department 'manager') as to how the company could afford, as he stated to me, to spend money so liberally in advertising, cash 'payments' to agents, and 'long' commissions to agents. He replied that the company could be generous with the 'ordinary' department because

every dollar of the expense incurred in conducting the affairs of the company, agents' commissions, taxes, janitors' wages, attorneys' fees, etc., were charged to the expense account of the 'Industrial' department. At the time I did not stop to do much thinking, but the recent disclosures, in New York, regarding the management of certain companies, has made me do a bit of figuring and I now beg to ask you for some information. As I understand insurance, 'industrial' business is that kind where the policies are small, from, say, \$1000 up, and the (high) premiums, of from 10 cents up, are payable weekly. These policies are issued to the 'working class.' Most persons would say that to charge all of the expenses of operating the Prudential to these 'industrials' constituted robbery, pure and simple, but I do not know enough of insurance to express an intelligent opinion. I am going to ask you to enlighten me, and I am sure you will be only too glad to do so.

"I am not an 'actuary,' and not at all up on life insurance, but I have been told, in fact the representative above referred to posted me, that a premium on an 'ordinary' policy consisted of three elements, as follows:

"'Mortality apportionment,' or that part of the premium which goes to pay for current death losses.

"'Reserve,' or that portion of the premium which goes to the credit of a given policy, for investment and subsequent payment of face of policy.

"'Expense loading,' or that portion of the premium which is contributed by the policy holder for the payment of the expenses of conducting the business. If this distribution of the premium be correct (and you will be glad to inform me), and my informant has not been romancing, I have been, for about six years, contributing to an expense fund which has never been drawn upon for the purposes for which it was established. Now, what I want to get at is this: If your company has not been using this money for the purpose for which I paid it to you, legitimate expense, will you please let me know what has been done with it? I am sure *Watson's Magazine* will be glad to give you space in which to reply. Personally I do not care much about the matter, but I am paying you \$226.00 each year (a portion of which is expense money) and I do not feel that I should divert funds belonging to my family from the domestic treasury when you, if I am not misinformed, do not need them in your business. May I, and your other 'ordinary' policy holders, as well as your 'industrials' hear from you?"

"Very truly yours,

"LUCIEN V. LA TASTE."

W. H. McRea, Sumas, Wash.

Let me sincerely wish you success in arousing the great body of American people, who are the toilers and chief consumers of

the nation, to a realization of the evils of the money power and the systems in vogue that permit of such evils.

Mrs. J. D. Robertson, Cornelia, Ga.

I see something in your February number about the price being raised to \$1.50 per year. It is a blessing to the people. If they just could realize the fact, they are getting more for the \$1.50 they pay for your Magazine than any literature they ever purchased on earth. I subscribed for it last May and have renewed my subscription already. I would not take \$10 in gold for my ten copies. I have a little son four years old and I aim for them to be handed down for generations to come. They will educate, besides showing the noble work of our grand, heroic and historical Thomas E. Watson (the man of the South). I long to see the day when his principles are advocated and he will preside over our United States and undivided people. My husband calls me a politician. I am in heart, not permitted in hand.

Burke Station, Wis.

There was a time when needy debtors practically confiscated their grain to creditors at home or carriers abroad. After the close of navigation the railways charged 53 cents per bushel to freight wheat from St. Paul (not the Red River Valley) to New York City. A little later they would carry wheat from Prairie du Chien to Chicago for 4 cents a bushel—at the same time would charge 16 from Boscobell, 30 miles this side or west of P. Chien and 11 cents from Madison, Wis., one-half way to Milwaukee. Later, up to my time, passenger travel in our state was from 4 to 7 cents. I claimed 3 cents was enough for older trunk lines; that I would veto any other bill and they could not get over my veto (two-thirds), hence I had them. When I came up for re-election had every vote in the convention. My competitor was a rich lumber and railway king and I had to fight all combinations of the state. His nephew, who did his writing, told me at Hot Springs, Ark., that his uncle spent over \$100,000 and yet thought and feared I was elected, but it was easy enough to count me out in the returns, which was certainly done—plenty of proof for that. Mat. Carpenter said could do that and not go out of Milwaukee.

I claimed the people, through the proper constituted channels, had the right to control laws of their own making, that all properties should contribute towards the support of the laws under which they claimed protection, that all properties should be fairly and equitably assessed and taxed. They robbed our school fund of about 70,000 acres and our Governor Fairchild knew what was going on, yet submitted to it. In the interest of commerce and cheaper rates, I secured \$8,000,000 (money then had two or three times the purchasing power that it has today) for the improvement of the Fox and

Wisconsin Rivers. I had the help and co-operation of Senator Windom and T. O. Howe in this, however. They worked valiantly with telling success.

John Baldwin, Appleton City, Mo.

I read all kinds of literature. I am a farmer convert of Henry George's theory of taxation. I cannot quite agree with you it is only the middle class of people you should reach (however, it may do to reach them first). If this country can possibly be saved it must be done by not only educating middle classes, but all classes of American labor and more especially the intelligent of same. For in their distress they are in the agricultural part of our common country (or God's Vineyard), actually blaming the middle classes in place of criminal idols. Hence it is important to educate all classes of labor that they may know where to lay the blame.

I like your Magazine for its simplicity of making all classes see the octopus as well as feel its tentacles. However, there is a large class that only feels and cannot yet see, hence labor does not see as it should. Therefore, I would be pleased if every laborer in the land had your Magazine for at least one year.

Our wise Secretary Wilson says farms are increasing in value at the rate of \$2,415,000 per day, a downright injury instead of benefit for some. Here is where all taxation will come from, under the manipulation of criminal idols, and then the middle class with their families will become paupers alongside with tramps. Hence the day is not far distant when these same criminal idols will not only absorb the stocks and bonds but also the lands of the middle classes by over-valuation and taxation. In 1861 men with more property than I have paid fifty dollars taxes and I now pay \$500 annually. I see you answer questions of importance to the public.

Therefore please tell the people why money-loaners of this country prefer 5 per cent per annum under the single gold standard in place of 15 per cent per annum under double standard—are they (the money-loaners of today) afraid if we have the double standard back they would reap such a harvest in interest that they would have to cart part of the interest into road and farm as waste paper. Certainly this cannot be reason.

In years gone by I used to pay 15 per cent for use of money in the cattle business and never failed to make money, but the same bankers are doing business here today and if I was offered money for 3 per cent per annum in cattle business I would have to decline and tell them to go straight up to the hot country, for I would be sure to meet loss under any kind of management, and yet I have more disposition and energy to do business today as any time in the past and am more able. My business has been destroyed by criminal idols and I am too old to take up some

new or some untried business and can only see disaster staring me in the face through over valuation and taxation.

R. K. Murakami, Seattle, Wash.

Excuse me a few words, that I am a regular reader and re-read TOM WATSON'S MAGAZINE, and I am not only encouraged to introduce your idea in Japan, but also, in fact, it is needy to modernize our country after the Japanese-Russian War. Furthermore, if you permit me my intention, firstly I have honor, nearly many, many million people have how much interest in your idea? I have no hesitation in saying that there arise the self-perception of nation as the result their condition will be reformed.

Since, I did not have honor to meet you, but I am always speaking and answering you every morning and every evening.

I'most sincerely hope your efforts will be crowned with success.

Charles E. Trimble, San Antonio, Tex.

I should feel myself neglecting a plain and manifest duty to you, to my country, and to myself, did I not express to you in a personal way, and in this manner my high appreciation of your character as a man, and a "Public Patriot." Indeed, through the pages of your Magazine there shine those real and pure principles of democracy so beneficial to humanity that was once the theme of "Our Fathers of the Faith." While I have not a personal acquaintance with you, I am nevertheless impelled by feelings of patriotic gratitude to render to you my modest word of praise and appreciation.

I write you as a young man just entering his thirties, who, by dint of spare time from the labors and cares of life, is diligently studying to acquire the truth and the right in the great political, social, and governmental problems that lie so close to the hearts of our beloved people. The January number of your Magazine I have read closely and with great interest, being the only number I have had the opportunity of giving more than incidental attention. Your editorials are to the point and straightforward always. The "Educational Department" I consider most valuable to the student, as it deals with the fundamental principles in public questions.

The various articles therein are instructive and serve to enlighten us to the awful corruption and abuses existing in our Government. But I shall digress a moment, and say, that we people down in Texas are considerably aroused over the railroad rate regulation question, and sincerely hope your energies will not flag in this great cause of the people. You have a letter in January's issue from Mr. Francis C. Bowen, of our city. He is a true blue Democrat of the old school and a patriot.

It is needless to say that from now on I shall be an earnest reader of WATSON'S MAGAZINE.

J. A. Cunningham, Columbia, Tenn.

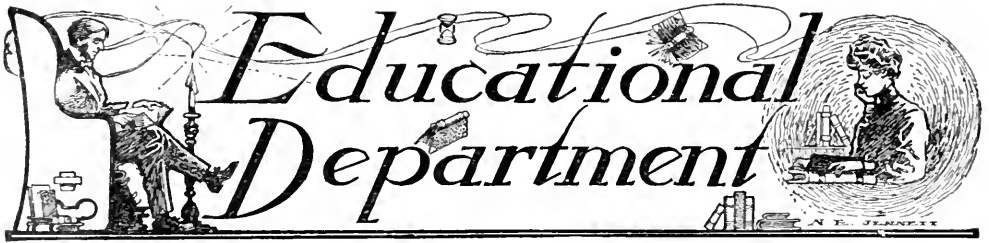
I know of no way that I can express my estimation of WATSON'S MAGAZINE more forcibly than by sending in the subscription price for another year. I am pleased with the improvements in size and the addition of reading matter, as I see in these additions a greater circulation and greater number of readers, and the one thing needful is to reach and educate the masses. Every one who favors the principles advocated in the Magazine or is dissatisfied with the present conditions should strive to give it as wide a circulation as possible. Great good can be accomplished by loaning the Magazine to neighbors who are not subscribers. By this means one number may be read by several families and permanent subscribers be secured. Another good plan is to select some one of your acquaintances in different communities, send in a list of same, accompanying them with enough money to pay the expense of the publishers and postage. Let all who realize the great need of reforms use their greatest efforts to circulate reform literature.

While we may not be able to reorganize the People's Party (and to me the name is of little consequence) we will by earnest efforts and the help of God be able to unite the people upon a platform of principles that will bring the needed reforms. To my mind the leading issues are the abolition of banks of issue and the power of issue and control of money restored to the Government; municipal, state and national control or ownership of public utilities and prohibition of the monopolizing of public lands and alien ownership. With these demands as the battle-cry I see no reason why the people cannot be united in 1908 upon a radical platform that will bring a glorious victory. I was in the first reorganization of the People's Party in my state and county and remained with the party as long as we had an organization, but it was principle, not name, that influenced me, and I am not worrying about the name, and I would suggest that we spend the time between now and the year 1908 in striving to awaken and educate the people in principles that will restore the Government to the people. Then, when in 1908 the people gather together from the four corners of our loved country to formulate a platform of principles and select men to represent us in the different departments of government, when they are ready to unfurl our banner and sound the bugle call to the patriotic sons of free America to rally to her support, leave the easy and pleasant task of selecting the name that shall be inscribed upon her spotless folds to that noble and patriotic assembly.

Yours for the right.

Albert Pugh, National Military Home, Ind.

I like the Magazine. I have taken it from the first issue and renewed before my subscription expired so I would not miss a number.



SLATER, MO.

Honorable Thomas E. Watson.

DEAR SIR: Will you please answer the following in your next issue? Could the Government issue and control money easier than it could the railroads? Which do you think the people could get enacted into law the quickest and easiest of the two?

A reform and independent Populist.

ANSWER

The men who control our money and the men who control our railroads are identical. Every great railroad king is either a national banker or the ally of national banks. J. P. Morgan, August Belmont, Thomas Ryan, The Standard Oil group, are national bankers.

They will fight equally hard to prevent either of the reforms mentioned above.

The Government will find as much difficulty in bringing about the one reform as the other, and it will be equally easy to operate a Government money-system as a Government transportation system, after the change is made.

BOLAIR, W. VA.

Honorable Thomas E. Watson.

DEAR SIR: Will you please answer the following questions in your Educational Department:

1. What was the cause of the Boer War?
2. Who were the commanders on both sides?
3. How many battles were fought, and name them?

I have just subscribed for your Magazine and like it all O. K.

ANSWER

(1) British capitalists hungered for the gold mines within the limits of the Boer Republic, and wanted to dominate the Government thereof.

(2) On the Boer side, Generals Botha, Cronje, Witte.

On the British side, Generals Buller, Kitchener, Roberts.

(3) Battles on the Modder River, on Spion Kop, and around Ladysmith.

STEAMBOAT ROCK, IA.

Honorable Thomas E. Watson.

DEAR SIR: I am an admirer of W. J. Bryan. Unless the Bryan faction of the Democratic Party will cut loose from the manipulations of the Cleveland faction of the old Democratic Party there will be no use of voting for either of those parties. I can now see how the People's Party was betrayed in fusing with the Democrats. It

was a scheme to break up the People's Party. If the Socialists have sense enough to stick together there is some hopes of a reform party that will not be sidetracked. They go to the root of the social and political questions of the times, and it seems to me the only way open to all of us is to fall in line with the Socialists.

What say you to this, Bro. Watson?

ANSWER

State Socialism,—the Public Ownership of Public Utilities,—is all right; but *private utilities* should be open to *private ownership*.

Jeffersonian Democracy, up-to-date in its application, is good enough for me.

AUSTIN, TEX.

Honorable Thomas E. Watson.

DEAR SIR: Have been a constant reader of your Magazine and am a firm advocate of your principles, but take exceptions to the following:

In your reply to question No. 5 from Star, Mo., February issue, you say that "counterfeit gold will not answer the same purposes as real gold in any other capacity than as money. Neither will silver." Would like to know what you think about jewelry sold throughout this country, handled mostly by our respected citizens. Isn't it the truth that the gold plated and silver plated jewelry and other imitations are sold day in and day out for the genuine solid gold and solid silver, and don't you think that the genuine is counterfeited in this case also, and then, too, there is no come back on the jeweler for working off the deception.

ANSWER

Instead of disproving my statement, the above illustration confirms it. *Confidence* sustains the bogus gold jewelry just as it does the bogus gold dollar.

My correspondent has simply mentioned another instance where the thing needful is *not* genuine gold but the *belief* that it is gold. My contention is that wherever *real gold* is necessary (as in the arts and sciences) counterfeit gold will *not* take its place and do its work.

EDISON PARK, ILL.

Honorable Thomas E. Watson.

DEAR SIR: Will you please tell me where I can get Hugh S. Legaré's essay on "Demosthenes," "Democracy of Athens," and his argument against "Nullification," referred to in your article in your February Magazine? If you will, I shall be under great obligations to you.

I read no Magazine that I enjoy more than yours. Hit them hard. They deserve it. It will all come for good some day.

ANSWER

The book is out of print. The copy used by me belongs to the Carnegie Library, of Atlanta, Ga.

JACKSON, MISS.

Honorable Thomas E. Watson

DEAR SIR I have waited until now to write you my appreciation for the points you sent me on my debate because I wanted to wait and send you the result of our debate. You remember our question was that the railroads in the United States should be owned by the Federal Government. I had the negative side and debated against my convictions, but the affirmative won because they were right. I believe there will only be a course of time when the Government will have to own the railroads. When I began searching for argument for the negative all I found was for the affirmative, so you see there are no two sides to this question. The truth will some day predominate in this matter. Mr. Watson, I surely appreciate what you did for me and if you do not live to see your great reform in politics, you should die happy for having helped so many youths throughout our land. You have a warm spot in your heart for all humanity. At the time I wrote you, I also wrote Congressman John S. Williams and Frank McCloin or McLean. I felt at liberty to write to both of these as they were my Congressmen, but they didn't notice me, didn't even answer my letter which I know they received. They will some day. Give them a lick in your Magazine if you feel like it. You know you told us to give you their name if they didn't notice our letters.

I thank you for your kindness and consideration shown me and trust that the battles you are fighting now are not useless but that some day the seed which you sow now will ripen into a golden harvest

ANSWER

Many thanks for your letter. When Members of Congress get above answering civil letters they are too good to be elected to office. They are good enough to be kept at home where they won't spoil.

The Government furnishes to Mr. Williams, as to every other Congressman, a Secretary who is paid \$100 per month out of the people's tax-money.

The Government also furnishes to Mr. Williams, as to every Congressman, stationery to the extent of \$125.

It would seem, therefore, that Mr. Williams, and every other Congressman, might answer the people's letters.

SCHOOLCRAFT, MICH.

Honorable Thomas E. Watson.

DEAR SIR I believe you are doing more to educate the people on true, just principles of Government and explaining the money question in a plain, simple manner in your Magazine than any other publication I ever read.

If you have time, please answer the following questions in the Magazine as soon as you have room:

During Cleveland's second administration when the scheme of issuing \$262,000,000 more bonds was being discussed in Congress, it was talked in this part of the country that the common people should have the opportunity of buying some of the bonds in small amounts of fifty or a hundred

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dollars. Was there any truth in this report? If so, was there ever a chance offered to the people to buy bonds in small amounts? Were these bonds sold at a low price to a syndicate who sold them to the public for more and made millions of dollars out of the deal? Has there been any move made by the present Congress to retire the \$346,000,000 of greenbacks? If this is done, will the greenbacks be exchanged for gold or gold bonds, or will national bank notes be issued for the \$346,000,000 greenbacks? If an equal amount of national bank notes should be issued for the greenbacks and the national bankers should have the use of \$346,000,000 more national bank notes than they now have at one-half of one per cent., would not the interest they would receive from loaning the bank notes be about twenty millions more than they now receive from national bank notes they now loan to the people?

ANSWER

After Mr. Cleveland had sold the first issue of the bonds, at private sale, to the Morgan-Belmont-Rothschild syndicate, there was such a storm of indignation and protest that subsequent issues were disposed of by advertised and competitive bids.

There was much talk of giving the common people a chance to buy, but at that time the average citizen had no surplus cash to invest in bonds.

The Wall Street and London financiers secured the lion's share of the bonds. They made huge profits on the first issue, which Mr. Cleveland sold at private sale. They made a great deal more than upon the later issues. Their immediate profit on the first issue was about \$11,000,000.

Mr. Roosevelt recommended the retirement of the greenbacks, but Congress has done nothing toward it thus far.

If they are ever retired their place will be taken by national bank notes which will add to the profits of the bankers at least as much as you suppose.

DAYTON, OHIO.

Hon. Thomas E. Watson.

Enclosed you will find a clipping from the January number of *Human Life*. It is a part of a series of articles entitled "Confessions of a Newspaper Man," by Alfred Henry Lewis.

Will you please publish the same and comment thereon? By way of suggestion I will say that the enclosed clipping and what Tom Lawson says about raising that \$6,000,000 Republican campaign fund a few days before the election of 1896 would look interesting printed on the same page.

Your writer believes that Mr. Bryan was actually elected president, but was defrauded out of the office. That many men who now pose as the "safe and sane" element of the Democratic Party were parties to the steal. That this "safe and sane" element that helped to steal the Presidency in 1896 were the instruments that nominated our Mr. Parker in our last Presidential election, with such woeful results to the candidates. It was not the intention of the men who nominated Mr. Parker to elect him but to prevent the radical element having a candidate. These facts cannot be too widely published. We want the people to know that the same elements are trying to control both old parties and will control as long as the rank and file vote for the candidates of this element.

ANSWER.

That Mr. McKinley was elected over Mr. Bryan is at least as certain as that Mr. Cleveland was elected over Mr. Blaine.

That Wall street money bought both elections has never been doubted. The same group of so-called Democratic millionaires who bolted Bryan and threw their aid and money to McKinley, worked just as hard for Cleveland.

Your size-up of the Parker campaign is correct.

BROOKLYN, N. Y., JANUARY 9, 1906.

Hon. Thomas Watson.

DEAR SIR: I have before me a copy of Elihu Root, Esq.'s letter of Nov. 27, and quote:

"At the time of the treaty of peace which ended the war between the United States and Spain, the Isle of Pines was and had been for several centuries a part of Cuba.

"I have no doubt whatever that it continues to be a part of Cuba, and that it is not and never has been territory of the United States.

"This is the view with which President Roosevelt authorized the pending treaty, and Mr. Hay signed it, and I expect to urge its confirmation."

I understand 2,500 enterprising Americans have gone down to the Isle of Pines and are clearing and planting same.

Now as to the three divisions made by me in the above quoted letter.

The Isle of Pines before the war was not a part of Cuba, there being no such government. Cuba was an island under Spanish rule and consequently did not control another island 60 miles away.

Spain, after the war, conveyed Cuba, Isle of Pines Porto Rico, etc., to the United States. In this condition it may not have been a territory, as meant in this letter, but it certainly was United States property.

If Mr. Root's contention in first two clauses is correct, in Heaven's name, why a treaty?

After some study I think I see the "nigger in the wood pile." The isle contains about 750 square miles of good land for fruit and tobacco and if these aforesaid Americans develop these crops and could escape duty, the "Armour Fruit Cars" and American Tobacco Trust would be up against American honest competition.

Cannot you put this case before the people as an object lesson of trust graft and stop such wilful theft of land from the people simply to enrich the trusts?

I have been a reader of your wonderful Magazine since its start, a voter of the Populist Party from the start, and would like to have you discuss this swindle against the American people before the deal is pushed through and the trust has prevented these deserving people from getting justice.

ANSWER.

You are right. The Isle of Pines did not belong to Cuba any more than Porto Rico or the Philippines did.

The fact that the Isle of Pines was a separate possession of the United States was recognized officially during McKinley's administration, and a map ordered to that effect.

LAWN, TEX.

Hon. Thos. E. Watson

DEAR SIR: I like your Magazine and think it is a splendid middle class organ, but it does not go deep enough for me. There is no compromise

between capital and labor. One or the other must rule. As for me, I want labor to rule, because labor created capital, capital being a creature of labor. Labor should rule. Any system that does not give to labor the full social value is wrong. If you will knock out the three evils which I term legal theft, i. e., Interest, Profit and Rent, and let the whole people own the earth and all its resources collectively and let the majority of producers rule and let the nonproducers either work or starve, then you will have a government wherein all will have an equal opportunity and let the economic law of the Creator of all be in force. By the sweat of thy face shalt thou eat bread, and the great Apostle Paul to the Gentiles said, "If a man will not labor, neither let him eat." This means the individuals, you or I, working for ourselves and our dependents, not depending on the sweat of some other fellow for our existence. In conclusion will say that when you answer this question satisfactorily, I will help you all I can with your Magazine. The question is this. Is Interest, Profit, or Rent right? They are either right or wrong.

ANSWER.

The wages you earn today become "*Capital*" the moment you have been paid off. If you hate "*Capital*" so blindly, why toil to get it?

After you have earned five dollars some fellow-citizen comes along and he says to you, sez he: "Don't enjoy that filthy lucre yourself; let *me* enjoy it. Don't buy what *you* need with that five dollars; let *me* have it to buy what *I* need. I will pay you back the money in one year."

You say to him, sez you, "All right, I worked blamed hard to earn that five dollars, and I need it myself; but if you will pay me *forty cents* for the use of my money, I will let you have *the benefit of my labor*, which earned that five dollars, for a whole year."

Sez he, "It's a trade."

Whereupon I say, sez I, "The man who seriously contends that the industrious laborer commits a wrong when he charges forty cents for a year's use of *that five dollars which represents his labor*, is one of those fellows who is so anxious to find a bug in the buttermilk that it would almost be a commendable act to put one there for his special benefit.

My own start in life was made on a loan of \$500, which a widow made to me *at twelve per cent interest*.

Without that help, I might not have gone up the ladder. I never felt that the widow "robbed" me. On the contrary, she allowed me the use of that which the earning capacity of some other man had already produced.

Thus I mounted on the shoulders of the other man, by paying interest for the use of that which I had no right to use *without giving something in return*.

The use of that money was not only worth twelve per cent to me, but much more than that.

As to rent, the principle is the same.

A Revolutionary soldier, a century ago, got his land warrant, went into the woods,

and made a farm. After the Civil War a Union soldier went out upon the Western prairie, took up a quarter-section of land and made a farm.

After a while some fellow comes along and says, sez he, "Mister Man, I want to use that farm of yours. I don't want to make one for myself. Either I am too lazy, or in too much of a hurry to wait, or I too much dread the toil and struggle that you went through. You've got the farm all ready-made, and I want to step into your shoes and get the good of what you have already done."

Says the farmer, sez he, "All right. Pay me what's fair, and I'll let you use the farm I came out here and made."

And I say, sez I, "There is absolutely nothing wrong in the transaction. That which the farmer gets for the use of his farm is Rent; and if the trade be a fair one both parties are gainers."

The farmer gets a revenue from the past investment of *his labor and his judgment*, while the renter gets the immediate use for himself of the years of toil which have already been put upon the land to bring it to its present state of cultivation.

As to Profit, how could there be an exchange of one commodity for another without the hope of Profit? When the hunter and trapper exchanges the skin of wild animals for provisions and clothing, he does so because the skins are worthless to him after he has kept for his own use as many as he needs. The others would be a surplus which would do him no good. He exchanges them for something he needs, and in this way makes his profit.

If a merchant builds a ship, risks his vessel and his life in a voyage to a distant country, and brings back a cargo of things which we Americans need but cannot produce, do you mean to say that we should deny to that courageous and enterprising merchant his reasonable profit on his cargo?

I am not defending the *abuse* of Profit, the *abuse* of Rent, or the *abuse* of Interest.

What I maintain is that the three things are not, in themselves, wrong.

Eating is not wrong; the *abuse* of it is; and none of us admire the glutton. But shall we abolish eating because there are gluttons?

My dear Texas brother, clear your head of nonsense. Don't go up into the air. Look at things as they are, and at men as God made them.

Have your shoulder-blades developed into angel wings?

Have you got any money that you will lend to your neighbor without interest? Have you a house or a farm which you will surrender to the first man that wants it, without rent? Will you go to South America and get me a bag of coffee without charging me any profit? If so, let me know—quick.

If you are willing to hand things around to the extent that we need them, without charging us any Profit, we will keep you so

busy that perhaps you won't discover that we are starving you until you are comfortably dead.

But before you start to Rio Janeiro for my bag of coffee, *please* send that list of subscribers. "A subscriber in the hand," sez I, "is worth 200 bags of coffee in the bush."

WILMINGTON, N. C., March 7, 1906.

Hon. Thomas E. Watson:

DEAR SIR: I don't know much about the financial and currency questions, but if Brother Secretary of the Treasury, Shaw, thinks this country needs about three hundred millions of dollars more in circulation to save us from a financial panic, why can't "Uncle Rockie," "Uncle Russell, Hustle Sage," and a few others put the money up, or let the Government issue this money—why the bankers?

You are not the only one who thinks this "Bogus" money an outrage on the nation. If we need more elasticity to our currency, is there not some legitimate way to do the thing? It may be a thousand years off, but we are drifting toward monarchy as fast as we can. Suppose the Government fell? Where would be the bogus money people? If, with all the gold mines, silver, industries, etc., we are in trouble, and there is not enough money in circulation, isn't it a dangerous thing living on credit? What will be devised another time when we need still more elasticity? Suppose there are three hundred million bogus dollars in circulation and the time comes soon when we will need three hundred, six hundred, or a thousand millions more? What will happen? To me it looks like a poor man that starts to borrowing from a money "shark." He soon finds himself up to his ears in debt, when he started off with a \$2.00 loan. Borrowing and living on credit is one of the most contagious diseases in existence.

The banks first issued money by depositing security; now they want to issue only \$300,000,000. Later they will want \$3,000,000,000. Is the country mad to allow this, or asleep or don't care? Why do we need bogus money? Aren't we a rich nation?

P. S. Can you explain why all the Railroads are issuing so many bonds? I see the Southern has floated \$200,000,000.

ANSWER.

"Emergency Currency" is meant to serve as a Life Preserver to the national bankers when they have created dangerous conditions by floating too much of what Mr. Albert Griffin calls "Hocus Pocus money." Buy his little book, and read his startling exposure of the wild-cat methods of our national bankers.

The Railroads are constantly adding to their capitalization and bonded indebtedness for the purpose of concealing from the people the enormous profits they make upon the *actual investment*. If a road is earning 30%, as many of them do, it pours enough water into the stock to make it appear that it is earning only 6%, or some other reasonable amount. Thus they befog the true situation, give their venal editors and lobbyists a better case on the face of the record, and prepare for a huge price when the day comes, as it surely will come, when the Government will buy out the private corporations which now own the property.



HOME

BY

Mrs. Louise H. Miller.



HOME DEPARTMENT

THE Home Department welcomes suggestions, recipes, useful hints, brief articles, short accounts of what women have done in their homes and home towns, and brief, true stories of "Heroism at Home." We are all working together and we want to put into our Department anything that will make the housewife's life brighter and more useful. We, all of us, are the editors of "Home": let us make it as good as we can.

Every month there will be a prize of a year's free subscription to WATSON'S MAGAZINE, sent to any address desired, for the best contribution. There will also be, every month, a prize of another such free subscription for the best true story of "Heroism at Home," and another such special prize for the best contribution to "The Interest of Everyday Things." No two of these prizes will be given to the same person.

The names of those contributing recipes and suggestions will be printed with what they send in, unless they request to have their names omitted. The names of those contributing stories of "Heroism at Home" will not be printed unless in exceptional cases. In printing the addresses of contributors only the state will be given, so that they may be spared having all kinds of circulars sent them from business firms who are on the watch for names and addresses.

There is no need to worry about "not knowing how to write." What our Department wants is the facts. If any corrections are really needed, they can easily be made. We aren't trying to be "authors"—we're just women trying to help one another.

The Editors of the Magazine tell me that it will simplify matters very much if we make a few simple rules for sending in contributions. Let us see how the following will work out:

1. Make all contributions short and to the point

We have only a few pages altogether; there are a lot of us to contribute, and there are many things to talk about.

2. Address everything carefully and in full to Mrs. Louise H. Miller, Watson's Magazine, 121 West 42d Street, New York City.

3. Write on one side of the paper only.

4. No letters or manuscripts will be returned.

Make a copy of everything you send if you want to keep it.

June Number.—Our common ornamental flowers, wild and cultivated.

July Number.—What women can do for the people of their town, city or district by making the community more healthful and beautiful to live in—sanitation, smoke-nuisances, advertising nuisances and eye-sores, parks, playgrounds, trees, grass, flowers, public baths and so on.

August Number.—What women can do for the community in other respects—establishing circulating and stationary libraries, hospitals, lecture courses, rest rooms, reading rooms, lunch or dinner clubs for factory girls, college settlements and so on, and in securing better schools, better laws and ordinances, needed reforms and desirable improvements.

We have so much for this number of our Department that we have to hold over about six pages for June. Space is scarce, so we must get right down to our subject for this month.

Two things in passing. The quotation from Bulwer last month about reading should have read this way in the last sentence: "New books revive and redecorate old ideas; old books suggest and invigorate new ideas."

The Advertising Man of the Magazine tells me that if we print the names and full addresses of those who contribute items and articles to our Department a lot of firms will at once seize on them to add to the list of people to whom they send all kinds of circulars. Now some of these circulars might be interesting, but a good many would be only a bother. We are running our Department for ourselves and not in order to furnish addresses to a lot of business concerns. So from now on it will be wiser to give only the name and state of our contributors, omitting the street and town.

* * *

JUNE, JULY AND AUGUST

Begin sending in hints, suggestions, advice, experiences, bits of information and all kinds of contributions on the subjects for discussion as scheduled for these numbers at the beginning of this month's Department.

Send them in now, and then send in more later. Remember that the June number, for example, appears about May 25, and that if you want something of yours in the June number it should reach me just as soon as possible. Of course, if you are too late for one number your contribution will

appear in the next. Send it early if you can, but *send it in.*

* * *

I hope there will be some interesting contributions for June. Certainly the topic is a delightful one. If you have had any success with flowers, tell the rest of us your experiences and show us how to make our flowers do well. In this way you can really be raising flowers in many places all over the country as well as at home. We want, also, without going into the dry parts of botany, to get a useful general knowledge of the "inside workings" of plants and flowers so that we can understand why they do this and that and the other and minister to them accordingly. It is a satisfaction, too, to be able to tell at a glance to what big family a plant belongs. We can learn to do this in many cases without studying the botany if we have our attention called to one or two distinguishing marks. And as to flowers in history and art—well, there ought to be several interesting communications along this line. Does anyone know what things their religion forbids the Moors and other Mohammedans from representing in their painting, sculpture or architecture?

* * *

It seemed best to divide the big subject for July and take part of it for August. It is a splendid and useful topic and we ought to make all we can of it. Don't worry a minute over which of the two numbers to send your contribution to. If it seems to belong to one as much as to the other send it early enough to be used in either, or part of it in one and part in the other. Let me do the worrying. If you will write to E. G. Routjahn, Bureau of Civic Co-operation, 5711 Kimbark Avenue, Chicago, you can secure much useful information along these lines free of charge. They also, for a few dollars, will furnish valuable information, advice and assistance if you and your friends join together to secure improvements and reforms. Let us not only investigate the subject of civic improvements but put it into practical operation in our various communities.

* * *

WHY WOMEN SHOULD BE INTERESTED IN POLITICS

WHEN Christianity was first being preached in the ancient world there were doubtless some millions of people who said, "Why should we take up this new-fangled religion? Our old religion is good enough for us. Our fathers and grandfathers got along with the old gods and why should we be changing? We are satisfied with things as they are." So they went right along with their mistaken pagan religion, though later their descendants found the new one better and adopted it.

When the steam engine was first invented many people turned up their noses and said: "Why should we take up with this new-fangled method of transportation? Our

fathers never used such a thing. We are satisfied with things as they are." But the steam engine has come into general use just the same.

When the thirteen Colonies rebelled against England and set up a new kind of government in which the people were to govern themselves, they were laughed at all over the world. "No nation was ever governed like this before—why should a pack of fools try to begin it now? The old way is good enough for us." But that government became the greatest in the world.

When it was first suggested that women in this country should vote and have a voice in the government, people only laughed. "Our fathers never let the women vote—why should we? The old way is good enough for us." But already women vote in many parts of our country. Some day they will vote as much as the men.

* * *

I can hear some of you protesting. Don't forget the people who protested against adopting Christianity, the steam engine and the Declaration of Independence.

* * *

Yes, personally, I firmly believe that the day is coming when women will have the universal right of suffrage. It will take time. Christianity, the steam engine, the American Government, and all other improvements took time. If, by pressing a button, I could give women the right to vote tomorrow, I would not do it. We are not ready for it. When we are ready for it, we shall have it.

* * *

Why are we not ready for it? Because we don't know enough. Because we and our mothers before us have never taken an interest in politics. Because we do not understand public affairs and the government of the town, township, county, state, and nation we live in.

There is no other *real* reason. It is no more unreasonable to propose now that the women should vote along with the men than it once was to propose that the men themselves should vote. We are as strong mentally and as sound morally as they are. If we had studied the subject as much as they have, we would be as competent to vote.

* * *

Did you ever consider whether you, even knowing almost nothing of politics and economics, were as well qualified to help make the laws under which you live as are the negro laborer, the ignorant foreigner, who can hardly even speak our language, of the corrupt men who so often hold political power? You are, of course, far better qualified. This isn't quite a fair argument, since the real question is whether the wives and daughters of these men are as well qualified as their husbands and fathers, or whether you are as well qualified as *your* husband or father. But it sets you thinking.

One of the chief causes of the Revolution was "Taxation without representation." England taxed the Colonies but refused to allow them to have a share in the government. Yet now if women have any property they are taxed without having a share in the government.

Once the chief argument against women's voting was that they stayed at home and did not take part in the active world of affairs. This is getting less true every day. There are many women in the professions, trades, and in business—in almost every walk of life, except where the severest kind of manual labor is required. Muscle is not one of the requisites of a voter.

Furthermore, women are gradually taking more interest in politics and are becoming more and more competent to pass on public affairs.

* * *

The big objection urged by those superior beings, the men, and by many of ourselves, is that our province is to take care of the home and not meddle in politics. That is about like saying she shouldn't vote because she shouldn't. Consider this. In the ordinary household the man earns the money and the woman takes care of the house and tries to make it a home. There is work for each. He is busy all day at *his* work; she is busy all day at *hers*. Why do you say that he has time but she has not? Why should he take time from his work for politics and she not take time from her work for the same purpose? Both live under the same laws and conditions, and profit or lose by them, according as they are good or bad.

Her work would suffer no more than his. She can do her work as well as he can do his. She has as much brains and as good morals as he has. She would make just as good and safe a voter as he is, *except for one thing*—she has not studied politics and economics as he has probably done. She could, *but she hasn't*.

To my mind that is the meat of the whole matter. There is no reason on earth why she shouldn't vote, except that she has neglected to prepare herself. She is not ready now. It takes time. But she will be some day.

* * *

I am not trying to win you over to woman's suffrage. I have no particular interest in it and do not believe it would be a good thing now. The next generation will see it, or the next. If you believe as I do, then it is your duty to do your part toward it by educating yourself a little in public affairs. If you do not believe as I do, it is still your duty for other reasons. What are these other reasons?

* * *

Let us dismiss the question of whether women should vote. Let us consider woman merely as the home-maker, the wife, the sister, the daughter, the mother. Why should such a woman be interested in politics?

She can't vote (in most parts of our country); why should she bother about public affairs?

* * *

Here is one reason. Because the wages her husband receives, or the profits he makes on investments, the prices she pays for clothes, for food, for coal, for everything she buys, the prices she gets for anything she sells, the number and quality of the schools her children attend, the safety of the streets she walks on, the security of everything she owns, everything she has, or gets or gets rid of, all depend entirely upon politics in the broader sense (as defined last month)—on the way the governments are organized and administered in her town, county, state and nation. The questions the men talk about—the money system, the railroad problem, the tariff, direct legislation—are of importance only because they affect these things in everyday living.

* * *

Here is another reason. Because, if she is a home-maker and pleads that as an excuse for not taking an active part in politics, then she must at least do her duty as a home-maker. I mean a home-maker in the real sense of the word, not merely a housekeeper. She must raise her children to be good men and women and good citizens. She owes it to them, to her husband, to her neighbors, to her country, and to herself. She is equally bound to make all the men of her family good citizens. To be good citizens they should know something about the government they live under and are a part of. She cannot help them in this respect unless she knows something about it.

* * *

Here is a third reason. Because by her influence on the men of her family who do vote and the boys who will vote she has an effect on public affairs, although she herself cannot vote. If she lets this influence be bad, she has sinned. She cannot make it a really good influence unless she knows something about it. She can use her influence to make her men honest and conscientious, but if an honest man is ignorant he becomes a tool in the hands of evil-doers. She must do more than try to make them honest.

* * *

Here is a fourth reason. Politics "as they is" are pretty corrupt. They would be much less corrupt if better people took an active part. They would be less corrupt if women took more interest and openly showed their contempt for the men who make politics corrupt. She cannot know who is to blame unless she keeps in touch with public affairs. In Philadelphia, when all else failed to move the corrupt officers of the city government, the openly expressed contempt of men and women socially brought them to time. You are to blame, through your lack of interest, for much of the "graft" and other evil in our politics today. You owe your country and your fellow-citizens reparation.

There is still another reason. It is not good for any human being, man or woman, to live ignorant and inactive among the vital things around you. Your development is one-sided. Part of you is stunted.

* * *

I have not mentioned the thousands of women who have no men in their immediate family and are dependent upon their own activities or their own management of their resources. Their case is exactly that of the men. If there is any reason for the men's busying themselves with public affairs, there is exactly the same reason for this kind of woman to do so. I am not talking to them but to the women who plead home-making as an excuse. They can't make a real home unless they know something about politics and public affairs.

* * *

And you will find it all pretty interesting.

* * *

Let us consider some of the things the men discuss. I want you to do your own thinking, for I do not mean to argue any of my own beliefs. Personally, I believe in practically all the things Mr. Watson and the People's Party advocate, but I do not intend to fight for them in our Department. That isn't what our Department is for. Each of us may be anything she likes and express her opinions in our columns, whether she is a Populist, Democrat, Republican, or any of the others. Our object is merely to get a sane, general idea of government and politics without neglecting any of our other duties.

I want you to do your own thinking. As briefly as possible I will bring up a few important subjects, aiming chiefly to suggest points to consider. I have no intention of lecturing on them. Form your own opinions.

* * *

First of all, where can we get information? If you ask a man you are pretty sure to get only one side of any question. Get one side and then go elsewhere and get the other side. Read the papers. Read the magazines; not only this one, but others. Some of the articles are too "heavy," but some of them anyone can understand. It would be a good plan, unless you know enough without, to get some good elementary book (your son's school-book, perhaps) on civil government, in order to get a solid foundation. You can learn a good deal without reading anything, but you can get still more by reading. The most important thing is to keep your ears open and *do some thinking*.

One thing about newspapers. Most of them are "subsidized"; that is, they are controlled in what they say by political parties or by big business concerns or trusts. Few of them really dare to express an honest opinion and few of them argue for more than one side. Consider what party or interest controls them and take what they say with a grain of salt. I mean as to their editorials—

you can at least get the news from them; though even the news in many papers is doctored to suit their policies.

Remember what was said last month about plate-matter and ready-print. Reading matter of this kind is sent out by a few big companies to hundreds and thousands of papers over the country. If, as often happens, some political party or trust bribes one of these companies they can thus distribute the kind of reading-matter they want to all these papers, which generally publish it, as the editors don't always take time to examine it closely. In this way they wield a subtle and tremendous influence for selfish ends. It is a safe plan not to pay much attention to any political news you find in plate-matter or ready print. You can tell it from the regular or "set" matter by the difference in type.

Here is an example of how the Associated Press, which furnishes the general news to nearly all the large papers of the country, "doctors" this news so as to control public opinion along certain lines. The People's Sovereignty League, organized to further the cause of direct legislation, has to send out all news of the progress of this reform movement from its own news bureau in Washington. Certain big interests oppose the growing movement in favor of direct legislation and try to keep the people from learning about its growth. In a letter accompanying the news bulletin which the League sends out Mr. George H. Shibley, the League's President says: "It is only through this service that you can get the initiative and referendum news, for the Associated Press blue-pencils most of it."

* * *

Remember always that any Government is a *bargain* between every citizen and the nation. Every citizen gives up part of his individual liberty and receives in return certain privileges. Under our Government all men are supposed to be equal before the law, and to be fair it must not favor one man or one class of men more than others, either in giving or taking. You will find something about how this bargain began if you will read Mr. Watson's editorial on "The Man and the Land" in the April number, or that part of it on pages 176 and 177.

* * *

Is the United States a real democracy? The Standard Dictionary defines democracy as follows:

1. The political system in which government is directly exercised or controlled by the people collectively; government by the people.

2. A commonwealth in which the people as a whole legislate and choose executive and judicial officers, either (1) directly, as in some of the ancient Greek states and many towns in the United States (*pure democracy*), or (2) through elected represen-

tatives, as in every state of the United States (*democratic republic*).

So our nation is not a pure democracy, but a democratic republic, that is, a republic, not a democracy. For we do not legislate or make laws directly, but through our representatives in city, state, and nation. Neither do we choose our executive officers, like the president, vice-president and cabinet officers directly, but only vote for electors who in turn choose the president and vice-president, while the president chooses his own cabinet officers. Neither do we choose many of the judges directly, the President appointing Federal judges with the consent of the Senate and in many states the governor and legislature, or legislature appointing the state judges.

* * *

THE definition says many "towns" in the United States are pure democracies. This means the New England towns which are about half way between counties and what we call towns in the rest of the country. In most states the county (in Louisiana it is called a parish) is the political unit and sends representatives to the state legislature or assembly. In New England the "town" is the unit. In it the voters actually come together and vote on all measures within the town's jurisdiction. You can see that this would be impossible for all the people of a state or of the country to do this. So we do all this through our representatives, thus making our Government a republic instead of a democracy.

* * *

BUT in principle we aim at a democracy, and do not have a pure democracy only because there are too many millions of us scattered over thousands of miles. A republic is midway between a pure democracy and a monarchy. If it sways in one direction it becomes a democracy; if it sways in the other direction it becomes a monarchy with a king instead of a president. Naturally, the American people prefer to keep their republic more like a democracy than like a monarchy—to make it as nearly as practicable a "government of the people, by the people and for the people." The greatest dangers to our republic are those things that tend to make it more like a monarchy and rob the people of their voice in the government.

* * *

LET us, then, bear these two things in mind whenever we consider a political question—a good government means a fair bargain, and we must be careful to keep our country as much like a democracy as possible, so that we may not be robbed of our heritage of freedom.

* * *

Here are a few of the dangers that threaten to make our country less like a democracy and more like a monarchy. Let us consider

them and then at the end I will give some references to articles that tell more about them.

One is the party system. Turn back to Mr. Wattle's little article on "Common Sense" and figure out how the party system takes the real power away from the people and gives it to the party bosses.

Another is that we are often unable to get the laws that even a majority of the people want. When the people of a republic cannot have their will carried out there is something very wrong in that republic and it is getting too much like a monarchy. We elect our county, state and national representatives. Mark the word "representatives." They are supposed to *represent us*. But much of the time they don't do it. They act for themselves instead and even sell their votes for money to men or companies or political parties who want just the opposite of what the people want. The power is taken away from the people and given into the hands of a very few. This is like a monarchy. People have seen this danger for many years and are becoming more and more aroused to it. A remedy has been proposed and is gaining in favor all the time. Oregon and South Dakota have adopted it and made it part of their constitutions. It looks as if Ohio would adopt it this fall, and Massachusetts and other states are considering it. It is known as the principle of *direct legislation* and is intended to take the power from the representatives and give it back to the people where it belongs. In Oregon and South Dakota and in a few other places like Winnetka, Illinois, it has worked very well indeed. Under the old plan the people elect men to *represent them* for a term of years, but once these men are elected there is no way on earth for the people to get the laws they want unless it happens to suit these men. The only thing the people can do is to wait till the term of years has expired and then elect other men in place of the old ones. The new men may be just as bad, or worse. The people are really helpless if their representatives defy them as they so often do. Nothing can remove those representatives, unless, of course, they commit murder or treason or some such high crime. Nothing can force them to vote as the people want them to, if they don't want to. *They do not represent the people*. The remedy proposed is this: amend the state constitutions so that if a certain proportion of the people are not satisfied with the way their representatives vote on any question they can demand that this question be submitted to the people themselves to vote on. This is called the *referendum*—a referring to the people themselves. Another part of the remedy is similar in principle and operation, but allows the people to demand and receive a chance to present and vote on a question that their representatives have refused to consider at all. This is called the *initiative*. A third part of the remedy, a third principle of direct legis-

lation, is the *recall*, which enables the people to recall a representative if he does not carry out their will, and elect another man in his place. The fourth principle of direct legislation is the *imperative mandate*, by which the people can command their representatives to carry out their will on any given measure, under penalty of the recall.

Another danger that tends to make our republic too much like a monarchy and takes too much power away from the people is our system of indirect elections of President and United States senators. Several Presidents have been elected *when a majority of the people voted for another man*. The trouble is that we vote not for the President but for electors, and that we vote, not all together, but by states and electoral districts, which makes it possible for the man who has a majority of the people's votes to receive less than a majority of the electors' votes, and so be defeated.

Another danger lies in the increasing power of the trusts and particularly of the railroads. They are gaining more and more power over our city, country, state and national governments and giving the people less and less voice in their own affairs. They are becoming kings in a way—too much power in the hands of a few men. The railroads are the power behind all the trusts. The trusts cannot get their goods to market without the railroads; the railroads get most of their business from the trusts. So they play into each other's hands. The railroads, by giving "rebates" to the trusts, that is, by returning to them part of the regular freight rates, give the trusts a tremendous advantage over their small private competitors and enable them to crush out these small manufacturers or producers. Thus the trusts put their rivals out of business and gain control of the whole supply of the commodities they sell, such as sugar, steel, meat, oil and other necessities of life. Then the trusts, since they control all of each of these commodities, make the people pay exorbitant prices for them. The country has been crying out against the trusts for years, but they get worse instead of better. Lately the people have waked up to the fact that *the way to control the trusts is to control the railroads*. The People's Party argued for this long ago, but it is only recently that people of all parties began to think about it. Two remedies are proposed. One is railroad rate regulation and the other is for the Government to buy up all the railroads and run them for the people as it does with the mails, and as the governments of most other civilized countries own and control railroads, mails, express and telegraphs. Rate regulation is generally considered as merely a step toward *government ownership*. As you know from the newspapers, there is a rate regulation bill before Congress at the time of this writing; and they are having a big fight over it in the Senate, for the trusts are naturally fighting it hard through such

senators as are controlled by them and are trying to modify it by providing that the courts shall pass on whatever the Interstate Commerce Commission may try to do to regulate railroad rates. Those who favor government ownership of railroads claim that, even if the court amendment is not tacked on, and the rate bill goes through, rate regulation is not enough.

A similar danger to that of the railroads and the other trusts lies in the express, telegraph and telephone monopolies, all under the control of private individuals who have no object except to make money off the rest of the people. The remedy advocated for these also is government ownership. There is nothing new about the idea, for most of the civilized countries of the globe saw the wisdom of government ownership for public utilities like these and adopted it years ago. The United States is simply behind the march of progress. Most of them have what is called a parcels post, run by the Government, which is practically the same as our express companies, except that I believe it does not carry packages of great size. It is far, far cheaper than our express companies. Do you know that an Englishman can send a package clear across the Atlantic for much less than we would have to pay on the same package over a comparatively short distance in our country? Many Americans (it is one of the planks of the People's Party platform) want our Government to establish a parcels post. This would either force the express companies to lower their charges or would drive them clean out of business. Government ownership of railroads, express, telegraphs and telephones is urged on the ground that all these things are *public utilities* and, like any other public functions, belong to the Government, since the Government represents *all* the people. These businesses are not like manufacturing, for example, since they do not *make* anything but simply render a *public service*. Under government ownership these services would be much cheaper than they are now, because the Government would run them as it does the mails, not to make money but just to pay expenses and give the people the best service for the least money. In New Zealand government ownership of public utilities has met with marked success.

The same principles apply, on a smaller scale, to *municipal ownership* of public utilities, that is, that a city should own its public utilities which *render service* to all the citizens of that city—street-car lines, gas, water and electric light.

* * *

Another source of damage to our republic is the money system. The question of free silver is at least temporarily settled and the chief charge now against the money system is that the national banks are injurious to our country, granting to the few (the national bankers) certain privileges at the expense

of the many (the people at large). One of these privileges is that these bankers can issue money themselves just as the Government can issue it. One of the remedies proposed is that the Government should establish postal savings banks for the people and give far better terms than the national and private banks are now doing. A remedy proposed for the other part of this evil is that only the Government shall issue money. This would leave us the "greenbacks," but would take out of circulation the paper money issued by the various banks. Examine some paper money and you will see that some of it is issued by the Government and some by banks all over the country.

* * *

Another source of danger is the question of the tariff—free trade versus protection. It is claimed by the advocates of free trade that protection tends to the benefit of the few (the manufacturers) at the expense of the people at large—that making foreign manufacturers pay a duty on all the goods they send to our people allows American manufacturers to charge us as much for American made goods as the foreign price *plus* the duty, and that protection doesn't protect anybody except the manufacturers themselves. The protectionists claim that American manufacturers have to charge more for these goods because American labor costs more. The fact remains that our manufacturers sell these goods to foreign countries for less than they charge us in America. This and the next subject are closely allied, and it is hard to give a satisfactory explanation of either without saying a great deal.

* * *

Labor is another dangerous question. In self-defense the laborers had to unite against the trusts and form labor unions. They do great service in restraining the trusts, but it is true that they themselves are trusts, since they are combinations for the purpose of selling labor at a high price just as trusts are combinations for selling material and commodities at a high price. The danger to the country is that the strife between labor and capital fosters class feeling and hatred and that, between the two, the rest of the public suffers heavily no matter which one is winning.

There is one part of the labor question, however, about which there can be no doubt in the mind of any fair person. I mean child labor in factories and sweat-shops. And it is particularly woman's field to remedy this evil. There are generally laws against it and we should see that these laws are strictly enforced. If the laws are not good enough we should use our influence to secure better ones.

Taxation is another vital subject. The "Single Taxers" believe that nothing but land should be taxed. Others believe in a tax on the income people receive from interest on investments, the tax becoming proportionately greater as the income increases. This would tend to prevent such colossal fortunes as we often have now and to equalize the distribution of money. The inheritance tax is the same in principle. The object of both is to favor the man who earns his money by labor or by direct returns from his active business. In any case the present laws should be enforced, if we are going to have them at all, so that so many rich men could not "dodge" their legal taxes by swearing they have less than they really have.

* * *

The above are some of the chief political problems of the day. You can readily see how each one affects *you* in all that you buy and sell and have and earn. I haven't pretended to do more than sketch them roughly, but hope that I may have succeeded in giving you a plain, general idea about them if you didn't have it already. To learn more about any of them that interests you particularly ask questions, keep your eyes and ears open and read. *McClure's* and *Everybody's* have many unbiased and interesting articles along these lines and in *WATSON'S* you will find many articles that are easy to understand if you have a little foundation of knowledge. Some of them are so simple that you don't even need a foundation except of common sense. Follow the Educational Department in *WATSON'S* and if, after you have tried other ways of finding out, you are still puzzled, write to Mr. Watson himself and he will probably answer your questions in the Educational Department. But don't bother him unnecessarily, for he is a very busy man.

The Editors tell me they are going to print regularly in the Magazine, plain, brief definitions of all the questions discussed in its pages. This will be a tremendous help and convenience for us when it begins to appear. Watch for it.

I have made out a little index of articles on these subjects in the magazine, but our Department is taking so many pages this time that we will not print them until the June number. Meanwhile, here are a few simple articles to select from:

Elections: March 1906, p. 91; and "Common Sense" in this May number.

Direct Legislation: April 1906, p. 193.

Railroads: Feb. 1906, p. 474; Aug. 1905, p. 184; April 1906, p. 209.

Public Ownership: Sept. 1905, p. 285; Dec. 1905, p. 223; also the references under "Railroads."

THE INTEREST OF EVERYDAY THINGS.

The house is full of things we have known so long that we scarcely think of them except as parts of the daily routine, but which, if we turned our attention to them, prove veritable mines of information, history, travel and even romance.

We want all the interesting facts we can get about the origin, history and manufacture of our ordinary household utensils and furniture, the various articles of food and drink, the common things in our yards and neighborhoods. The object of this branch of our Department is to make interesting the very implements of our daily toil and to teach the mind to free itself from deadening monotony of mere routine and learn to gather wholesome, enlivening food from the broader fields outside. If you don't need this help, remember that many other women *do* need it and need it badly. Help them by doing these two things:

1. Send in any items you may think of yourself or learn from inquiry by consulting encyclopedias, dictionaries, books, magazines or the free reports of the United States Department of Agriculture and the United States Department of Commerce and Labor.

2. If you find a newspaper article or paragraph which gives interesting information about any of the ordinary articles or commodities of our everyday home life, send it to the Department. If you find a magazine article of this kind and do not want to cut it out, send us the name of the article, an idea of what it is about and the name of the magazine in which it appears, giving the year, month or week, and the page. If you send either a newspaper or magazine clipping, always give the name of the publication from which you take it. Inform the Department, too, of any good books along this line.

We will publish every month selections from these articles and clippings and will give the names of all of them, with the name of the publication from which they are taken. In this way we can always have a good reading list on hand and be in touch with a great deal of information about our everyday things.

Special Prize

Every month there will be a special prize of one year's free subscription to *WATSON'S MAGAZINE*, sent to any address desired, for the best contribution to "The Interest of Everyday Things."

More About Bread

There are many old superstitions about various kinds of bread. Through many of the countries of Europe the people believe that bread baked on Good Friday will never get moldy and that it has miraculous powers.

In various places it is supposed to keep off witches, to prevent the house containing it from catching fire, to ward off whooping-cough and cure other diseases and to cure cattle of certain diseases. Curiously enough the natives of Sicily refuse to bake at all on Good Friday, lest they should in some manner burn the Savior. The hot cross-bun, famous in nursery rhymes, is supposed to be especially powerful as a charm. The people of upper Brittany believe that bread baked on Good Friday will turn black. So the Sicilians and Bretons regard Good Friday as a bad baking day, while in most of the rest of Europe it is supposed to be the best day in the year for making bread.

The French are particularly superstitious about bread. In Charante they fear to eat bread baked on All Souls' Day lest they should become diseased. In Aube they won't bake on the Feast of St. Nicholas because the fire will burst out of the oven into one's face. In Burgundy they believe that if you bake bread during Rogation Week all your bread during the rest of the year will turn moldy. The inhabitants of the Black Mountains believe the same thing.

LETTERS FROM CONTRIBUTORS

The prize this month for the best general contribution to our Department goes to Mrs. F. Bailey, of Michigan. You will notice that the body of her letter is devoted to a very good idea on our subject for March. They say a woman always puts the most important part of her letter in the postscript. In this case it is hard to tell. Certainly the postscript of Mrs. Bailey's letter is important.

* * *

Mrs. LOUISE H. MILLER:

Dear Madam: Have just received the March issue of *WATSON'S MAGAZINE* and after reading your article "Is Reading Worth While?" thought perhaps the following suggestion might help people to obtain a variety of reading matter at a small expense.

For instance, a number of folks form a club, exchanging the books in their possession and adding new ones most desirable and favored by the members themselves and approved by the majority, each one paying a divided share of the cost.

Suppose six people share the expense of a book at one dollar fifty; for twenty-five cents each one has the pleasure of reading the book and the last one it reaches becomes

possessor. This method continues with each new volume and gives each member an opportunity to own a book as their turn comes.

I think such a course would be economical and beneficial, furnishing amusement and some topics of conversation for discussion in preference to the nonsensical gossip so often indulged in and resulting in more harm than good.

Yours sincerely,

MRS. F. BAILEY, Michigan.

P. S. This is the second number of WATSON'S MAGAZINE I have read and I found much interest in the same and wish you lots of success in your endeavors to make it interesting for women to read in the department you superintend. As for politics, I don't think any woman should take the lead, but every one of any intelligence should be versed in all matters pertaining to the nation's welfare and use her influence to eliminate the distress which predominates from ignorance and lack of courage in the power of our own capability.

DEAR MRS. MILLER:

Until I began to read your Home Department I never knew any good reason why women should take up politics. Of course I knew that some women did, and that in some places women voted. But I always felt about it a good deal as the men I hear talking think about it. It seemed to me it wasn't women's place to be making speeches in public and to be going to the polls. They don't know much about business things. The men of their family will look after the women. They had better stay at home and do their own work that men can't do and not be trying to make men of themselves. That's the way I looked at it then. But you set me thinking. I said to myself, "Now why can't women know about as much about the country as the men do, and about the government? They can read. I can understand a good part of WATSON'S MAGAZINE as well as anybody. When I read about what's going on it don't look like the men knew so very much when they let themselves be imposed on like that. I believe men just *let things go*, more than women. Anyhow women have more time to read than men and it would be a good deal better to know what's going on and what's going wrong and how people are trying to help things than just to shove it all off on the men. If you don't know about things you may put back somebody who is trying to help the country. The people have got to know about politics. If we ever get rid of all the wrongs the people will have to see how to do it first. And the women can watch about as well as the men. I don't want to vote now. But maybe a day will come when I will and when all women will have a chance and ought to vote. Maybe the country will need to have the women vote. Then we must take an inter-

est and try hard to see just how things are. And then we tell the children. I, for one, am going to try.

Yours truly,

Mrs. H. C. SCOTT, Iowa.

MRS. LOUISE H. MILLER:

Dear Madam: Although I admire the candor of the political aims of your Magazine, I don't believe in many of your ideas; but I was much interested to note in the Home pages the suggestive remarks on women in politics. I am not a woman suffragist and I don't wear short hair and short skirts except in bad weather (I mean the skirts.). I am a plain, everyday business woman, who has been working long and hard enough to buy property on which I pay very high taxes. The property is all in New York, let me say. As things go I am as satisfied with my lot as most healthy people who are nearing fifty; and I'm never sorry I did not become a woman lawyer, lobbyist, or anything else qualifying my sex. But I do think sometimes, as election day is nearing and I hear of "floaters" "colonizers," "repeaters" and others, that it is a good deal of a shame such criminal incompetents should have a voice in the government of a great city, where so many women of my class not only support themselves and provide labor for others, but also support a husband, as a usual thing, when they are unlucky enough to have that incumbrance.

I don't repine, mind you; but if I were twenty years younger I have a notion that I would go in for a movement to endow women with some little say, at least in the municipality where they carry their fair share of the burden of taxes.

You will remember, better than I, that many years ago a few progressives founded a great republic on the basis of giving representation in the government to taxpayers. But that was before the era of the business and professional woman, who has to meet the sterner sex year in and year out on the common field of struggle and be indulgently pitied by men if she fails, or if she wins, lose much, if not all that they like in her.

Yours respectfully,

ADA KEMPTON, New York City.

MY DEAR MRS. MILLER:

I think your writings in the Home section are simply fine, but I was sorry that so sensible a woman as you should try to encourage any of your sisters to work themselves up about politics. Politics have ruined enough men, the good Lord knows, and if women go into them what kind of children do you think such women will have. If the women in the big cities are taking up the cigarette habit and the cocktail habit, as the papers say, and then the women in the country go in for politics, it seems to me that Uncle Sam will be the most miserable man alive—and maybe he won't live very long either, at that rate.

Maybe I am an old foggy, but never mind; I am not ashamed to own up. And as for getting better government by having women mix up in the unsavory game of politics, let me tell all your young women readers that if they will take care of their husband's house and food and welfare, and bring up their children in the straight and narrow path, they can be sure that all the votes that come from under their roof will be for the cause that is best, despite the foxiest politicians whether they wear skirts or the other things.

It's only because I like your writings so much and get comfort from them that I presume to speak out in meeting, as it were, this way.

May you have good health and happiness, and may your children be a joy to you, is the wish of

Your friend,
MARTHA WHEELER, New Jersey.

MY DEAR MRS. MILLER:

I don't know much about what I used to think was politics. It never seemed to make much difference to me who was President. Of course I was born and raised a Democrat and I always was glad when a Democrat was elected Governor or President. But I mean I didn't seem to have any more

daily bread under a Democrat than under a Republican. It all seemed very far away from me.

But after a good many years of living in a small town I have learned a good deal about the politics that I see in little places, and I can tell you how I see them affect my daily bread. When the town council has a man on it who owns part of the gas works, the taxes go up to pay a high price for gas in the streets and, of course, this makes us take money from our daily bread. When the council isn't honest it gives franchises for nothing and makes contracts with companies that charge too much. And the taxes go up and I have less daily bread. When some one on the council is a grocer and people wanting things from the council suddenly quit their old grocers and begin to deal with the grocer on the council, if that man isn't honest, I lose a good deal of my daily bread. First, because the people wanting the things make us pay for the things through taxes, and, second, because my husband is a grocer and not on the council.

All this I see. It is right here. And if it is so in little towns, it must be worse in big towns where you can't see so well, and still worse in the biggest towns. And I want to know about it and how people are trying to help it.

Truly yours,
MRS. ALFRED T. HAINES, Mississippi.



VARIOUS

MINTS.



To Keep Sweet Potatoes

If they are to be handled in large quantities they should be packed in dry sand in large boxes or barrels and kept in a storehouse or cellar where the temperature can be kept moderate, say from 45 to 60 degrees Fahrenheit. If only a few are to be stored for private use, dig them when thoroughly ripe, handle them as delicately as if they were eggs, see that they are well dried from any moist earth and pack in dry sand in boxes. Keep the boxes near, but not too near, the kitchen stove or in some other warm place. The sand will absorb heat during the day and give it off slowly during the night. This keeps them from freezing.

MRS. ALVA HENTER, Indiana.

Stair Carpets

The place where they wear out is along the edge of the steps. When you lay them, place a strip of smooth, thick paper under them where they come over the edge of the steps. Make the paper nearly as long as the carpet is wide and about six or eight inches wide, so that it will be wide enough to stay in place. If tacks are used for the carpet,

these tacks will also hold the paper, or a very little flour paste will hold the paper to the wood. It is a good plan to put paper under the whole of the carpet, especially if the carpet is held by metal strips, but the paper should be smooth on its surface, not like the usual carpet paper, so that there will be no rubbing between carpet and paper.

MISS HENRIETTA M. CALVEY, Tennessee.

To Keep Hands White

If you have had them in water or soapsuds dip them, immediately afterward, in vinegar water or diluted lemon juice. The acid destroys the injurious effect of the alkali in the water or suds.

SUSIE ADAMS BINCKLEY, Arkansas.

Filling Fountain Pens

If you use one of the little glass and rubber fillers, be careful to use it slowly both in taking ink from the bottle and in putting it into the pen, so as to avoid the air bubbles which hinder the smooth flow of the ink when writing. If the bubbles form in spite of you, take the slightly unraveled end of a

piece of brown twine or splintered end of a broken match and push it into the bubbles until they disappear.

M. B. BELLOWS, West Virginia.

To Keep Ice

For small quantities of ice place in a bag, tie up the mouth, put it inside another bag and fill in between the two bags with sawdust. To keep a small piece of ice several hours take a bucket or large tumbler, tie a piece of coarse flannel over the top so that it will sag down into the bucket, put the ice on the flannel and cover with another piece of cloth. The cloths and the air-chambers protect the ice from the heat and it is kept dry by the water dripping through the lower flannel into the bucket.

Mrs. JOHN H. KARPE, New York.

To Polish Ivory

Remove scratches with finely pulverized pumice stone moistened with water. Wash it off and polish with prepared chalk, applied moist on a piece of chamois-skin, rubbing briskly.

Mrs. LURANA SMITH, Georgia.

Cleaning Silver

An old tooth brush is an excellent thing to use with a polishing powder for cleaning silverware or jewelry. A tooth brush is also useful for cleaning out between the soles and uppers before polishing your shoes and for cleaning out the holes in fancy tips. It is a good cleaning tool, also, for the keys of a typewriter and some parts of bicycles.

Mrs. JOHN PLIMPTON, Ohio.

HEROISM AT HOME.

A PRIZE FOR THE BEST TRUE STORY

Every month the Department will publish a little story of heroism *in the home*—not any one act of heroism, but the tale of how someone *lived* heroically, *lived* self-sacrifice *in everyday life*. It must be true and must be about somebody you know or have known or know definitely about. *It must not have over 500 words.* The shorter, the better. *Whoever sends in the best story each month will not only have it printed, but will receive a year's free subscription to WATSON'S MAGAZINE sent to any name you choose. Tell your story simply and plainly.*

Please state whether the names and places mentioned in your story are real or fictitious. The Department does not print real names in these stories. The reason for not printing the names in this case is that the stories are true and the characters in them are real people, who might be sensitive about having their most private affairs set forth in type with their right names appearing in it. If we published the names and addresses of the persons who send in the story about them it would be almost the same as publishing their own names. In each number there will be a note saying that such and such a story receives the prize, but no names will be given. The names in the story will be left blank or fictitious names will be supplied. Please do not send in stories about someone rescuing another from drowning, or anything like that—we don't want stories of single acts of heroism, but of lives bravely and unselfishly lived out.

The special prize this month for the best true story of heroism at home goes to "Self-Sacrifice." Doubtless some will think it should have been awarded to "A True Heroine." And there is cause for hesitation between the two, for surely the mother in "A True Heroine" lived a heroic, beautiful and useful life. The point that decided the question in favor of "Self Sacrifice" (I supplied the title) is that in the other story the mother found love and duty both lying in the same direction. Her heroic life was helping all those dear to her and there was no other duty or love-call to tempt her into another course. I do not say she would not have done just as she did in any case, but we have to consider the actual facts. Now, Lillian Grey did have a divided duty and a divided love-impulse. There was the duty to her own family opposed to the duty of every true woman to marry the man who loves her, if he is worthy and she loves him and is in turn worthy, so that they may carry out God's purpose and bring children into the world.

There was her love for her family on one side and on the other her love for the man of her heart. It is so easy in such a case to choose the easier way! So easy to make the worse seem the better reason! But Lillian did not let her highest duty become clouded. She chose the right as she saw it and abode calmly by her decision, though all the time she had to fight down the unsettling thought that after all she was not able to fulfil her duty in the other direction. There is room for criticism of the man, perhaps, and we might wonder why she could not have married and still have taken care of her own family. Probably it was the man's fault that she could not. It is never safe to judge harshly in such matters, for nearly always there are circumstances of which we know nothing.

I do not mean that the girl who gives up her lover for her family is always deserving of more praise than the wife who lives out a fine life, but it is a point to be considered, especially where all else is so equally balanced.

SELF-SACRIFICE

ONE sunshiny day in May, 189—, I attended a picnic, and was there introduced to my heroine, Lillian Grey. She was the oldest daughter of a widowed father, whose wife had died two years previously, leaving him with three sons and two daughters younger than Lillian. The baby girl was only a few months old and the two youngest boys were five and seven. The sister, who was ten years old, was subject to fits and was a great trouble instead of help to Lillian. Mr. Grey, who should have done all he could for his motherless children, was often drunk and away from home, while Lillian had the cares of the whole household on her young shoulders. There was the cooking to do, the baby to nurse, the two small brothers to look after, and that afflicted sister to care for.

I visited at Lillian's home and decided she must have the patience of Job to bear with them as she did. The only ray of sunshine she had to gladden her life was on the Sabbath when she attended church. She went over the same duties daily until the baby girl was six years old.

Lillian had several admirers, but she gave her heart to none. But one summer she met a young man who was quite handsome and who was attracted by her quiet, lady-like manner. Mr. Gregory began to visit at her home and take her to church and out driving, and finally he asked for her heart and hand. Now, Lillian loved him devotedly and felt that she might be happy with him some day, so she became engaged to him. He continued going to see her nearly two years—when he began to urge her to name the day. Lillian was greatly tempted, for she loved him, but duty seemed to point to the loved ones at home and entreat her not to leave them. Finally she told him she could not marry him until the baby sister grew older, and he refused to wait; so Lillian returned his ring, and some months after he wedded another.

Lillian's baby sister is now a grown young lady and the small boys are both grown. The afflicted sister grows worse each year and Lillian remains at home with her aged father, and to try to keep her brothers from going astray. Her entire life has been sacrificed and is still being sacrificed. Still she makes no complaint. She has loved but one, and says she will never marry. May there be a bright reward for her in a better world!

* * *

A TRUE HEROINE

THERE, by the roadside, several miles from any town, stands an old, brown farmhouse, now so quiet, so desolate. Once, for a little while, it was a happy home; there were a father, a mother, and seven healthy, happy children.

The little farm was paid for by hard labor. The father was good and industrious, but a poor manager; consequently the burden was

heavier on the mother, who was very ambitious.

Two daughters and one son married and settled near, and after a while there were grandchildren to love and care for.

During all these years the good mother was making herself useful among her friends. Often times she would go at midnight to minister to a sick baby—very often riding several miles on horseback.

Three more daughters and another son were growing up and they must be sent to college. The older children had not many opportunities. Every sacrifice was being made. The father was stricken with paralysis the second year that the girls were in college. Two years this brave, patient woman nursed her husband—a part of the time caring for five little grandchildren whose mothers were in a hospital seventy-five miles away.

The father died and in a year or two the other girls and boy married. Then a crushing blow fell upon the whole family. The oldest son had to commit murder in self-defense. His wife was delicate and this trouble weighed upon her heavily. The dear old mother worked and planned and grieved. A few more years and the little wife went to her last rest, leaving six children, the two youngest being twins. The tired old mother went to take care of the orphans. She cooked, washed, sewed, and mended. Meanwhile she sustained the loss of two daughters. Would her trials never end? How courageous she was! Always patient, ever hopeful for a brighter day.

Four years passed and the clouds began to show their silvery linings. A new wife came to take care of the children, and the toil-worn mother went to make her home with her youngest daughter, who had a good husband and a good little home.

Her mornings were dark with many shadows; now may the afternoon be lighted up with a bright yet soft and restful afterglow. Yes, her crown will be filled with many rare jewels.

* * *

HEROISM

I DESIRE to tell you of what I call a true type of heroism.

When General William Hull ordered the white flag to be raised at Detroit in the War of 1812, the hearts of his men were melted into tears. Colonel Allen, a Kentuckian, of Shelbyville, was among the number. His wife had instructed him: "Come back with victory if you can, but if not, bring back no spot on your shield." While clouds might float in the sky, he had often thought, his wife and children, a boy and a girl, brought perpetual sunshine in the home.

When the news of her husband's death reached her, she could not conceive the idea. She placed a lighted candle at the window every eve for eight long years, awaiting his return. Many have passed through that

city at the dead hour of midnight and wondered why it was placed there. She reared her boy and girl into manhood and womanhood, teaching them the love, the most potent force known to man, that she had for her husband.

Fathers and mothers must see that the children are properly trained in order to keep up the standard of our country. I believe that Mrs. Allen was more patriotic by doing her homely duties than any warrior that charges with his men on the battlefield.



RECIPES, OLD AND NEW.



FROM a collection of recipes that dates back almost to "War Time" we shall give a few every month just as they stand in the old hand-written book that has come down to us. Along with them occasional new recipes of the present day will be given.

Potato Salad

Make a custard of the yolks of three eggs. A tumbler of vinegar, a teaspoonful of butter, a teaspoon of pepper. Mince four large slices of ham and one onion. Slice a dozen potatoes. Mix altogether and serve.

Omelette

One dozen eggs, one cup of milk, two tablespoons of flour, a little salt. Fry in very thin cakes and roll them up quickly.

Golden Cake

The yolks of five eggs, one and a half cups

of sugar, half a cup of butter, two cups of flour, small teaspoon of cream of tartar, one half teaspoon of soda, one fourth cup of milk.

Muffins

One pint of flour, one teacup of milk, two eggs, two tablespoons of brewer's yeast or five of homemade yeast.

Apple Tapioca Pudding

Soak a cup of tapioca over night, putting on plenty of water, as it will absorb a great deal. Cut the apples into slices, put in a layer of tapioca, then of apples, then of sugar, until the dish is full. Pour in water enough to make it moist. Bake in the oven slowly two or three hours until the tapioca is thoroughly done. Eat with cream, thickened and flavored with nutmeg.



THE MONTH'S MEMENTO.



Under this head in every number we will have some little poem or prose extract from the works of some great man. There is no rule or limitation in selecting these. Anything that is good and helpful and an aid to broader thinking and truer living may find place here.

CROSSING THE BAR

Sunset and evening star,
And one clear call for me!
And may there be no moaning of the bar,
When I put out to sea.

But such a tide as, moving, seems asleep,
Too full for sound and foam,
When that which drew from out the bound-
less deep
Turns again home.

Twilight and evening bell,
And after that the dark!
And may there be no sadness of farewell
When I embark;

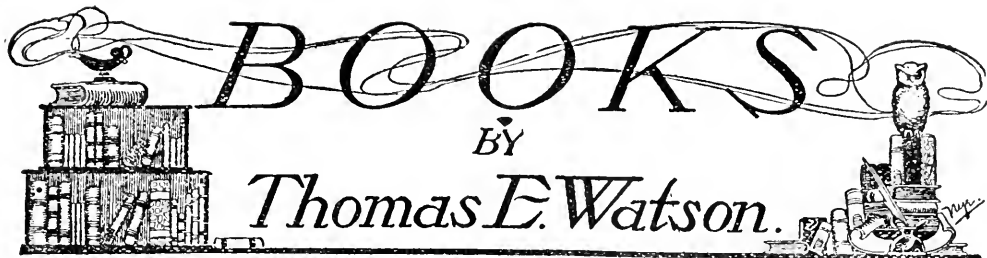
For tho' from out our bourne of Time and
Place
The flood may bear me far,

I hope to see my Pilot face to face
When I have crossed the bar.
Alfred Tennyson.

Lord, for the erring thought
Not into evil wrought;
Lord, for the wicked will
Betrayed and baffled still;
For the heart from itself kept,
Our thanksgiving accept.

For ignorant hopes that were
Broken to our blind prayer;
For pain, death, sorrow, sent
Unto our chastisement;
For all loss of seeming good,
Quicken our gratitude.

William Dean Howells.



BOOKS

BY
Thomas E. Watson.

(Unless otherwise signed, reviews are by Thomas E. Watson.)

The Hocus Pocus Money Book. By Albert Griffin, Topeka, Kansas. Published by Mr. Griffin. Paper covers, two hundred pages, 25 cents.

There are—or rather were—two antagonistic schools of political economy, having for a bone of contention “the value of money,” and what causes and affects it. I amended my statement by saying “were,” because one of the schools, without openly acknowledging its defeat, has admitted and is now boasting of certain conditions in the United States monetary conditions, which, nine years ago, it declared could have no effect whatever upon the value of money.

One of the schools teaches what is known by the rather startling title, “quantitative theory of money.” The theory is much simpler than its name. It is based upon the postulate that supply and demand cause, govern, regulate, and affect both price and value. “Price” is defined as “value named in terms of money.” Value can be expressed or uttered in other words than dollars and cents; price cannot. One may say, “The value of my horse is equal to the value of your two cows;” no money terms are used. He may say, “My price for this horse is fifty dollars.”

Now, the “quantitative school” holds that all valuable things, money included, respond to supply and demand. Several statements may be helpful in understanding this: (a) A short wheat crop, with no corresponding decrease in the demand for it, will make wheat more valuable. (b) A heavy corn crop, with no corresponding increase in the demand for it, will make corn less valuable. (c) An increase in population, or new and superior uses found for wheat, thereby creating an increased demand for it, but with no increase in the supply, will also make wheat more valuable. And (d) a decrease in population, or a new and superior substitute found for corn, thereby lessening the demand for it, will also make corn less valuable. These may seem obvious remarks—but they bear upon the question at issue.

So a short money supply, with no corresponding decrease in the demand for money, will make money more valuable, and an increased money supply, with no corresponding increase for the demand for it, will make money less valuable. “But,” asks one,

“isn’t a dollar always one hundred cents?” Oh, certainly, except when the Insurance Trust contributes to the Republican campaign fund to prevent a scourge of “fifty-cent dollars,” as in 1896.

About the only difference between coined money and other valuable things, as to price, is that the coin has its price mark irrevocably fixed upon its face; the tag may be changed on other things. The price of a dollar is always a dollar, or ten dimes, or one hundred cents, regardless of its value; but the price of anything else is affected not only by the supply of other things, and the demand for them, but also by the supply of and demand for money.

The price of money is always easy to ascertain—simply look at the inscription. But the value of money—well, that’s another story. It can only be told by indirection. If in 1896 one dollar would buy two bushels of wheat, its value was equal to that of two bushels of wheat—another obvious but necessary remark. And if, a year or two later, a dollar would buy only one bushel of wheat, its value must have fallen one-half—or else the value of wheat had doubled. Either statement would be correct, if money and wheat were the only valuable things in the world; but if, after a careful comparison between wheat and many other commodities, it is found that they, too, have risen in price (that is value expressed in money terms), then the conclusion is irresistible that it is money that has fallen in value.

After recurring to our supply and demand theory, money, with everything else unchanged, will rise in value: (a) as the supply diminishes; or (b) as the demand for it increases. And conversely, money, with other things unchanged, will decrease in value; (a) as the supply increases; or (b) as the demand for it decreases. The quantitative theory, then, means that a doubling of the number of dollars, with other things unchanged, would so decrease the value of each dollar that it would buy only half as much of other things as before the doubling occurred. This decrease in value of the dollar would be shown by the doubling of prices of all salable commodities. And, conversely, halving the number of dollars (that is, destroying or retiring them) would increase the value of each remaining dollar, so that it would buy twice as much as it

would before the halving occurred. This increase in the value of the dollar would be shown by the prices of all salable commodities being cut in two.

Naturally, these statements are not intended to be mathematically exact, because it would be impossible at any given time to instantly double or halve the quantity of dollars; or to keep other things unchanged while a possible change in money supply was being made. But the principles enunciated are correct, even if the statement smacks somewhat of the kindergarten.

Now, the other school? Well, I can't name it. Might be termed the "intrinsic value" school. Its adherents believe—or used to believe—that God created gold as money; not that He created it to be used as money by man, but that "gold" and "money" are synonymous terms, interchangeable, forgetting the doggerel of our schoolboy days that—

"God made man,
Man made money," etc.

This school grants—or did grant—that supply and demand affect the value of every commodity in the world—except gold; and that it alone is exempt because God filled it with an immutable "intrinsic value," which makes it a God-given "standard." In 1896 I heard adherents of this school contend for hours that the discovery of a "mountain of gold" would not have the slightest effect upon the value of the present gold supply. Of course, argument with such a person would avail nothing; and, as the present administration chortles gleefully over the increasing "per capita" supply of dollars, I regard the fight as won by the "quantitativists."

I believe no reasonable man can deny that the fundamental statements of the quantitative school are correct; but did the adherents of this school apply them correctly? Or fully enough? I do not so believe. And that is why I regard Mr. Griffin's "Hocus Pocus Money Book" as one of the most valuable recent acquisitions to the literature of the money question. Not that I am particularly charmed with its arrangement; for I believe Mr. Griffin could rewrite it with immense advantage, making it more concise, and leaving out much irrelevant matter; but because Mr. Griffin has opened up a new field for thought upon our financial system, which, when properly brought to the attention of the American people, ought to mean, in time, a complete revolution of our banking and money laws.

The quantitativists do not agree wholly among themselves. Some insist that the actual number of coined dollars in existence, available, whether in actual circulation or not, must be considered in estimating the value of money and its power of determining prices of commodities. Others, that only those dollars actually circulating may be considered—that hoarded money, bank reserves and the like, do not count; but these,

when pressed for an answer, are unable to define the exact point at which a dollar begins to circulate, and when it ceases to do so. Is it at the precise moment when it passes from buyer to seller? Is a dollar in my pocket "in circulation"? Is a hundred dollars in the cash drawer "in circulation"? The doctors disagree.

Hon. Alexander Del Mar, in his "Science of Money" avers that in addition to the quantity of dollars we must take into account the "velocity" with which they circulate. Suppose the total stock of money is \$380, and consists of ten double eagles, ten eagles, ten 5-dollar pieces, ten silver dollars, one hundred dimes, and one thousand copper cents. Suppose at a given period the double eagles actually pass from hand to hand twelve times a year, the eagles twenty-four times, fives forty-eight, silver dollars three hundred and sixty, dimes three thousand six hundred, and each penny seven thousand five hundred times—his quantitative-velocity table would look like this:—

| | | | | | |
|-----------------------------|-------|---|-------|-------|---------|
| 10 Double eagles. | \$200 | x | 12 | equal | \$2,400 |
| 10 Eagles. | 100 | x | 24 | " | 2,400 |
| 10 Fives. | 50 | x | 48 | " | 2,400 |
| 10 Silver dollars. | 10 | x | 360 | " | 3,600 |
| 100 Dimes. | 10 | x | 3,600 | " | 3,600 |
| 1,000 Copper cents. | 10 | x | 7,500 | " | 750 |

Quantity. \$380 Effectiveness. . . \$15,150

Now, with the same stock of money, suppose the "velocity" changed as follows: Double eagles, fifteen times a year, eagles twenty-five, fives fifty-five, silver dollars four hundred, dimes three thousand, and pennies ten thousand. The table of effectiveness would appear thus:

| | | | | | |
|-----------------------------|-------|---|--------|-------|---------|
| 10 Double eagles. | \$200 | x | 15 | equal | \$3,000 |
| 10 Eagles. | 100 | x | 25 | " | 2,500 |
| 10 Fives. | 50 | x | 55 | " | 2,750 |
| 10 Silver dollars. | 10 | x | 400 | " | 4,000 |
| 100 Dimes. | 10 | x | 3,000 | " | 3,000 |
| 1,000 Copper cents. | 10 | x | 10,000 | " | 1,000 |

Quantity. \$380 Effectiveness. . . \$16,250

It cannot be denied that in the latter period \$1,100 more business has been done than in the former; yet the quantity of money is no greater. This increased velocity, and consequent effectiveness, Mr. Del Mar holds, is largely the result of the use of notes, drafts, checks, and other credit devices in exchange. It is usually assumed that 95 per cent. of exchanges is effected by these credit devices; but Mr. Del Mar asserts that whereas a coin makes exchange after exchange for its entire lifetime—often for years—a check seldom passes through more than two or three hands and then dies; a note effects usually not more than one exchange, lasts thirty, sixty, or ninety days, and quits business; and so with other credit devices. So that he estimates that fully one-half our exchanges are made with actual money, and the other half with credit.

Mr. Del Mar's velocity theory, as it seems to me, if correct, is a harder blow to the quantitative theory than any of the intrinsic value schools have been able to deal it. The

faster money circulates, the more brisk business is—and this means increasing prices of commodities. But increasing prices of commodities mean decreasing value for the dollar. Yet the very fact that the dollar is circulating faster shows an increasing demand for it. And an increasing demand for the dollar must inevitably make it more valuable. If dollars and commodities can both increase in value at the same time, the quantitative theory fails.

I believe Mr. Griffin's "Hocus Pocus Money Book" contains the germs of the correct application of the quantitative theory: That prices of commodities (and, conversely, the value of the dollar) do not depend upon the actual number of coined dollars, whether multiplied by their velocity or not, or whether passing from hand to hand; but that such prices do depend upon the total number of coined dollars available for use, plus every form of credit which temporarily serves as money; not, it is true, as "legal tender" for debts and taxes, but which is accepted in the course of trade as a substitute for actual money. It is the availability, not velocity, that counts. Coin in my pocket, and in millions of other pockets, must affect prices. My bank account (small as it is) helps to make up the grand total of bank credits, and, no matter if I do not check against it for the next ten days, must affect prices.

And if it were possible for every depositor to go tomorrow to his banker, give his note for an amount equal to his present bank balance, get credit on the bank's ledger for that sum "deposited" (leaving out the one dilemma of bank reserve—for there wouldn't be actual coin enough in America to maintain a legal reserve), who will have the hardihood to say that that would not affect prices?

Every depositor in America would have twice as big a deposit to draw against—and every man Jack of them would regard that deposit as so much available cash, just about the same as though he had it in pocket. And there would be more buying of commodities, which would send prices up. There wouldn't be any more commodities, of course, than if the wholesale borrowing-deposit-banking stunt had not been done; and the commodities as a whole would actually be no more valuable than before. But there would be billions more of supposedly available dollars to buy with—an enormous increase in terms of dollars, but as a whole the total stock of money and credits would be neither more nor less valuable. So that when a single dollar met a single commodity, it would buy much less of that commodity than before the grand borrowing. Which would simply mean that "prices" of commodities had risen, and the value of the dollar had fallen.

I shall not do more than quote a few paragraphs from Mr. Griffin's book in conclusion—having done this so-called review some-

what after the fashion of many a chairman, at a public meeting: used up most of the time introducing the speaker. "Hocus Pocus Money," explains Mr. Griffin—

"Consists of loans by banks in excess of their loanable capital. No man can lend what he does not have—and even banks cannot lend money that has already been paid out for property. If a bank having \$100,000 of capital invests \$75,000 in property, the remaining \$25,000 (and no more) is available for commercial loans—and every dollar it lends above that sum is fictitious capital, or 'hocus pocus money.'

"Such loans are purely fictitious, and when interest is paid on them, the banker certainly 'gets something for nothing.' Bankers say this is impossible, and it certainly seems to be—for every one else—but they do it on an immense scale. Such loans would be hocus pocus money, even if millions of gold, owned by other people, were on deposit—because every dollar thus deposited belongs not to the bank but to those that deposit it.

"Every bank that lends its deposits, is simply speculating with other people's money (which is what nearly every defaulter begins by doing). No matter how plausible the pettifoggery, the facts remain that deposits in banks are 'trust funds'—placed there for safe keeping; that the banker who uses trust funds as his own appropriates other people's property, and that, when he fails, they are the losers. A leopard may be called by any other name, but its spots and nature will remain unchanged. No matter how the transactions may be designated—nor what the intentions of the parties may be—speculating with other people's property has always been a risky business in the past; it is unsafe everywhere today; and will be dangerous to the end of time.

"Moreover, bankers are not content even with lending all of their depositors' money as well as their own (when they have any). Usually, more than three-fourths of their loans are in excess of both their entire loanable capital and the real money deposited with them by confiding people. Bank reports are misleading in this respect. Most people suppose that the 'deposits' reported by banks are deposits of real money—and newspapers usually refer to them as such—when, in fact, approximately nine-tenths of them are mere notes promising to pay money at some future time. It is assumed that the banker hands the money loaned to the borrower, and that he returns it immediately as a deposit—but such transfers are purely fictitious. All that the borrower usually receives is a credit on the bank's books. It is true that he can check against it—just as freely as if it were real money—but, nevertheless, it is only hocus pocus money. It cannot be put into his pocket; it is not a legal tender; and it is often uncollectable—but he must pay his note all the same, and also interest on it. In most of these transactions, the only real money that ever passes

is paid to the bank by the borrower when he takes up his note.

"What hocus pocus money is—and how it is made—may be illustrated by an actual occurrence. When applying to a bank for a loan, I was once asked if I 'needed the money or only an account to check against?' and was told, substantially, that the bank did not have the money to spare—but that, if I merely wished an account to check against, it was 'all right.' I therefore gave my note for the amount needed, and the banker made an entry in my deposit book to the effect that I had deposited that sum—which, of course, was not true.

"Some may wonder at his lending money that he admitted he did not have. The reason was that he had 'confidence' that the most of my cheques would be presented, not for payment, but as deposits—to be credited to other accounts and charged to mine. The bank's debt to me would thus be settled by bookkeeping—that is, by a mere transfer of bank credits. There was no loan of real money at all. The transaction was simply a loan of what some call 'bank credit'—hocus pocus money—based on the banker's 'confidence' that it could be paid in this way.

"But, as bankers themselves call these transactions 'loans of money,' as the courts enforce them as such; and as, in spite of their mythical character, they actually do the work of money (and do nothing else), I, in 'The Key Note,' dubbed such credits on bank-books 'hocus pocus money'—and have never seen a more expressive and fitting designation for them.

"The immediate effect on business, prices and values, of that loan of hocus pocus money to me was exactly the same as would have followed the coining of an equal amount of gold. To all intents and purposes, it was an expansion of the currency to that amount. That it increased the volume of 'the medium of exchange' in actual use that much, is proved by the fact that it enabled me to pay debts and make purchases without having first correspondingly decreased the purchasing power of someone else. It did the same for those that received and deposited my checks; and also for those that deposited their checks—and so on, down to the time when I collected real money from other people with which to pay my debt to the bank—the doing of which extinguished the hocus pocus money loaned to me, and thus contracted the volume of money that had been in use during its life."

—C. Q. D.

Note: Mr. Griffin, author of "The Hocus Pocus Money Book," has sent us the following corrections to be made in his article, "Elastic Currency Delusion," which appeared in the February number of WATSON'S MAGAZINE. In the second column, on page 483, of the article, the figures should read:

Line 11 \$3,125,503,176
 Line 16 3,097,074,847

Line 20 \$28,428,329
 Line 24 28,428,329
 Line 25 7,300,593,968
 —Editors.

Marriage and Race Death. By Morrison I. Swift. The Morrison I. Swift Press, New York.

Mr. Swift's flashing title is buttressed with the subtitle: "The Foundations of an Intelligent System of Marriage." Some of the chapter headings are equally startling to the reflective eye, as: "The Brothel Trust," "Society's Organized War on Girls," "Race Decay through Patriotism," "Race Nutrition; A New Inalienable Right," "The Impossibility of Marriage," and many others.

We do not for a moment doubt that the author is sincere in his belief that he is doing good by publishing this book. At least he is doing himself good, for he has his say out, in Mrs. Poyser fashion, to his heart's utter content. And he publishes the book himself, which is a satisfaction more luxurious than most people imagine.

With these humble respects to the author let us next consider the reader. What does he get of satisfaction or luxury in the book? Not much. He arrives to know that the author is prodigal of words, excited of temperament, vitriolic against conceived and actual abuses, and a careful reader of newspapers, especially of Mr. Brisbane's editorials in the New York *Evening Journal*. The last is meant as high praise. We wish we could offer it to the author of this book as an author and thinker. But how can we? The author tells us he is going to write on "Marriage and Race Death," subtitled, "The Foundations of an Intelligent System of Marriage," and we read through chapter after chapter to learn that society, as operating now, is a machine to reduce all women of the middle and lower classes to the level of prostitution, thus ruining the race. We read that, "to see the race continued, man will have to destroy the cur aristocracy and the cur wealth system, because it is they that have annihilated the family as a child-making institution, and child-bringing cannot begin again under conditions that have forced it to cease. . . . But suppose the race decides to survive and remove its tapeworm caste so that it can survive; on what terms and for what objects will the sexes then return into union? They will not, for reasons I have indicated, resume the old system of relations. The inquiry what is to be in this field is transcendently vital. Its consideration is reserved for another volume."—And we set out in the faith that there were to be revealed to us the foundations of an intelligent system of marriage!

We repeat, there can be no doubt that the author believes he will do good by publishing this book, honest as it is, though prejudiced and lacking in order. That an additional purpose is his we understand from a statement in the introduction: "In this book I

seek the foundations of a rational conception of the purpose of human life." We venture to hint that he pursue the quest in some other book.

C. D. G.

The Universal Kinship. By J. Howard Moore. Charles H. Kerr & Co., Chicago.

The author of this book, which is of the series entitled, "International Library of Social Science," is instructor in zoology in the Crane Manual Training High School of Chicago. His studies of the animals of the earth and of the development of the planet they inhabit have not left him coldly scientific. On the contrary, his self-admiration as a reasoning animal has dwindled as he has come to appreciate man's close relationship with other animals. In this frame of mind "The Universal Kinship" has been written, and with the manifest purpose of spurring humanity to a higher ethical level. The author says, in a prefatory note:

"The Universal Kinship means the kinship of all the inhabitants of the planet Earth. Whether they came into existence among the waters or among desert sands, in a hole in the earth, in the hollow of a tree, or in a palace; whether they built nests or empires; whether they swim, fly, crawl, or ambulate; and whether they realize it or not, they are all related, physically, mentally, morally—this is the thesis of this book. But since man is the most gifted and influential of animals, and since his relationship with other animals is more important and more reluctantly recognized than any other, the chief purpose of these pages is to prove and interpret the kinship of the human species with the other species of animals.

"The thesis of this book comes pretty squarely in conflict with widely-practiced and highly-prized sins. It will, therefore, be generally criticised where it is not passed by in silence. Men as a rule do not care to improve. Although they have but one life to live, they are satisfied to live the thing out as they have started on it.

"Enthusiasm, which in an enlightened or ideal race would be devoted to self-improvement, is used by men in weaving excuses for their own inertia or in singing of the infirmities of others.

"But there is a Future. And the creeds and ideals men bow down to today will in time to come pass away, and new creeds and ideals will claim their allegiance. Shrines change as the generations come and go, and out of the decomposition of the old comes the new. The time will come when the sentiments of these pages will not be hailed by two or three, and ridiculed or ignored by the rest; they will represent Public Opinion and Law."

The author divides his book into three sections: the Physical Kinship; the Psychological Kinship; the Ethical Kinship. At the end of each section he gives a list of the authorities on whom he has relied, which includes

such names as Darwin, Huxley, Spencer, Haeckel, Romanes, Hartmann, Kropotkin, Maine, and many others.

As a specimen of Professor Moore's style, which makes readable his suggestive, if enthusiastic, volume, we quote from the first part of it,—the Physical Kinship:

"Kinship is universal. The orders, families, species, and races of the animal kingdom are the branches of a gigantic arbor. Every individual is a cell, every species is a tissue, and every order is an organ in the great, surging, suffering, palpitating process. Man is simply one portion of the immense enterprise. He is as veritably an animal as the insect that drinks its little fill from his veins, the ox he goads, or the wild-fox that flees before his bellowings. Man is not a god, nor in any imminent danger of becoming one. He is not a celestial star-babe dropped down among mundane matters for a time and endowed with wing possibilities and the anatomy of a deity. He is a mammal of the order of primates, not so lamentable when we think of the hyena and the serpent, but an exceedingly discouraging vertebrate compared with what he ought to be. He has come up from the worm and the quadruped. His relatives dwell on the prairies and in the fields, forests, and waves. He shares the honors and partakes of the infirmities of all his kindred. He walks on his hind-limbs, like the ape; he eats herbage and suckles his young like the ox; he slays his fellows and fills himself with their blood like the crocodile and the tiger; he grows old and dies, and turns to banqueting worms, like all that come from the elemental loins. He cannot exceed the winds like the hound, nor dissolve his image in the mid-day blue like the eagle. He has not the courage of the gorilla, the magnificence of the steed, nor the plaintive innocence of the ring-dove. Poor, pitiful, glory-hunting hideful! Born into a universe which he creates when he comes into it, and clinging, like all his kindred, to a clod that knows him not, he drives on in the preposterous storm of atoms as helpless to fashion his fate as the sleet that pelts him, and lost absolutely in the somnambulism of his own being."

In the paragraph just quoted one reads, "he suckles his young like the ox." A poetical, if not a scientific comparison.

H. E. V.

New World Lyrics and Ballads. By Duncan Campbell Scott. Morang & Co. Ltd., Toronto, Canada.

The most striking characteristic of this slender volume is the spirit of beauty and simplicity that animates all the poems, however they vary in subject or in treatment. The author holds his medium apparently in easy control, and so can concern himself mainly with the thought or feeling to be expressed, or the story to be told. All the ballads, except one, are built on legends or

tales of the Indians of Northwest Canada.
We cite one of these:

"THE FORSAKEN

"Once in the Winter,
Out on a lake
In the heart of the north-land,
Far from the Fort
And far from the hunters,
A Chippewa woman
With her sick baby,
Crouched in the last hours
Of a great storm.
Frozen and hungry,
She fished through the ice
With a line of the twisted
Bark of the cedar,
And a rabbit-bone hook
Polished and barbed;
Fished with the bare hook
All through the wild day,
Fished and caught nothing;
While the young chieftain
Tugged at her breasts,
Or slept in the lacings
Of the warm tikanagan.
All the lake-surface
Streamed with the hissing
Of millions of iceflakes,
Hurled by the wind;
Behind her the round
Of a lonely island
Roared like a fire
With the voice of the storm
In the deeps of the cedars.
Valiant, unshaken,
She took of her own flesh,
Baited the fish-hook,
Drew in a gray-trout,
Drew in his fellow,
Heaped them beside her,
Dead in the snow.
Valiant, unshaken,
She faced the long distance,
Wolf-haunted and lonely,
Sure of her goal
And the life of her dear one;
Tramped for two days,
On third in the morning,
Saw the strong bulk
Of the Fort by the river,
Saw the wood-smoke
Hang soft in the spruces,
Heard the keen yelp
Of the ravenous huskies
Fighting for whitefish:
Then she had rest.

"II

"Years and years after,
When she was old and withered,
When her son was an old man
And his children filled with vigor,
They came in their northern tour on the
verge of winter,
To an island in a lonely lake.

There one night they camped, and on the
morrow
Gathered their kettles and birch-bark,
Their rabbit-skin robes and their mink-traps,
Launched their canoes and slunk away
through the islands,
Left her alone forever,
Without a word of farewell,
Because she was old and useless,
Like a paddle broken and warped,
Or a pole that was splintered.
Then, without sigh,
Valiant, unshaken,
She smoothed her dark locks under her ker-
chief,
Composed her shawl in state,
Then folded her hands ridged with sinews
and corded with veins,
Folded them across her breasts spent with
the nourishing of children,
Gazed at the sky past the tops of the cedars,
Saw two spangled nights arise out of the
twilight,
Saw two days go by filled with the tranquil
sunshine,
Saw, without pain, or dread, or even a
moment of longing;
Then on the third great night there came
thronging and thronging
Millions of snowflakes out of a windless cloud;
They covered her close with a beautiful crys-
tal shroud,
Covered her deep and silent.
But in the frost of the dawn,
Up from the life below,
Rose a column of breath
Through a tiny cleft in the snow,
Fragile, delicately drawn,
Wavering with its own weakness,
In the wilderness a sign of the spirit,
Persisting still in the sight of the sun
Till day was done.
Then all light was gathered up by the hand of
God and hid in his breast,
Then there was born a silence deeper than
silence,
Then she had rest."

The initial poem, "The Sea by the Wood,"
and the last in the book, "The Wood by the
Sea," possess a mystical quality that is most
alluring. We venture to quote the first:

THE SEA BY THE WOOD

"I dwell in the sea that is wild and deep,
But afar, in a shadow still,
I can see the trees that gather and sleep
In the wood upon the hill.

"The deeps are green as an emerald's face,
The caves are crystal calm
But I wish the sea were a little trace
Of moisture in God's palm.

"The waves are weary of hiding pearls,
Are weary of smothering gold,
They would all be air that sweeps and
swirls
In the branches manifold.

"They are weary of laving the seaman's
 eyes
 With their passion prayer unsaid,
 They are weary of sobs and the sudden
 sighs
 And movements of the dead.

"All the sea is haunted with human lips
 Ashen and sere and gray,
 You can hear the sails of the sunken ships
 Stir and shiver and sway

"In the weary solitude;
 If mine were the will of God, the main
 Should melt away in the rustling wood
 Like a mist that follows the rain.

"But I dwell in the sea that is wild and
 deep
 And afar, in the shadow still,
 I can see the trees that gather and sleep
 In the wood upon the hill."

A slender volume, as we have said, but one whose essential poetic truth makes it memorable.

R. D.

Carolina Lee. By Lilian Bell. L. C. Page & Co., Boston.

When a novel with an innocent name like this calmly and without warning takes up two such dangerous and delicate subjects as Christian Science and the regeneration of the Old South and proceeds to settle them placidly, once for all and forever, it rather makes one sit up. The story begins with a crudity that is likely to discourage the reader from any prolonged turning of the pages, but if he once gets well into the narrative his attention may be held by the unusually large assortment of dramatic, if somewhat hackneyed, situations and the inherent interest of the subject matter. It is really amazing what wonderful things the personages of a book can be made to do, once one accepts the doctrines of Christian Science as a basis of plot-forming and character molding. A Northerner of any breadth of mind would be reluctant to accept as just the author's presentation of the inertia, false pride, prejudice, mistaken sense of honor and general shiftlessness of even the better class of Southerners. True, their other side, their chivalry, loyalty and gentleness are presented, and one must feel that at least the author wrote sincerely, pictured conditions as she believes them to be, and has a warm place in her heart for Dixie. Indeed, she spent her girlhood in Georgia. Her idea is that the South could recover its wealth if it would be less intolerant of Northern interests, would not judge all Yankees by the scum that overran the Southern states in Reconstruction days, winning the hatred of the South and the contempt of the North, and would not condemn the sound parts of Northern business

methods along with the faults common to commercial activity throughout the world and history.

In the story the heroine, a member of an aristocratic South Carolina family, grows up in Europe, where her father had taken her after he laid down his arms at Appomattox. Though passionately loyal to her South she is reared in the broad world of London and Paris and escapes the bitterness that close abiding in the shattered South brought to most of her compatriots. Losing her fortune she yet gains the chance to return to her ancestral acres and re-create the family grandeur by developing the turpentine resources of the land by modern methods. Of course there is a love-story—several of them, and of course, most of what she accomplishes is through Christian Science.

The author has made the mistake of attempting to handle two great questions in one very light novel. Even allowing to Christian Science all that is claimed for it, the characters lack convincingsness and the plot has an irritating way of running off at a tangent and "just sort of petering out," though the main thread is fairly well followed. From any point of view of literary criticism the book is fourth-rate, deriving its interest from the mere use of strong material and rather melodramatic situations.

A. S. H.

The Idlers. By Morley Roberts. L. C. Page & Co., Boston.

Morley Roberts's witty novel is most aptly entitled. Most of his characters have nothing to do, except to take up the occupation a certain dire personage proverbially provides for idle hands. To be sure Mr. Roberts might have led his people through the gloomy halls of tragedy, for the complications in which they find themselves are tragic enough in life. But in that case he would have written either a tract or a noisome problem novel. Instead he has chosen to scourge the follies and vices of the idling class in London society with the whiplash of his wit, allowing his readers only a glimpse of tragedy before the end. There are moments when his vivacity plunges him into cynicism on topics that are dangerous to wit as a breath to a bubble. On the whole, however, his wit leaps within bounds; and his satire is refreshing and stimulating as the morning wind in April.

His characters are the least admirable in the world, and they and their ilk have been preached against since the world began. As we have indicated, Mr. Roberts does not preach against them, yet his sparkling comedy lays bare their souls so skilfully that any reader of judgment cannot but make up his mind in their regard. Wholly apart from this, and of transcending importance is the fact that Mr. Roberts has achieved a book that reads as easily as water runs.

R. D.

The Poems of Oscar Wilde. F. M. Buckles & Co., New York.

The time has arrived for the consideration of the work of Oscar Wilde quite apart from the lesser impression of his personality or his career. In the case of an author who, from the beginning, exploited his literary product by pose and artifice—a kind of advertising instinct that was always distasteful to readers of sound and acute perception—many years must pass before everybody can look at the work regardless of the man. Other artists of great talent have exploited themselves by pose and artifice. Whistler, for instance, is a clear conception to many, familiar because of his eccentricities of temper, as told and retold in print, who have only the vaguest ideas about his pictures. And the tricks, conceits, horse-collar grins and photograph poses of the blatant best-selling authors of today make the literary columns of newspapers repellant enough to persuade a level-headed man for always to abjure literature, its machinations and contrivances.

On the other hand there are authors of great talent who are as discreet in keeping their personal life screened from the morbid public eye as a decent business man is to respect and conserve the intimacy of his home. Thomas Hardy, for instance.

The purpose, however, of working up interest in a writer's self, habits and ways of living, has been so furiously pursued in order to advertise his books that all a busy man need do nowadays is peruse carefully the press notices of the man and his book, without ever boring himself with reading the book itself. With this groundwork he can

pose as a reader in the best social and literary circles.

But if one reads about the author in the present instance one gets the dross and loses the gold. For surely these poems possess all the softness and shine of gold. What the world will say of them fifty years from now none dare safely predict. Yet "The Ballad of Reading Gaol" shall not soon fade and rust. And if on no other account, for the splendor and suppleness of words is every where in evidence, because there is less of the poet's egoism in the ballad than in anything he wrote, essay, verse, or comedy. He created the character of the murderer and lived through it, in a spirit of essential drama, into the very grave and shroud of quicklime.

"In Reading jail by Reading town

There is a pit of shame,
And in it lies a wretched man
Eaten by teeth of flame,
In a burning winding-sheet he lies,
And his grave has got no name.

"And there, till Christ call forth the dead

In silence let him lie;
No need to waste the foolish tear,
Or heave the windy sigh;
The man had killed the thing he loved,
And so he had to die

"And all men kill the thing they love,

By all let this be heard,
Some do it with a bitter look,
Some with a flattering word,
The coward does it with a kiss,
The brave man with a sword!"

At the End of the Way

BY CORA A. MATSON DOLSON

ON the dim verge of earth, tonight, we stand;
We, who, in youth, gave plight of hand to hand.
Our path has led through beckoning light and shade;
In orchard bower, sometimes, our steps delayed.

The storms have beaten, but yet, greater far,
The distance has been touched by sun and star.
Now, looking down the stretch of those far years,
We smile, together, where we once wept tears.

We know Love waits beyond those sounding seas;
That where, long since, we prayed, on bended knees,
A network of green ivy has o'ergrown
The marble lamb that crowns the sunken stone.

Time's hand, that wove it, led our footsteps here;
The greeting, than the parting, is more near.
A voice across these seas that lash and foam,
Then Love, a child's face, and the welcome home!



The Say of Other Editors

How in the world Judge Alton B. Parker can collect enough nerve to advance any advice on presidential candidates is more than we can see. It strikes us that he disqualified himself as an expert witness at a former hearing two years past.—*Record, Bartow, Fla.*

THE right of suffrage is one of the most sacred privileges conferred upon a citizen by the Constitution of the United States. The ballot is purposed to reign in this land of freedom over which Old Glory waves. Yet considering the manner in which votes are bought and sold to enthrone money despots, the intent of that immortal document sinks almost to the depths of mimicry.—*Bulletin, Bixby, I. T.*

CONGRESSMAN CRUMPACKER, of Indiana, has experienced a change of heart and is "sitting on" the bill introduced by Congressman Keifer, of Ohio, providing for the reduction of representation in Congress of the Southern States that disfranchised the negro. Mr. Crumpacker has until recently been a strong advocate of this bill, but now pronounces it a threshed-out measure; that there is no use agitating it, as Congress does not intend to enact any legislation along that line. He is chairman of the census committee, which has the bill under consideration.—*Spectator, Columbia, Ky.*

It was a narrow escape for the beef men, but a miss is hardly as good as a mile when marching toward an open jail door. They have not been acquitted of conspiring to violate the law. Their escape was purely on a technical law point. They may be guilty of conspiracy, but they are not to be tried for it just because they allowed Mr. Garfield to get inside information from their own books and documents. They took great pains to prevent a trial of the charges on their merits, so fix the facts firmly in your minds and steer clear of the impression that the magnates have been given a certificate of character and virtue.—*Times, Wakefield, R. I.*

JUDGE PARKER, recently Democratic nominee for president, is busily urging McClellan for the nomination for President. We can't help but wonder what Mac has done to the Judge.—*Mail, Tipton, Mo.*

THE Standard Oil like the Sugar Trust cares not so much who has the crude article so it can have the refined. The Standard Oil controls only 40 per cent. of the crude oil output, but 70 per cent. of the refined.—*South-erner, Tarboro, N. C.*

A TWO-CENT a mile railroad passenger rate has gone into effect in Ohio. It is only a question of time until electric railways will traverse the more populous sections of the country, and the steam railways will then be forced to a reduction of passenger rates or lose the greater part of their business.—*News, Shawnee, Okla.*

A BILL introduced into the New York Legislature making certain specific provisions against grafting was amended by eliminating the word "grafting" for the reason, as explained by the Judiciary Committee, that the word has not yet taken its place in the judicial vocabulary. It is about time that the omission was made good.—*Journal, West Baden, Ind.*

ACCORDING to the Court decision the Chicago beef packers go free on the ground that they confessed their guilt of violating anti-trust laws before Special Commissioner Garfield on the plea of immunity. If that is sound it will be a precedent for future cases, and so all any criminal has to do is to confess and be cleared. It is simply rank and shows that the rich man in this country is not in danger of law as the courts will not give him his due because our judges are selected from corporation lawyers.—*Free Lance, Schuyler, Neb.*

THE news comes from New York that Rockefeller and other Standard Oil magnates are almost in a state of nervous collapse over the hounding the Standard is receiving at the hands of state and county officials throughout the country. The people have been nervous over the methods employed by the Rockefeller gang to throttle competition and to charge extortionate prices for oil for many years, and it is but fair play that the gang should have the nervous sensation once in a great while.—*Herald, Armstrong, Mo.*

JUDGE ALTON B. PARKER delivered a political address before the Mississippi legislature last week. Don't know whether he

is finishing up the last campaign or beginning a new one.—*Sun, Schaghticoke, N. Y.*

AUGUST BELMONT, the New York City banker, has begun suit against W. R. Hearst's *New York Evening Journal* for \$500,000 damages because of attacks upon him as a citizen, which he declares were published in the paper named. August had better leave Hearst alone or more will be proven than the *Journal* alleged.—*Graphic, Cloverdale, Ind.*

THE trustees of the New York Life Insurance Company, who authorized the contributions of the company to the Republican campaign funds in 1896, 1900 and 1904, must make good "the \$148,000," and will have to reimburse the company to that amount. It looks like the chairman of the Republican National Committee might hand back the money that was stolen from the policy-holders by these trustees.—*Herald, Hamilton, Tex.*

A CARTOON in last Friday's *Ft. Worth Record* pictures Joseph Weldon Bailey standing with heroic mien in the path to the White House, and (as a matter of course) blocking the way to one Wm. R. Hearst, who is pictured as a diminutive, unkempt figure throwing mud at the colossus in front of him. The chaste, serene countenance of Joseph disavows any knowledge of the presence of William, and Joseph holds in his hand a legend reading: "Clean Fundamental Democracy."

That caustic iconoclast, Voltaire, said that his only objection to the term "Holy Roman Empire" was that the thing it stood for was neither holy nor Roman nor an empire. Now, we are looking for some audacious, unregenerated wag to rise and observe that the only possible objection to the *Record's* characterization of Bailey's politics is that they are neither clean nor fundamental nor democratic.

And some one will be bold enough to believe that Joe doesn't fill so much of the path to the White House but that he can be gone around.—*Plain Texan, Weatherford, Tex.*

THE Ohio Legislature is now in session, and is Republican, and has passed a resolution demanding the passage by Congress of an amendment to the Constitution of the United States, for the election of United States senators by a direct vote of the people. Of course Bryan would claim this as Democracy, but it is Populism pure and simple. The Democrats stole it from the Populists in '06, and are now vain enough to think it is their own.—*Watchman, Cleburne, Tex.*

JUDGE ANDREW HAMILTON, the legislative agent of the New York Life Insurance Company, gave the directors and officials of that company a well deserved skinning before the New York legislative committee. Hamilton told the committee that all the officials of the

company knew exactly what became of the money he (Hamilton) spent in the interest of the company, and that they had audited each and every voucher made out by him, and that they were only shirking their responsibility like a yellow cur when they swore they did not know about these vouchers. Hamilton further states that the entire management of this great company should be thrown out and a new administration be made.—*Democrat, Vandalia, Ill.*

THIS Government has spent a hundred millions of dollars and two years' time in Panama and as yet, we are told, it has not been decided what kind of a canal we will build. This canal scheme is the most flagrantly rotten graft of a century and if the American people were not as simple as Simon and as forbearing as scrofulous Job they would rise up mightily and blot the whole contemptible scheme and the fathers and promoters of it from the political map.—*Herald, Yankton, S. Dak.*

PERHAPS those subpoena servers would have less trouble locating John Rockefeller if they would make a noise like an oil gusher.—*Free Press, Athens, Ill.*

ANOTHER outbreak has occurred in the Philippines, and a "mob" of several hundred "outlaws" were corralled on the summit of a mountain and destroyed. Incidentally a score or more of officers and men were killed and many more wounded. Thus the policy of education and assimilation in our colonial possessions goes smoothly on; and Congress is asked for money to send more soldiers to Manila to anticipate another boxer uprising in China.—*Comrade, Winfield, La.*

AND now they are saying that John D. has had nothing to do with the management of the Standard Oil Company for eight years. That he has retired. Strange the world has not heard anything about this until the officers of the law commenced to hunt for the bald-headed old plute.—*Journal, Mankato, Minn.*

THE insurance people in New York are catching it on all sides. The legislature is about to pass a bill ousting the Mutual Life directors; and warrants have been issued for the arrest of Perkins, former vice-president of the company, the Republican chairman Cortelyou and treasurer Bliss. Verily, the way of the transgressor is hard.—*News, Homerville, Ga.*

WILL the Republican Party punish the men who stole money from the policy holders of insurance companies in 1896, 1900 and 1904, to elect McKinley twice, and Roosevelt once? Not on your life! Neither will the money be returned.—*Outlook, Centuria, Wis.*

A GOVERNMENT'S first and highest duty is to its own people.—*American Economist*.

Yes, this is why one of this government's "first and highest duties" is to insist upon retaining a tariff law that enables our manufacturers to sell their products in foreign countries for ten per cent. less than they sell them to our "own people."—*Gazette, Granville, Ia.*

SECRETARY TAFT says he is too busy with the Panama Canal to take that Supreme Court appointment. Now if there is any canal at Panama or even the beginning of one, the news of it had not percolated around in this direction.—*Times, Henry, Ill.*

It is said that "Uncle Joe" Cannon is the son of a farmer and spent his boyhood days on a farm, and there are millions of people who regret that he did not spend the balance of his years on a farm. The general verdict is that Cannon, with Hitchcock, should be sentenced to ten years in the Philippines, or darkest Africa.—*Eagle, Roff, I. T.*

We have millionaires by the hundred who have wrested their millions from the public through methods less honorable than those employed by the burglar. Some men seem to think that the necessities and opportunities of trade and transportation privilege them to gain wealth by methods that, measured by moral standards, should mean imprisonment and disgrace. And it is this very laxness of morality in business life that makes the state and national situation threateningly dangerous.—*Herald, Waseca, Minn.*

GARFIELD'S report on the oil corporation is said to be about ready. It is well that Hadley got through before it was published else it might have blocked his efforts as effectually as the beef report corked Moody.—*Index, Cumberland, Md.*

RUSSELL SAGE, the aged financier, now in his ninetieth year, has been compelled by failing strength to retire from active business, and can do nothing more than hoard his great wealth. But even Sage and his millions will have to part at last, and then the serious question becomes what have they profited him, if their acquisition has made him neglect better and nobler things of life.—*Sheaf, Warren, Minn.*

ATTORNEY GENERAL HADLEY, of Missouri, evidently does not intend taking any vacation after his battle with the Standard Oil. He has had agents at work collecting evidence against the Burlington and Frisco systems, and may be able to force them into receivership. He is also after the Rock Island and the Gould properties. Common ownership and joint interest in these properties is charged.—*Leader, Covington, Okla.*

ATTORNEY GENERAL HADLEY is bringing

the "oil people" to time. He is showing his hand as an able prosecutor.—*Herald, Jackson, Mo.*

COLONEL BRYAN is now wondering whether Judge Parker forgot that Nebraska was not exactly in the South.—*Enterprise, Luck, Wis.*

SECRETARY TAFT is rather afraid of the Supreme Court bench because he thinks he may find it not so much of a seat as a shelf.—*News, Harvey, Ia.*

CORNERED by the decision of the court, Henry H. Rogers, the head of the Standard Oil trust, is forced to admit that his big company is a trust. The public is fully aware that it is the meanest combination on earth and that its wealth represents the very life-blood of the poor. The evidence discloses the further fact that the alleged independent oil companies doing business in Missouri are simply branches of the gigantic trust and were used for the purpose of driving all competition from the field by regulating the supply and price of oil. The evidence secured will enable the authorities to convict the concern as charged and inflict the penalty, which is forcible ejection or confiscation of the property. If Missouri is successful in dealing with this robber combination the people may expect similar action in other states.—*Crescent-Standard, Frankfort, Ind.*

In the old days acts of cruelty, which were always the accompaniment of unrestrained power, were so horrible that the ordinary man of these days can scarcely bear to read the records which have been made of them. As unrestrained power gains headway in the United States its accompaniment of cruelty attends it. A committee of the House of Representatives has just agreed to a bill that animals may be confined in cars without food or water for thirty-six hours. That committee should be shipped in a cattle car some hot day across Wyoming and Colorado without food or water and then returned to Washington to meditate on the trip.—*Investigator, Omaha, Neb.*

JUDGE PARKER is quoted as denying nearly everything he was reported to have said during his Southern trip. We don't blame him. Before he gets through with it he may even deny that he was in the South at all.—*New Era, Yorkville, S. C.*

JUDGE PARKER says the Republican Party is rotten to the core. That is probably what he thought of the Democratic Party just after the last Presidential election.—*Phonograph, Glenwood, Mo.*

If it be true that Secretary Taft hopes to remain at the head of the War Department until the Panama Canal is completed, he

must certainly expect to live to a ripe old age.—*Mercury, Manhattan, Kan.*

HEARST has forbidden the mentioning of Bryan's name in the papers he publishes throughout the United States. It was the independent and country press of the country that advertised Bryan so well and favorably, and Mr. Hearst is at the head of the largest independent dailies published in the United States. In the last Democratic National Convention Bryan seemed to assume a hostile attitude toward Hearst, and many could not understand why. The only excuse any one seemed to be able to give was that Bryan was jealous of Hearst. One thing is certain: Hearst has been a much more bold and courageous advocate of government ownership ideas, and a more fearless fighter against the trusts than Mr. Bryan. This makes three strong factions in the Democratic party—one faction led by Parker, one by Bryan and one by Hearst. A man does not need a prophetic vision to see the passing of the Democratic party. The Bryan and the Parker forces will combine against Hearst, and when they do Hearst and his followers will leave the Democratic party. Hearst is bold and courageous and with backbone sufficient to fight Tammany in his lair in New York City and Brooklyn. Bryan cowered before Tammany and begged for the support of that corruptest of all political spoils organizations in his two campaigns for the Presidency, and particularly was this true of him in his second campaign.—*People's Voice, Norman, Okla.*

THE unlawful acts of Standard Oil are food for the devil, and decent men are made mad by the exposures of anarchy practised under the management of John D. Rockefeller and his horrid brood of criminals.—*Salina Farmer, Sandusky, Mich.*

THE Republican leader of the House, Mr. Payne, says the tariff must not be disturbed during this administration, and Speaker Cannon says the same. The trust-breeding tariff will have to go in spite of the Republicans, though.—*Democrat, Hastings, Neb.*

It is stated that the government has recently increased its deposits in the National City Bank of New York by a very large sum. The National City Bank belongs to the Standard Oil trust. The independent oil men will play the devil fighting the oil trust while the government is stuffing the trust's bank with free cash.—*World, Chillicothe, Mo.*

THE UNITED STATES GOVERNMENT, tired of paying tribute to the Powder Trust, will likely establish some powder factories of its own. It is sweet revenge indeed to compete successfully with the trust that has been gouging you the most.—*News, Wayne, W. Va.*

REFORMERS have always been in the minority; yet their work is indispensable. They shine as beacon lights to the world, drawing and conducting it to higher and better ground.—*Herald, Canon, Ga.*

IF the decision of Federal Judge Humphrey, who tried the case of the government against the meat-packers, is correct law, then it will be impossible to punish a man found guilty of crime if he can prove that he was a part of, or employed by a corporation. If this decision is held to be good law all that a bunch of criminals need to do is to organize a "corporation" and to do business as such "corporation." It would seem to a lay mind that such a ruling was bought with a price. It looks like a "for sale" decision. It is a well recognized principle of law that the courts are the bulwark of safety for the common people, but this infamous decision looks like Humphrey's court is the bulwark of safety for big criminals with plenty of money to buy what they want. It is a sad day for the Republic when its courts are held in contempt by the people, but in order that they may not be held in contempt they must not be contemptible.—*Advocate, Fulton, S. Dak.*

WITHOUT free seeds and free passes, and with the franking privilege curtailed, some Congressmen will take a gloomier view of the nation's destiny than ever.—*Chronicle, Princeton, Ky.*

SENATOR DEPEW says he wishes the public would forget him. It will quickly forget him as soon as he gives it the opportunity. He might try resigning from the Senate.—*Citizen-Times, Delphi, Ind.*

IT isn't the rich man, it isn't necessarily the successful man who is always the happiest. It's the man who has always in matters social, political and business acted in such a way as to keep himself square with his own conscience.—*Times, Butler, Ohio.*

WHEN a dozen men get together in the morning and fix the price of a dozen articles of common use—with no standard but their arbitrary will and no limit but their greed and daring—and then notify the sovereign people of this free republic how much they shall pay for the necessities of life, then the point of intolerable shame has been reached.—*Labor Standard, Paterson, N. J.*

THE life insurance trustees must think by this time that it would have been cheaper for them to have kept on paying "Andy" Hamilton's board bill in Paris.—*Republican, Morgantown, Ky.*

THIS is campaign year and our congressmen are beginning to realize that they must have campaign material, and nobly they are doing it. Now watch the toadying to the

workingman's vote and the anti-trust legislation that our Republican champions will indulge in and that will never get further than the *Congressional Record* where it can be spread broadcast as a vote-getting material.—*News, Scaford, Del.*

JUDGE PARKER says there should be no objection to choosing a Presidential candidate from the South. His opinion would have more weight if he had not made such a bad guess at the last one.—*Banner, Smithland, Ky.*

THE courts of New York appear to be looking for logic by which the thieves who took the money of Democratic policy holders and contributed it to the Republican campaign fund, may be cleared. Inasmuch as no specific law can be found by which men can be prosecuted for such an act, even District Attorney Jerome lays down. So much for a New Yorker. We want none of them. If an individual Republican should take the money of an individual Democrat and pay it into the campaign fund of a party standing for principles repugnant to that Democrat, wherein does that Republican differ from a thief? It occurs to us that anybody but a New Yorker, steeped in the atmosphere of Wall Street, might apply some such logic as this.—*Tribune, Rockville, Ind.*

GOVERNOR CUMMINS, of Iowa, has openly accused Senator Elkins, of West Virginia, of acting in the interests of the railroads. Cummins will confer a favor on the public if he will name all the senators who are acting in the interest of railway and other corporations, and when he gets through he will have named pretty near a majority of that dignified body.—*Chronicle-Reporter, Cedar City, Mo*

STILL, it will be several days, we think, before Grover Cleveland writes in to ask that Bryan's nomination be made unanimous.—*Times, Glenville, Ohio.*

JUSTICE BROWN has resigned from the Supreme Bench on account of "failing eyesight," and Senator Knox declined the job because he "can see" something better in the dim distance.—*Times, McLouth, Kan.*

MR. ARCHBOLD says that Mr. Rockefeller is willing to be examined by Attorney General Hadley in the Missouri-Standard Oil case in "a quiet way." It is not expressly stated, but it is supposable that Mr. Rockefeller would be satisfied with welcoming the Missouri man to his retreat at Lakewood. Also it may be that Mr. Hadley declines the prop-

osition because he fears that he might be kidnapped if he should venture into that domain.—*Record, Berlin, Ky.*

ATTORNEY-GENERAL HADLEY has gained a sweeping victory over the Standard Oil forces by compelling them to testify in regard to their dummy companies. He has proved that the Standard owns dummy companies which it has used to stifle competition.—*Elk Citizen, Howard, Kan.*

WITH all the power of the Federal Government behind him the Attorney-General of the United States has failed to punish the packers for their numerous violations of law. But the Attorney-General of Missouri seems to be having better success, and is likely to drive the Standard Oil company out of the state. Let us hope he will complete the discomfiture of the impudent Rogers, and metaphorically bring the figurative gray hairs of Rockefeller in sorrow and contrition to his corporate grave.—*Journal Herald, Avoca, Ia.*

THE John D. Rockefellers are becoming numerous—so much so that one born the other day was named John D. III. It is said that on Sunday evening, when subpoenas and warrants cannot be served, John D. I entered his closed auto at Lakewood, N. J., and was conveyed to the residence of II in order that he might see III. Returning home, he celebrated the occasion by giving a poor widow a wagon-load of stumps and roots which were cumbering his back yard. It is not thought that the price of oil will be advanced to pay for the wood.—*Advertiser, Hope Valley, R. I.*

So Roosevelt has averted war between Germany and France over Morocco by his fine work at Algeiras? Those Europe boys must take pleasure in getting up a row so Roosevelt can step in and show them how to shape swords into plowshares.—*News, Red Wing, Minn.*

SCHWAB, the Pittsburg steel magnate, was reported, a few weeks ago, to be very ill. It turns out, though, that he was only thinking hard. He was trying to decide in what state he should try to buy a seat in the United States Senate, and now that he has settled on Nevada he is mingling with the world again.—*Herald, Clara City, Minn.*

PERHAPS we are not as wise as we look or would have people believe we are, but it does seem very strange to hear all this talk that is going on relative to raising the salaries of United States representatives and senators, the President and the Vice-President. As yet we have not heard of any of the present

incumbents threatening to strike or quit their jobs if their salaries are not increased, but on the other hand fellows who want the jobs are offering more than twice as much as their salaries would come to for the places. Just how a man can afford to do that is what puzzles the country fellows who live in small towns.—*Register, Olathe, Kan.*

THE Senate deserves no more respect than the senators, taken individually, are worthy of. And they average up a pretty rotten lot.—*Times, Independence, Kan.*

AND so Mr. Bliss comes within the charmed circle of insurance favorites. Like many other celebrities; like Depew, McCall, McCurdy, etc., we shall expect that he too will soon be sick at his residence.—*Enterprise, Covington, Ga.*

It is stated that Mr. Rockefeller receives his daily paper regularly and reads it with great care. This should be sufficient assurance that he will not come back from his trip puffed up with pride and egotism.—*Clarion, Rochester, Mich.*

THE PURE FOOD BILL is one of the most important bills before Congress and has been up for the past fifteen years, but powerful influences have prevailed with our representatives, and the poisoning of the American people went on to enable the "commercial interests" to continue their profitable avocations.—*Sentinel, Gentry, Mo.*

IF the Populist Party platform was not the most popular political platform before the people today, the Republican press would not use up so much space to prove that the Pop. organization is dead. This much can be said of the Republican papers to their credit; they seldom use any space on dead ones. Their object now is to use the Pop. platform and kill the Pop. organization. When the organization is gone, the platform will go with it, so far as the Republicans are concerned.—*Messenger, Smith Centre, Kan.*

SHAW AND SCHIFF'S COME-BACK BALL.—Ever see one of those little "come-back balls" used by merrymakers on carnival days? If you have, you know how quickly they hit and get away.

If you haven't, look at Mr. Taylor's cartoon on this page.

That long, fine piece of rubber attached to the ball is SO ELASTIC.

It brings the ball back to the hand holding the other end SO QUICK.

The combination of rubber ball and string fools the people SO BAD THAT IT REMINDS US OF SECRETARY SHAW'S AND HIS FRIEND JACOB SCHIFF'S ELASTIC CURRENCY PROPOSITION.

Nice man, Schiff, and Shaw is the same, only more so.

Dandy little plan gotten up by this pair of asses.

Nothing crude about it. Everything arranged beforehand.

Schiff, who, up to that time, had been the smooth, suave, safe-and-sane banker of the familiar brand, breaks loose one day and sounds the wild alarm.

"Panic," says he, "of the worst sort ever, will come, and that right soon, unless we have elastic currency."

Nothing particular happened after this Paul Revere ride of Schiff's, which no doubt surprised him greatly, and perchance vexed him some.

When a man "sounds the tocsin" he has a right to expect blue ruin to get busy and the people huddle together in bunches and spots.

But, no, Nobody noticed anything—

Except Shaw.

He was aroused to the great danger, according to program, and brought out the "little come-back ball."

Look at it!

For illusive, deceptive, non-catchable, corked-up cinches FOR THE HAND THAT HOLDS THE END OF THE "ELASTIC," it is the best ever devised by busy brain of boodledom.

Says Shaw—

"Currency must be more elastic. Quite right! Schiff himself has said it. We have already given the banks the power to make money. Let them make more. To make money banks must have bonds. They can make the bonds. Any old bonds will do. Banks put up the bonds, make the money and the Government must redeem the money if the bonds should happen to turn out bogus."

Oh! frank Mr. Shaw. Many thanks.

Who issues the elastic currency?

The banks.

Who decides when the money must be stretched?

The banks.

Who decides when the money must be shrunk?

The banks.

Who decides what bonds shall be put up for the elastic issue?

Again the banks.

Suppose the bonds are bogus, who pays, the banks?

OH! NO! THE GOVERNMENT.

Will the public get the benefit of this bank-inflated, bank-created, bank-restricted elastic currency?

Try to catch the little come-back ball.

That's the answer.—*The Sun, Jacksonville, Fla.*



FROM MARCH 8 TO APRIL 8, 1906

Home News

March 8.—The debate on the Statehood Bill closes in the Senate.

H. H. Rogers and John D. Archbold, of New York, vice-presidents of the Standard Oil Company, hold a conference with the President at the White House.

The New York Grand Jury finds fifteen indictments against the officials of the Mutual Reserve Life Insurance Company.

The Mutual Life Policy Holders Association announces the following members of the executive committee to bring about reforms in the management of the Mutual Life Insurance Company, of New York: B. N. Baker, Baltimore, Md., John Skelton Williams, Richmond, Va., Alfred E. Hammer, Branford, Conn., Albert A. Pope, Boston, Mass., James G. Jenkins, Milwaukee, Wis., Calvin Tomkins, New York City, W. S. Thomson, Atlanta, Ga., William Livingston, Detroit, Mich., Cromwell Gibbons, Jacksonville, Fla., E. W. Robertson, Columbia, S. C.

The House of Representatives passes the Indian Appropriation Bill, carrying \$7,785,528.

Prof. William H. Burr, former member of the Isthmian Canal Commission and a member of the Board of Consulting Engineers, appears before the Senate Committee and testifies in favor of a sea-level canal.

General Corbin, just returned from the Philippine Islands, states that conditions in the Philippines were never so satisfactory as now, and that the reports of trouble in China are exaggerated.

The Federal Grand Jury begins an investigation in New York City in regard to the charge brought by William R. Hearst alleging that an agreement exists between railroads having terminals in New York and Jersey City by which rebates are paid to the Sugar Trust.

Justice Henry Billings Brown, of the United States Supreme Court, tenders his resignation to the President, to take effect May 28, 1906.

Statement of the Mutual Life Insurance Company shows that during 1905, policy

holders permitted \$82,116,481 of insurance to lapse.

March 9.—Secretary Taft is offered the vacancy on the Supreme Court bench caused by the retirement of Justice Brown.

The Senate passes the Statehood Bill, allowing Oklahoma and Indian Territory to be admitted as one state. New Mexico and Arizona were cut out of the bill entirely.

A resolution and a bill are introduced in the House of Representatives to cure the defects in the coal and oil monopoly inquiry complained of by the President.

March 10.—The House Judiciary Committee decides to make an official report on the bill introduced by Representatives Sterling, of Illinois, under which a railroad is made liable to an employee, his wife, children or other dependent relatives, for all damages which may result from the negligence of any of its officers, agents or employees, or by reason of any defects of insufficiency due to its negligence in its cars, engines, appliances, track, roadbed, way or works.

March 11.—Despatches from Washington state that President Roosevelt wants to dictate the Republican Presidential nomination in 1908, and for that reason Secretary Taft was offered the Supreme Court Judgeship.

March 12.—The committee of coal operators reject the demands of the anthracite miners. The demands made by the miners are as follows:

Demand 1—An agreement for one year, from April 1, demanded between "representatives of the United Mine Workers of America" and the operators—that is, recognition of the union.

Rejected by operators, who "stand unalterably for the open shop" and refuse to treat with other than "the anthracite miners employed by us."

Demand 2—Eight hours to constitute a full day's work.

Rejected on the ground that it reduces production and increases cost and was not approved by the anthracite Strike Commission of 1902.

Demand 3—Uniform scale of wages

for men paid by the day, hour or week throughout the anthracite region, and 10 per cent. increase for contract miners.

Rejected because "each colliery is a problem by itself" and proposition was rejected by Strike Commission.

Demand 4—Sliding scale of wages, with minimum based upon monthly average price of \$4.50 a ton for coal sold at New York; for each increase of 5 per cent. a ton in selling price 1 per cent. to be added to each employee's wages.

Rejected by operators, who assert that increased wages would take more than the increase in price of coal.

Demand 5—No contract miner to have more than one working place at the same time, or have more than two laborers at the same time.

Rejected as arbitrary and limiting the freedom of the men.

Demand 6—Coal mined to be paid for by weight; with check weighmen, to be paid by deduction from miners' pay.

Rejected as already fully passed upon by the Strike Commission.

Demand 7—Abolition of the present Board of Conciliation, and a new system with three boards of conciliation, one for each of the three districts, as the final court.

Rejected on the ground that the present system works well.

Demand 8—Each company to collect from each employee the union's monthly assessments.

Rejected as unlawful and unjust to the non-union man.

Miscellaneous demands include regulations as to size of cars, fixing prices for "dead work," etc.

Rejected because contract as a whole is rejected.

Operators' counter-proposition—Present agreement to be continued for three years from April 1. Miners yet to act on this.

Indians kill three United States Marshals near Kansas, I. T.

Miss Susan B. Anthony, the noted woman suffragist, dies at Rochester, N. Y.

The United States Supreme Court holds that officials of corporations must produce the books and documents of corporations in court upon demand; that a corporation can not avoid disclosing its secrets through its agents under examination by hiding behind the constitutional right of an individual not to be compelled to incriminate himself on the stand. The Court also holds that, while officials of corporations may be granted immunity from answering questions that they assume may be incriminating them, this immunity is for themselves alone, and they can be forced to produce incriminating evidence against corporations. Under these decisions, handed down in cases affecting the West-

ern Paper Trust, and two cases concerning the American Tobacco Company, all trusts must produce their books and papers when actions are brought against them by the Government, and witnesses may be compelled to answer all questions.

The taking of evidence in the case of the Government against the Beef Trust at Chicago comes to an end. Counsel for the trust begins an argument before the Court to direct a verdict in favor of the trust.

Congressman Hardwick, of Georgia, and Congressman Gillespie, of Texas, plan to have Chairman Cortelyou, of the Republican National Committee, appear before the Committee of Elections of President, Vice-president and Members of Congress, and tell exactly from what sources the funds of the last Presidential campaign came, together with a statement of how the money was expended and for what purposes.

Senator Tillman, of South Carolina, criticizes the President for sending a message to Congress in which the President criticizes the Tillman-Gillespie resolution providing for an investigation of the coal and oil monopoly, as ineffective and possibly insincere.

New Jewish massacres are predicted in Russia.

March 13—Senator Lodge, of Massachusetts, is preparing an amendment to the Hepburn Railroad Rate bill which will inflict imprisonment upon officials who do not obey the law.

Attorney-General Hadley, of Missouri, states that under the Tobacco and Paper Trust decisions H. H. Rogers will be compelled to answer his questions about the Standard Oil Company.

Representatives of the anthracite and bituminous coal miners are gathering for a conference at Indianapolis, Indiana.

Ex-Judge Alton B. Parker, in an address before the Mississippi Legislature, at Jackson, calls for punishment of insurance officials for illegally using policy holders' money.

The House Committee on Foreign Affairs completes its report on the Consular Reform bill.

The House discusses the Appropriation bill.

The Senate Committee on Privileges and Elections instructs a sub-committee to examine the several bills before the Senate to prohibit national banks from contributing money for campaign purposes and report whether, in their opinion, any of these measures, if enacted into law, would prevent such evils in the future. The committee was instructed to draft a bill if the pending measures were not satisfactory.

March 14—Senator Platt, of New York, admits that his colleague Senator Depew

is ill and may not be able to resume his duties in the Senate during this session. Andrew Hamilton, the noted lobbyist, intimates that his defense will show that John A. McCall was used as a scapegoat by men still prominent in the management of the New York Life Insurance Company to shield them from sharing the burden of charges which eventually beggared the former president of the company and hastened his death. Hamilton's defense also questions the good faith of the Flower Committee, which held McCall and Hamilton alone responsible for the \$1,347,000 paid to the former legislative agent out of the funds of the policy-holders.

The following is a summary of Hamilton's defense:

First—That every payment made to him except the \$59,310 taken from the profits of the United States Steel syndicate and the \$144,500 drawn from the Paris office was known by, reported to and passed upon by the Auditing Committee of the New York Life.

Second—That every political contribution made was first discussed by the Finance Committee of the company and then directed to be paid. No entry of the political contributions was made in the minute books of the Finance Committee, the transactions being secret as far as the regular records of the company are concerned.

Senator Rayner, of Maryland, intimates in a speech before the Senate that railroad lawyers had a hand in preparing the Hepburn Rate Bill.

March 14.—A delegation appears before the House Committee on Foreign Affairs in advocacy of a bill to modify the Chinese Exclusion laws.

President Roosevelt addresses the delegates to the Consular Reform Convention in session in Washington and speaks in favor of a non-partisan and better paid service.

The rescued men from the steamer *British King*, which foundered off the coast of Massachusetts March 11, report that 27 persons perished.

The New York State Railroad Commission announces that it will make an investigation of the Ryan-Belmont traction merger which puts the entire traction system of New York City under Ryan and Belmont's control.

March 15.—Senator Tillman, of South Carolina, warns the railroad Senators against defeat at the polls if they insist on thwarting effective railroad rate legislation. He declared that government ownership of railroads presents no difficulties, either constitutionally or practically, except possibly the difficulty of honest and efficient administration, and the country will drift to it unless the existing abuses of uncontrolled monop-

oly, over-capitalization, of accomplished union between the producing and transportation interests, of political control and of unjust preferences and discrimination, are done away with.

Representative Jones, of Virginia, denounces on the floor of the House the conduct of General Wood and the American forces for the horrible massacre of Moro men, women and children.

Andrew Hamilton appears before the New York Legislature and denounces the Trustees of the New York Life Insurance Company as "curs" and "traitors." He declares that the trustees knew of the money that was given to him for political and other contributions and that John A. McCall paid him the different amounts by advice and direction of the Board of Trustees. He states that the auditing committee approved those vouchers, and that when the trustees say they did not know what was going on, it excites his laughter and derision. Hamilton claims that he is not asking for immunity for himself or the late John A. McCall, but that the blame should not be put on one man when it belongs to the entire Board of Trustees.

March 15.—Frank S. Monnett, attorney for the independent operators in the Kansas oil hearing before the Interstate Commerce Commission, declares that when the commission gets to the bottom of the matter they will find that the Standard Oil Company, through the Gould, Rockefeller, and Morgan interests, own and control the trunk lines of Kansas, large interests in producing coal companies along their lines, and can so adjust freight rates upon coal as practically to confiscate all competing coal companies. He states that, by this arrangement, the Standard Oil Company has already been enabled to clean up a profit out of Kansas and Indian Territory of \$72,000,000 in thirteen months.

March 16.—Trustees of the New York Life Insurance Company disagree as to the proposed suits against the estate of John A. McCall to recover the "yellow dog" funds he gave to Andrew Hamilton and the contributions he made to the Republican National Campaign fund. The Trustees deny the statement of Andrew Hamilton before the New York Legislature that they knew of the so-called "yellow-dog" expenditures.

More than 20 persons are killed in a wreck on the Denver and Rio Grande Railroad near Adobe, Colo. The wreckage caught fire and many were burned to death.

The leaders of the mine-workers' organization determined to make substantial reductions in their demands, and the scale committee appointed by President Mitchell has been practically instructed to limit the demands to a restoration of the 5-10 per cent reduction

- which was accepted at the meeting two years ago. The anthracite scale committee decides not to regard the operators' refusal as final, but to frame a reply in which the demands will be greatly reduced, possibly a recognition of the union and the granting of an eight-hour day.
- Frederick P. Stearns, who was a member of the Board of Consulting Engineers, that reported on the type of canal feasible to be constructed across the Isthmus of Panama, testifies before the Senate Committee in favor of a sea-level canal.
- Washington dispatches state that there is a possibility of an agreement among the Republicans of the Senate on the Railroad Rate Bill which will make it exclusively Republican legislation. This will deprive the Democrats of the credit that they would get if the present Hepburn bill were put through the Senate under the leadership of Senator Tillman.
- March 18.—Many suits against the different trusts will soon be brought by the state and federal governments. Several are now under fire, as follows:—Oil Trust—Kansas, Missouri, New York—State and Federal governments.
Sugar Trust—New York—Federal Grand Jury.
Beef Trust—Chicago—Federal Government.
Ice Trust—Movements to control begun in New York and Ohio.
Coal and Oil Monopolies—To be investigated by Interstate Commerce Commission.
Bridge Trust—Ohio—State.
Grocery Trust—Ohio—State.
Merger Trust—New York State Railroad Commission.
Tobacco Trust—New York Federal Grand Jury.
Paper Trust—New York Federal Grand Jury.
- The United Mine workers send to George F. Baer, chairman of the Anthracite Coal Operators' Committee, their reply to the committee's communication rejecting the demands of the miner's organization.
- Samuel Untermyer, counsel for the International Policy-holders' Committee of the New York Life Insurance Company, sends a letter to Alexander E. Orr, president of the company, protesting against the extra effort that is being made by the officers in getting proxies for the annual elections.
- March 19.—Andrew Hamilton is served with a summons in the suit brought by the trustees of the New York Life Insurance Company for an accounting of the monies expended by him. Hamilton exhibits a voucher for \$75,000, which sum he paid for the New York Life Insurance Company to Cornelius N. Bliss, treasurer of the Republican campaign committee, for campaign purposes in 1896.
- Congressman W. Bourke Cockran, in a speech at Tammany Hall, announces that Tammany will not support Socialism. This is taken as a diplomatic method of serving notice on William R. Hearst that he cannot get the support of Tammany as an organization.
- Twenty miners lose their lives in snow-slides near Ouray, Colo. The damage to mining property is estimated at one million dollars.
- The Standard Oil Company, through its general Western counsel, Alfred E. Eddy, admits that the stock of the Republic Oil Company is held for the Standard by the relatives and employees of the Rockefeller and others of the trust's magnates.
- The wrangle over the Railroad Rate Bill continues in the Senate.
- The House of Representatives passes the Consular Reform Bill. The bill provides for a reorganization of the consular service on a practical business basis. It also provides for inspection of consuls and an increase in pay.
- Charles S. Francis, of Troy, N. Y., is nominated as Ambassador to Austria-Hungary, to succeed Bellamy Storer.
- March 20.—Attorney-General Moody argues against the immunity pleas advanced by the Beef Trust at Chicago. He said that if their pleas were upheld it would establish a license to commit crime and obtain immunity by confession in Washington.
- District Attorney Jerome, of New York City, tells the New York Grand Jury that there was no larceny or other crime in the contributions of the life insurance companies to political campaign funds, as no criminal intent was shown.
- Another conference is arranged between the representatives of the coal operators and the coal miners.
- William R. Hearst, through the Hearst Independent League, proposes to make a fight against Tammany. The league plans to hold a state convention and nominate Hearst for Governor.
- The Senate passes the Pension Appropriation bill, carrying one hundred and forty million dollars. The Senate cuts out all provision for fortifications in the Philippines from the Fortification Appropriation bill.
- The first report issued by the census bureau shows the complete crop of cotton for 1905, including linters and counting round bales as half-bales, 10,697,013, compared with 13,697,310 in 1904.
- Reports given out at Washington state that the stories of unnecessary slaughter at Mt. Dajo are untrue.
- At the trial of the Standard Oil Company, in St. Louis, Mo., it is shown that a majority of the stock of the Waters-Pierce

Oil Company was held by the Standard before the Waters-Pierce reorganized, and is now held by M. M. Van Buren, son-in-law of John D. Archbold, of the Standard Oil Company.

March 21.—Senator Culberson, of Texas, offers an amendment to the Hepburn Rate Bill making it a misdemeanor for any common carrier to contribute to a political campaign fund, or to influence legislation. The bill provides a fine for the corporation, and a fine or imprisonment, or both, for any person who shall act for or in behalf of any such corporation.

In the trial of the beef trust Judge Otis J. Humphrey in the United States District Court decides that the packers are immune from criminal prosecution under indictments found by the Chicago Grand Jury. While the individuals go free, the indictments found against the corporations are to stand.

Organized labor serves notice on President Roosevelt, Speaker Cannon and Senator Frye, president pro tem of the Senate, that it expects a redress of its grievances, and if it does not get it will use its strength to defeat candidates of the Republican Party.

Thomas W. Lawson notifies Attorney-General Malone, District-Attorney Moran and State Insurance Commissioner Cutting, of Massachusetts, that he has obtained absolute proof that the New York Life and Mutual Life Insurance Companies are still rebating policies and giving them away in return for proxies.

March 22.—A special investigating committee of the New York Life Insurance Company sends a letter to Andrew Hamilton telling him that his explanation of the monies spent by him does not explain.

A son is born to John D. Rockefeller, Jr., who will be named John D. Rockefeller III.

Senators Clay, of Georgia, and Elkins, of West Virginia, make speeches in support of Senator Culberson's amendment to the Hepburn Railroad Rate Bill. The House sends the Statehood Bill to conference.

Butte, Montana, copper miners tell Thomas W. Lawson they have no need of his aid in caring for their interests.

One hundred and fifty miners are entombed by an explosion of gas in the mine of the Century Coal Company, at Century, near Fairmont, W. Va.

March 23.—Judge O'Sullivan, of New York City, charges the Grand Jury to disregard the opinion of District Attorney Jerome and determine the guilt or innocence of insurance officials without reference to Jerome's interpretation of intent. Judge O'Sullivan charged the jury that: "If intent to deprive or defraud the true owner of his property

be established, then you may find that the crime of larceny has been committed. Did the parties concerned sincerely believe they were acting for the best interests of the persons whose property was intrusted to them? Was their conduct in the proceeding that of men actuated by commendable motives, or did they proceed stealthily, furtively, corruptly, craftily, with duplicity, artifice, deceit, and concealment?—are all questions which you may consider in determining the character of intent. Does innocence seek to conceal itself in crime?"

Suit is filed against Richard A. McCurdy, former president of the Mutual Life Insurance Company, and now in France, for the return to the company of \$3,370,341, which was wasted or illegally spent, through unfaithfulness and neglect, as head of the insurance company.

Independent fish interests effect a powerful consolidation with which to fight the efforts of the Beef Trust to absorb in its food monopoly the entire fishing interests.

President Roosevelt takes the threat of the American Federation of Labor seriously, and promises to see that the eight-hour law is strictly enforced.

March 24.—Attorney-General Hadley, of Missouri, returns to New York City and resumes his investigation of the Standard Oil Company. H. H. Rogers, who refused to answer Mr. Hadley's questions a few weeks ago, is put on the witness stand. After being put through the "sweat box" and "third degree," Hadley compels Rogers to admit that the Rockefeller Standard Oil Company of New Jersey owns the Standard Oil Company of Indiana, the Republic Oil Company and the Waters-Pierce Company.

Dispatches from Indianapolis, Ind., indicate that a settlement of the question of the coal strike is no nearer. The anthracite coal-carrying companies state that they have a reserve of nine million tons to meet the demands in case of a strike.

Andrew Hamilton is unanimously elected president of the Albany Club, of Albany, N. Y., one of the principal social clubs of that city, for the sixth consecutive time.

Attorney-General Hadley, of Missouri, states that his case against the Standard Oil Company is as good as won.

March 25.—The coal operators threaten the public by declaring that the people will have to pay "a very high price" if their support enables the miners to win. Governor Cummins, of Iowa, mails a letter to Senator Elkins, of West Virginia, in which the Governor says that the Senator accuses him of falsehood in declaring that his cross-examination

before the Senate Committee was hostile, that an attorney of the railroad companies sat at the right of Senator Elkins during the examination, that Senator Elkins appeared to be in communication and sympathy with the attorney, and that the attorney handed to Senator Elkins questions to be asked the Governor. The Governor reiterates the statement, telling Elkins he is a mere railroad agent, and that it is shocking, unfair and indecent to find such a state of affairs in the Senate.

If the suits brought against the Standard Oil Company by Attorney-General Hadley are successful, the penalty is more than likely to be either: (1) Confiscation of all the Standard's property in Missouri; (2) Ouster from the state; (3) A limitation of its charter to do business in the state; (4) Fine of any amount the court may deem it proper to assess.

The battleships *Ohio* and *Wisconsin* have been ordered to Shanghai, China.

March 26.—In the investigation of the Standard Oil Company by Attorney-General Hadley, of Missouri, it is shown that John D. Archbold is the real head of the Standard. As the result of the admissions made by Archbold and Wade Hampton on the witness-stand, the Standard Oil Company will be compelled to reorganize its methods of business. The secret ownership of supposedly independent companies to devise ways of dodging the law through dummies, the evasions of the power of the various states, all will have to go. Mr. Archbold's testimony contains enough on which to base action in twenty-five states.

The Fall River Line piers and several boats are destroyed by fire at Newport, R. I., causing a loss of three million dollars.

Judge O'Sullivan instructs the New York Grand Jury to refuse to permit the insurance cases to be taken from it by the District Attorney, and to demand that the District Attorney deliver all evidence in his possession to the Grand Jury.

Two suits for the recovery of \$1,750,000 are entered against Richard A. McCurdy, former president of the Mutual Life Insurance Company, his son-in-law, Lewis A. Theobald, and the latter's partner, Charles H. Raymond, for fraudulent and corrupt conspiracy against the Mutual Life.

The United Mine Workers present their demands for 5.5 increase in wages to the coal operators.

March 27.—District Attorney Jerome institutes proceedings against George W. Perkins, ex-Vice-President of the New York Life Insurance Company, charging grand larceny. It is only a test case to determine whether or not a

crime has been committed by the officials in making contributions to campaign funds. The British House of Lords announces the appointment of a select committee to inquire into the position of the British policy holders in American insurance companies, with a view to proposing legislation to insure the provision of adequate security for payment of policies. James W. Osborne, who was defeated in the recent election for District Attorney by Mr. Jerome, offers to prosecute insurance grafters with the same vigor "I would have shown had I been elected to the office of District Attorney, if Mr. Jerome will appoint me an assistant and turn these insurance cases over to me."

Senator Tillman demands investigation and prosecution of all national bank officials whose banks have made contributions to political campaign funds. Mr. Tillman further states that if the life insurance officials committed larceny when they contributed to the Republican campaign fund, Cortelyou and Bliss are guilty of receiving stolen goods.

The taking of testimony in New York in the Standard Oil investigation by Attorney-General Hadley comes to an end.

March 27.—The price of coal advances. The railroads in the Pittsburgh district begin to confiscate all cars of coal in transit. In anticipation of the impending strike Joe Leiter, the millionaire coal magnate, begins to fortify his collieries at Zeigler, Ohio. Gatling guns and searchlights are put in position.

March 28.—Scandalous conditions at some American consulates in the East are revealed by the inspection trip of Herbert H. D. Pierce, Third Assistant Secretary of State.

Senator Knox, of Pennsylvania, urges an amendment for specific court review to the Hepburn Railroad Rate Bill, claiming the measure unconstitutional without it.

March 29.—The anthracite miners' scale committee issues orders for a total suspension of mining in the three anthracite districts beginning April 2. The bituminous miners and operators fail to reach an agreement at Indianapolis and adjourn with practical certainty that the soft coal regions will be involved in the strike. The bituminous coal operators of Ohio, Indiana and Illinois pass a resolution calling upon President Roosevelt to appoint a commission to investigate conditions and questions of wages in their territories.

Senator Aldrich predicts that an agreement will be reached on a railroad rate bill which will command the practically unanimous support of the Senate. Speeches on the bill are made by Sena-

tors Clay, of Georgia; Carmack, of Tennessee, and Newlands, of Nevada. The Senate passes a bill for the re-organization of the medical department of the army by authorizing the appointment of officers to take the place of contract surgeons.

March 30.—The national convention of Union Mine Workers votes to let the miners accept the 1903 wage scale when offered, thus avoiding a general strike. It is not expected that President Roosevelt will take any step in the differences between the miners and operators, unless the situation develops much more seriousness.

The House of Representatives passes the Legislative, Executive and Judicial Appropriation Bill, carrying thirty million dollars, nearly \$700,000 less than the last appropriation bill.

April 1.—A prominent New York merchant states that arrangements are being perfected in New York City, Paris and London for a revolution in Venezuela, which will annihilate President Castro, and open up that country to American capital and enterprise.

Alexander Dowie is deposed from the leadership of the Zionists.

Anthracite coal miners vote to obey President Mitchell's order to suspend work pending the conference with the operators in New York City, April 3.

Subpenas are issued against all the important officers of the Pennsylvania Railroad Company, for the purpose of ascertaining whether or not the Pennsylvania owns certain coal mine properties on its lines to which companies the railroad has been giving rebates.

Ex-Senator Mason, of Illinois, says the United States Senate is "a gigantic con game." He says it is un-American, un-Democratic and un-Republican.

April 2.—It is learned that the Federal Grand Jury, of New York City, has found indictments against the New York Central Railroad and the American Refining Company for combining to give the sugar company rebates in various forms on all its through west-bound freight.

John Mitchell reaches New York City to attend the conference of the anthracite coal operators and miners' committee.

The New York Red Cross prepares to send money and food to Japan to relieve the famine.

President Roosevelt sends to the Senate the nomination of Assistant Secretary Barnes, to be Postmaster at Washington. Secretary Barnes had Mrs. Minor Morris ejected from the White House, and will be strongly opposed by several senators.

The Chicago & East Illinois Railroad Company, a big coal-carrying road, lays off 500 men on account of the coal strike.

The United States Supreme Court decides that the Michigan law taxing railroads by an ad valorem system is legal. Prior to 1901, Michigan taxed the railroads a certain percentage of their gross earnings. The Legislature changed this system in 1901 to an ad valorem system, providing for the fixing of the value of the railroads for taxation on the average value at which other property in the state is assessed.

April 3.—The conference between coal miners and operators fails to accomplish any settlement of the differences and adjourns to April 5.

The President angers several senators by his interference with the Hepburn Railroad Rate Bill.

It is announced that Senator Depew is suffering from a nervous breakdown and will not return to the Senate this session.

The New York Legislature shelves the bill for a recount of the ballots cast in the last New York City election.

The Chicago election results in a vote for the city to "construct, acquire, purchase, own and maintain street railways;" also the issuance of \$75,000,000 of street-car certificates. The vote on the proposition, "Shall the city proceed to operate street railways?" was: For the proposition 120,911, against 110,260. As it required 60 per cent. of the vote cast to make the latter proposition a law, it was lost.

April 4.—The House considers the Postoffice Appropriation Bill. The debate on the Hepburn Railroad Rate Regulation Bill continues in the Senate. Senator Newlands, of Nevada, makes a speech favoring government ownership of railroads.

The Senate passes the Urgent Deficiency bill.

E. H. Harriman gains control of the Southern Pacific Railroad. George Gould and Jacob H. Schiff are dropped from the Board of Directors.

E. C. Swift, the multi-millionaire packer of Chicago and Boston, dies at Boston.

New Jersey abolishes hanging as a capital punishment and substitutes electrocution.

April 5.—Andrew C. Fields, legislative worker and manager of the supplies department of the Mutual Life Insurance Company, is at his home at Dobbs Ferry, N. Y. Fields has been missing since the insurance scandals were unearthed, and is too broken in health to see anyone except the members of his family. It is intimated that he will make a statement later on that will cause insurance officials more worry than the statements of Judge Andrew Hamilton.

John Mitchell, president of the United Mine Workers, proposes to the conference of operators and representatives

of miners that the questions involved be submitted to arbitration. The conference adjourns to meet again on April 9.

The Republic Oil Company files notice of its withdrawal from Nebraska, Iowa and Indiana.

Senator Dolliver, of Iowa, replies to the charges of Senator Stone, of Missouri, that the President is interfering with railroad rate legislation. He declares it is just as respectable and just as much in line with public duty to hold counsel with the President as to hold counsel with the presidents of railroads, as some senators have done.

Governor Pattison, of Ohio, is taken to Cincinnati to be operated upon for a cancerous growth.

Striking miners commit acts of violence in the coal region near Wilkesbarre, Pa. Steam pipes are blown up with dynamite and electric light wires are cut. Several workers are assaulted by strikers, and many strikers are arrested by the state police.

Five measures favoring municipal ownership are passed by the New Jersey Legislature.

April 6.—Andrew C. Fields, former legislative agent of the Mutual Life Insurance Co., issues a statement through his physician that he will explain all of his dealings with the Mutual when the proper time comes. Fields claims that the Mutual trustees were familiar with all of his dealings, and he denies that the books showing his expenditures are lost, as claimed by the Mutual's "housecleaning" committee.

General Russell A. Alger, former secretary of War and now senator from Michigan, is a mental and physical wreck. He formally withdraws from the contest for re-election.

Statements of coal operators indicate that they will refuse the miners' request to arbitrate the questions involved. Independent bituminous coal operators of the Pittsburg district grant the miners' demands and peace is restored. Bituminous operators of Ohio ask John Mitchell, President of the United Mine Workers, to arbitrate their differences.

An effort to hold a Democratic caucus on rate regulation in the Senate fails. The President holds a conference with Senator Rayner, of Maryland, on the rate bill. Senator Elkins, of West Virginia, denies that he is a railroad senator and makes a speech favoring an amendment to the Hepburn bill providing for a broad judicial review.

Representative Rainey, of Illinois, in a speech against the protective tariff, reads a letter from Speaker Cannon in which the Speaker says there will be no revision during this session of Congress, but it goes without saying that the de-

sire for a change which exists in the common mind will drive the Republican party, if continued in power, to a tariff revision. The Speaker goes on to say that he does not want it, but it will come in the not distant future. The reading of the letter brought a statement from the Speaker that in his opinion nothing could be done except by a complete revision of the tariff, and that the people would not consent to trifle with present prosperity by tariff agitation. He throws down the gauntlet by saying it will be up to the people in November, and if they want revision they can elect a revision House of Representatives.

April 7.—The Kansas Supreme Court decides that the Kansas City Live Stock Exchange is a trust, and that all cattle mortgages made through members of that exchange are invalid. It is estimated that millions of dollars of cattle paper will be affected by the decision.

The outcome of the conference between the coal operators and representatives of the miners is kept a secret. It is stated that a majority of the operators are willing to arbitrate the question whether or not any new fact has been raised by the miners pointing to an arbitrable question not covered by the award of the anthracite strike commission. The mines owned by the independent bituminous operators who granted the strikers' demands resume operations.

Charles A. Peabody, President of the Mutual Life Insurance Co., denies that he is connected with any of the Standard Oil combinations.

The Grand Jury, at Boston, Mass., returns several indictments against insurance agents for rebating.

The State of Michigan collects \$640,758 back taxes from the Chicago & Northwestern Railroad under the ad valorem tax system passed by the Michigan Legislature in 1901, and which the U. S. Supreme Court recently decided was constitutional. Other railroads in the state will also be forced to pay large amounts of back taxes.

Foreign News.

March 8.—Germany agrees to French-Spanish policing of Morocco; and a speedy settlement of the Moroccan dispute between France and Germany seems assured.

March 9.—Six hundred Moros were killed in an action with the American troops near Jolo, Philippine Islands. The American losses were fifteen killed, thirty-two wounded.

March 10.—Over one thousand miners are entombed by an explosion of gas in a coal mine at Courrieres in the north of France.

Later dispatches from Manila state that

- many woman and children were killed in the Moro massacre.
- The policing of Morocco and the bank questions are discussed by the delegates at Algeciras, and the former subject is referred to a committee.
- Eugen Richter, the well-known leader of the German radicals, dies at Berlin.
- March 13.—Dispatches from St. Petersburg say rumors are current that a general railroad strike is about to begin at Moscow. Many agrarian disorders are reported.
- The new French Cabinet has been selected and it is expected that the Church and State Law will be strictly enforced.
- The number of victims of the mine disaster at Courrieres, France, reaches 1,212.
- The English House of Commons passes a motion opposing protective duties.
- General Wood claims that in the attack on Mt. Dajo women in men's clothes fought with the Moros, and that children were used by the outlaws as shields.
- March 14.—Fear of disorders on a large scale is growing in Russia. Count Witte is reported to be endeavoring to repress a reactionary plot which would entail further massacres, and the Socialist elements are said to be preparing a general strike. General Rennenkanpf issues a proclamation announcing that an attempt on his life, or the members of his escort, will be followed by the execution of six hundred prisoners.
- No agreement is reached at the Moroccan conference.
- Funeral services over the body of Manuel Quintana, President of Argentine, are held at Buenos Ayres.
- The Jamaican Legislature refuses to vote an appropriation for the militia. The militia will be disbanded.
- March 15.—Reports from St. Petersburg state anti-Semitic agitation in Russia may result in equal rights for the Jews. The Ministry of Chile resigns.
- Mr. Balfour opposes a reduction of the British Army in view of the need for the defense of India.
- The Moroccan conference is still at a deadlock.
- March 16.—Russian officials deny that a general strike is likely to be organized and express confidence in their ability to suppress any movement in that direction.
- The Japanese House of Representatives passes a bill for Government ownership of railroads in Japan.
- Reports state that British troops kill 1,000 members of the Mandi tribe in Northern Nigeria.
- Over thirty thousand miners strike in the French Pas de Calais coal fields.
- Hundreds of dead bodies are still in the mine at Courrieres, France.
- March 17.—Many charges of repression at the polls have been made against Russian police officials. The reactionary party is still endeavoring to carry out the plot against the Jews.
- The French and German delegates at Algeciras continue their efforts to reach an agreement on the Moroccan question.
- March 18.—The Russian Government again adopts severe measures to suppress preparations for a general strike. All railroad stations at Moscow are under guard.
- Hundreds of lives are lost in Formosa, Japan, by earthquakes.
- Despatches from Manila say that the American troops made every effort to save women and children in their attack on the Moros at Mt. Dajo.
- March 19.—It is again rumored that Count Witte will resign the Premiership of Russia.
- Reports from Algeciras state that the terms of the compromise on the Moroccan bank and police questions has been practically arranged. A speedy agreement is expected.
- Lieutenant Schmidt, who commanded the mutinous fleet at Sebastopol, is executed at Otchakoff.
- Despatches from St. Petersburg show that the elections are farcical. The laboring classes feared to vote, and many charges of intimidation have been made.
- The Prince and Princess of Wales sail from India for Egypt.
- Three French officers are sentenced to imprisonment for refusing to assist in carrying out the separation law between church and state.
- March 20.—Reports from St. Petersburg state that the execution of former Lieutenant Schmidt has deeply aroused the Russians. It is rumored that the sailors at Sebastopol have mutinied and the guns of the fortress are being fired on the city.
- Fights occur between gendarmes and the striking miners at Lens, Northern France. Fifty thousand miners have struck.
- March 21.—Jews are fleeing from Moscow, fearing another massacre. Anti-Jewish riots are reported from Crimea.
- The miners' strike at Lens, Northern France, spreads rapidly. Eighty thousand men have quit work.
- March 22.—It is announced in St. Petersburg that Russia will dig a tunnel under the Behring Strait, tending to make an ally of the United States in the Far East. The period of unrest throughout the country continues.
- March 23.—Alexis Alexievitch Souvorin, editor of the *St. Petersburg Russ*, is arrested as the result of the rejection by the Czar of his appeal against the sentence of one year's imprisonment for publishing the manifesto of the workman's council, announcing that the Government had declared civil war

- on the proletariat and saying that the challenge must be accepted.
- The lower House of the Hungarian Parliament passes the Electoral Reform Bill extending suffrage to all males who have attained the age of twenty years. Secretary Root will negotiate a treaty to limit the supply of water for power plants to be taken from Niagara Falls, hoping to save the falls.
- March 24.—Russian peasants are reported to be arming and refuse to pay taxes. It is believed that the difference between France and Germany over the Moroccan question will soon be settled through the mediations of President Roosevelt. Chinese pirates capture a Standard Oil launch near Canton, China.
- The Georgians demand the autonomy of their church from the Viceroy of Caucasus.
- March 25.—Both the German and French delegates to the conference on Moroccan reforms assure the Associated Press that the outlook for an agreement is eminently hopeful.
- There is a battle now in progress near Kaddella, Morocco, between the pretender's infantry and artillery and the Sultan's cavalry.
- Despatches from Manila state that the recent fight at Magtaon, Samar, between the constabulary and the Pulajames was caused by the treachery of the natives. Thirty Pulajames were killed and sixteen of the constabulary were killed and wounded.
- March 26.—Armed trains guard the Siberian railway lines.
- The Hungarian Cabinet is summoned to Vienna by King Francis Joseph to decide whether the Hungarian elections shall be postponed beyond May 19, the date prescribed by the Constitution.
- The Moroccan conference is still in session.
- March 27.—Advices from St. Petersburg say that the indications of another great outbreak among the working people are increasing. The repressive measures adopted by the Government seem to have stirred the people.
- The Moroccan conference provisionally adopts a clause drafted by the American delegates providing that the diplomatic corps at Tangier shall receive reports of the operations of the Franco-Spanish police. The ratification of the French and German Governments is all that is needed to complete the agreement.
- Several persons are killed and 250 rioters and 150 soldiers and police are injured at Bucharest.
- Over one million persons are suffering from starvation in Japan. The Japanese House of Representatives passes the bill, as amended by the Peers, for the purchase of Japanese railways.
- March 28.—Two hundred and fifty miners are killed by an explosion in a Japanese coal mine.
- Dmitri Shipoff, of Moscow, a prominent labor leader, claims that the Russian Government is showing bad faith. Lawlessness seems to be spreading throughout the empire. Robberies are being committed and estates pillaged and burned.
- March 29.—The Ministry of Natal, South Africa, resigns on account of the interference of the British Colonial Office to delay executions, and the situation is critical.
- The first of the Russian elections for membership in the Council of the Empire results in the choice of twelve Conservatives. In the municipal elections outside of St. Petersburg the Constitutional Democrats score sweeping victories.
- The delegates to the Moroccan Conference continue to agree and the speedy end of the conference seems assured.
- March 30.—Sir Henry Campbell-Bannerman announces in the House of Commons that he will support the bill of the English Labor Party, providing for the complete immunity of trade union funds, against the Government measures.
- Thirteen men, after twenty days of suffering in the coal mine at Courrieres, France, are brought to the surface alive.
- St. Petersburg despatches say that the resignation of Count Witte as Premier, based on the grounds of poor health, is in the hands of the Czar.
- Lord Elgin announces in the House of Lords that the English Government has decided to leave to the Natal Government freedom of action in the cases of execution of rebellious natives.
- April 1.—Now that the Moroccan conference has reached an agreement, the Sultan of Morocco will be forced to take orders from the Powers.
- The Czar of Russia continues to receive threats, despite the fact that every effort is made by private censors to keep such from him.
- An attempt is made to assassinate Father John, of Cronstadt, while descending from the altar of the Cathedral to administer the sacrament.
- April 2.—Mrs. Theodore Roosevelt visits President Palma, at Havana, Cuba.
- Premier Balfour is steadily improving in health and expects to take his seat in Parliament in a few days.
- France and Germany express their approval of the Moroccan agreement.
- England orders the Turkish troops occupying the Egyptian port of Tabah, on the Red Sea, withdrawn at once.
- Governor Ide, in his inaugural address to the Filipinos, promises them a business administration, and says he will avoid discussing political and academic questions.
- April 3.—The Russian election returns show

great victories for the Constitutional Democrats. They carry St. Petersburg, and expect to have a working majority in the National Parliament.

Jews at Orel are in a panic, fearing another massacre. An attempt is made to blow up the bank at Soumy, Poland.

April 4.—General von Mack, Russian representative of the Red Cross, who has just returned to Russia from Japan, says the Japanese are actively preparing for war with the United States.

Russia opens negotiations in Paris for a loan of \$200,000,000. Members of anti-strike organizations warn Socialist leaders in Warsaw that they will be killed if another general strike is ordered.

General Ramon Blanco, Spain's last Governor-General of Cuba, dies at Madrid, Spain.

The Irish Nationalists censure James Bryce, Chief Secretary for Ireland, for appointing assistant land commissioners who are obnoxious to the Nationalists.

Auguste Berton, a miner, is taken from the Courrieres mine alive after being entombed for twenty-five days. Women mob the mining engineers for their negligence in the work of rescue.

April 5.—Fifty-two persons are killed and seventy injured by the collapse of a hotel at Nagold, in the Black Forest, Germany.

The Russian Government restores the strict censorship of the press in St. Petersburg. It is announced that Russia will attempt to float a \$600,000,000 loan in the near future.

Mt. Vesuvius is again in eruption and the inhabitants of nearby villages are fleeing.

A new rebellion breaks out at Samana, Santo Domingo.

The Newfoundland Government sends a warship after American fishermen who are violating the fishing laws.

April 6.—Mt. Vesuvius continues in eruption, and several nearby towns are in danger of destruction.

Dispatches from Vienna state that peace between the Crown and the Hungarians has been concluded and the parliamentary crisis is over. Premier Fejervary resigns and Alexander Werkerle is appointed Premier, with a mandate to form a conciliatory Cabinet for Hungary.

April 7.—Boscatrease, a village on the southern slope of Vesuvius, is destroyed by streams of lava. Other villages are threatened and severe earthquakes are felt.

Premier Witte is said to be urging the Czar to grant the popular demand for a constitution. Vice-Admiral Chouknin begins to reorganize the Russian Black Sea fleet by changing its personnel. All sailors who sympathized with the mutineers are being transferred to the Baltic fleet and sailors from that fleet are being sent to take their places. M. Sleptzoff, Governor of Iver, is killed by the explosion of a bomb.

Marshal Oyama, Chief of the Japanese General Staff, retires. Baron Kodama will succeed him.

On account of the heavy losses of crops Ecuador is threatened with a famine. The General Federation of Labor, of France, decides to ask all workmen to cease work on June 1, and remain on strike until an eight hour day is granted them.

The Moroccan convention is signed and the conference adjourns *sine die*.

His Regret

"GREAT guns!" regretfully sighed the shade of the late Jesse James, as he looked the situation over. "What a United States senator I would have made if I had only had the gumption to turn my talents into the proper channel! The graft is mightier than the train robbery."

His Talk Gives Him Away

HEWITT—Well, there's the story of Balaam's ass. Do you believe that an ass can talk?

JEWETT—Sure; that's what makes him an ass.

Along The Firing Line



BY *The Circulation Manager*

SUBSCRIPTIONS during the month of March came fully up to our expectations—in fact, a good deal more than this. Try as we might, we could not train up new office assistants fast enough to keep the work right up to date. Our complaint clerk had a taste of the Rooseveltian strenuous life during March, but now that the tangles are getting straightened out, she looks forward to a Wagnerian summer.

We have installed the Elliott addressing system, and as soon as we can get the stencils cut (it's a big job with our list), every subscriber will get the Magazine with his name and address neatly printed on the wrapper. Heretofore we have depended upon professional addressers to do the work with a pen—so much a thousand—the writing hasn't always been a thing of beauty. Once we get all the stencils made, every address will be as plain and clear as good print can make it.

Most of our grief in March was caused by our renewing subscribers. Not that they were to blame, understand, but because we hadn't expected quite so big an influx of new subscriptions and were not prepared with a sufficiently large office force to handle all the business right on the dot. It takes time to train up a new clerk, no matter how competent he may be—he must become acquainted with the system.

Every subscriber's name is typewritten on a 3 by 5 filing card, show-

ing full address, month subscription begins with, month of expiration, date when subscription was received, amount paid, from whom received, etc. Each subscription letter upon being opened is stamped showing amount received, what kind of subscription—whether direct, clubbing or agent's—and form of remittance, currency, stamps, post-office order, express order, check or draft. It is then stamped with a numbering machine and given a serial number.

Suppose the letter contains three subscriptions and its number is 12,687. On the reverse side of each of these three subscribers' cards is stamped a date and No. 12,687. This enables us to trace a complaint readily. On the face, of course, is shown the amount of money we received for each, as well as the other information above mentioned. All this, if we are to avoid future trouble, takes careful work.

These subscription cards are filed in cabinets, each drawer holding about 1,000 cards when filled. They are filed strictly in alphabetical order by states, by postoffices, and by surnames of the subscribers; and this work must be done as accurately as the preparation of a dictionary. Perhaps an illustration would not come amiss:

ALABAMA (a guide card).

- J. M. Boatwright, R. F. D. 5, Abbeville, Ala.
- J. R. Buxton, Abbeville, Ala.
- J. E. Cummings, Abbeville, Ala.
- E. A. Curry, Abbeville, Ala.
- Judge Dan Gordon, Abbeville, Ala.
- J. W. Helton, R. F. D. 2, Abbeville, Ala.
- J. T. Money, Abbeville, Ala.
- G. W. Heard, Albertville, Ala.

And then, after all the Albertville subscribers, follow subscriptions at the postoffices, Alexander City, Alexandria, Andalusia, Anniston, etc., clear through the list to Woodville. Then follows the territory of Alaska. Then the state of Arkansas, and so on through to Wyoming.

Each line in the illustration represents a separate card in the file—name and address only; but the card itself shows all information regarding the subscription. Take Boatwright's card for example:

His subscription began with the October number; expires with the September, 1906, number; was sent in by G. C. Bird; was received by us October 19, 1905, and is numbered 6,001. This represents to that date the number of subscription letters received—not subscribers. The latter far exceed the former at any given date. For example, on February 18, 1905, we received from the *Missouri World* a list of 167 annual subscribers, with a draft in payment. The remittance number is 1,019—and each one of those 167 subscription cards carries No. 1,019 on its back.

I said our renewing subscribers caused us grief in March. Well, they did—but it wasn't their fault. Along in January, after we had announced the raise in price, I sent out a postal card to every subscriber on our list, stating that we would accept his renewal at the dollar rate; and that if he would secure one new subscriber and send in with his renewal, we'd take both for \$1.50. That postal card ushered in the first instalment of grief. Our mail shortly after was so heavy that we seldom got through opening letters before 4 or 5 o'clock in the afternoon, for days and days at a time. We were swamped with renewals. And as each remittance had to go through the usual routine, we fell behind in crediting up the renewed cards. That part of the work just couldn't be kept up.

Finally in March a little calculation showed me that about 8,000 February

expirations, notwithstanding the rush to get in before the \$1.50 rate was fully in force, had failed to respond to our January postal card. So I sent out another postal card, "Last Chance To Save 50 Cents." Now, you understand, we were not up to date with crediting renewals when this card was sent out, and it had to go to several thousand who had already renewed. We couldn't help it. And that card brought on our second instalment of grief.

Postal cards and letters by the hundreds poured in every mail: "Your postal card received. Must be some mistake. On the blank day of February I sent you money order for \$1.50," etc., etc. Well, we acknowledged each of these complaints immediately, saying:

Dear Friend:

We have your letter answering our expiration card. Please do not be alarmed. We have been literally "snowed under" with subscriptions the past six weeks and are trying hard to catch up with our work. No doubt your renewal was received as you state. We'll get everything straightened out soon. And we'll send you *WATSON'S MAGAZINE* regularly. If it fails to reach you, let us know.

However, the cloud had its silver lining, literally as well as figuratively, for most of those who had not taken advantage of the dollar rate, lost no more time; they took the "last chance."

Silver? Yes, we get many a silver dollar by registered letter. Use them mostly at the postoffice to buy stamps—for these N'Yawkers have a pet aversion to the dollar of our daddies. They'll use any old, dirty, ragged, torn silver certificate in preference to the cartwheel. Don't seem to sense it that the certificate is a sort of warehouse receipt for a cartwheel stored away with a good many million others in Government vaults, and that as long as the certificate is out circulating the cartwheel must be in sleeping. Yet dishonest public officials, and dishonest editors, and dishonest politicians point to these vaults and say, "Ah, don't

you see? The American people won't use the silver dollar; they won't accept these and we have to build big vaults to keep them in, lying idle."

Not true. Every one of those cartwheels has its representative out circulating, and it can't go out until its representative comes in.

Of course, the paper's handier, even if it is dirty and ragged at times; and if the people won't redeem the certificates and take out the cartwheels, what in the name of common sense is the use of having the silver coin back of the paper? Why not make the paper a full legal tender and dispense with the cartwheel altogether?

Our exchange list has grown to nearly 3,000. I suspected we were carrying a good deal of "dead wood." and on the 20th of March sent a letter to each exchange, saying:

Do you wish WATSON'S MAGAZINE on your exchange table another year? We desire to know, so we can revise our list. No paper failing to answer will be retained on list.

Well, that brought a gratifying lot of responses. A few papers had discontinued during the year, a few had consolidated with some other publication, and a few didn't want WATSON'S—"too anarchistic, don't y'know." But the vast majority *did* want WATSON'S, and had no hesitancy about saying so. I think we might quote a few of these—for the great wave of reform which is gaining greater and greater momentum would be making little headway were it not for the help of these papers. They represent almost every shade of political belief, but their editors recognize that the economic building is out of plumb and that something must be done to straighten it.

The Audubon (Ia.) *Advocate* says, "Pleased to be continued on exchange." J. P. Sossaman, editor *People's Paper*, Charlotte, N. C., "Success to WATSON'S; will do all I can at this end of the line." V. A. Young, editor *Modern*

Pilgrim, Charles City, Ia., official organ Modern National Reserve, a fraternal insurance order with stipulated premium: "Personally I have a very high opinion of the Magazine, and am glad that it is prospering." Major A. H. Nelson, editor *North East Argus*, Minneapolis, Minn.: "Emphatically, yes; we never want to be without it. Thomas E. Watson fills a niche in the reform movement for which no other American citizen has yet developed to take his place." Harlan G. Palmer, editor *Le Roy* (Minn.) *Independent*, "Pleased to have WATSON'S on our exchange table."

Dr. Charles F. Taylor, editor *Medical World*, Philadelphia, "Pleased if you will continue to exchange; we say a good word for WATSON'S in our reading columns whenever occasion offers." A. Hillman-Russin, secretary National Association of Newsdealers, Booksellers and Stationers and editor of *The Newsdealer*, New York City: "I do like to get your Magazine in exchange." James G. Parsons, business manager *The Public*, Chicago: "We certainly wish to continue to exchange with you." George R. Kelly, editor Elyria (O.) *Chronicle*, "Very glad to exchange." I. J. Martin, editor Sullivan (Ill.) *Progress*, "Please see that our name stays on your exchange list."

Just a little knock here: *Wayside Tales*, Chicago, indignantly returns our letter with notation: "Do you take *Wayside Tales* for a country weekly?" Why, no, dear boy; the editor of a country weekly would have sense enough to understand our propositions. No. 1 is simply a straight exchange. If the editor happens to send us a subscription, we allow him agents' commission. No. 2 is for those who care to run a clubbing proposition and a small ad.—and the commission is half again bigger. But, as the darkey said, "There's no compellion about it." We sha'n't coax or coerce any editor into an exchange.

M. J. Hutchens, managing editor *Chicago Daily Journal*: "Pleased to receive WATSON'S MAGAZINE regularly and will continue to review it." E. A. Hutchens, the *Enterprise*, Noblesville,

Ind., "Glad indeed to receive your Magazine."

F. S. Morgan, editor *Rays-Times*, Milton, Vt., "Like your Magazine and will do what we can to advance your interests." Chas. R. Kurtz, editor *Centre Democrat*, Bellefonte, Pa., "Must have your Magazine on my desk the coming year." P. Gray Meek, editor *Democratic Watchman*, Bellefonte, Pa. "Glad to receive WATSON'S for the ensuing year." George C. Furber, editor *Eastern Gazette*, Dexter, Me., "Trust I may have occasion to send you some subscriptions." G. W. Dowell, editor *Calvert Gazette*, Prince Fredericktown, Md., "Desire WATSON'S on our exchange table." M. E. Gardner, editor *Capital City Democrat*, Lansing, Mich., "We are greatly pleased with Mr. Watson's work."

C. A. Davault, editor *Forum*, Farbar, Mo., "Glad to receive Magazine another year." F. F. Gilmore, editor *Southern Home*, Louisville, Ky., "We appreciate the independent editorials that your Mr. Watson uses in his fight against the social evils." G. L. Adams, editor Fowlerville (Mich.) *Review*, "Desire your Magazine on my exchange table very much." Shelbyville (Ill.) *Democrat*, "We do wish to exchange with WATSON'S." Geo. J. Gearhart, editor *Fairfield County Democrat*, Lancaster, O., "Would like to be on your exchange list this year." P. M. Cullinan, editor New Lexington (O.) *Herald*, says practically the same. And so do—

S. I. Major & Co., of the Leeton (Mo.) *Times*; A. D. Shaffmaster, editor Bronson (Mich.) *Journal*; F. M. Vandercook, editor *Independent*, St. Louis, Mich.; G. H. Allen, Goodline County News, Red Wing, Minn.; Geo. N. Stacy, Tecumseh (Mich.) *Semi-Weekly Herald*; C. E. Groves, Rankin (Ill.) *Independent*; I. F. Mack & Bro., Sandusky (O.) *Register*; *Garrett Journal*, Oakland, Md.; P. L. Hawkins, Ripley (N. Y.) *Review*; Chester C. Platt, Batavia (N. Y.) *Times*; Churubusco (Ind.) *Truth*; Geo. M. Williams, Fountain-Warren *Democrat*, Attica, Ind.

"Trust we will continue to receive the Magazine," writes Clermont A.

Stovall, president of the Savannah (Ga) *Press*. And similarly, Chas. W. Brown, *The Democrat*, Hoosick Falls, N. Y.; Wooster (O.) *Herald*; Geo. M. Hammell, editor, *pro tem*, *The New Voice* (John G. Wooley's paper) Chicago; E. W. Horton, *Livingston Democrat*, Geneseo, N. Y.; Alexander Young, *Isanti County Press*, Cambridge, Minn.; *News*, Nashville, Mich.; *The Pathfinder* Washington, D. C.

"We should very much like to continue the exchange arrangements with your valuable Magazine as they are at present," writes J. H. McKeever, editor Moline (Ill.) *Evening Mail*, "and anticipating your acceptance, we will look forward with pleasure to its monthly visits." And in similar vein: *The Professional and Amateur Photographer*, Buffalo, N. Y.; W. H. Bastian, *Union Advocate*, Sioux City, Ia.; G. W. DeWald, Grand Junction (Ia.) *Headlight*; E. A. McIlree, *Fayette County Union*, West Union, Ia.; Alden (Mich.) *Wave*; *Saturday Globe*, Oskaloosa, Ia.; Chas. B. Wolf, Alton (Ia.) *Democrat*; J. C. Akers, Cloverdale (Ind.) *Graphic*; Geo. C. Silsbee, Avoca (N. Y.) *Advance*; R. W. Musgrove, Bristol (N. H.) *Enterprise*; V. K. Fry, York (Pa.) *Pennsylvanian*.

"We will be glad to have WATSON'S MAGAZINE for the next year." says Jno. C. Handcock, of the Massillon (O.) *Gleaner*, "and as long as it is published, as there is no Magazine which reaches this office which is more enjoyed." Accepting exchange, but without the *Gleaner's* high praise: Winona (Minn.) *Republican Herald*; *Wheelman's Gazette*, Indianapolis; C. E. Curtis, Corfu (N. Y.) *Enterprise*; P. W. Shepherd, Pittsburg (Pa.) *Index*; Geo. A. Perry, Charlotte (Mich.) *Tribune*, who "is pleased with your independence;" W. T. Christopher, *The White Man's Country*, Hazlehurst, Ga.; John D. Mester, Cobden (Ill.) *Sentinel*; and Machias (Me.) *Union*.

"You bet we want WATSON'S MAGAZINE for next year," exclaims A. R. Miller, editor of the Washington (Ia.) *Democrat*; "it is a great Magazine, full of hot stuff. Poke it into 'em." With-

out Mr. Miller's enthusiasm, but nevertheless anxious to continue the exchange: J. J. Hardy, *Standard Gauge*, Lavonia, Ga.; H. A. Cotton, Crocker (Mo.) *News*; Naugatuck (Ct.) *Enterprise*; *Review*, Albany, Ill.; *Record Appeal*, Ludington, Mich.; J. Eugene Brown, Farmington (Me.) *Chronicle*; Detroit (Mich.) *Courier*; *Bryan Enterprise*, Pembroke, Ga.; R. S. Osburn, *Blue Pencil*, Perrysville, Ind.; J. W. Bailey, *Biblical Recorder*, Raleigh, N. C.; and E. F. Roche, Whitehall (N. Y.) *Times*.

"We certainly want your publication on our exchange desk another year," writes Arthur M. Nelson, of the *Marion County Sentinel*, Fairmont, Minn., "and will avail ourselves of every opportunity to send you subscribers. You are on the right track. We wish that every reader of the *Sentinel* might also be a reader of your splendid publication." Edw. S. Harter of the Akron (O.) *Times-Democrat* wishes us "future success." Louis Zoercher, Tell City (Ind.) *News*; *The Presbyterian Standard*, Charlotte, N. C.; *Progressive Farmer*, Raleigh, N. C.; Jno. Peacock, of the Atlanta (Ga.) *News*; T. T. McDougal, Ceredo (W. Va.) *Advance*; Dr. W. W. Grube, *American Medical Compend*, Toledo, O.; Dr. Rudolph H. Reemelin, *Ohio Liberty Bell*, Cincinnati; and James E. Child, *Waseca County Herald*, Waseca, Minn., all desire the exchange continued.

"Of course we want WATSON'S MAGAZINE," says A. J. Heuring, of the Winslow, (Ind.) *Dispatch*; "we like it very much." "Think it great," adds Frank Wright, of the Lynn (Ind.) *Herald*. "Your magazine is bound to get there," thinks W. R. Barnwell, of the Maquon (Ill.) *Chronicle*. And accepting exchange: M. B. Murphy, Malone (N. Y.) *Forum*; *Journal-Herald*, Avoca, Iowa; C. R. Barnes, *Messenger*, Pleasant Hill, Ill.; G. R. Hathaway, Vernon (Mich.) *Argus*; Hardwick (Minn.) *News*; and R. L. and R. A. Mortland, *Poweshiek County Palladium*, Montezuma, Iowa.

"I certainly wish WATSON'S MAGAZINE on my exchange table another year," remarks A. W. Bastian, of the

Fulton (Ill.) *Journal*. "We don't want to do without it," adds J. Z. Green of *Our Home*, Marshville, N. C. "Will do all in my power to help increase the number of readers," says A. G. Lamar, of the *Jackson Economist*, Winder, Ga. (And he's already shown what he can do). "It is a grand magazine and doing a great work."

Of course we appreciate these courteous remarks—what magazine editor or publisher wouldn't? I intend to go right through this stack of letters, even if it takes all night—for a circulation manager can't adhere to the eight-hour rule. It may not make exciting reading—may look too much like a newspaper directory—but I want to see how good a supply of capital letters our printer has; and besides, I'm rather proud of the list of editors who want to read WATSON'S MAGAZINE. I shall quote at times—but give the name in any event.

Simons, of the Lawrence (Kan.) *World* wants WATSON'S; I wonder how his partner, J. Leeford Brady, feels about it? H. P. Woodward, Peckville (Pa.) *Journal*; Elmer Smith, Frankton (Ind.) *Critic* ("appreciate it greatly"); R. B. Walker, *New Era*, Dallas, Ga.; T. C. O'Connor, Mahanoy City (Pa.) *Daily Record*; P. T. Hoagland, Oak Hill (N. Y.) *Record*; J. E. Naden, Rushville (Ind.) *American*; Des Moines *Capitol*; Golden City (Mo.) *Register*; and C. Pearson, Middletown (Mo.) *Chips*.

"I have found much pleasure and profit in your excellent magazine during the past year," says Chester N. Ames, of the *Valley Times*, Newville, Pa., "and desire to be continued on your exchange list." J. L. Napies, Newton, (Kan.) *Journal*; A. Goforth, Dixon (Mo.) *Echo*; W. B. Cochran, Lockwood (Mo.) *Times* ("splendid magazine"); Olathe (Kan.) *Register*; Condé Nast, *Collier's*, New York; Fife Lake (Mich.) *Current*; and *Monitor*; Henderson (Ky.) *Evening Journal*; Radford & Puterbaugh, Eureka (Ill.) *Democrat Journal* ("by all means"), and Henry W. Bellsmith, advertising manager, *Strand Magazine*, Flatbush, L. I., N. Y.

"Of course I want WATSON'S MAGAZINE another year," writes Amos Moore, the octogenarian editor of the Cincinnati *Suburban News*; "page 12 of your March number is the best thing I ever read on Socialism. It is worth the price of the Magazine several years. I intend to copy it." Some Socialists, however, may not indorse Brother Moore's judgment. The *Nation*, New York; T. Morgan Silvey, *The Call*, Wilkingsburg, Pa.; Wm. Gird Beecroft, *American Journal of Dental Science*, Madison, Wis.; Eugene M. Kerr, Muskogee (I. T.) *Times-Democrat*; C. J. Glover, Waco (Tex.) *Times-Herald*; and *James County Times*, Ooltewah, Tenn. ("Don't want to miss a copy.")

And here's an acceptance which puzzled me. I can't find the paper's card in our files; hence, can't mark it. The envelope and letter got separated somehow, and we couldn't tell what post office or state the letter comes from. Neat letter head; good paper; uses typewriter:

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THE WAYNE NEWS

 The Oldest and Best
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 WATSON'S MAGAZINE,
 New York.

GENTLEMEN:

I accept your proposition No. 2, and will insert your prospectus in the next issue of the *News*.

Very truly,
 Wayne News,
 C. G. Fry.

I started in quite confident. "No trouble to find the *Wayne News*. Sure not. Easy." Look for Wayne post office: Well, there's one in Marengo County, Ala.; Du Page County, Ill., District 18, Indian Ter.; Republic County, Kan.; Kennebec County, Me.; Wayne County, Mich.; Wayne County, Neb.; Passaic County, N. J.; Schuyler County, N. Y.; Ward County, N. D.; Delaware County, Pa.; Wayne County,

W. Va.; and Washington County, Wis.—thirteen in all! Unlucky 13! Couldn't find the *News* at any of these.

"M-h-m," I mused, "maybe it's a *Wayne County News*." Looked again at Uncle Sam's P.O. Guide. Only 16 Wayne Counties. Easy! And only 484 post offices in these sixteen counties. Well, I quit hunting. There was only one sure way—for I believe the *Wayne News* card by some slip has been misplaced and is out of alphabetical order—and that was to thumb over the 2,983 cards in our exchange file. I decided to let Mr. Fry write again.

Well, it did take nearly all night to get through that pile of letters, but the next day found one equally as big from our brother editors. And the printer is "yelling for copy." I'll have to omit mention of hundreds of good letters. Seems certain now that we shall not lose more than a hundred exchanges. In other words, about 2,800 or 2,900 will accept. That is too big a list for actual work of an exchange editor—but we like to keep in touch with the country editors. All we ask is that only marked copies be sent us. If you've quoted from WATSON'S MAGAZINE or printed an advertisement for us, or said something you want us to see, a marked copy will call attention to it. But we'd rather not be on your regular mailing list.

Our department entitled "Letters from the People" is arousing more genuine interest in the Magazine than anyone on the outside could imagine. Day after day our mail is literally flooded with congratulatory letters, but, as a rule, these also contain some substantial evidence of the writer's good faith, in the way of a subscription or book order. In the very nature of things it is impossible for us to print all the letters which come to hand, and with so many other things to look after, it is quite possible that we do not always print the best letters available. Or, in other words, it is possible that an exceedingly strong letter may get

crowded out and one less strong inserted.

One of the oddest remittances we have received in some time comes from our agent, A. W. Hobson, Lyons, Neb. Mr. Hobson is one of the Old Guard, and lives in a county which has, right along from the palmy days of Populism in Nebraska, continued each year to roll up a larger and larger Republican majority—not relatively, but absolutely.

A good many counties in Nebraska have the habit of flopping first to one side of the political fence and then to the other. Some of them are swayed by the nationality of a particular candidate, especially where there is a large naturalized vote. But Burt County increases in population a little each year, the vote increases accordingly, and seemingly each of the new voters cast his ballot "the way his Dad does." I make this explanation so that Mr. Hobson's curious cheque will not seem so curious after the facts are known. Here is a copy of the cheque in question, it being to pay for a subscription:

No. 5-92 Lyons, Neb., March, 26, 1906

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Pay to Tom Watson's Magazine . . . or order
Fifty Cents only—with exchange——

The Man in Red Apparel

50c.

Isaiah 63.2

The text referred to by Mr. Hobson is as follows:

"Wherefore art thou red in thine apparel and thy garments like him that treadeth in the winefat?"

The answer to this query is to be found in the next verse, which is as follows:

"I have trodden the wine press alone; and of the people there was none with me."

Mr. Hobson says he is going to Los Angeles in a short time to be gone all summer, and asks us to get another agent to act in his stead at Lyons. He concludes his letter as follows:

"WATSON'S MAGAZINE contains more genuine Constitutional American patriotism than all other magazines combined. If one wants to know what true American patriotism always has stood for, he should read WATSON'S. Our public schools would do well to adopt it as a text-book for our American youth."

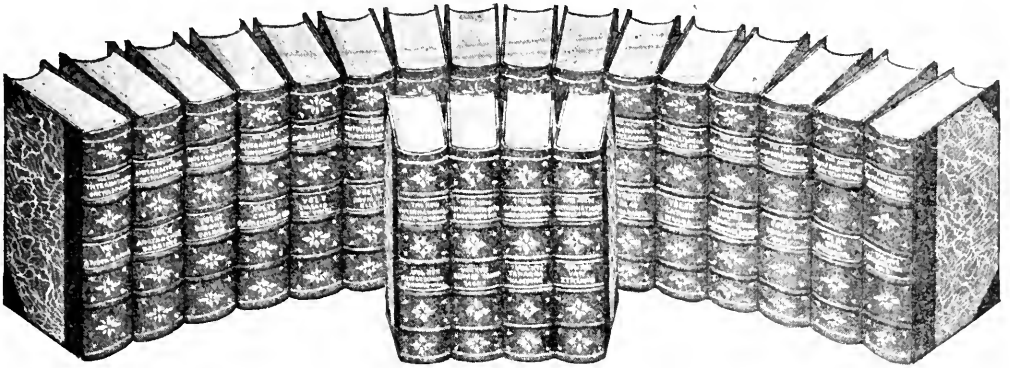
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The Toiler

BY EUGENE C. DOLSON

THROUGH the long hours from morn till set of sun,
Strong-souled, alert, in factory or mart,
He labors on, but day, at last being done,
Love's home-call fills his heart.
Life holds for him one boon all else above;
At one dear goal his toil and care find rest—
The goal of Home and Love!



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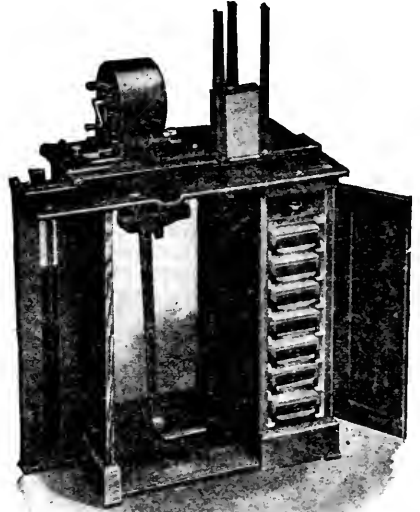
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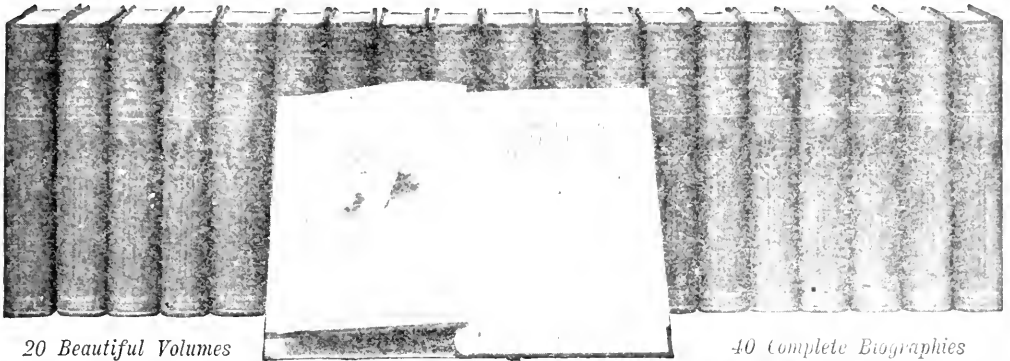
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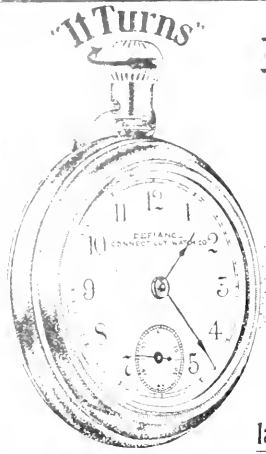
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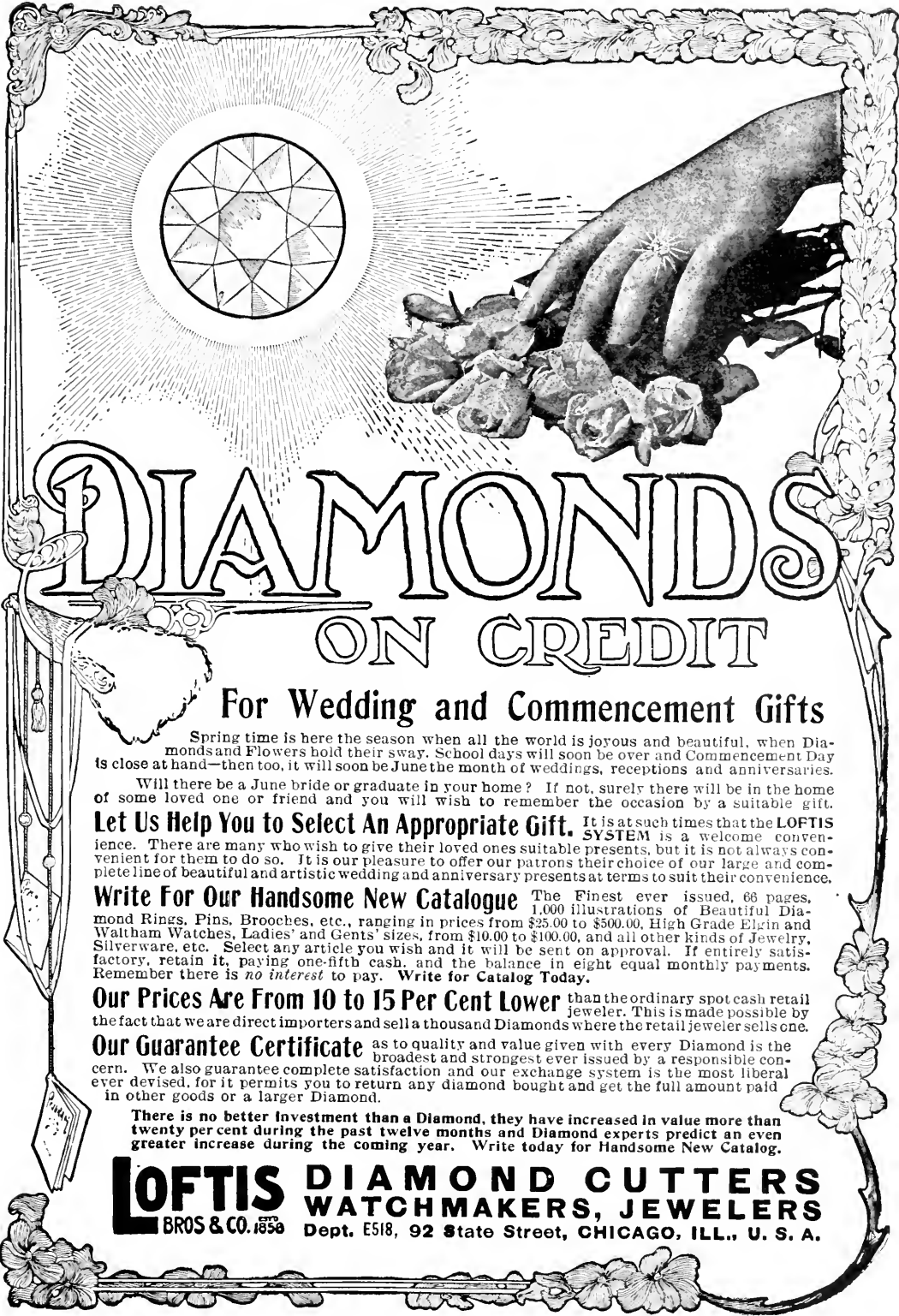
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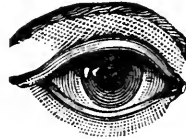
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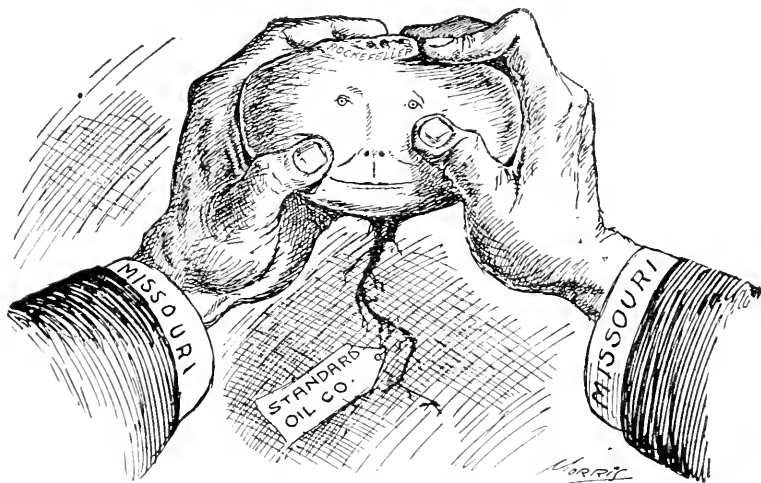
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Morris, in Spokane Spokesman-Review

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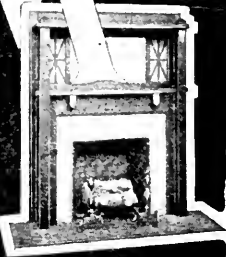
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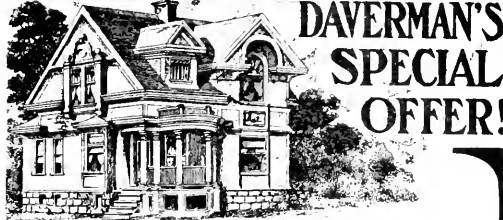
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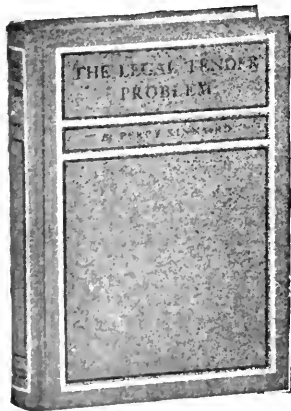
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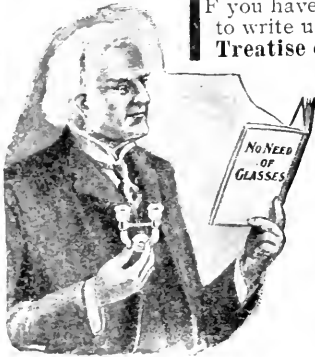
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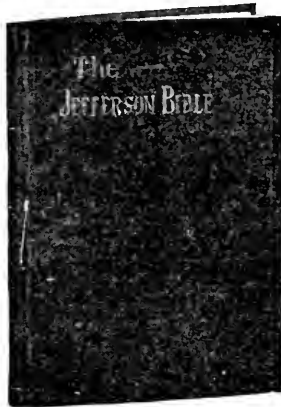
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Bartholomew, in Minneapolis Journal

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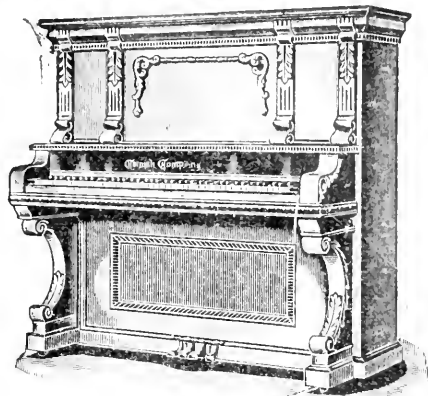
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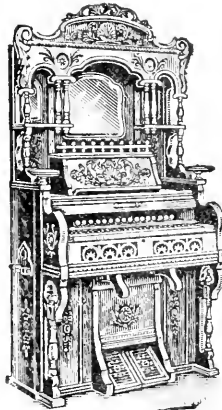
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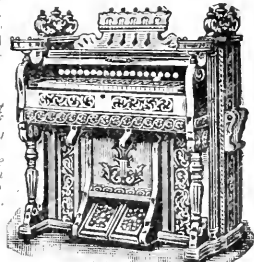
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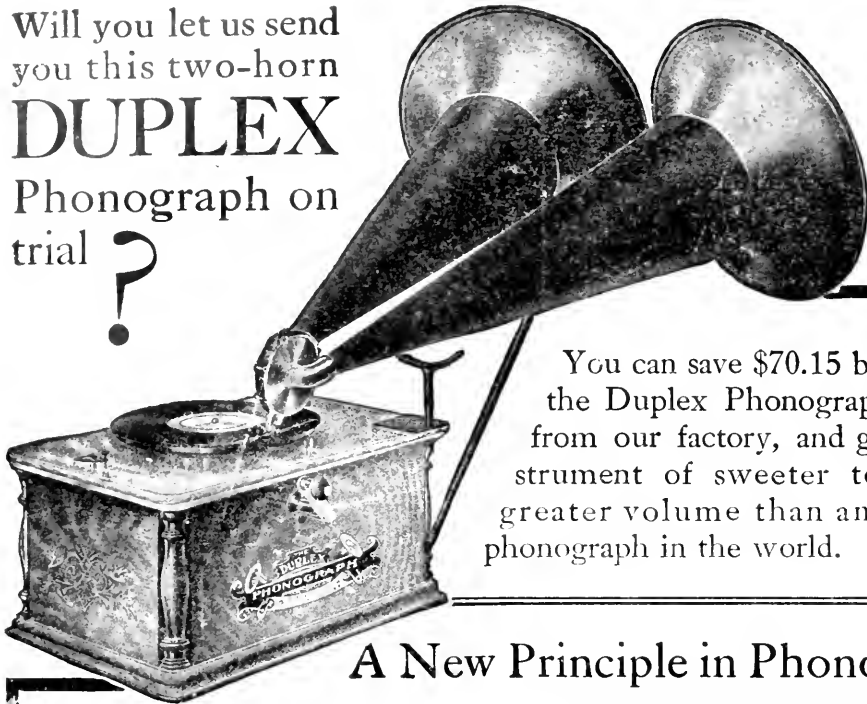
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Besides, you get a seven days' trial in your own home — and are under no obligation to keep the Duplex if you are not satisfied with it. You run no risk, for you know this advertisement could not appear in this magazine if we did not carry out every promise we make.

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