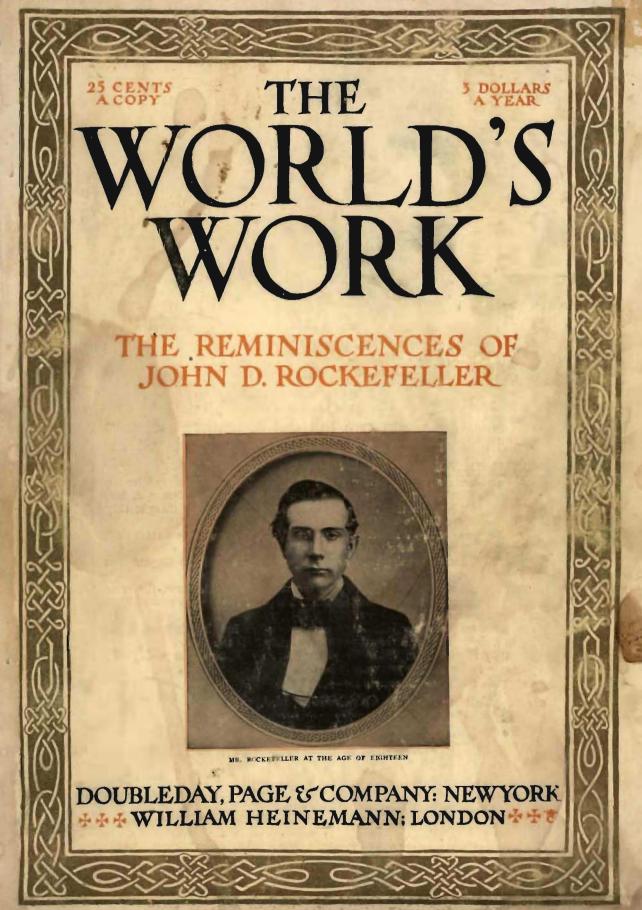
VOL. XVI. NO.VI.

OCTOBER

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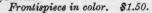
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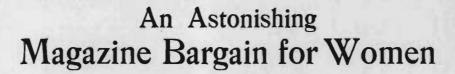
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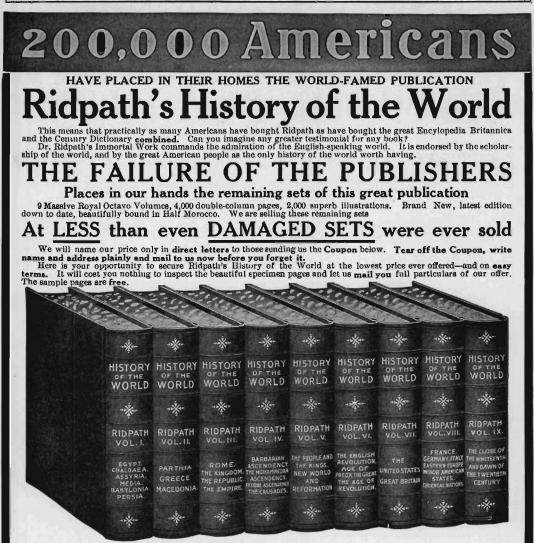
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which begin in this issue of THE WORLD'S WORK, have so crowded the time of the Advertising Department with pressing duties, that it has become impossible to give the attention to this engrossing ADVERTIS-ING COMPETITION which it requires.

We have decided therefore to discontinue the Competition, beginning with this number, until such a time as will permit us to give to it the necessary attention.

#### AUGUST PRIZE WINNERS

#### **1st Prize**

Appreciation of International Corre-spondence School's advertisement in the August issue of The World's Work.

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Appreciation of Prudential Insurance Co.'s advertisement in the August issue of The World's Work.

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hended and explains sufficiently to be convincing. 3rd. It tells its story without going into tiresome details that usually accom-pany an argument for life insurance. In a nutshell, it conveys enough to the reader's mind to insure his looking fur-ther into the proposition, if interested. If not, the reader's time has not been wasted on a long dissertation on the benefits of insurance. 4th. The average busy magazine reader usually peruses the advertisements and is here offered a delightful change from the usual "fine-print" bore. FRANK E. FOSTER.

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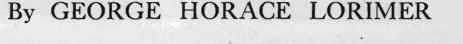
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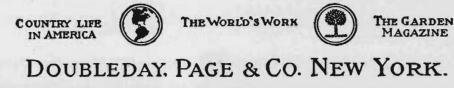
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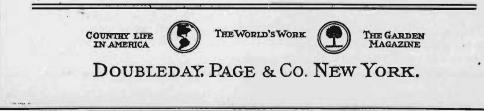
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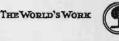
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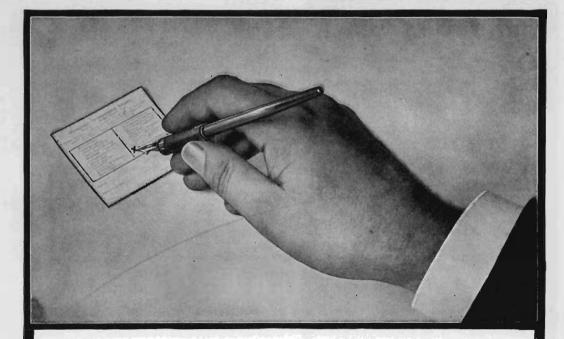
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#### THE WORLD OF FINANCE

In this department we shall be glad to answer questions relating to investments that seem to be of general interest. We cannot act as a rating agency. Questions of distinctly individual interest we shall reply to by letter, but these are as welcome as those to which the answers will be of wider service. All inquiries should be addressed to The Readers' Service, THE WORLD'S WORK, New York. All letters must be signed.

166.—MONTANA. Q. In August, 1907, I invested a fund which was in my hands in notes of the Louisville & Nashville, Atlantic Coast Line, and Pennsylvania. In February of this year, again on your advice, I sold these notes and bought Southern Pacific refunding, Union Pacific convertible, Burlington joint, New Haven convertible, and Rock Island refunding bonds. To-day all of these with the exception of the last have advanced a good deal. I took your advice to buy good bonds "and forget about them for a while." Now I am surprised at their prices, and think that some of them have gone up too much. Would it not be better to sell them now, and do something else with the money?

A. It depends on circumstances. If you are running your fund as a business enterprise, it looks like a fairly good time to free your capital to some extent at least, and hold it in some readily convertible form in the expectation of good investments at good prices some time this winter. On the other hand, we do not advise the average investor to be flitting in and out of the bond market, trying to get all the profits there are. We judge, from your letter, that your average profits and interest from your bond investment between August, 1907, and August, 1908, was more than 14 per cent. If you try to duplicate that this next year you will probably have a lot of trouble, and lose some money. In your position, if you do decide to sell out your active bonds, you should get into something solid and quiet; for no habit is so dangerous to the investor as this habit of looking for big market advances. You have done well; now let the other fellow make a dollar.

167.—MANHATTAN. Q. I have been asked to buy 6 per cent. bonds issued by New York real estate companies. What are these bonds? Are they well secured in case the companies should get into trouble? Are they as safe as first mortgages such as the savings banks can buy?

A. The bonds offered by real estate companies in New York are mostly debentures secured on the general credit of the issuing company. In some cases, specified blocks of first mortgages, and even property itself, are pledged with a trustee to secure these debentures. In general, if the issuing company should fail, through mismanagement, error of judgment, or otherwise, the holders of these bonds would rely upon a judgment to be obtained against the bankrupt company. Other floating debts, and in some cases even mortgage debts, may be contracted to come ahead of these debentures. Of course, the bonds are not nearly so solid as first mortgages on farm lands at 50 per cent. of their value.

In general, these bonds should be bought with judgment, not blindly. The record of the issuing company is all-important. Every company should issue at least once a year a full and complete balance sheet, showing just what debt it has contracted ahead of these bonds. Before buying any such bonds, the investor should find out just how much of such debt is outstanding. Since the credit of the issuing company is the real security, this credit should be subjected to the most careful search before buying.

With these restrictions, the bonds of the better companies can be recommended for the average investor. This service will not recommend them as a substitute for savings bank accounts in New York or Massachusetts. 168.—ENGLISH. Q. As a holder of Erie Railway first consolidated 7 per cent. bonds, I want to know whether to sell or hold on. 1 only want to get my interest regularly, and my principal when it is due. I don't want to be frozen out in some reorganization.

A. If that is all you want, you had better hold on. No reorganization of the Eric could freeze you out, for your bonds are too close to the road for that. If any reorganization takes place, it will simply strengthen your bond, by giving the road more capital to work with, and thereby making it a more valuable property. If any bondholders suffer, it will be the holders of the junior bonds, not of the old prior mortgages. You will get your interest and your principal when it comes due. The September coupons were bought by J. P. Morgan & Co., not because the road had defaulted, but in pursuance of the "plan of relief" put out in the letter of June 11, 1908. If you have not seen this letter, you had better write to J. P. Morgan & Co. or the Erie Railroad and get it. It is interesting, and will help you understand the situation.

160.—ST. LOUIS. Q. Is there any likelihood that the Westinghouse plan of reorganization will be put through shortly? I have agreed to take my share of new stock, and want to know how many others have done the same. Am I wise in assenting?

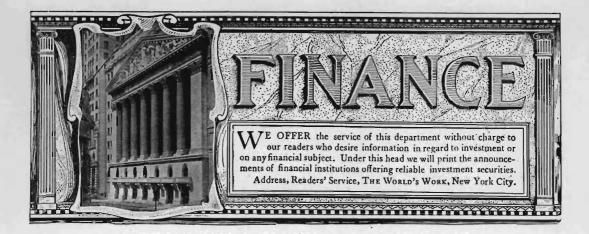
A. In the financial district it is expected that the plan will be formally adopted almost immediately. The reports indicate that the entire 86,000,000 of new stock will be sold to the stockholders, and that the receivership will end in the early autumn. We think that in the long run you will find your new stock worth more than you pay for it.

170.—MOHAWK. Q. As a stockholder of the Davis-Daly Estates, I have objected to paying an assessment of \$2 per share to the underwriting syndicate, but I want to hold my stock. Am I right?

A. We think not. You went into this company because you thought it an honest mining concern. You still seem to have that belief. The assessment is to provide \$600,000 of working capital, without which it cannot do anything. You seem to expect to continue to share in any profits that the company may make, without meeting your share of the expense necessary to the making of those profits. We do not think you can do it. The stock of the old company, if the reorganization will go through, will probably have little or no value.

171.—LAWYER. Q. Are there any bonds or other debts of big companies falling due in the next six months or so that are likely to disturb the money market? When is the next bad period of refunding? This seems to me to be the proper index to the bond market movement, as it has been in the past.

A. We think you exaggerate the importance of this bond market factor, although it is not by any means to be despised. In the six months ending February 1, 1909, the refunding of notes, bonds, and the payments for stocks now partially paid will aggregate about \$155,500,000. The payments in sight for the whole year 1909 aggregate about \$215,000,000; while the payments for 1910 must be close upon \$500,000,000. If your criterion were the correct one, the inevitable conclusion would be that a man whe buys gilt edge railroad notes maturing early in 1910 will be able to make a very profitable re-investment at that time.



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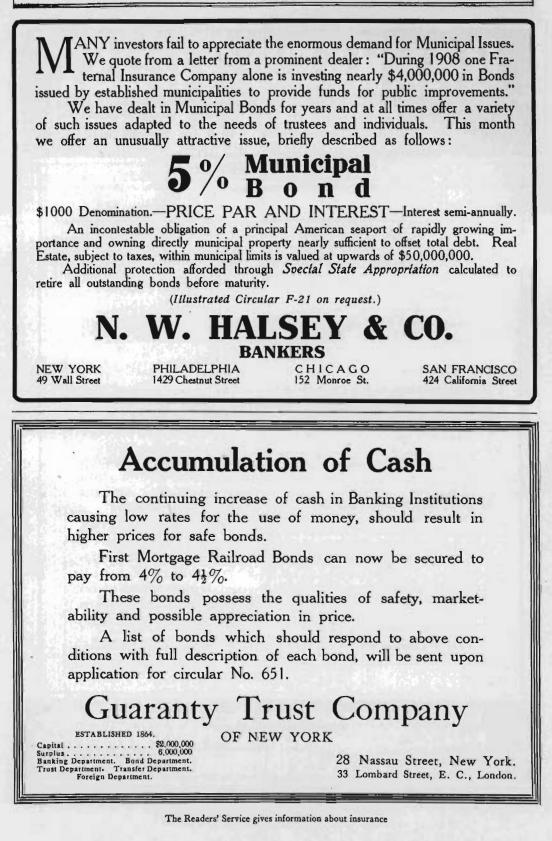
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1. EXCEPTIONAL SECURITY—the entire issue of securities of the traction company—\$450,000 bonds, \$450,000 stock, are pledged as collateral, with the approval of the Public Service Commission, to secure these notes.

2. No further securities of any kind may be issued by this traction company to come ahead of these notes.

3. \$125,000 in cash is deposited in the West End Trust Co., of Philadelphia, for the sole purpose of the improvement and further equipment of this company's property under our supervision. This work is now being done.

4. The earnings in 1907 were twice the requirements for these notes-estimated earnings for 1908 over two and one-half times.

5. The above line of road connects important cities and forms a valuable link for the extension of other traction systems now being operated.

Please send for Circular No. 54, giving further details

#### Meikleham & Dinsmore

**High Grade Investment Securities** 

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### Investments

#### The Safety of EQUIPMENT BONDS

is evidenced by the past history of this form of investment security. Notwithstanding the financial embarrassment of great railroads during the past 15 years, all well secured bonds upon equipment were paid in full.

The equipment is the most vital part of railroads and their earnings are dependent upon it.

Large margin of equity between cost of equipment and bonds outstanding.

Write for Circular 281-B



FOR INDIVIDUAL INVESTORS

We have bonds yielding 6% which answer to every requirement of security, but which do not have the feature of immediate negotiability.

Banks often rightly give up 14% to 2% of possible income from their bond purchases in order to obtain securities that may be instantly marketed, but it is rarely necessary for individuals to do this.

We shall be pleased to send to investors our Railroad Quotation Record, which gives detailed information in regard to Stocks and Bonds, Dividends, Prices, Statistical Tables, etc.

SWARTWOUT & APPENZELLAR BANKERS 40-42-44 PINE STREET. NEW YORK First National Bank Building, Chicago

### GUARANTEED FIRST MORTGAGE BOND YIELDING 5½%

# WE OWN AND OFFER \$250,000

### **Atlantic City Electric Company**

#### First and Refunding Mortgage 5% Thirty Year Sinking Fund Gold Bonds

These bonds are secured by a mortgage which, subject to less than \$240,000 outstanding bonds of constituent companies, is a first lien on all the property of the only company doing an electric light and steam heating business in Atlantic City, N. J., and adjoining towns. All of the franchises are perpetual, except one, which is for 100 years. The net earnings for the year ended June 1908 were nearly three times the amount required to pay interest. These bonds are

#### Guaranteed for Principal and Interest by the American Gas and Electric Company

whose net earnings are largely in excess of all its interest charges.

We offer all or any part of these bonds, in denominations of \$1,000, at a price to net the investor  $5\frac{1}{2}$ %.

Descriptive circular on request.

### EDWARD B. SMITH & CO.

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> Members New York and Philadelphia Stock Exchanges

Lists of high grade investment securities, or information about investments, furnished on application

The Readers' Service gives information about investments



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### E offer, subject to prior sale, a limited amount of the 7% Cumulative Preferred Stock of the AMERICAN PIANO COMPANY of New York at \$102.50 per share.

HE AMERICAN PIANO COMPANY, organized under the laws of New Jersey, is a combination of Wm. Knabe & Company of Baltimore, Chickering & Sons of Boston, and the Foster-Armstrong Company of Rochester, N. Y.—all leaders in their lines, and having a firmly established business of many years' standing. The Foster-Armstrong Company manufactures the Haines, Marshall & Wendell, Foster, Brewster, Armstrong and J. B. Cook pianos.

ANY years' experience in handling industrial securities, during which period our clients have not lost a dollar of principal or dividend on purchases made from us, qualifies us, we believe, to pass judgment with accuracy on the value of this class of investments. In our opinion this is

one of the safest and most attractive preferred stock investments ever offered to the American public.

There is no water in it and no bonds ahead of it.

The earning capacity at the present time is three times the preferred stock dividend requirements.

The consolidation has been effected on the most conservative lines. The great trade names and good will of Knabe, Chickering, Haines and others, are not represented by one penny in the assets of the new corporation, only the actual tangible assets of the constituent companies, as shown by the audit and appraisal made by The Audit Company of New York. HE new organization starts out with no bonds and no permanent indebtedness, and its current liabilities will not exceed 5% of the total valuation.

The stock will be kept out of the speculative market entirely. For this purpose it will be sold over as wide a territory as possible and not more than 200 shares will be sold to any one person.

We believe this offering of preferred stock of the American Piano Company presents an opportunity for a safe investment yielding large returns, unparalleled at this time — an opportunity for the most conservative investors, for any one to whom the first consideration is the safety of the principal.

Price: \$102.50 per share, netting 5.83 per cent.

References: The First National Bank, Canton, Ohio, The Audit Company of New York, R. G. Dun & Co., and Bradstreet's.

For full financial statement and other parciculars address:

### The Geiger-Jones Company

Specialists in Carefully Chosen Securities of Old, Successful Industries 200 North Market Street, Canton, Ohio

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1908

F. D. HALL Secretary GEO. J. GARVER Ass't Sec'y & Treas.

# THE MONARCH LOAN COMPANY OF WICHITA, KANSAS

WILL MAIL FREE, to any one applying to them, an up-to-date POCKET MAP of the State of Oklahoma, showing Railroads, Cities, Towns, Counties, etc.



### SHORT TIME NOTES AMPLY SECURED

SIX per cent. collateral gold coupon notes of the PHILA-DELPHIA COMPANY of Pittsburgh, maturing from June 1, 1909, semi-annually to December 1, 1916.

Denominations \$5,000 each. Interest payable June 1 and December 1.

We own and offer a limited number of each series of these notes at par and interest for the early maturities, and at a price to yield the purchaser 61/8 per cent. for the later maturities.

SPECIAL CIRCULAR on application.

#### tional Ban Mellon Nat 409 Fifth Ave.

514 Smithfield St.

PITTSBURGH, PA.

### The Tidewater Co.

First Lien Secured 6% Gold Notes Guaranteed Principal and Interest Unconditionally by H. H. Rogers

Convertible at par into First Mortgage 5% Fifty Year Gold Bonds of the Virginian Railway Co. at any time before April 1, 1913, or in case of Notes called for redemption, within 30 days after notice of such call. Redeemable at 101 and interest

These \$17,000,000 Notes will be secured by \$36.500,000 First Mortgage 5% Bonds of the Virginian Railway Co. and its terminals, and in addition by income producing bonds and stocks now yielding an annual income of about \$700,000 and having an aggregate value of over \$10,000,000. These notes offer

- (1) A high income return with security of principal.
- (2) The possibility of a considerable enhancement of principal through their privilege of conversion into First Mortgage long time 5% Bonds.

We offer a limited amount of these Notes To Yield 6%

DETAILED INFORMATION ON REQUEST Redmond & C

507 Chestnut St., Philadelphia

33 Pine St.

#### Yield 5<sup>1</sup>/<sub>2</sub>% to 7% Income per Annum

#### Growth of Principal 5% per Annum

Combined earnings of capital invested in "Units" of Central Business Property in growing cities over 10% per annum.
This yield is being produced for "Unit" owners of eleven pieces of Central Business Property for a total value of over \$6,000,000.
That an increasing yield may be permanently depended upon is borne out by government reports and by our statistics and may be verified by you.
We have paid eighteen consecutive rental dividends to "Unit" owners who have received from 5 1-10% to 8 4-10% net per annum on their investments.

their investments.

"Units" as security for loans. Trust Funds are invested in "Units" by order

of courts.

Benevolent Associations invest funds in "Units" for safety and income. We offer "Units" of Business Property in mul-

tiples of \$100 or \$1,000, initial value. Send for eircular No. 36, explaining this safe and profitable investment.

#### THE TRUSTEE SECURITIES COMPANY

The Trustee Company, Seattle The Trustee Company, Los Angeles The Trustee Company, Spokane

No. 1 Wall St. New York City

The Readers' Service gives information about investments

New York

### All Securities-The Best

SAFETY-Our Bonds are secured by the assets of the New York Central Realty Co., composed wholly of New York Realty. As this property was purchased in acreage and is being constantly developed by us, it constitutes a steadily growing security of the highest order.

AVAILABILITY-Our Bonds can be surrendered for cash at any time before maturity for the entire investment, with interest. PROFIT-Our Bonds earn 6% to maturity for every dollar invested-the highest interest compatible with absolute safety.

These Bonds are issued for the purpose of securing funds for the pur-chase and improvement of New York Real Estate, and guarantee 6% to the Investor.

▶ The money is not loaned to us, but invested with us, in our business. The nature of our business and the fact that New York Real Estate pays—not sometimes, but all the time insures its safety.

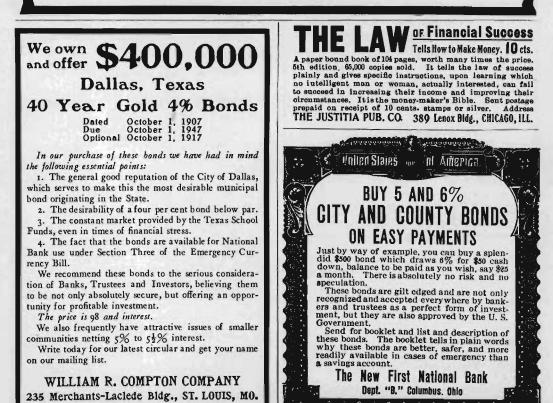
#### OUR BONDS ARE ISSUED IN TWO FORMS

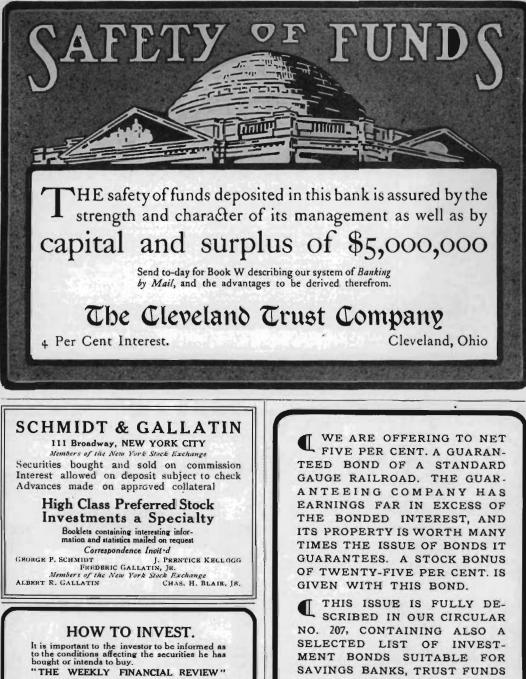
FOR THE SMALL INVESTOR-The Accumulative Gold Bond, compelling the saving of small sums. Purchasable in ten yearly payments and maturing in either 10 or 15 years, each payment earning 6% interest, compounded annually.

FOR THE LARGE INVESTOR—The Coupon Gold Bond, issued in multiples of \$100 at par; maturing in 10 years for the face value with 6% interest.

Our literature will interest you. Let us know which form of Bond fits your finances and we will tell you more about it. New York Central Realty Co., 1328 Broadway, New York City (Surplus and Undivided Profits \$1,250,000,00)

We want agencies in every city and offer al iberal proposition to men of character. Write for particulars.

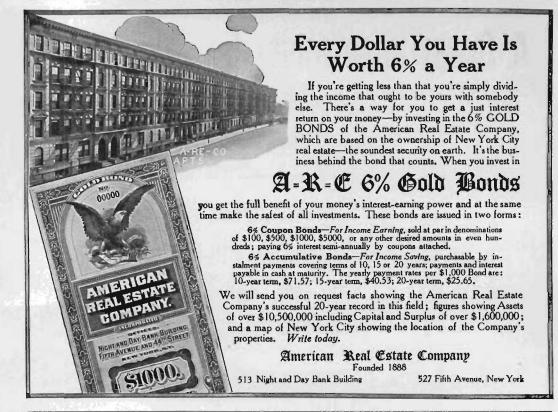




"THE WEEKLY FINANCIAL REVIEW" is a small four-page editorial sheet, which treats broadly and without prejudice, current events in the financial, commercial and political world as they bear upon securities and other investments and is of interest and value to investors and business men. THE REVIEW WILL ON APPLICATION BE MAILED REGULARLY WITHOUT CHARGE TO THOSE INTER-ESTED.

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is the one that has the best property behind it. The best property in the world is New York City real estate—not vacant lots in the suburbs but land in the heart of the city which is always earning an ever increasing revenue and which is steadily enhancing in market value. We have an issue of bonds based on just such property which are issued in denominations to suit both the large and the small investor.

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### Have Bought Stock In The Peoples National Fire Insurance Company

to the amount of three fourths of the required capital and surplus (\$2,000,000). Every sale was made on a cash basis -at \$50 per share—no watered or bonus stock—no promoters' bonds or stock.

### Less Than One-Fourth of This Stock Is Yet to Be Sold

The profits are immense. 19 American companies, capitalized at \$20,500,000 paid \$37,860,000 dividends in ten years-the annual dividends ranging from 10% to 90%.

Millions sent abroad. Nearly \$70,000,000 a year are paid in premiums to foreign companies by American insurers, because there are not enough home companies to supply the demand-and only about \$32,500,000 were paid in losses last year.

A great opportunity for investment. This stock is sold at \$50 per share—payable at once, or in ten equal monthly installments of \$5.00 per share affording an unusual opportunity to investors of every class for the profitable investment of idle funds in bank. The patronage of our own stockholders should double the intrinsic value and earning capacity of our stock. Subscriptions now exceed \$60,000 per week hence, immediate action is necessary. For complete information address

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For information regarding railroad and steamship lines, write to the Readers' Service



The Readers' Service gives information about investments

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The books listed below cover a wide range of business thought and activity, and cannot fail to be an inspiration to all serious-minded readers. A postal card addressed to the publishers will bring any which you may care to see on approval. Just mention THE WORLD'S WORK.

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"It is seldom a volume has in it as much of value as 'The Empire of Business.' It may be read with profit by all men, but particularly by young men. To those who have their way to make it will be an inspiring guide."—CHARLES R. FLINN, Saturday Evening Post. Photogravure frontispiece, \$3.00

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No one can speak with more authority on the main subject of this volume. Mr. Carnegie's broad view is, as usual, made more impressive by the literary forcefulness of his writing. Net, \$2.00 (postage 20c.)

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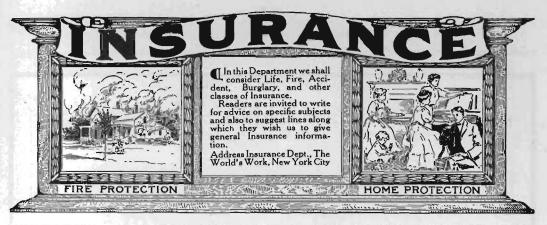
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The Readers' Service will gladly furnish information about foreign travel



32.—NEW YORK. Q. I am twenty-four years old and have a policy in the Connecticut Mutual — a twenty-year payment life policy for  $\$_{1,000}$ . Have paid premiums for three years. Is this an advisable policy for me? Should I increase it or take another form of insurance? If so, what form?

A. You have a good policy in a good company. Whether you need more insurance depends on who is dependent on you and what your income is.

is dependent on you and what your income is. 33.—FRANKLIN. Q. Three years ago I bought an insurance bond of  $\$_{1,000}$  from the Kansas City Life Insurance Company of Kansas City, Mo. One hundred dollars a year to be paid until ten payments had been paid for which I was to receive  $\$_{1,000}$  and the accumulated surplus from interest, forfeitures under lapsed bonds, etc. represented to me to be about 65 per cent. when I bought the bond. Please advise me what you think of this bond and if the company is a thoroughly reliable one.

A. An insurance company has no way of investing its money which any other financial concern does not have and its money should come in in the form of premiums and not from the sale of bonds. We do not see what property the bonds could stand for. If the company were to fail, on what could you foreclose? It does not seem a good investment to us from the particulars that you have sent us.

34.—CONNECTICUT. Q. Do you consider a combination accident-health policy, such as is sold for \$60 annual premium, desirable for a man who has enjoyed and is in good health, but who is dependent upon his salary and has a family? If so, is the record and responsibility of the Fidelity and Casualty Company of New York such that you can commend it?

A. For a man who is in good health but has a family and is dependent upon his salary a combination accident-health policy is desirable. We take pleasure in recommending the Fidelity and Casualty Company of New York.

of New York. 35.—CHAUTAUQUA. Q. I am insured in the Union Mutual of Portland, and feel inclined to drop the policy. The fourth premium is now due, \$22.73. Options, 2 years 286 days or cash or loan \$10. Will you at your earliest convenience inform me what would be the best settlement?

A. As a rule we feel that it is a mistake to drop an insurance policy except under extraordinary conditions. If you do, however, we would advise you to take the extended insurance.

36.—BOSTON. Q. What kind of insurance would you recommend for a young married man who travels some and who only has his salary to depend on, but who would not suffer loss of same while sick? Do you think a traveling man should carry accident insurance whether he has any life insurance or not? I do not think much of life insurance as I have heard so much about it and have seen some cases where people have been done out of their money A. We should recommend that you take out both an accident and a life insurance policy. If you are careful in what companies you insure, there is no danger of your being done out of any money.

37.—MAINE. Q. I am twenty-six years old, have a wife and one child, and am a teacher by profession, earning about \$800 per year. I have a \$2,000 policy in the New England Mutual Life Insurance Company on the twenty payment life plan with return of surplus every fifth year, on which I have paid three annual premiums of \$56.60 each. Under the terms of the policy 1 have three options in case I wish to make a change — either to surrender the policy and receive the "cash surrender value" of \$64, or allow it to become "participating paid-up insurance" for \$206, or "extended insurance" for 5 years 130 day. Since reading your article on Insurance in the issue of June, 1008, I have thought perhaps it would be well

Since reading your article on Insurance in the issue of June, 1008, I have thought perhaps it would be well for me to change and take out an accident policy similar to those suggested in that article. Do you think that it would be wise to do this? Will you name some of the best companies from which I could get such a policy?

A. Do not give up the policy which you already hold. If you want an accident and health policy, take it in addition, but the life policy is more important. Keep it by all means. THE WORLD'S WORK does not care to recommend any particular company but you can get an accident policy from any one of the following reliable companies: The Ætna or the Travelers, Hartford, Conn.; the Maryland Casualty Company of Baltimore, Md.; and the Fidelity and Casualty Company of New York City.

Fidelity and Casualty Company of New York City. 38.—CALIFORNIA. Q. Could you advise me as to two or three of the best and safest life insurance companies? If you can, tell me which ones would be best in which to take an endowment policy. Is the Prudential one of the best and safest?

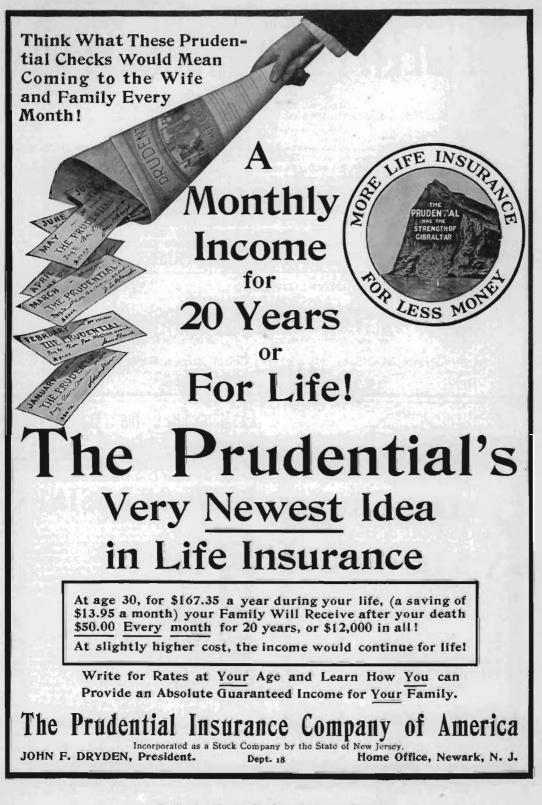
A. It is against the policy of THE WORLD'S WORK to recommend any particular company. The following companies, therefore, are taken at random from a list of many more which are absolutely reliable.

The Penn Mutual, Philadelphia, Pa.; the Northwestern Mutual Life Insurance Company, Milwaukee, Wis.; the New York Life, New York City.

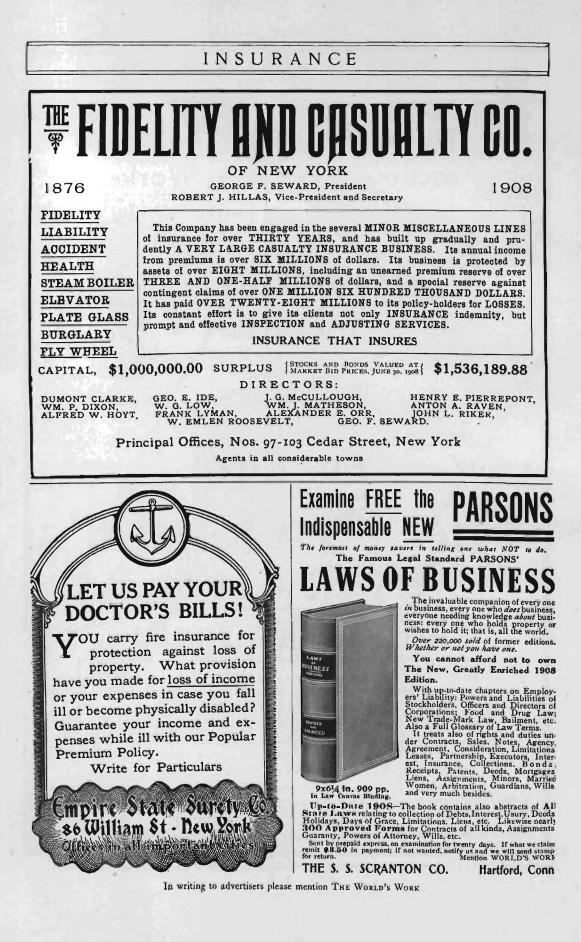
The Prudential about which you ask is one of the largest and strongest companies. We should advise you, however, to take some other kind of a policy in preference to an endowment.

NOTE: THE WORLD'S WORK will not undertake to decide for anyone between thoroughly good companies. It will advise against companies which it considers unsafe; advise in regard to different forms of policies etc., etc. It will also give facts about companies which it considers absolutely safe to help the reader make a decision for himself. Beyond this it does not care to go.

#### INSURANCE



The Readers' Service gives information about Insurance



### The Oxford Bible Edition of Dickens' Complete Works

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The Author Whom the Whole World Loves

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# STEINWAY PIANO

#### At the Courts of the Old World

The supremacy of the Steinway Piano is unquestioned. Its fame is spread broadcast all over the globe. Its status wherever music holds sway is that of premiership.

Search the annals of the world and no other house in any line can be found that has been distinguished by such an array of honors. The Royal and Imperial Houses of the Old World have nearly all signally honored the House of Steinway by appointment as Pianoforte Manufacturers to their respective courts.

Two such royal appointments have been just recently made: H. R. H. the Princess of Wales and the Grand Duke Michael Alexandrowitsch (brother of the present Czar of Russia) having designated Steinway & Sons by royal warrants as their official piano manufacturers. Such recognition can be the result of but one thing—the International Supremacy of the Steinway Piano.

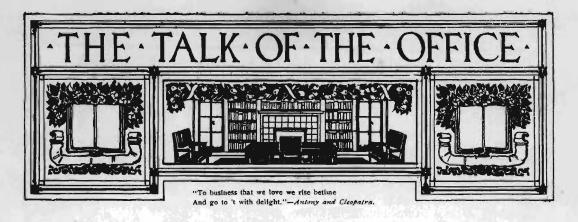
That the Steinway represents the highest achievement in piano construction ever attained is self-evident. For your own satisfaction examine a Steinway Miniature Grand (Price \$800) or a Steinway Vertegrand (Price \$550), ebonized cases.

VERTEGRAND EBONIZED CASE PRICE 8880 Steinway Pianos can be bought of any authorized Steinway dealer at New York prices, with cost of transportation added. Illustrated catalogue and booklets sent on request and mention of this magazine.

MINIATURE GRAND EBONIZED CASE Price \$800

STEINWAY & SONS Steinway Hall 107 and 109 East 14th St. New York Subway Express Station at the Door

If you are planning to build, the Readers' Service can often give helpful suggestions



#### MR. ROCKEFELLER'S REMINISCENCES

The great interest that has been aroused by the announcement of the publication of Mr. Rockefeller's Reminiscences has not surprised us. It was to be expected that all Americans would want to read these. But we confess we had no idea of how widely Mr. Rockefeller was known in other countries, and how great would be the desire to print these articles in various languages. Simultaneous publication of the series has been arranged for in the chief countries of the world, and we feel sure that the editors, as well as the readers, will find the articles as interesting and important as they anticipate.

As the series progresses, we think the interest is not only maintained, but greatly increased. The November number is full of excellent stories, and in many ways gives an entirely new and different view of Mr. Rockefeller's career. Here are some of the heads which are covered in the next instalment:

Some Old Associates. Arguments versus Capital. The Joy of Achievement. The Value of Friendships. The Friend with the Strong Box. The Art of Recreation. The Pleasures of Road Planning. Planting and Moving Trees.

#### THE LIONS AND THE BRIDGE BUILDERS

Of all the exciting stories which are in the fruitful field of African adventure, we have never read any quite so exciting or so truly dramatic as the plain, unvarnished tale of Colonel Patterson, English Engineer. These articles, the first of which will appear in the November World's Work, will run several months in the form of a continued serial. The World's Work does not print fiction, but we believe that this story is much more entertaining than any fiction can be.

Colonel Patterson was called upon to build a bridge in East Africa, and for many months had almost a hand-to-hand fight with maneating lions, which night after night invaded the corrals thrown up around the tents of the workingmen and carried off a man until several dozen men had been killed and eaten by these brutes. There was a long war between Colonel Patterson and these lions before he succeeded in destroying them. The terror of the natives became so great that for several weeks all work was stopped on the bridge.

#### THE AMERICAN FLOWER GARDEN

We have found it necessary to postpone the publication of "The American Flower Garden," by Neltje Blanchan, from this fall to next spring. Since the preparation of this book was begun so many changes have been made in the field of color photography, and so many improvements have been developed in the plan of illustrating that we have decided to postpone the publication for six months in order to take advantage of some of these opportunities. We hope and believe that this book will sell for many years, and under all these circumstances it would be folly to fail to do everything possible to make it attractive and valuable. This edition is limited to 1,040 copies, and the price is \$10 net. A large part of the edition has already been sold, and we anticipate that the remaining copies will be taken up long before publication.

#### BIND YOUR MAGAZINES

The present number ends Volume XVI of *The World's Work*. We have a constant demand for bound volumes of our magazines, and many of them are scarce and bring a high price. Let us suggest to our readers that they bind their magazines as soon as the volume closes. If you will send your numbers to us, we will bind them for 75 cents per volume, subscriber to pay the expressage both ways. Or we will furnish uniform cases to be used by your local binder for 50 cents each, 6 cents postage.

#### THE FALL PLANTING NUMBER OF THE GARDEN MAGAZINE

The double October number of *The Garden* Magazine-Farming is a special number, and is full of valuable information to those who wish to take advantage of the opportunities the fall presents for securing an early start in the spring, when time means everything, and the work in the garden must be done quickly. Many things must be planted in the fall, and the growth of many others may be advanced several weeks by timely fall planting. The information contained in this number is worth its cost many times over.

#### THE BUILDING MANUAL OF COUNTRY LIFE IN AMERICA

Color photography has actually come. Our photographic expert is making color plates in the open every week, and one of them is reproduced in the October issue of *Country Life* in America.

So far as we know, this is the first instance of the use of this process as an actual illustration — to illustrate—not merely a specimen of color photography.

The Annual Building Number is full of real building information. As we have said before, a person who is intending to build can save much money by doing it now, when the cost of labor and building materials is cheaper than it has been for years, and one can save hundreds, if not thousands, of dollars by studying this manual of building information.

#### "THE GORGEOUS ISLE"

It is a pleasure to announce the publication of a new book by Gertrude Atherton in the Ninety-cent Series. Mr. Maurice Hewlett's "Spanish Jade," illustrated by W. Hyde with such great attractiveness and originality, has encouraged us in the plan of publishing books by first-rate authors for 90 cents net. Mrs. Atherton's book, "The Gorgeous Isle" is as original and charming as anything she has published, and the illustrations by C. Coles Phillips are a bright accompaniment to the book. It will be published on October 7th, and we cordially recommend it to the readers of *The World's Work*.

#### NEW BOOKS

We wish we had the space in this department to speak about a number of new books which are just about appearing, including "The Immortal Moment," by Miss May Sinclair, the author of "The Divine Fire." The space, however, is so limited that we shall content ourselves with merely a list of titles. Pictures Every Child Should Know, Dolores Bacon. Tables of Stone, Harold Begbie. Mind and Work, Luther H. Gulick. Women of Florence, Isador Del Lungo. Forewarners, Giovanni Cena.

Studies in the American Race Problem, Alfred Holt Stone.

Following the Color Line, Ray Stannard Baker. Stories of Humor, Thomas L. Masson. The Passerby, Prince Troubetskoy. Good Stories.

Midsummer Night's Dream, illustrated by Rackham.

Story of the Negro, Booker T. Washington.

Christmas Day in the Morning, Grace S. Richmond.

#### A PROGRESSIVE DEPARTMENT

Some years ago we began a department for encouraging people to act as our representatives in securing subscriptions for Doubleday, Page & Company's magazines. The results of all this work are now beginning to show in a fine way. Here are three stories:

I. There is an eighty-four year old lady out in Kansas (she does n't mind our telling tales out of school), who has been a very large factor in her community for many years. She began to take a few magazine subscriptions and now has a large business that is all cash down. She has simply made use of her knowledge of people to get subscriptions.

II. A woman in Orange, New Jersey, picked up over four hundred yearly subscriptions for one of our magazines in two months and it was her first attempt! She selected her people — that was the whole secret of her success. As she smilingly says: "The magazine sells itself if I just show it to *the right people*."

III. Not long ago a young man came in to see us and get information as to how to begin work. He is now, after a few months experience, supporting his family from this work alone.

It is n't hard to go in business for yourself. The first plunge, perhaps, looks difficult, but it is easier than one thinks. If you will write us, we will gladly send detailed information and a copy of some useful "Hints." You will be interested in them for yourself, maybe, or for someone you want to help.

W W 10, '08

DOUBLEDAY, PAGE & COMPANY,

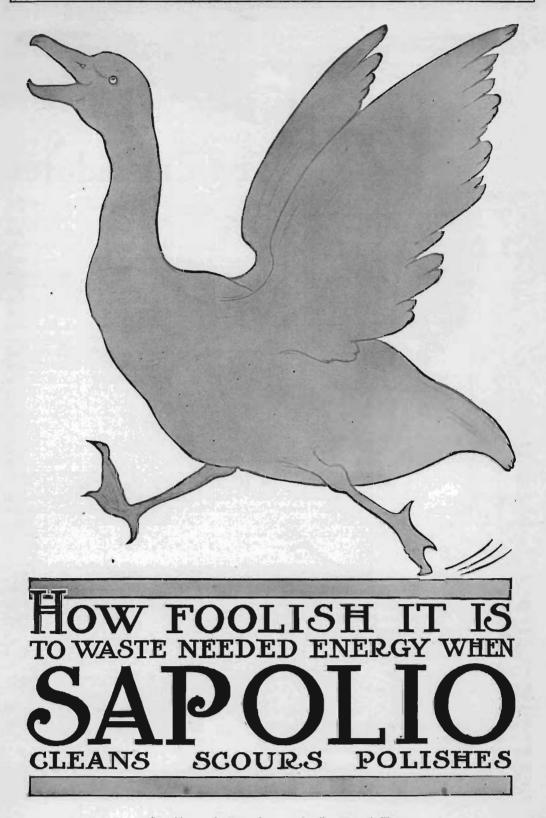
New York City,

Circulation Department. Please send me information about securing

subscriptions for your magazines.

Name .....

Address .....



#### WORK ADVERTISER WORLD'S THE



Copyright. 1908, by G. Prince. N. Y. WILLIAM HOWARD TAFT

Though still in the prime of vigorous manhood, William Howard Taft can look back upon a record of things done in a life of continuous industry that makes a catalogue of achievements hardly to be paralleled.

He has earned the confidence not only of the people of his own country, but also of those of many other lands with whom he has dealt in his sincere way.

Twenty-seven of his fifty years he has given to active public service, in the course of which he has been four times to Manila and has traveled twice

around the world, being received everywhere with marked honors, due not only to his dignity as the representative of a great nation, but also to the esteem in which he is held as an individual.

Mr. Taft has served as Assistant Public Prosecutor, Internal Revenue Collector, Assistant County Solicitor, Judge of the Superior Court, Solicitor-General of the United States, Judge of the United States Court for the Sixth Judicial Circuit, President of the Philippine Commission, first Civil Governor of the Philippines, and Secretary of War.

In writing to advertisers please mention THE WORLD'S WORK

### **The Candidates**

"He is as strong as he is gentle. His reputation is simply spotless. In all the agitation of a heated campaign for the greatest office in the world, no one has ventured to intimate a doubt of the absolute honesty of this man who has been before the country for a quarter of a century. Nor can any one successfully dispute the simple proposition that in the whole history of the United States no one was ever named for the Presidency who was so fitted by nature, by training and by experience for the duties, dignities and responsibilities of that unique office." - CHARLES HOPKINS CLARK, in " The Independent."

> In 1905 he revisited the Philippines, and in 1906 he became provisional Governor of Cuba, reestablishing peace in that island. In 1907 he visited Panama, Cuba, and Porto Rico, and last year he returned once more to Manila to keep his promise to open the first insular Congress.

> Mr. Taft is warm-hearted, approachable and frank, with the strength and courage of sound convictions and an alert conscience. He is a constructive statesman, a successful diplomat, and a patriotic American.

> REPRESENTATIVE THEODORE E. BURTON, of

Ohio: "Talt would bring to the Presidency the practical experience surpassed by no one of his predecessors. No honest enterprise need foar him. No dishonest scheme could hope to hide its face from the light or escape punishment."

escape punishment." JOSEPH G. CANNON, Speaker of the House of Representatives: "The Republican party has nominated for its standard-bearer and its great leader Ohio's son, William H. Taft—a broad, cultured, judicial-minded executive official, who has never failed to answer every draft that has been made upon him in the equivalent of the fullest payment, with fidelity to the public service, for the good of the republic and all the people therein."

COLONEL THOMAS WENTWORTH HIGGINSON, in declining an invitation to speak for the Democratic candidate:

candidate: "I regard Mr. Taft as a man personally far superior to his opponent, and incomparably more to be trusted in the Presidential chair."

### of Character

"We certify to all the great electorate that when their votes in November shall have chosen James S. Sherman to be Vicc-President of the United States, the Senate will be sure of a presiding officer in character and competency worthy of the best traditions of that great deliberative body, and that if—which God forbid—the sad contingency were to come which should for a fourth time call a Vice-President from New York to the executive office, the interests of the whole country would be safe in good hands, and the great office of the Presidency would suffer no decadence from the high standard of dignity and honor and competency of which we are so justly proud."—ELIHU ROOT, at Sherman Notification Ceremonies.

Of the straightforward type, James Schoolcraft Sherman is a man who has accomplished much. Most of his years of public service, extending over a quarter of a century, have been in the House of Representatives, and there, his knowledge, patience, courage and indefatigable industry, coupled with an abundance of common sense, led to his recognition as one of the most useful men who ever sat in an American Congress.

Before the beginning of his legislative career, he was mayor of his native city, Utica, New York. In Congress, he first won attention by careful study of the nation's wards, the Indians. He rose gradually to the chairmanship of the Indian Affairs Committee, and then to leadership on the floor.

As a business man and a lawyer, he was recognized as of the look-you-in-theeye type. Mr. Sherman carried that idea into politics, and the success he has achieved and the confidence both Republicans and Democrats have placed in him is a significant tribute to his direct manner of dealing with those with whom he comes in contact.

In his private life, Mr. Sherman is re-

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garded as high-minded, representative, and a Christian gentleman, who has made good under working conditions. His selection as a Vice-Presidential candidate was a tribute not only to his public service and his knowledge of parliamentary procedure, but to the high regard in which he is held by those who know him best in his public and his private life.

#### SENATOR JULIUS CAESAR BURROWS, in notifying Mr. Sherman of his nomination :

nolifying Mr. Sherman of his nomination: "The unanimity with which you were nominated was a fitting tribute to you as a man and a just recognition of your long and valuable services to the party and the country. Repeatedly commissioned by the people of your district to a scat in the National House of Representatives, where you have served with distinction for nearly twenty years, participating in the deliberations of that body and bearing a conspicuous part in shaping the policy of your party and the country, you were regarded as preeminently filted for the distarge of the important duties incident to the office of Vice-President of the United States. As the constitutional presiding officer of the Senate, you will bring to that exalted position a wide experience in public affairs and a thor-

Senate, you will bring to that exalted position a wide experience in public affairs and a thorough knowledge of parliamentary law which will enable you to conduct its proceedings with dignity and despatch, and so sustain its high character as the greatest legislative body in the world."

21 NIDMAN

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TUTHE



### What the Republican Party Has Done

WOULD you rather vote for a party that has done things, or a party which simply cavils at things done? Without harking back to remote times, the Republican party during the administrations of McKinley and Roosevelt has accomplished these constructive works:

#### Extended National Power and Commercial Prestige.

The Republican party gave freedom to Cuba, and is aiding her in the effort to establish responsible self-government.

The Republican party has added to the area of influence of the United States:

Porto Rico, with an area of 3,435 square miles and a population of 1,000,000;

Guam, with an area of 200 square miles and 11,000 inhabitants;

The Hawaiian Islands, with an area of 6,449 square miles and a population of 154,000;

The Philippine Islands, with an area of 127,853 square miles and a population of 7,500,000.

The Republican party has knit together the interests of this country and the Latin-American republics in a manner to command their confidence and increase our trade.

The Republican party has maintained the open door for American commerce in the Orient.

The Republican party, through President Roosevelt, put an end to the war between Russia and Japan, and commanded the affectionate recognition of both countries.

The Republican party restored confidence

in Santo Domingo and made an adjustment of her obligation, which does justice between her creditors and the people of the island.

#### Services for Sound Finance.

The Republican party established the gold standard by the law of March 14, 1900, thereby placing this country in the rank of other advanced commercial nations.

The Republican party passed the currency measure of May 30, 1908, designed to prevent currency suspension in case of a crisis.

The Republican party has appointed a monetary commission to consider further reforms in the currency system which may be required by our great commercial expansion.

The Republican party aided Mexico to establish the gold standard, thereby creating new and safe openings for American capital.

The Republican party has extended to the surviving veterans of the Civil and Spanish wars, and their widows, the benefits of a service pension. It has in the meantime reduced payments of interest on the public debt in almost the same proportion as the increase of payments to the veterans. The following figures show the decrease of interest on the debt and the increased disbursements for pensions at intervals of ten years:

Year.	Interest on Debt.	Pensions.
1867	\$143,000,000	\$20,000,000
1877	97,000,000	27,000,000
1887	47,000,000	75,000,000
1897	37,000,000	141,000,000
1907	24,000,000	139,000,000

Thus, what has been taken from the bondholder by reducing and refunding the debt



### Taft's Election Insures Continued Progress

has gone to the veterans who fought the battles of the Civil and Spanish wars.

#### Measures for the Benefit of Labor.

The Republican party has provided for the arbitration of labor disputes between railroads and their employees, under the direction of the Interstate Commission and the Commissioner of Labor.

The Republican party has regulated the hours of railway employees in a way to entitle them to adequate and necessary rest after prolonged labor.

The Republican party has modified the old common law principle of common employment so as to make it possible for the laborer in the public service to recover for injuries received while at work.

The Republican party has restricted the emigration of the criminal and defective classes, thereby reserving this country for the honest laborer.

#### Measures for the Protection of the Public.

The Republican party has safeguarded the public health and saved the lives of thousands of infants and adults by establishing proper standards under the Pure Food Law.

The Republican party has initiated the Roosevelt measures for protection of the forests and the water sources.

The Republican party has put an end to timber-thieving on the public lands.

The Republican party has abolished railway rebates, and thereby established equality of treatment and opportunity for shippers, communities and consumers.

The Republican party has sought to insure the purity of elections and the correct expression of the people's will by prohibiting corporations from contributing to national elections.

#### Measures for Defending the Nation and Protecting the National Prestige.

The Republican party has built up a navy containing nearly three-score fighting ships capable of meeting any other navy in the world.

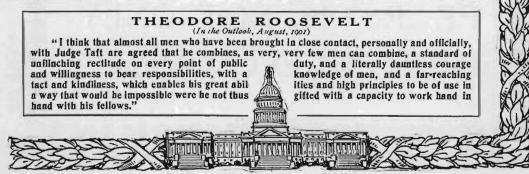
The Republican party has reorganized the army by creating a general staff in order to make an effective fighting force.

The Republican party acquired control of the Panama Canal, and has pushed rapidly the work of construction with the object of connecting the two oceans.

Is not the enactment of constructive measures like these better than a policy of criticism and negation?

Even if trivial errors can be found, are they not far outweighed by this sort of accomplishment?

The Democrats at Denver stopped the clock while they were nominating a candidate for the Presidency. Do you wish to stop the clock of the nation's progress by electing him?



PEARS' is the most economical of all soaps. It wears to the thinness of a dime. Moisten the thin remainder of your old cake and place it in the hollow of the new one where it will adhere, thus you will not lose an atom, and will see that PEARS' IS NOT ONLY PURE, BUT ECONOMICAL.

OF ALL SCENTED SOAPS PEARS' OTTO OF ROSE IS THE BEST.

#### AN INDUSTRY OF AMERICANS

THE ENGRAVING AND PRINTING OF PAPER MONEY, POSTAGE STAMPS, REVENUE STAMPS, STOCKS, BONDS, AND BUSI-NESS LITERATURE, FROM PAUL REVERE'S DAYS TO OURS

THE making of money is a typically American industry — not the mere accumulating of riches, the gathering of two dollars where only one had been before, but the making of the paper currency which circulates in the commerce of the world as money.

Of course, the Chinese say they were first to issue paper money, and as long ago as 1,000 years before the Christian era, too,

but the making of paper money and other evidences of money in large quantities and particularly in such a way as to make fraudulent duplication practically impossible, has been a development of American ingenuity, and largely the work of one company.

Paul Revere certainly played as many parts as could reasonably be expected of a typical American. He seems to have been the first printer of real money in the United States and to his time and work dates back the American Bank Note Company of New York in logical succession. His first work was for the Provincial Congress. It was given to him May 3, 1775, an issue of £.100,000

Colony notes. He had done some pen and ink drawing and some engraving on silverware. He had experimented in engraving scenes and letters on copper plates. He had become such a useful and all round "handy" citizen that in its urgent need for money the Congress naturally turned to him. With patriotic energy he engraved four copper plates, rigged up a press, laboriously made 14,500 impressions, probably with very little assistance, and delivered his work in such an acceptable manner that he received similar orders afterward, even if Congress was ungracious enough to reduce his first bill from the manifestly exact total of 72 pounds 6 shillings and 8 pence to just a plain 50 pounds. From the "messenger of the Revolution," he became the "money

maker of the Revolution" — the hero of every school boy since Longfellow told how "the fate of a nation was riding that night."

The making of notes or money for the Government continued in Boston and Philadelphia. Individual printers received contracts and some were designated as "Government printers." In 1795, only 20 years after Paul Revere's first work and while he had transferred his activities from note making to bell casting, his work was being carried on by others and out of it grew the business of the American Bank Note Company. It is to-day a \$10,000,000 company, doing almost the world's work of financial engraving and the fin-

est grades of commercial printing. Its main works are in Trinity Place, New York City. It maintains other printing establishments and sales offices in the historic cities of the printing craft, Boston and Philadelphia, together with sales offices in Baltimore, Pittsburgh, Atlanta, St. Louis and San Francisco. The American Bank Note

THE WORLD'S WORK ADVERTISER



CHINESE BANK NOTE OF THE MING DYNASTY The American Bank Note Company is now

printing the first bank notes issued by the Chinese Government since the fifteenth century AN INDUSTRY OF AMERICANS



MAIN FRONT, NEW OFFICE BUILDING

Company of Canada, organized under a Dominion charter, is affiliated with the American Bank Note Company here, with its head offices and plant in Ottawa, and branches in Montreal, Toronto, Winnipeg and Halifax. The administration offices of the American Bank Note Company are in its own new building at Broad and Beaver Streets, in the heart of financial New York. It is perhaps the most artistic business building in the city.

The Bank Note building, with its American eagle over the doorway, gives the feeling of responsibility and integrity, and indeed these two words make up, in combination with hard work, the watchwords of the company. Its founders and its present leaders have no greater desire than to make the imprint "American Bank Note Company" stand as an absolute guarantee of quality - the same as "Sterling" on silverware. When an order has been booked no consideration of cost to the company can stand in the way of the correct delivery of the goods. It is such aims as these that have established the record for integrity, and a long experience with governments, corporations, and individuals shows that their interests are safe in the hands of the company's men. Just how important a consideration this is is shown by a visit to the works, which for an outsider is an infrequent occurrence. In process of dampening or printing or drying are postage stamps, the money of foreign nations, corporation bonds or shares of stock, car, ferry, or subway tickets - each one of real value. It takes not only weeks but months to complete orders. Meantime

the partly completed or fully completed securities are passing from one employee to another. In each case there must be an absolute check - whatever goes into an order in the way of material must come out. No excuse, however eloquent, can be accepted and it has long been unnecessary to hear one. What is equally important, there is no "leak" of information. An issue of bonds is under way, for instance. If the "Street," which is so near by, had an inkling of that particular issue, it might make a difference of thousands of dollars to the company issuing the securities. But there is no leak among Bank Note employees, nor loss of stamps or money. The Provincial Congress trusted Paul Revere implicitly, but it sent a committee urging him "not to leave his engraving press exposed when he was absent from it."

This sort of discipline or espril de corps has meant much to the Bank Note employees. Selected in the first place with great care, they have grown up in the business. In many cases there have been several generations of one family employed there. There are both men and women, particularly the former, who have been in the company's employ for many years. A pension system now enables the older ones to retire or at least minimizes their duties. It is typical of the Americanism of the plant that its skilled men are largely natives of this country - a fine body of men, too — and its highest officers are not only Americans but practical men who have passed through the various departments of their business from boyhood up. In the office of Mr. Warren L. Green, the

THE WORLD'S WORK ADVERTISER

AN INDUSTRY OF AMERICANS



FROM BROAD STREET BALCONY

President, alongside of a photograph of a loving cup given to him at the close of twenty-five years' work, is the original pay roll showing him entered as an apprentice at \$3 a week 26 years ago, just as the first president of the company, Mr. Toppan, was an apprentice to Mr. Fairman, who studied the work of the English engraver, Heath, and was considered America's foremost vignette engraver. With its idea of integrity permeating every part of the office and plant at home and with its grasp of affairs and people the world over, it is easily seen what "American Bank Note Company" means on any piece of printed matter.

The international feature of the work is intensely interesting and illuminating. Only three or four nations maintain their own engraving and printing plants. They all have their diplomatic offices in Washington, however, and the Bank Note Company's representatives are practically everywhere in the course of a year. Years of association with the governments have given the company a unique standing among the nations. China, the oldest country, has work done here. Is there a new nation formed anywhere? Doubtless the Bank Note Company's men were on the ground in advance of the revolution or trail in very soon after. Go through the works of the company and see the nations represented there by the work in course of completion. Notice, also, the tendency of the Latin countries to more pronounced colors · than our own. They like a tinge of purple, pink or blue, while a quieter green and black, with a yellow back now and then, suit

us better. Their postage stamps are often very pretty. Even their revenue stamps are rather more attractive than ours.

It is interesting to note, too, the advances in machinery, because there are in use now the single plate presses and the same dampening processes of handling paper that have been in vogue for hundreds of years. A Florentine printer discovered, about the year 1450, that the best impression from engraved plates could be made with sheets of paper uniformly dampened and that process has gone on ever since. Paul Revere must have used the one plate press although he made four plates. And yet alongside of these processes are new power presses which have been made in the company's works and which on account of their importance have not even been patented. A bureau of experimentation is at work constantly constructing new devices and experimenting with inks. The works contain an interesting mixture of the old and the new, worked together to the one end quality.

The company's responsibility does not end with the delivery of the order, for there are the plates from which the securities were printed to be cared for. The Congress instructed Paul Revere to deliver the plates to a committee of members. The American Bank Note Company retains all plates or destroys them in the presence of witnesses. If a government's order is completed and the plates are to be kept, the Consul-General of that country goes to the plant with his official scals and attaches them. The Bank Note Company attaches its seals. The plates cannot be used again, unless the

THE WORLD'S WORK ADVERTISER

Consul General comes to break his seals. A similar ceremony takes place with such securities as may have been printed over and above the required number, or such as have become useless through changes. They are burned in the presence of witnesses and a "Certificate of Cremation," duly signed, is given.

Another link with the past and an interesting improvement of the present is the desire to deliver orders on time. The Provincial Congress needed one issue of notes so badly for the Colonial soldiers that it urged Paul Revere to his best efforts and then appointed Col. Thompson and Capt. Bragdon a committee "to attend Mr. Revere night and day, alternately, until all the notes were finished." The successor of this committee to-day is the company's Promise Department which follows every order on which a promise of delivery has been made, so that there may be no doubt that the company's word will be kept.

In this sort of work there has not only been development in the character of work and in machinery since Revere's day, but also in the kind of business which the company has been called upon to do.

Paul Revere could look back upon an evolution from the handwritten "promise

to pay" of the Massachusetts colony in 1690, the first issue of money on this continent, to his own highly praised handiwork; but he could hardly imagine to what his small engraving business would lead. Between Colonial money-making contracts he was glad to have odd jobs of lettering, illustrating, designing of book plates, and coats of arms, and no doubt felt his really important work had come when he was called upon to engrave the coat of arms of his native Massachusetts. The excel-

lence of the work of his craft in later years in engraving gradually appealed to business people. They saw that it was the finest printed matter that really brought returns. They used it in their trade announcements. Improvements in factory methods and machinery put the Bank Note Company in a position to turn out a quality of business printed matter that has done much to raise it from the plane of "job work" to "business literature." Then, too, came the improvements in printing in color work, specially designed presses, newly invented color "processes," and finer qualities of paper, and finally an art department to make original designs for business people. Nowadays this business literature printing is an important department of the company's work. It includes the designing of illustrations, preparation of matter and general planning for circulars, folders, booklets and catalogues for railroads, hotels and large business houses. From Trinity Place this sort of work goes all over the world.

If Paul Revere had "stuck to his bush" as an engraver and printer, instead of finding out that he could put copper to larger uses than for engraving plates and blossoming out as a manufacturer, he might have

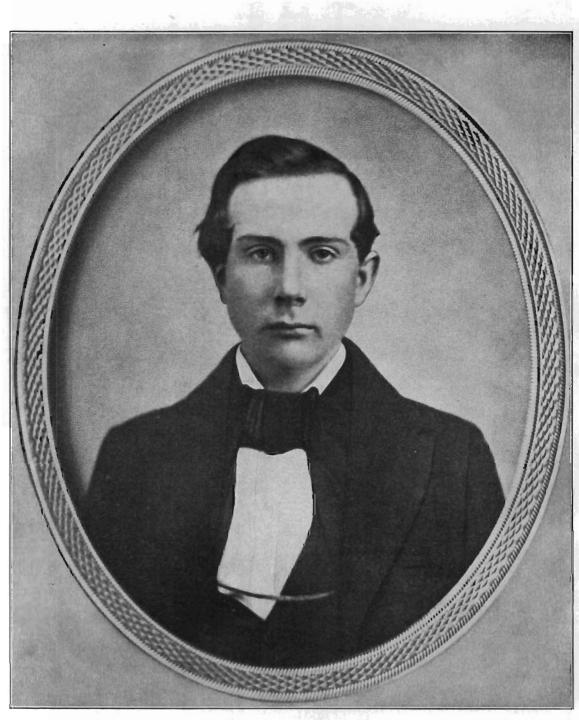


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decided to keep in touch with his customers and friends of means by a monthly booklet entitled "Paul Revere, His Work." The Bank Note Company issues a book of that kind which it calls "The Imprint." It is devoted to the interests of the Bank Note Company in both its security and commercial work and circulates among bankers and business men who are interested in upto-date printed matter, and it is sent to such business men as may desire to watch the progress of business literature.

THE WORLD'S WORK ADVERTISER

#### The World's Work WALTER H. PAGE, EDITOR CONTENTS FOR OCTOBER, 1908 MR. JOHN D. ROCKEFELLER AT THE AGE OF EIGHTEEN Fronlispiece THE MARCH OF EVENTS -- AN EDITORIAL INTERPRETATION 10725 (With full-page portraits of Vice-Admiral Baron Saito, Major-General Leonard Wood, Mr. Donald G. Mitchell, Mr. Fred L. Seely, and Mr. Wassill Sofonoff, and photographs showing the Wright aëroplane in flight, the difference between the first and third generation of Swedish immigrants, the terrible lesson of the floods, Mr. Edward C. Potter's statue of General Custer and the United States Supreme Court.) THE DULNESS OF THE CAMPAIGN ARE WE TO ABANDON PACIFIC TRAFFIC? THE SPREAD OF MUSICAL AND DRAMATIC TASTE THE LABOR VOTE THE DIFFERENCE BETWEEN MR. TAFT AND MR. BRYAN AS PRESIDENT OUR GREAT HERITAGE AND THE USE OF IT THE SUPREME COURT AND THE NEXT PRES-A PAT WORD ABOUT SOCIALISM **IDENT** A THREE HUNDRED MILLION DOLLAR LOSS FROM LACK OF SYSTEM THE GREATEST DEBATE IN OUR HISTORY GOVERNMENT AS AN INDUSTRIAL THE GENTLE ART OF STORY TELLING REVIVED THE PEACEMAKER THE PANIC, A YEAR AFTER A MONUMENT TO GENERAL CUSTER A LITTLE STORY OF A TEACHER THE FLEET'S TRIUMPHS BIG LOSSES FROM SMALL ERRORS 10749 LIFE INSURANCE AS A BUSINESS ASSET 10752 RANDOM REMINISCENCES OF SOME MEN AND EVENTS JOHN D. ROCKEFELLER 10755 (Illustrated) A TRIP THROUGH AFRICA S. P. VERNER 10768 THE PACIFIER OF THE PHILIPPINES ROBERT HAMMOND MURRAY 10773 SEVEN AND ONE-HALF BILLIONS FROM THE FARMS (Illustrated) Edgar Allen Forbes 10779 A STREET-CAR CONDUCTOR'S STORY Albert Sonnichsen 10798 THE MAN IN THE AIR (Illustrated) FREDERICK TODD \_ 10802 FIFTY YEARS OF AN AMERICAN COMMONWEALTH GOV. JOHN A. JOHNSON AND W. B. CHAMBERLAIN 10820 THE SILENT REVOLUTION IN TURKEY DIKRAN MARDIROS BEDIKIAN 10825 GEORGIA'S BARBAROUS CONVICT SYSTEM - ALFRED C. NEWELL 10820 CAN "LABOR " BOYCOTT A POLITICAL PARTY 10831 TERMS: \$3.00 a year; single copies, 25 cents. For Foreign Postage add \$1.28; Canada, 60 cents. Published monthly. Copyright, 1908, by Doubleday, Page & Company All rights reserved. Entered at the Post-office at New York, N. Y., as second-class mail matter. Country Life in America The Garden Magazine-Farming CHICAGO 1551 Heyworth Building DOUBLEDAY, PAGE & COMPANY, 133 East Sizteenth Street WALTER H. PAGE Vice-Presidents H. W. LANIER, Secretary S. A. EVERITT, Treasurer F. N. DOUBLEDAY, President



MR. JOHN D. ROCKEFELLER At the age of eighteen

[See page 10755]

# WORLD'S WORK

OCTOBER, 1908

VOLUME XVI



#### The March of Events

DullNESS — that is the word that describes the campaign — unprecedented and unbecoming dulness. You would think that there are no grave subjects involved in the campaign, from the quiet and unconcerned drifting toward the day of the election. Of course, great crowds gather wherever Mr. Bryan or Mr. Taft gocs; the partizan newspapers make a show of carnestness in their appeals and in their warnings; collectors of campaign funds are active; the West is telling the East that Mr. Taft's election is by no means as certain as the East thinks it is; and, during this last month of the campaign, we shall have noise of drums and of orators.

But those who recall the general excitement of the Cleveland campaigns or of the previous Bryan campaigns, especially of the first one, cannot help wondering at the languid, almost weary, mood that the public now shows.

#### MR. TAFT'S ELECTION TAKEN FOR GRANTED

THE explanation of this dulness is, of course, the well-settled conviction by mest men whose judgment of public opinion is sound, that Mr. Taft will be elected, whether by a large majority or a small one. This conviction brings a general, perhaps dangerous, Republican confidence.

Then, too, Mr. Bryan is not a new sensation. The effort to elect him is a familiar Democratic exercise, and to defeat him has become a familiar Republican feat. He has "gone stale" on the popular imagination. And, on the other side, there is such a general popular approval of the Roosevelt aims, especially as they will be furthered by Mr. Taft's methods and temperament, that there is no new sensation in proclaiming these.

NUMBER 6

There will be a quickening of the public attention to the campaign during its last month. In some parts of the country the people may show an active interest in it. And it is conceivable that the election may bring some surprises. But something like a miracle will have to be wrought if the present state of mind fails to insure Mr. Taft's election by a safe margin if not by an enthusiastic victory. Perhaps we are weary for a time of great enthusiasms, and a fresh personality is surely needed to arouse the jaded Democratic mind. A great many Democrats of the most influential kind feel as Mr. Cleveland felt. In a posthumous article, published in the New York *Times*, he said:

"When it became apparent that Mr. Taft would be the nominee of his party. . . . conjecture as to the result in the November conclusions could be of but one sort among sensible men. . . . The Republican Party is certain, though with a considerably lessened strength, to move on to a safe victory sustained by the popular support of reforms which should not redound to its glory solely, those reforms having been the work of decent men of all parties."

This declaration by Mr. Cleveland is one of the most important utterances in recent party history; for its meaning is that the only Democratic President in half a century could not regard Mr. Bryan as a safe and sound representative of the Democratic party. It will have a strong influence on the thought of many Democrats.

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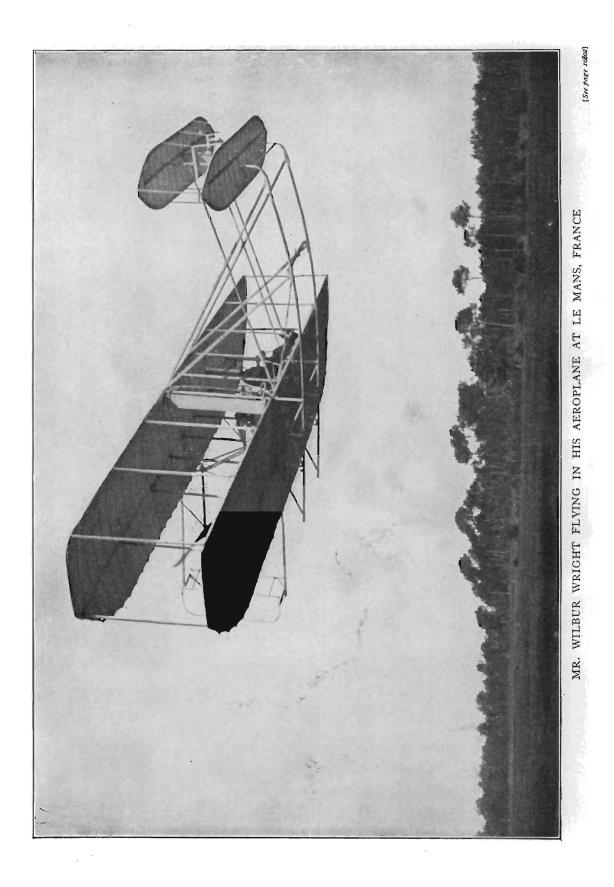
#### VICE-ADMIRAL BARON SAITO

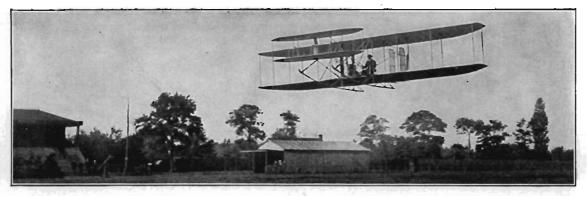
WHO REMAINS AS MINISTER OF THE NAVY IN THE NEW JAPANESE CABINET. HIS RETENTION MEANS THAT THE GOVERNMENTAL SUPPORT WHICH HAS ENABLED THE JAPANESE TO ACQUIRE A LARGE PART OF THE PACIFIC SHIPPING TRADE WILL BE CONTINUED [See "The March of Evenis"]



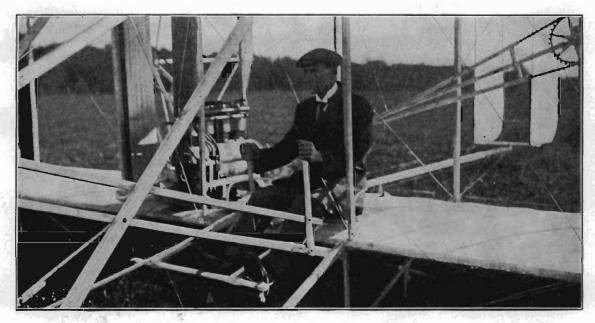
MAJOR-GENERAL LEONARD WOOD who comes from the philippines to succeed major-general frederick grant, retired, as commander of the department of the east

[Sec pag. 10773]

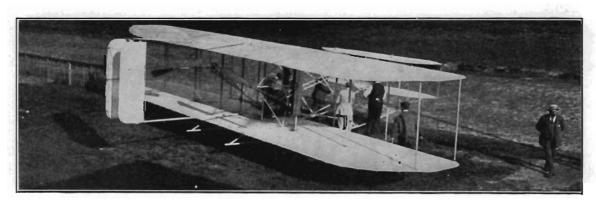




ANOTHER VIEW OF THE WRIGHT AEROPLANE IN THE AIR



MR. WILBUR WRIGHT AS HE SITS WHEN FLYING THE MACHINE WHICH MR. ORVILLE WRIGHT DELIVERED AT FORT MYER, VA., HAS THREE LEVERS AND A SEAT FOR TWO PERSONS



THE PROPELLERS AND RUDDERS OF THE WRIGHT AEROPLANE

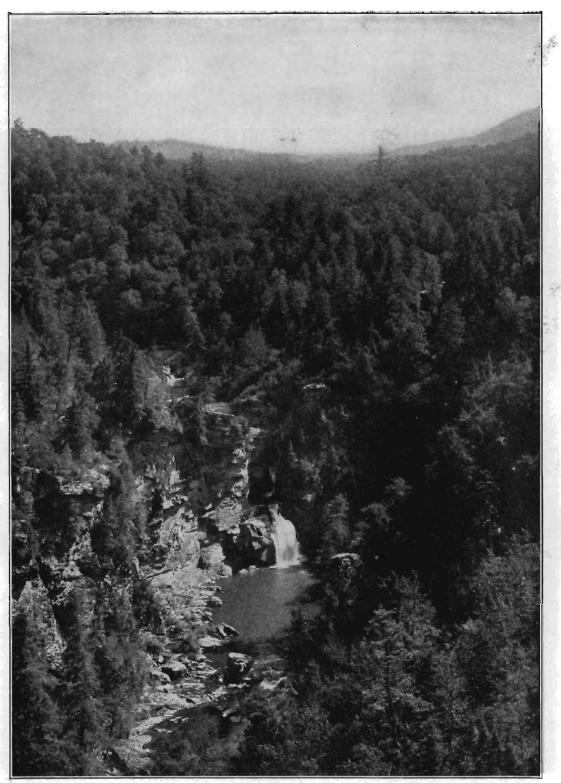


PEASANTS FROM SWEDEN ARRIVING AT NEW YORK



THIRD GENERATION OF SWEDISH IMMIGRANTS IN MINNESOTA, THOROUGHLY AMERICAN FIFTY YEARS OF AN AMERICAN COMMONWEALTH

[See page 10820]



STREAM AND FOREST AS THEY WERE A RIVER WITH A WELL-FORESTED DRAINAGE BASIN. THE GROWTH PREVENTS WASHING AWAY EVEN ON THE STEEPEST HILLSIDES, HOLDS BACK THE RAINFALL, AND PREVENTS FLOODS THE TERRIBLE LESSON OF THE FLOODS

[See "The March of Events"]

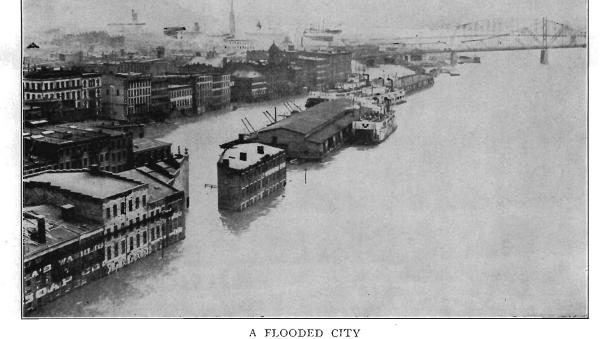


A HILLSIDE BEGINNING TO WASH IT IS ESTIMATED THAT A BILLION TONS OF EARTH IS WASHED INTO THE STREAMS YEARLY. MOST OF THIS LOSS IS CAUSED BY DEFORESTATION

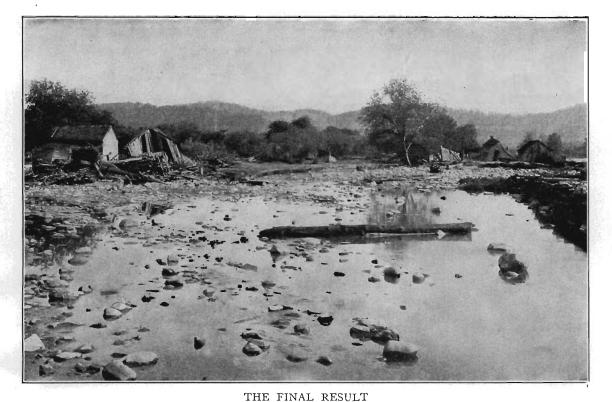


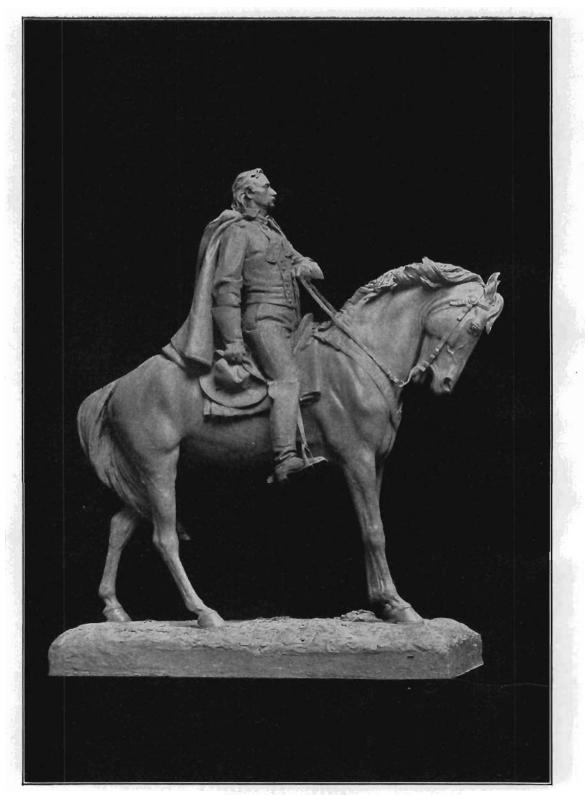
A CLEARED PLACE IN THE MOUNTAINS THE BARE SOIL ABSORDS NONE OF THE RAINFALL AND IT WASHES SO THAT IT IS USELESS FOR AGRICULTURE THE TERRIBLE LESSON OF THE FLOODS

WITHIN THE LAST TWO MONTES AUGUSTA, GA., FAYETTEVILLE, N.C., AND MANY OTHER CITIES AND TOWNS IN THE SOUTH HAVE BEEN FLOODED, INCALCULABLE MATERIAL DAMAGE DONE, AND SIXTY LIVES LOST THE TERRIBLE LESSON OF THE FLOODS

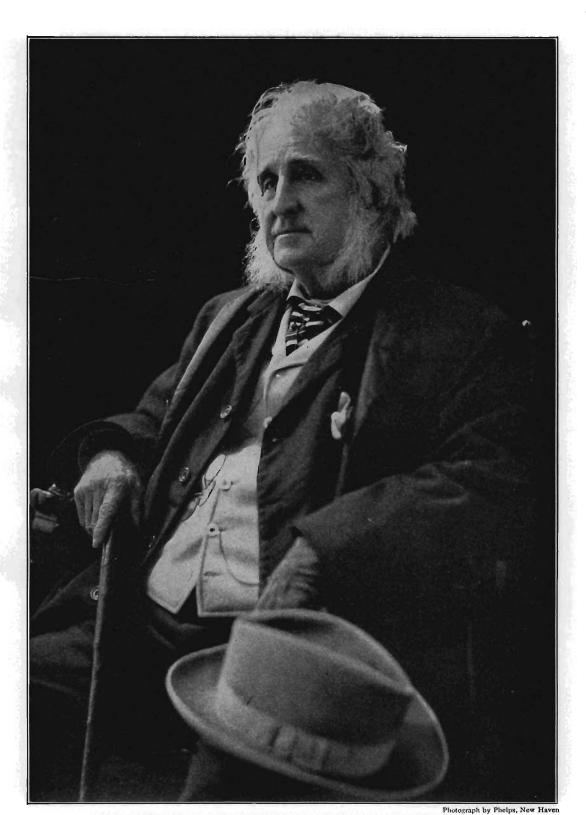


A FLOOD IN THE FOOTHILLS, INTERRUPTING TRAFFIC, DESTROYING FARM LAND AND HOUSES AND DROWNING PEOPLE. THE PREVENTABLE DAMAGE OF THIS KIND IN THE UNITED STATES IS ESTIMATED AT MORE THAN \$100,000,000 YEARLY





MR. EDWARD C. POTTER'S STATUE OF GENERAL CUSTER TO BE PUT UP BY THE STATE OF MICHIGAN AT MONROE, GENERAL CUSTER'S OLD HOME [See" The March of Events"]

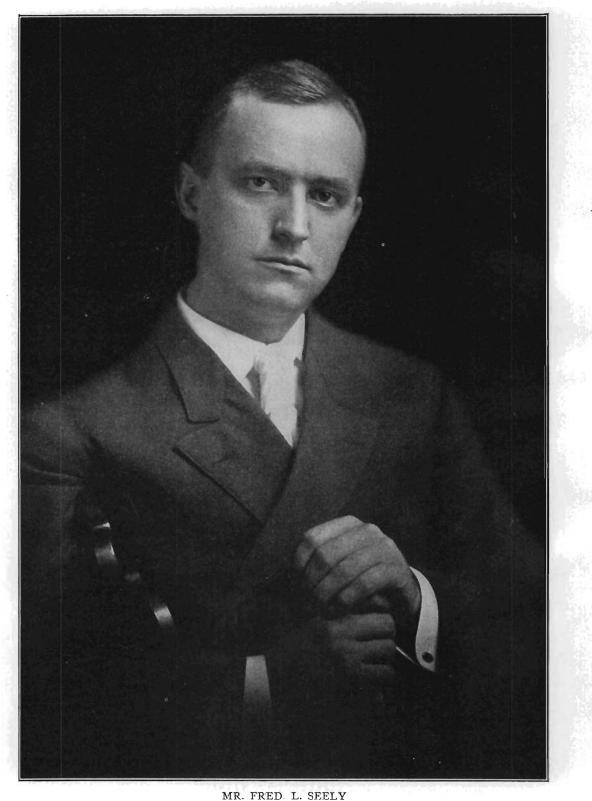


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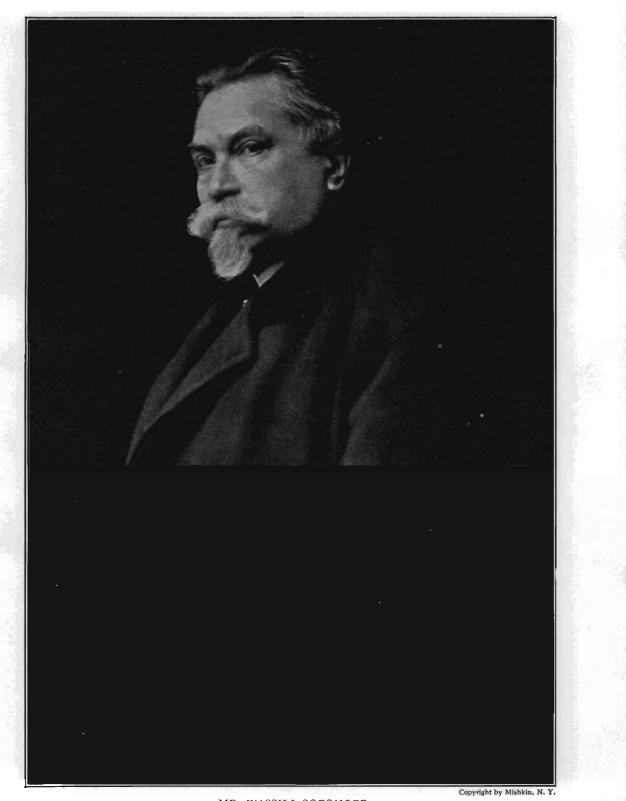
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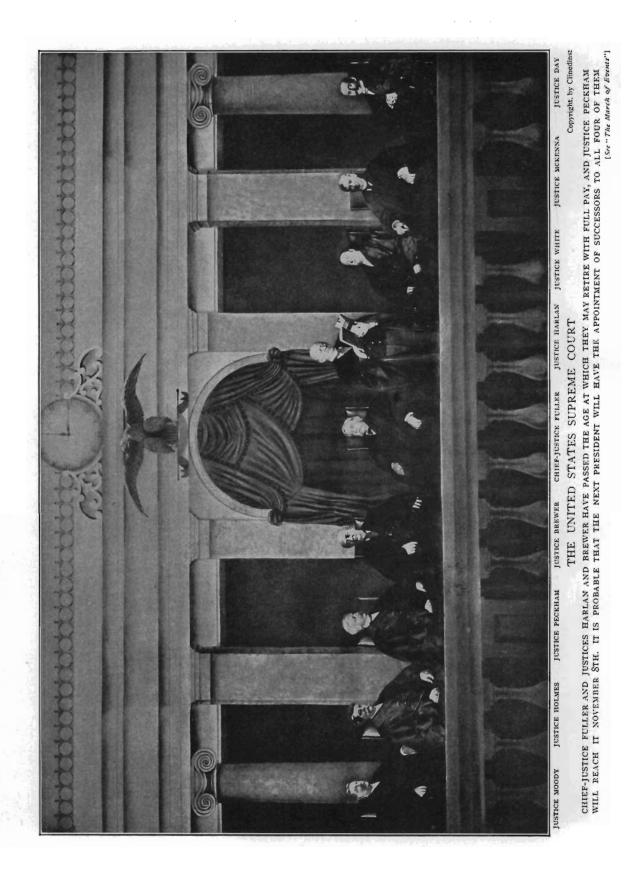
THE VENERABLE MR. DONALD G. MITCHELL ("IK MARVEL") who first made an international literary reputation with his "reveries of a bachelor" only two years after thackeray became known to the world through "vanity fair," and who anticipated the whole modern american school of "country home" writers by "my farm of edgewood" as far back as 1863



THE OWNER AND EDITOR OF THE ATLANTA "GEORGIAN," WHICH STARTED THE POP-ULAR MOVEMENT TO ABOLISH THE BARBAROUS CONVICT LEASE SYSTEM IN GEORGIA [See Page 10820]



MR. WASSILI SOFONOFF who will again lead the philharmonic orchestra in New York



#### THE LABOR VOTE

THE lack of a large seriousness in the campaign is shown by the prominence that was given, at least in the early months of it, to such a side-issue as the Labor vote and to Mr. Gompers's effort to control it. Organized labor is a very small part of the population that works with its hands. But it is an intelligent part of the electorate — so intelligent that all the larger organizations are forbidden by their very constitutions from going into politics, and every labor organization that has hitherto gone into politics (except in local campaigns) has for that reason gone to pieces.

Mr. Gompers will either have no appreciable success in delivering the labor vote to either party (this time it is the Democratic party that he favors), or he will be likely to undermine his own authority and influence in his organization. It is possible that he may do both that he will fail to deliver any considerable number of votes and that he will split the Federation of Labor by his effort.

It is a grave misfortune for any industrial or social or other non-political organization to "go into politics," because such action destroys independent individual political freedom. Every man ought to vote as an individual regardless of every consideration but his political convictions.

#### THE DIFFERENCE BETWEEN MR. TAFT AND MR. BRYAN AS PRESIDENT

IN THEORY the powers of the President are neither many nor great. He has the appointing power, the initiative in enforcing Federal laws, and the negative power of the veto, which may be overruled by a two-thirds vote of Congress. Which of these is of the greatest importance depends on the personality of the President. Most Presidents have, perhaps, made the appointing power their strongest weapon; Mr. Cleveland (among other Presidents) did a great service by his veto, as when he saved us from an unsound currency; and Mr. Roosevelt has exerted a strong influence by bringing men and corporations to trial under the Federal statutes.

But, in addition to these stipulated powers, and greater than them all, is the use of the Presidential office as a pulpit, by the voice of a President whom the people will follow. Mr. Cleveland, for example, wrote a tariff message that lost one Presidential election and won another; and Mr. Roosevelt has done his chief service in forcing legislation and in formulating policies, by his messages and speeches.

In the use of the appointing power — in selecting Justices of the Supreme Court, for example — there would be the difference between Mr. Taft and Mr. Bryan of the schools of politics represented by their appointees. Besides, Mr. Taft has this great advantage over Mr. Bryan — that he has himself been a judge and he has a more thorough legal training and a wider experience. As to other appointments, Mr. Taft would be more likely to respect the principle of the merit system, partly because he is more thoroughly committed to it and partly because it would be easier for a President whose party continues in power to respect it.

As for the enforcement of the Federal laws, again Mr. Taft has had experience, whereas Mr. Bryan has not. It is certain that Mr. Taft will cause suits to be brought against such law-breakers as he thinks he can convict; and such suits will be tried vigorously in the courts and perhaps less in the newspapers. Mr. Bryan's efficiency in this use of the Presidential power, nobody can know. He has never been in a position where he could show his ability or his effective earnestness at such a task as this.

In the larger and less explicit use of the office in shaping public opinion into policies and statutes, by messages and other utterances, Mr. Taft would be the more conservative. He has fewer hobbies. He has a more clearly reasoned and orderly body of thought and more stable convictions. Mr. Bryan out of office has proposed this and that — from the free coinage of silver to the governmental ownership of railroads. In office, it would be hard to say what experiments he would not propose to carry out.

The greatest difference between the two men in settled doctrine is their difference regarding the tariff. In this Mr. Bryan has the advantage in definiteness and clearness. He stands for the orthodox Democratic proposal of a tariff for revenue only. Mr. Taft stands for a revision that will remove extraordinary injustices, but "extraordinary injustices" means one thing to one man and another thing to another. His change in the tariff would be less by a fixed principle than by a shifting and struggling expediency. But what either could do with the tariff will depend on Congress; and; with the Senate as it will be for the next four years, Mr. Bryan's programme cannot be carried out. He might conceivably so arouse public sentiment in favor of reducing the tariff to a revenue basis as to cause a change in the Senate later. Mr. Taft will secure such moderate changes as the present Senate will permit.

The real differences, therefore, between one man and the other in the White House would be differences rather of temperament and of method than of mere party doctrines. The catch-phrases of the earlier days of the campaign have not clearly hit off this difference. They concern themselves rather with doctrines than with these personalities. "Shall the people rule?" for example, does not express this difference. The people will rule whichever be elected, for that's what the election will mean. No man has yet usurped the Presidency, nor is any such event imminent.

The difference is in favor of Mr. Taft because of his administrative experience, his clear and settled body of opinions, his holding fast to a definite set of policies, and his going persistently in a definite course of conduct.

#### THE SUPREME COURT AND THE NEXT PRESIDENT

"HE law permits Justices of the Supreme Ι Court to retire on full pay at seventy years of age, if they have served ten years. Three of them have passed seventy and another will reach this age next month. Chief-Justice Fuller, a Democrat of the old school, might have retired at any time since 1903; and Justice Harlan, who is a Republican, at any time since 1903; Justice Brewer reached the age of retirement last year; and Justice Peckham will reach it on November 8th. He was appointed by President Cleveland and is of the same political faith. It is commonly supposed that Chief-Justice Fuller has remained on the bench not only because of his real love of the work but also in the hope that he might be able to surrender the Chief-Justiceship to a Democrat. It is likely that Justices Harlan, Brewer, and Peckham will retire during the coming administration. There is, therefore, a strong probability that the next President will have the appointment of a Chief-Justice and of at least three Associate Justices of the Supreme Court. So many appointments would completely reorganize the Court. Mr. Taft

or Mr. Bryan will be guided by the same policy as other Presidents have been. Mr. Roosevelt himself has said that the important question in the perpetuation of his policies is whether a strict or a liberal interpretation shall be given to some of the statutes by the Supreme Court.

Whether a Supreme Court, reorganized by a Democratic President, would be so liberal as to approve laws for the guaranteeing of bank deposits, the Government ownership of railroads, the restriction of the writ of injunction, and other radical policies that Mr Bryan favors, in the event that they could pass Congress, is an interesting subject for speculation.

As at present constituted, three members of the Court are appointees of President Roosevelt — Justices Holmes, Day, and Moody; three are appointees of President Cleveland — Chief-Justice Fuller and Justices White and Peckham; and the remaining three are appointees of as many different Presidents, Harlan of Hayes, Brewer of Harrison, and McKenna of McKinley.

A single Justice has often held the power of decision—that, too, in some of the gravest questions that ever came before the Court, such as the income tax, the trans-Missouri freight case, the Northern Securities merger, which involved the constitutionality of the Sherman anti-trust law, the acquisition of colonial territory, the legal tender cases and others of such fundamental importance.

Theoretically the decisions of the Court hinge solely on the law and the evidence. But political education and doctrine color every man's views of the constitution. A man educated in the Republican school of politics is certain to look at some questions from a different standpoint from the man whose political education was Democratic. For example, Chief-Justice Taney was undoubtedly influenced by his early environment in Maryland when he rendered the famous Dred Scott decision. Those of the Court who considered slaves as chattels sided with Taney. Those who started from the premise that they were persons dissented.

Washington himself in selecting the first Supreme Court chose men from among his own adherents — Federalists, that is to say. In the appointment of that greatest of all Chief-Justices, John Marshall of Virginia, John Adams had in mind the perpetuation of the Federal principles that he himself stood for.

Jefferson regarded Marshall as an irreparable misfortune. Marshall, of course, more than any other man defined the powers and limitations of the constitution. He decided that Congress could not give to the Supreme Court powers of original jurisdiction denied it by the constitution, and he thereby fixed the Court's prerogative, unique and still disputed at times, to annul laws held by it to be in conflict with the constitution. Yet there has never been any disposition to attack the integrity of the Court which has ever stood as the bulwark of the people's rights. Horace Binney called it "the august representative of the wisdom and justice and conscience of this whole people, in the exposition of their constitution and laws"; and Baldwin, in "The American Judiciary," declares it "the best guaranty of good government in the United States."

#### THE GREATEST DEBATE IN OUR HISTORY

THE fiftieth anniversary of the Lincoln-Douglas debates has been held these two months, under the encouragement of the Illinois Historical Society, at the towns where they took place — Ottawa, Freeport, Jonesboro, Charleston, Galesburg, Quincy, and Alton. There is no chapter in our history that will better repay study or that better deserves commemoration; and, the more thoroughly you know Lincoln's career, the more significant these debates become.

It was in form a contest for the United States Senate such as has been held in many a state by many a pair of candidates. In other words, it was a part of a vigorous, rough-and-tumble campaign of two candidates for a high office in a semi-frontier community. Douglas had already won success and was an approved candidate for the Presidency. Lincoln had not yet become a national figure and he was overshadowed in his party — the party was very young — by Seward and a dozen other men who stood large in the public eye.

But he forced Douglas into a position where he was obliged to offend the Democratic sentiment of Illinois and lose the Senatorship or to offend the pro-slavery sentiment of the South and lose the Presidency. No shrewder move was ever made by any politician in our history. At the same time he formulated the coming struggle with a clearness that is not surpassed in all political literature and revealed his statesmanlike grasp of the two great principles that were soon put at stake — the abolition of slavery and the integrity of the Union. Douglas dodged and wavered, and made brilliant thrusts and parries, and performed oratorical wonders. Lincoln's arguments worked as a force of nature works — ruthlessly and without a shadow of turning. The moral earnestness of the man was too great for the oratorical skill of any opponent.

For these reasons, this debate before country audiences in a "Western" state, before the day of telegraphic reports of such events, gave Lincoln for the first time a national reputation. Douglas won the Senatorship, but Lincoln had now done the work that two years later won him the larger prize. The growing marvel of Lincoln's speeches is, as a teacher of literature lately expressed it, where did he get such a style? The answer is, from the moral strength and from the common speech of the people. He was as earnest as he was skilful, as sincere as he was logical. It was character, working with clear thought and straight speech.

Earnestness was the main note, an earnestness beside which the political speeches of our time are Douglas rhetoric at their best and commonplace exhortation at their worst. And yet, have we not subjects large and important enough, if we had the man, to give such an immortal opportunity now?

#### THE GOVERNMENT AS AN INDUSTRIAL PEACE-MAKER

WENTY-TWO months of peacemaking I between the interstate railways and their men, without a single failure, when strikes were imminent, shows the usefulness of the Erdman Act. This law provides that, whenever a labor dispute threatens to interrupt the business of an interstate carrier, either the railway or the men may appeal to the chairman of the Interstate Commerce Commission and the Commissioner of Labor, who together become a board of mediation and must try to bring about a friendly adjustment. The board has power to compel the attendance of witnesses and administer oaths, also to start arbitration proceedings. But thus far, simply by acting peacemakers, the two commissioners as have settled two threatened strikes that might have been of far-reaching seriousness, and have brought the parties to other controversies into a peaceable solution of their differences.

Early in 1907, all the railroads in the United States and Canada west of the Illinois Central and the Great Lakes, with the exception of the Denver & Rio Grande and the Colorado Midland, became involved in a dispute with their trainmen about wages and hours. Committees representing the roads conferred with the organizations of conductors and trainmen for two months without result and the men voted to strike. Fully 100,000 men were going out and the general industry of the West would have been seriously interrupted. The committee for the roads applied for mediation. Messrs. Neill and Knapp went to Chicago.

There forty-three powerful railroads and an army of trainmen were opposed to each other in what seemed sure to become a titanic struggle. The railroads were represented by ten officials. There were 180 trainmen - four from each of the forty-three roads and eight of their general officers. Some of the trainmen were for striking out of hand. The first conference was begun at ten o'clock in the morning. The mediators met alternately first with one side and then with the other in executive sessions. Listening patiently to all that was said on both sides, the mediators gradually found common ground to each side and proposed concessions. While preserving inviolate from each side what had been disclosed by the other, they were at length able to submit the basis for an agreement which both the railroads and their employees accepted. This was at four o'clock in the morning after six days and nights of strenuous work.

Trouble on the Southern Pacific, a threatened strike on the Denver & Rio Grande, and more difficulty on the Missouri Pacific were averted by the peacemakers at the request of the railroads. Last spring came the threats of the railroads to reduce wages. southeastern Nearly every railroad south of the lines of the Chesapeake & Ohio and cast of the Illinois Central had served notice of reductions. The men were going to strike. The trainmen in this case applied for mediation. At the instance of the board an armistice was arranged and the roads agreed not to reduce wages till the question was decided.

Since December, 1906, this mode of mediation has been invoked in more than sixteen serious crises, and in each case a big strike was averted. Twice mediation was successful after strikes had been declared. Arbitration has been necessary but twice, yet, when the

act was passed, the mediation feature was secondary and arbitration thought to be the essential part of it.

#### THE PANIC, A YEAR AFTER

A YEAR ago this month the panic came. Thousands of business men whose credit had been weakened by business excesses, extravagance, or mere misfortune, are still prostrate. Yet the recovery in the business world has been marvelous. No man who watched the tumbling of the New York banks in the late autumn of 1907, and who felt the structure of the banking world trembling, dreamed that within twelve months nearly every one of the failed banks would have resumed business. Yet that is the situation to-day, a year after the panic.

Thirteen New York banks, which owed to 50,000 depositors nearly \$90,000,000, failed in the panic times. All of these, except the International Trust Company and the Oriental Bank, have resumed business. The Oriental has paid every cent to its depositors, and can pay its stockholders \$200 per share. The International was a new concern and had practically no deposits. The public has lost nothing.

The rest, from the powerful Knickerbocker Trust Company to the little Jenkins Trust Company in Brooklyn, have regained solvency. Most of them opened their doors on condition that the depositors should not withdraw more than a small percentage of deposits at once, and the rest at stated intervals. To-day a depositor in any one of these banks may consider himself quite safe. The panic, in fact, has slipped away from the banking world. Instead of the terrible deficits and the weakened resources of a year ago, the rank and file of the New York banks to-day boast of swelling surpluses, of cash piled up in huge reserves, of growing strength, of power unimpaired. That the panic has resulted in a betterment of banking methods and morals there is no doubt. The trust companies are no longer silent partners in the financial world. They, like the Clearing House banks, make weekly reports of their condition. The law, the manners, the methods, the morals of the banking business — all have changed for the better.

The banks of the little people, the savings banks, withstood the panic with little trouble. They refused to pay on demand, it is true, but none went down. To-day they stand in the highest honor. With one or two exceptions, they pay their depositors 4 per cent., and even the poor, the most easily frightened of all financial classes, know that their savings are safe.

Of the men in New York whose names were smirched, two prominent presidents of financial institutions killed themselves rather than face the result of the collapse. Another, the head of the family responsible for the failure of several institutions, died of apoplexy. He lived only to see the resumption of business by nearly all his banks. Three of his sons have been indicted for their parts in the management of the banks. Other men have been indicted for irregularities, forgery, and larceny in connection with another bank. Two others, responsible for "high finance" methods in a chain of New York banks, have been fighting in the courts for a year, and the end has not yet come. Such is the inevitable personal toll.

Of the other great catastrophes of the panic days it is not possible as yet to tell the outcome. The Chicago Great Western, the Seaboard Air Line, and other smaller railroads are still in the hands of receivers, and seem likely to stay there for some time to come. The entanglements of the Gould railroads are beyond description; but the receivers are of the class called "friendly," that is, they largely represent the Gould interest itself. The Erie escaped bankruptcy by the mercy of Mr. Harriman. Half a dozen other systems are still in jeopardy.

The most spectacular failure in the manufacturing world was the collapse of the Westinghouse Manufacturing Company. The plants are to-day at work; but there has not yet been a complete readjustment of the financial affairs. This may be looked for soon, perhaps. The Pope Manufacturing Company's plants also are running, but the receivers continue in possession. They are the men who ran the company before it failed.

The industrial world has not nearly recovered from the panic. At the moment there are no great failures; but dozens of industrial companies that a year ago were paying large dividends have either ceased to pay them or reduced them. There is little inclination by the industrial magnates to go back to the old plane of lavishness in manufacture and in paying dividends. They are conservative, cautious, watchful. One may expect that

many who have not yet reduced their payments of dividends will do so within the next few months, unless there is a decided upward swing in the volume of business.

On the whole, it is well yet to be conservative. There is sound reason for confidence in those whose resources are unimpaired, whose business maintains itself to-day and has weathered the storm without crippled working capital. But there is no room for extravagance, for over-extension, for inflation. No man may yet say how long a pull it will require in the business world to regain all the ground lost during the last twelve months.

#### THE FLEET'S TRIUMPHS

**I** IS now hard to recall the silly and violent criticism of the Administration that was made last year by the "anti-Imperialist" press for starting the fleet around the world. You might have thought that by this time we should have been engaged in a war; for what could such a cruise be but a threat? All which proves that it is hard for provincial eyes to see large horizons.

The voyage around South America was distinctly pacific. The visit to the Pacific coast gave a satisfaction that was as peaceful as it was patriotic. The visit to Honolulu caused the people of the Hawaiian Islands to feel as if they were regarded as a part of the United States. The fervid demonstrations in New Zealand and Australia were expressions of international good-will. The reception of the fleet in Japan is a Japanese-American jollification and an occasion for a better understanding of one another. War or threats of war? They are even less in the minds of men of any nation than they were when the fleet started. The whole cruise has distinctly made for peace and for national unity and for international understanding. Nothing more is heard in Central and South American States of a fear of aggression by the United States; the people of the Pacific states are gratified that their coast is regarded as a part of the country; the inhabitants of the Hawaiian Islands feel nearer to us; the English in the Southern Hemisphere know us better; and the Japanese are more friendly rather than less. Many diplomatic problems of the future will be made easier by this cruise.

And there have been purely practical gains. Naval experts say that, short of a campaign of real fighting, nothing could compare with this experience, for teaching officers and men how to handle warships. The skill gained already is of inestimable value. We have proved that our warships are well constructed. Foreigners have taken note of the same thing. There have been big-gun practice and evolutions. Our naval constructors have gained valuable suggestions for making new ships even better. And last, but not least, the work of the bureaus at Washington that provisioned the fleet and that arranged for supplying it with coal and other necessaries along the way has been particularly gratifying. The navy has gained as it could not have gained by any other experience.

#### ARE WE TO ABANDON PACIFIC TRAFFIC?

INFORMAL statements have come from those who control the American trans-Pacific traffic that this business will soon be abandoned by them. These statements have been more or less enigmatic in form; but their meaning is that the fleets of the Pacific Mail Steamship Company, of the Hill railroads, and of the other more or less independent companies are likely to be sold sooner or later to the Japanese.

The reason given out is the demand by the Interstate Commerce Commission that the transcontinental railroads shall publish their rates from American inland points to the Orient in such a way as to show how much of the rate is charged for inland transportation and how much for the ocean voyage. The roads declare this to be a hardship, because, they say, if these rates are made public the shippers from inland points to the Pacific Coast would demand that their rates be reduced to correspond to these low export rates. This reason, it may be noted, is published in an election year. It is comparatively trivial - is, in fact, rather an excuse than a reason for such a desertion.

The true reason for the alleged despair over the Pacific trade lies deeper. It is the fact that Japan can handle the traffic at a profit in her subsidized ships at rates that leave no profit at all to the ships of American, German, or British owners. This is plain enough. One may read it in the annual reports of the big German lines, some of which have taken part of their fleets out of the trade. It is written even more plainly in the records of the great Peninsula & Oriental Steamship Company, whose Chinese service

has been cut to pieces by Japanese competition. A year ago, when Mr. Hill's monster steamship, the pride of our mercantile marine, was lost on an Oriental coast, he said that the ship would never be replaced because it would not pay.

Since the Japanese can outbid the other maritime nations in the race for Pacific trade, an important question of the future in the commercial world is, how far Japan may go in this victorious war for commerce. A subsidy, sailors' wages, their disciplinary system, perhaps even the individual appetite of the common sailor — all these and many other facts contribute to their success. Will they, for these economic reasons, control Pacific commerce for the next half-century as Britain has controlled the trade of the Atlantic for the past half-century?

It is not likely — if a guess be warranted without definite information — that Messrs. Hill and Harriman will soon sell their Pacific lines, if they ever do; but selling them would be a logical result of present conditions. The Japanese can do this service more cheaply, and no sentiment of national pride will in the long run stand in the face of a great economic fact. The first duty of these men is their duty to the stockholders of their companies; and, if the interests of the stockholders continuously demand the sale of the ships, the sale will sooner or later be made.

#### THE SPREAD OF MUSICAL AND DRAMATIC TASTE

NEW YORKER in a little Montana A mountain town recently found that Ibsen's "Ghosts" was that night to be played at the opera house. He went to be amused, but he found that the play was well acted and the audience knew what was good. The next night he saw a "burlesque" received with equal cordiality. Mr. William Archer on his last visit to the United States saw Mr. Shaw's "Man and Superman" received with keen appreciation in Pittsburgh. "Imagine it in Middlesbrough or Hanley!" he exclaimed. And later he saw other good plays, for which it would be impossible to get paying audiences in England, well received in several interior American cities.

The growing breadth of popular dramatic intelligence is shown by these incidents. The most successful piece of New York's latest season was a play wholly without "love interest," buffoonery, or stage pageant, in

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which the main appeal was a moral one, for the "tired business man" was entirely forgotten. The crowded houses that saw Mr. Kennedy's "The Servant in the House" were willing to pay to see spirited acting of the work of a playwright who presented a vital subject with some imagination and sincerity. The success of the Ben Greet players with Shakesperian plays all over the country and the Chicago Art Institute's patronage of Mr. Donald Robertson's performances of classics from the French, Italian, Spanish, Norwegian, and German, as well as six modern American plays, show the same growth of general taste. In New York the New Theatre is to try its interesting experiment in presenting plays on their real merits rather than mainly on their merely popular qualities.

 $\mathbf{II}$ 

A broadening of musical appreciation is also evident in most parts of the United States. New York is spending seven millions a year for music. It supports two great opera houses, eight symphony orchestras, numerous choral organizations, and enjoys many score recitals and much chamber music of a high order. Its season is fuller of musical events than even Berlin's. Philadelphia is now to have a full season of opera. The establishment of a national league of opera clubs is promised. The foremost musical artists of Europe are touring the country from coast to coast every year, sure of good audiences. Small towns are founding annual music festivals. Mr. Frank Damrosch says that this growth of musical spirit foreshadows the coming of a distinctive American music. Better than that, it means that the American, from coast to coast and in many ranks of life, is getting to be much broader than his day's work.

#### OUR GREAT HERITAGE AND THE USE OF IT

THE Savannah River lately flooded the city of Augusta, Ga., destroyed a great deal of property, and drowned several people. In Georgia and South Carolina the flood had more than sixty victims. In North Carolina the Cape Fear River made many persons homeless at Fayetteville and washed away crops and the very land they grew on.

These acts of violence by these rivers were done in the inevitable course of Nature's protest against man's treatment of the land and the streams. The Savannah's headwaters are in the Appalachian Mountains where the rainfall is exceptionally heavy; and under normal conditions in the rainy season the river has much water to carry off. But the growth on these mountains was likewise heavy; and, before much of it was cut away, it used a large proportion of the rainfall, and, after using it, let it out gradually into the streams. This was Nature's way of making and keeping that most varied and valuable growth, which was one of the wonders of the whole earth. This natural arrangement was effective while the forests remained.

But, when the white man came and cut the trees indiscriminately and continued to do this for two hundred years, he made the rivers mcre wild agents of Nature's revenge.

Now, when the rain comes, the floods do literally descend. There is not enough growth to hold the water back and to distribute it. Year after year these increasing floods remind us of the abuses we have wrought and of our duty to restore this growth. Yet, so far, an ignorant and narrow old man in Illinois, whom the newspapers call "Uncle Joe" and whom the House of Representatives accepts as an over-lord, prevents us from saving parts of these Southern states lying east and west of the Appalachians from progressive destruction. Surely "politics" is a most artificial and obstructive device to keep a nation from its duty.

II

But we move forward in spite of powerful ignorance and the old-fashioned tyranny of village narrowness. The Inland Waterways Commission, which the President appointed to find a method for making our rivers more serviceable and less destructive, is conducting an exhaustive investigation. Its activity led to the famous Governors' Conference, which gained the active support of most of the state executives and aroused the people to understand the necessity of saving our natural resources and of using them better. From that conference followed naturally the appointment of the National Conservation Commission, which is compiling a national natural inventory, which will be a guide for the future. For the first time in our history we are making an intelligent and comprehensive effort to understand the land that we live on. Many of the members of this commission are men who have devoted their lives to the study of the right use of our resources.

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When the inventory is completed, we shall know how much of our great heritage we have left, and how best to improve it. The commission will point the way for its transmission to future generations in an improved state. And the despicable and narrow conception of public life shown by Old Joe and his like must yield to more enlightened ideas of public duty. We may have literally a new earth, if we wisely work to make it so.

III

Following still further the policy of building up the land, the President has carried out a long-formed plan and appointed a Commission on Country Life, with Professor Liberty H. Bailey, of the New York State Agricultural College at Cornell University, as its chairman; and he has instructed this commission to report to him before the end of the year what may be done to further the better organization of country life.

Social progress (in the widest meaning of the words) has naturally been most helpful and various in town life, especially in the But United States because of our great area. this need not always be so. On the contrary, there is a fair chance that, as soon as the applied sciences that have to do with the agricultural pursuits and the coöperative methods and machinery that save waste and increase profits and efficiency — and pleasures too — shall be generally operative in rural communities, there may be the same tendency to move from towns to the country as there now is to move from the country to towns. The time is in sight, sparse as our population in most parts of the United States yet is, when capable people may receive more for their toil, may have a better social life, a better intellectual life, a better family life, and in general a more profitable and independent and saner life on farms and in villages than any large class now has in our cities.

For the rapid growth of our cities has been a result of the sudden coming of cheap transportation. It is not a normal nor natural nor well-rounded growth — a sort of mushroom growth, rather. The great trade, the great fortunes, the unprecedented conveniences that the sudden coming of railroads made possible, have not brought the final form nor the consummate flower of civilization in this Republic. It is rather a passing phase, and other phases far more sane and just and wholesome must

come. The material civilization that we now have is, in fact, in a large measure, the result of an ignorant and greedy spoliation of our natural wealth, of a feverish haste to grab and to become rich, of the first rough use of the power of organization and coöperation. It is unscientific, often unjust, the product of the industrial effort of men who found themselves on an incomparably rich continent. We have yet been here only a little while; and during that time we have come into the use of new social forces that we are yet making the first rough experiments with - railroads, for example, and corporations. We have not yet made our rivers navigable, nor even made them safe; we do not yet so till the earth as to keep its virginal fertility, to say nothing of constantly making it richer; we have just begun to build roads; we yet permit nuch of our water-power to run to waste; we have just discovered (and by no means yet fully applied) such things as the telegraph, the telephone, the trolley car, the airship, to say nothing of the mail service, the savings bank, the public school, the wider Christian use of the churches in applied social human helpfulness. We have hardly yet learned how to sell cotton, corn, and wheat scientifically, to say nothing of butter and eggs and cheese, which we continue to import. Indeed we have not yet built good houses for farm-laborers nor learned the whole difference between good stock and scrub. And yet in many parts of the land the farmer is already the most independent man; and he has achieved his independence on a constantly decreasing yield per acre.

This commission and many subsequent similar bodies and wiser and wider agencies — governmental, industrial, social — will help toward the organization of country life for many generations until the character and fibre of civilization in the United States will become a very different thing from the rough-andtumble and uneven life that we now have.

And the point is, that the people now begin to feel such an impulse. What the Government may do — national, state, municipal, county, or township — we shall find out more fully by further experiment. But we have gone far enough to make it clear that governmental activities in the future will mean something better than the old worn-out wrangle about the tweedledum and the tweedledee of party doctrines that touch men's lives chiefly by confusing their minds. The state of the future — our democracy in the future will concern itself more and more with the practical scientific problems of wholesome living, of profitable work, of just coöperation. And these commissions of the President's creation look in that direction.

#### A PAT WORD ABOUT SOCIALISM

# **P**RESIDENT ELIOT of Harvard recently said:

"Socialism has not a chance in this country, because wealth is too diffuse. If a man has \$100 all his own he loses all ideas of sharing it with anybody else. American people are opportunists; they will adopt institutions, socialistic or not, if they are practical, but they will not follow an idea beyond the stage where it becomes inefficient. Human society is based on selfinterest, shaded and concealed, perhaps. To have socialistic society, where every one thought first of the rest of the world, you would have to change, not society, but humanity."

The socialist who wonders why his doctrine is not more rapidly accepted will find the reason in this paragraph. The man who fears that socialism is going to sweep the country also will find in this paragraph an antidote to his fears. A prosperous, practical democracy is capable of taking this thing or that thing and many things from a socialistic programme without the slightest danger or the slightest inclination to take the whole programme.

You may read many books in favor of socialism or opposing socialism. You may make many plans for the reformation of society. You may build as many theories as you will; but, when you come to consider the practical workings of American life, you will not get a much more accurate chart of future events than this.

We do not live by any philosopher's plan or by any book-made scheme. A patch of anarchy on a cloth of orderliness, a piece of high wisdom here and a piece of low folly there — we take what we will or what we must for the instant need; and the theorists of every sort must do the best they can to catalogue or to coördinate such political and social phenomena as exist at the same time in Massachusetts and in South Carolina, in Oklahoma and Colorado. This is hard on the theory-builders; but the people seem to thrive reasonably well by these unorderly and unclassifiable zigzag methods

of working out a democracy that it is equally easy to praise and to blame, to fear and to trust, according to one's mood. The best of it all is, one's fear or trust or blame or praise does not in the least touch the orbic quality of our swing forward.

#### A THREE HUNDRED MILLION DOLLAR LOSS FROM LACK OF SYSTEM

A CCORDING to Mr. Harrington Emerson, an authority on several branches of engineering, the railroads of this country waste more than 3300,000,000 every year by petty leakages. He believes that this waste, or a large part of it, could be saved by the proper organization of railroad operations. The waste consists of thousands of small items, such as the stealing of coal, unskilled supervision in the shops, petty jealousies between officials, red tape, duplication of tools, and similar items. He cites a single large shop in which the annual tool bill was more than cut in half by one year's careful supervision.

Practical operating officials of the railroads are not disposed to dispute Mr. Emerson's figures. They admit that there is an immense amount of waste. Here and there, notably on the Harriman lines, one may find men who claim that everything possible is done to cut out this waste. Two years ago Mr. Harriman undertook to standardize his entire equipment, simply in order to eliminate an immense waste in the repair shops and in the interchange of cars and engines. Several millions of dollars have been spent in this effort, but as yet the annual saving cannot be accurately measured.

That some of this waste can be saved is undoubtedly true. The railroad men, however, declare that a large part of it turns upon the efficiency of the individual workman. That, they say, is the real railroad problem. There was a time when railroads could get efficient American workmen to labor on the tracks, in the shops, in the handling of freight. To-day the class of labor on the roads has deteriorated beyond conception. The lowest class of foreign laborers demands, and must get, the highest wages, wages that ten years ago were not paid to the best of American laborers in the same line of work. Until this condition remedies itself, the railroad men say, the larger part of the annual waste is beyond any effective remedy.

This whole controversy emphasizes the

need of proper training for the semi-technical workman. The spread of technical schools will produce, as time goes on, a host of men fit for the shops, for the supervision of freight traffic, for the handling of track work. Only a few years ago the big Canadian railroads coöperated in establishing a sort of railroad school in connection with a Canadian university. To-day they draw from it dozens of young men fit for the railroad service. As the years go on this process will result in increased efficiency all around. Our own technical schools, the large locomotive companies, and the big car-building companies are graduating every year hundreds of young men for the service of the railroads. This is the ultimate solution of this problem of waste.

But there is need of more system on the railroads. The railroad world needs more presidents like Mr. Harriman (his financial activities apart)—men who personally go out and watch their railroads, keen for every improvement in operating methods, eager for traffic efficiency. The railroad field has not been cursed so much with dummy directors as it has with dummy officers. The railroad kings of to-morrow must know their railroads better than the kings of yesterday knew theirs.

#### THE GENTLE ART OF STORY-TELLING REVIVED

WHILE we are training children for all sorts of skilled trades, it is a matter of no small satisfaction to record an experiment that has for its object the revival of the ancient art of telling stories — for it is an art.

Last December Miss Anna C. Tyler formed a "Junior Story-Tellers' League" in the children's room of Pratt Institute Library, in Brooklyn. Out of an audience of from forty to sixty children, two Junior Leagues were formed. They all assemble regularly to hear the evening story, and the leagues meet afterward.

Each league elects its own officers and conducts its own meetings. The president takes the names of seven or eight of the children present, most of whom volunteer to have a story ready for the next meeting, and of those so chosen there have only been a few who have not been ready with a story when called upon. They know they can call upon Miss Tyler for help, but seldom require her services.

There has been but little attempt to dictate to them the kind of story that they shall tell, the director's only request being that they shall not tell silly stories. Some of the best Norse, Greek, and Indian myths; animal and nature stories by Kipling, Seton-Thompson, Charles Dudley Warner, and John Burroughs; "Macbeth," "Evangeline," "The Lady of the Lake," "A Yankee at King Arthur's Court," stories of adventure, and some of the most famous of the fairy tales have been told — and nearly always well told — by boys and girls from ten to fifteen years old. The children are learning to read — the careful search through book after book for the story they think will be the best to tell. The final selection is always their own.

"After the cycle of eighteen stories from King Arthur had been finished," says Miss Tyler, "the children asked me to tell them Indian, detective, and ghost stories, and tales from 'Arabian Nights' - to be told in that order, and I was not to tell stories that they would read for themselves. The Indian myths were not so difficult to find, but good detective and ghost stories were another matter; at last I remembered the delicious thrill of those wondrous tales of Poe. I began with 'The Purloined Letter,' telling it, as it is written, in the first person, but 'skipping' the parts that Then followed 'The I knew would weary. Black Cat;' then Stephenson's 'The Bottle So fascinated were they that they voted Imp.' to change the evening of fairy tales for another story by Poe, and the story they chose was 'The Pit and the Pendulum.' By the children's urgent request these : ories were told with the lights turned low, as the best substitute for firelight, and it is hard to say whether the absorbed young listeners or the story-teller enjoyed those hours most."

The leagues have voted that their storyteller shall tell them Indian stories next winter, and she hopes, therefore, by beginning with the Indian myths and folk-lore, then telling of their life, warfare, and famous battles, to bring her boys and girls to a vivid interest in reading history as told by Francis Parkman.

#### A MONUMENT TO GENERAL CUSTER

THE admirable idea of commemorating our national heroes by monuments that are real works of art continues to gain ground in America despite occasional setbacks from ignorance or favoritism. We print in this issue the first reproduction of the noble statue of General Custer, by Edward C. Potter, which the State of Michigan is to erect in the town of Monroe, where Custer lived and from which came many members of the company that he commanded during the Civil War.

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#### A LITTLE STORY OF A TEACHER

F you were to go to the town of Spartanburg, S. C., and spend an evening in the house of any man who lives there, the conversation would be sure to turn on Dr. Carlyle; and, if you should happen to go to the home of anyone who has a direct personal interest in Wofford College, which is situated at one end of the town, the chances are that most of the talk of the evening would be about Dr. Carlyle. If you happened to be at the college at a commencement time, you would hear a reverent and affectionate allusion to Dr. Carlyle in every public address, and you might see every class that comes back to its reunion go to his house in a body to express their affectionate obligation to him.

And who is Dr. Carlyle? A man who went to the college as a teacher of "astronomy and moral science" in 1854, when it was founded, and who has been there ever since, a part of the time as teacher, a part of the time as president, and again as teacher. • He still meets his classes once or twice a week even at his advanced age. Doubtless neither philosophers nor astronomers regard him as a great contributor to their departments of learning. Yet it is doubtful whether there be an astronomer or a philosopher at any institution or in any community in our whole land who has exerted so strong an influence upon the young men who have come in contact with him. They do not say that he taught them astronomy or that he taught them philosophy, but they do all bear testimony to his giving them in greater measure than any other man a right adjustment to life and a moral uplift - a kind of influence that the oldest of his pupils, who are now themselves far on in middle life, remember with an

affection that has grown since their youth; and, throughout the area of the college's influence, men and women say, "We must send our sons to Wofford College because Dr. Carlyle is there."

He is now an old gentleman, of great dignity of character and of speech, of wide if desultory reading, but not of the modern type of scholarship. He is not an orator, and yet, until a few years ago, he had the habit of delivering a public lecture once a year or oftener in the town; and anybody who did not go to hear him lost standing in the community by his absence. These lectures were lay sermons but everybody received them as a sort of half-inspired deliverances. He has never held a public office, except that he was a member of the Secession Convention in South Carolina and is the only surviving member but one, and he is said to have called this adventure a piece of boyish foolishness. He was never a preacher, but always only a teacher, and what he taught best was neither science nor literature, but character.

The story is told of a man in Texas who met a visitor from Spartanburg. The first question he asked was, "Do you know Dr. Carlyle?" "Yes," said the other. "Are you Spartanburg?" "Yes." going back to "Well, I wish you would give Dr. Carlyle my most affectionate regards, remind him that I was dismissed from college for misconduct in spite of his effort to save me, tell him that I came to Texas and for several years I tried my best to go to the devil by various roads, but that I did not succeed, because before I got far I always saw his finger pointed at me and heard his voice, and they restrained me. He may be glad to hear this."

Possibly the great business of teaching may get some hint from this simple story.

# BIG LOSSES FROM SMALL ERRORS

S EVERAL years ago a private capitalist of the South saw a good chance for a small railroad to run from a point on one of the big systems into timber lands. He and his friends built it. Before they built they carefully went over the rates with the bigger road and obtained a fair division of the through rate from the timber region to the nearest large market. They covered all the points where it seemed likely any error of judgment might creep in. Then they went ahead with confidence.

They bonded the new road for 80 per cent. of its cost, subscribed for the bulk of the bonds themselves, and paid the rest of the cost and a fair amount of working capital to the treasury. The property was well built, conservatively capitalized, well planned to get good tonnage, and in every respect apparently well able to take care of itself. The first year yielded a nice little profit — a thing unusual, for it generally takes several years to make profits out of a railway. They counted themselves lucky.

But the bigger railroad had also kept careful watch over the business of the smaller. The steady movement of out-bound traffic and the growing in-bound traffic made the new property worth watching. The bigger road began to figure on getting hold of the smaller. A man came to the president of the little road, talked of buying his stock, and wanted a price on merely enough stock to give control; finally, he wanted to lease the small road, letting the stockholders keep their stock. All these proposals were refused, because the president and his friends wished to stay in the railroad business.

From that time on trouble piled up. The little railroad could not get cars from the big railroad. Its own few cars, filled with lumber, were hauled away by the bigger road, and not returned for many months. The shipments of lumber fell off quickly, because the small road could not get its cars. On top of this came what the bigger railroad called a "readjustment" of the rates. The favorable rates given in the first place were dependent on the small road's furnishing a certain amount of freight each month to the large road. In the fourth month after the refusal of the offers the little road failed to deliver the stipulated number of cars of freight. The bigger road cancelled its agreement, as it had a legal right to do.

The new agreement was severe. The managers of the big road made various apologies, but all the profit was squeezed out of the lumber business. The new road found that it could not take a car of lumber from the forests to the terminal except at a loss of ten dollars a car.

At last the inevitable came. The little road was bankrupt. It was on the very verge of announcing this fact, when help came. An Eastern banker, who had watched the whole proceeding, came down and talked to the four biggest stockholders, who were also large bondholders. He told them that, of course, they had simply played into the hands of the larger road; that the result, if they let the road

fail, would be that the larger road would get at half its value a useful little railroad; and that they had better let him help them save themselves. He pointed out the way.

Twenty miles beyond the terminus of the little railroad, to the south, lay a good harbor, with ample shipping facilities. This town wanted every possible chance it could get. It lay within reasonable distance of New Orleans and other gulf ports. The Eastern banker proposed to build the little road through to that town. He asked a good round commission for the money he was willing to furnish; but he was willing to wait for it until the road was finished. He also stipulated that in case the road never was finished, but was bought out by the larger road at a good price, he should have a share of the profits.

A month or so later, the harbor town voted on a proposal to give the railroad a right of way to its docks, and various other privileges. The managers of the big railroad saw a great light. The little helpless railroad that had been absolutely at their mercy, dependent upon them for its ability to move its freight out of the woods, intended to reach beyond their lines and secure a new outlet. They did not know whence came the money — and they do not know to this day.

A week later, before the little road had moved a shovelful of dirt in its new construction, the big road made an offer to the little road that would have let the stockholders and bondholders of the small road out of their venture with a profit, but not enough to pay the Eastern capitalist his commission. That offer was refused. Three days later, a gang of men went to work on the surveys. Not long after, the big road raised its bid, and again it was refused. Work had begun on the right-of-way before the larger road finally made an offer that was big enough to close the bargain. The builders of the road received a good profit on their investment. The Eastern banker got his commission. The big road got a little feeder that easily pays its way.

Here was an investment, well-conceived, honestly made, wisely administered. But it came near to being a complete loss of the whole amount invested, merely because the investors overlooked one fact. They placed themselves entirely at the mercy of a bigger, more powerful, and selfish corporation. Of

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course, every experienced builder of freight lines, either steam or electric, ought to know that he has to provide for competition at one end, at least, if he hopes to live. It is perfectly astounding to find how many people forget this cardinal principle when they are carried away by enthusiasm.

The lesson of this experience is not alone for the railroad builder. It may come home at any time to the holders of the bonds of railroads, of industrials, of electric railroads. Is the company into which you have sunk your money able to stand alone, or is it dependent entirely upon some other and larger, corporation? Is it, perhaps, dependent upon some one man? Is it a trolley line that earns nine dollars out of every ten by carrying workmen to the one big industrial plant in your town? Is that plant sound, or likely to fail and throw its men out of employment?

The Westinghouse Electric Manufacturing Company failed last year. It did not close its plants. Yet it would be hard to count the number of small manufacturing concerns that have been in trouble since that time merely because the whole of their business consisted in selling various things to the Westinghouse. At Schenectady, one may find the same condition of affairs, except that the two big industrial plants in that town are stronger, perhaps.

Anyone who puts money into a business enterprise must take much risk. A case just reported by our consul at Saltillo, Mexico, may serve to point this moral. A firm in the United States made a shipment of what it called "cotton shirts" to a merchant in Saltillo. When the shipment reached the border, the customs officers discovered that some slight trimming of silk, some silk stitching, had been used in the making of the shirts. They held the shipment four months, increased the duty beyond reason, and fined the merchant heavily for false billing. The shirts that were intended to sell at \$2 cannot be sold under \$5 at a profit. It was just a little slip, probably a thoughtless slip. It is a characteristic of little slips that wreck great enterprises.

I have heard of a successful little railroad that paid good dividends to its builders until one night a sleepy dispatcher, who had been at a dance the night before, let two passenger trains meet head-on. The damage suits not only wiped out the profits of the company but brought it perilously near the hands of the

sheriff. A new cotton-goods exporting business in this country went to pieces because its first big shipment to a Chinese customer was baled in such a way that it could not be carried conveniently on a camel's back.

Perhaps the worst mistake that an investor can make is to become possessed of the idea that he should back a new invention. Just at the moment it is airships. A little while ago it was talking-machines. Thousands of people in all the civilized countries of the world lost much money trying to reap fortunes from the much-heralded field of wireless telegraphy. It would be quite impossible to estimate the amount of money that has been thrown away by usually sane and sensible people during the past ten years in an effort to make a substitute for the cable and the telegraph and the telephone.

It is well to remember that the flood of new inventions never ceases. As I write, there lies before me the list of letters patent issued by the United States Government for one week. It includes about eight hundred and twenty inventions. Some of them seem quite trivial, some quite impressive. It is safe to say that half of the inventors hope to sell their patents either to companies or firms that to-day are in business, or to people who will form new companies and try to sell stocks based on these patents or products made by them. Here is a field in which the promoter is to-day reaping a harvest almost as rich as the harvest he gathered from the victims of the mining craze two years ago.

A little company. floating a patent that rivals a patent held by some large concern, is in a position almost hopeless. A telephone attachment, for instance, or a telephone improvement, if you will, can have little or no market unless it is taken up either by the big manufacturing concerns that supply the American Telephone and Telegraph, or by the other companies that make telephone material and sell or lease it to the many independent telephone companies. A mechanism for turning swing bridges can have little value to its inventor or to anyone else unless it be taken up by some firm or company that builds swing bridges.

Every invention, no matter how brilliant its future may be painted by its promoters, should be tested in many ways before a man should venture his money in it. When he is satisfied that the invention is good, that it cannot be choked to death by some great corporation or other interest, that it has a market by itself and is actually sought in some great wide field, then he has half-finished the proper investigation that he should make preliminary to an investment. The other half, the harder half, remains. He must find out who is in with him. The name of the inventor means nothing. Mr. Marconi was in no wise responsible for the swindles that were perpetrated in the wireless telegraph field during the past five years. One must find out the names of the men who are selling stocks or bonds; who they are; what other companies they have formed; how men fared in these; how much personal risk they have in this venture; how their statements are regarded in trade circles and in financial circles.

These questions are hard to solve. Nine men out of ten, if they are attracted at all to the new concern, make some slight attempt to find out the facts concerning the men who are managing the promotion. They write to the banks referred to in the prospectus. They get a nice little letter in reply, somewhat to this purport:

"Mr. Blank, referred to in your letter to us under date March 11th, has had an account in this bank for some months (or years). We have always found him a satisfactory depositor and customer."

They drop the investigation at that point.

Of course, such a letter means nothing at all. It does not pledge the bank to the honor of the promoter. It does not mean that the promoter is clean. In all probability it means that he has been successful enough to have a bank account, and no more. If Raisuli kept his money in a bank he could get a similar letter written about himself by simply asking the bank to write it. Of course, not all banks will lend themselves, even to the slightest degree, to this trick, but it is general enough in this country to make it worth while to guard against being misled by it.

There is no general rule by which to judge the honesty of promoters. A man with common sense must apply his common sense to this problem and it will then solve itself; but a man without common sense might have all the machinery of a mercantile agency at his command and yet fail to solve it. If general advice is of any value, my advice would be to use the same common sense in making a business venture of this sort that you would use in going into partnership to pack apples, to grow bananas, to produce rubber, to manufacture machinery or to follow any other line of industrial activity. For, after all, the stockholders in a purely business enterprise are really partners. If one is inexperienced. innocent, and foolish, and the other is experienced, dishonest, and wise, it takes no prophet to guess C. M. K. the result.

# LIFE INSURANCE AS A BUSINESS ASSET

THIS is the story of a young man who bought a home and arranged to pay for it by instalments of \$1,000 a year for ten years, in addition to a cash payment. He had little cash, and his life insurance at the time was large enough for his wife and child to live in fair comfort if he should die. His desire was to leave them a home also.

The friend from whom he borrowed the money to pay for the house agreed to receive the money back in equal instalments, made up of the principal, and interest at 5 per cent. Since the buyer was a man on a salary, he was doubly anxious to make the loan secure in case of his death.

He took ten term life-insurance policies.

The premiums, added to the interest on his loan, brought that interest up to 6.05 per cent., but for the added interest burden he gained double protection — a safeguard for his family, and safety for his friend's money.

This man was twenty-eight years of age, and he took out his policies in a straight-life company, which charged him \$10.46 for every thousand dollars of insurance for each year. He found that many companies doing a mutual business would have charged him more at the outset, but would have cost him slightly less if they paid the dividends that they estimated. He did not question their good faith nor their statements, but he wanted to know exactly what his annual cost would be, and

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for that reason he chose the direct payment of a fixed sum, rather than the payment of a larger sum with a possible reduction through dividends to be received.

His original idea was to take out a policy for \$10,000 to run ten years. When he talked it over, however, he took the advice of the agent, who pointed out that his loan was to be reduced by \$1,000 each year, and that, if he kept up the whole \$10,000 of insurance for the full ten years, he would be "loading" his interest account abnormally in the later years; for, in the tenth year, for instance, he would have only one \$1,000 loan outstanding, but would be paying \$104.60 in premium on the insurance policy. He, therefore, took the ten policies. He plans to let one lapse at the end of each year, carrying nine in the second year, eight in the third, etc., to correspond to the amount of loan still unpaid.

Let us look at the possible results of this policy. Suppose that he lives the full ten years, and pays the maturing loan, and the premium on the insurance policies every year. At the end of the ten year period he holds the house free of debt. It has cost him, exclusive of interest on his original investment and on his yearly premiums, as follows:

Cash payment					\$2,000.00
Ten payments of \$1		each	•		10,000.00
Insurance premium	S		•	•	575.30

Total

. \$12,575.30

In this case, the insurance premiums are a dead loss (except for the protection) for, if he had not taken out the policy, he would have had the house paid for at a cost of 12,000.

Suppose, on the other hand, that at the end of the fourth year the man dies. The insurance policies then in force are paid by the company. The widow discharges the debt to the man who loaned the money, and holds a clear title to the property. The cost works out as follows:

Cash payment	1.15				\$2,000.00
Four payments	s of \$1,0	ooo ead	h	3 I.	4,000.00
Four years' premiums on policy					355.64
Total . Less, discount	on i	nstalm	ents	due	\$6,355.64
about .	9-1-				1,000.00
Net cost	÷				\$5,355.64

The last item is the difference between the amount the widow will receive from the insurance company and the amount she will have to pay to settle the debt. The company will pay her  $6,\infty$ . She owes the lender of the money  $6,\infty$ , but  $1,\infty$  is payable in one year,  $2,\infty$  in two years, etc. By discounting these debts in cash, she can pay them all with a little less than  $5,\infty$ , leaving her with  $1,\infty$  or so of ready funds. If she wanted to invest her  $6,\infty$  and pay the debts as they come due each year, the result would be similar. At 4 per cent., in the bank, her money would yield her at compound interest about  $5,\infty$ , in the next six years, and she would have that amount left after paying the last instalment.

This case may be analyzed in a great number of ways. The cardinal fact about it is that a business venture of this sort may be secured against the accident of death at a cost that, normally, need not run over 1 per cent. per annum on the investment.

The application of this principle is widespread. Every young man who borrows money to put himself through college should insure the lender against death. Thousands of young men borrow from relatives at nominal rates of interest. They figure that they will repay the loan within ten years; and they generally do so unless death intervenes. A young man of twenty can get ten-year insurance in lots of \$500 at a cost of about \$4.85 per annum for each lot of that amount. In other words, it would cost him \$48.50 to make sure that the relative who loaned him the \$500 will get it back in case he should die within that period. If he should not die, he will probably be in a position to repay the loan in person.

I have in mind a young man, one of a large family without any too much revenue, who was put through college by his father. For the first two years of his course it was a constant burden on his mind that in case he should die before he came to an age and a condition that would permit him to help his youngest brother get an education, that youngest brother would almost certainly go through life without it; for he knew that the capital of the father was impaired to provide him with an education. At the end of the second year, he heard of term insurance. At that time he took out a policy to cover all that had been spent. In the three years that followed before he began to earn money of his own, he took out other small policies to cover the year's expense. The premiums, he reckoned, were not large

enough to be a burden; and that small expense practically insured a college education for the young brother no matter what happened.

These are illustrations of the use of term insurance in domestic relations. In the larger field of business endeavor, the uses are multi-Men going into a limited partnership fold. for a business venture to cover a year, or five years, frequently insure their lives for the benefit of their partners. A note of hand, a simple promise to pay a certain sum at a certain time, should in a great number of instances be secured by insurance. The cost is slight as compared with the advantage gained by the beneficiary and by the estate of the signer in case of death. Very often the difference between certainty and uncertainty of the outcome in case of death will turn the balance in some business arrangement.

These are proper uses of term insurance. Another use to which a man may properly put this form of insurance is to make it a temporary substitute for ordinary insurance. A man's position may make it right and proper that he carry, say, 10,000 of ordinary life insurance, for the benefit of his wife. It would cost him, let us say, 3000 a year to get that insurance. He feels that he cannot afford it just now. He might cut it down to 55,000, at a cost of 1500 a year; but it is surely preferable to take it out in the form of term insurance.

Suppose he is twenty-eight years old. He may take a ten-year term policy at a cost of \$105 per year. If, any time within the first five years, he should find himself able to carry the \$10,000 in ordinary non-term insurance he may make the change, in the same company, without any further medical examination. His premiums on the new policy will be no lower than they would be if he came as a new candidate for a policy. All that he has gained is the protection for the term of years, at a low cost; a certain surrender or paid-up value to the policy; and, possibly, the ability to get a policy which his health would not, at the time of change, justify.

If a man feels that he ought to have a certain amount of insurance, but cannot afford to pay for it, it is proper to take it out in term insurance. It is not, however, proper to continue it in that form. From a study of statistics and calculations, I do not believe that term insurance is a proper form of insurance for

permanent use. Tens of thousands of people every year take it out. Many of them know no better, and imagine that they are getting their insurance very cheap. They are —if they happen to die young. They are paying, or going to pay, a very high price if they live to a normal old age. What is worse, when they come to renew their ten-year term policies at the age of fifty-five or over, they will pay premiums that constantly increase as the earning capacity constantly decreases.

The average man, after he reaches the age of fifty-five, earns less revenue than he earns between thirty and fifty-five. But the same ten-year term policy that costs a man of thirty only \$10.74 a year, will cost the man of fifty-five nearly \$33 per annum. Moreover, he will have to pay it until he dies. If he retires at sixty, the burden of his insurance will weigh upon his mind like a nightmare. Imagine a man of seventy, retired on an income barely sufficient to give him and his people comfort, nearing the end of a ten-year term policy, and facing the renewal of it at the rates that a man of seventy must pay! It is not a pleasant picture to contemplate. Yet it is surely the very thing toward which men drift if they take the term insurance as a permanent form of insurance for old age.

Every man who holds a policy in an insurance company should find out what it is. If it is a term policy he should study out what it means. If his circumstances are such that he can afford to let it drop when he retires from business, when his last daughter marries, or when he sells the farm and settles down to a lazy drift toward old age, then, perhaps, it suits him well, and he can carry it intending to drop it in the long run. If, however, it *must* be kept up at any price, no matter how long he may live — it is one of his first duties to himself and to his heirs to get some other form of policy.

Let him write first of all to the nearest agent of the company in which he has the policy. It is well to be frank, to explain just why a change is desired. The agent will send or bring policies to fit the needs of the buyer. He will also tell what possible advantage may be gained by the change, what is the exact money-value of the policy, perhaps a waiver of medical examination, perhaps some other very slight advantage. At any rate, if there is the slightest advantage in sight, such a man ought to take it.

A SENTENCE IN MR. ROCKEFELLER'S HANDWRITING. See page 10766

nally an oplimus ma omer heor

# SOME RANDOM REMINISCENCES OF MEN AND EVENTS\*

BY

### JOHN D. ROCKEFELLER

First Article

**P**ROBABLY in the life of every one there comes a time when he is inclined to go over again the events, great and small, which have made up the incidents of his work and pleasure.

On a rainy morning like this, when golf is out of the question, I am tempted to become a garrulous old man, and tell some stories of men and things which have happened in an active life. In some measure I have been associated with the most interesting people our country has produced, especially in business, men who have helped largely tc build up the commerce of the United States and who have made known its products all over the world. These incidents which come to my mind to speak of seemed vitally important to me when they happened, and they still stand out distinctly in my memory.

Just how far anyone is justified in keeping what he regards as his own private affairs from the public, or in defending himself from attacks, is a mooted point. If one talks about one's experiences, there is a natural temptation to charge one with traveling the easy road to egotism; if one keeps silence, the inference of wrong-doing is sometimes even • Copyright, 1908, by Doubleday. Page & Co. All rights reserved more difficult to meet, as it would then be said that there is no valid defense to be offered.

It has not been my custom to press my affairs forward into public gaze; but I have come to see that if my family and friends want some record of things which might shed light on matters that have been somewhat discussed, it is right that I should yield to their advice, and in this informal way go over again some of the events which have made life interesting to me.

There is still another reason for speaking now. If a tenth of the things that have been said are true, then these dozens of able and faithful men who have been associated with me, many of whom have passed away, must have been guilty of grave faults. For myself, I had decided to say nothing, hoping that after my death the truth would gradually come to the surface and posterity would do strict justice; but while I live and can testify to certain things, it seems fair that I should refer to some points which I hope will help to set forth several much discussed happenings in a new light. I am convinced that they have not been fully understood. All these things affect the memories of men who

can be made comparatively safe. Combination is necessary and its abuses can be minimized, otherwise our legislators must acknowledge their incapacity to deal with the most important instrument of industry. Hitherto most legislative attempts have been ian effort not to control but to destroy, hence their futility.

12. Q. What legislation, if any, would you suggest regarding Endustrial Combinations? -

A. First. Federal Legislation under which corporations may be created and regulated, if that be possible. Second. In lieu thereof, State Legislation as nearly uniform as possible encouraging combinations of persons and capital for the purpose of carrying on industries, but permitting State supervision, not of a character to hamper industries but sufficient to prevent frauds upon the public.

Tho Mefeller

I swear that these statements made by me of my own knowledge are true, and that all other statements I believe to be true.

Mochefeller

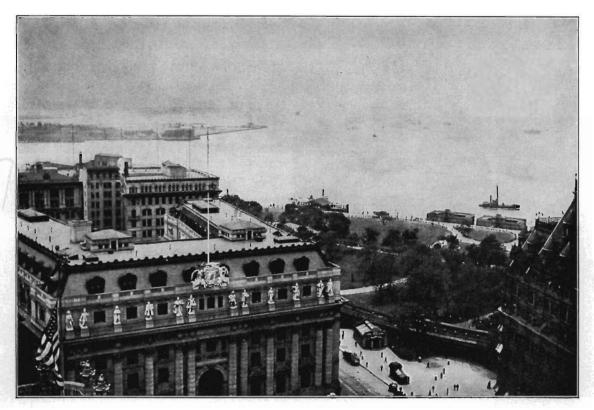
Sworn and subscribed to before me this 3 Oth day of Ference 1899.

FAC-SIMILE OF LAST PAGE OF MR. ROCKEFELLER'S TESTIMONY BEFORE THE INDUSTRIAL COMMISSION OF 1899

### SOME RANDOM REMINISCENCES OF MEN AND EVENTS 10757

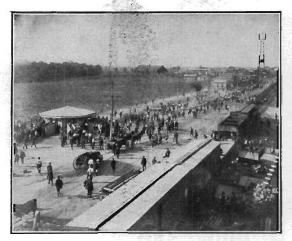


THE LUNCHROOM ON THE TOP FLOOR OF THE STANDARD OIL COMPANY'S BUILDING At 26 Broadway, New York



LOOKING SOUTH FROM THE WINDOWS OF THE LUNCHROOM Across Bowling Green and the Battery and down the Narrows

### 10758 SOME RANDOM REMINISCENCES OF MEN AND EVENTS



EMPLOYEES LEAVING THE CHECK OFFICE OF THE STANDARD OIL WORKS This gives a faint idea of the number of persons employed at one of the stations of the Company-near Linden, N. J.

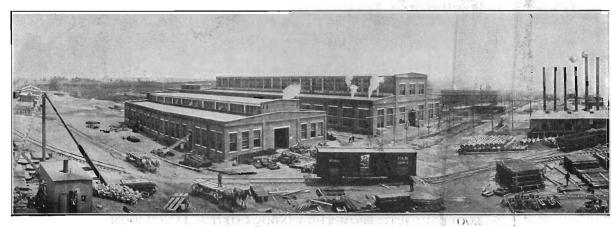
are dead and the lives of men who are living, and it is only reasonable that the public should have some first hand facts to draw from in making up its final estimate.

#### THE STANDARD OIL COMPANY

It would be surprising if in an organization which included a great number of men there should not be an occasional employee here and there who acted, in connection with the business or perhaps in conducting his own affairs, in a way which might be criticized. Even in a comparatively small organization it is well-nigh impossible to restrain this occasional man who is over-zealous for his own or his company's advancement. To judge the character of all the members of a great organization or the organization itself by the actions of a few individuals would be manifestly unfair.

It has been said that I forced the men who became my partners in the oil business to join with me. I would not have been so shortsighted. If it were true that I followed such factics, I ask, would it have been possible to make of such men life-long companions? Would they accept, and remain for many years in positions of the greatest trust, and finally, could any one have formed of such men, if. they had been so browbeaten, a group which; has for all these years worked in loyal harmony, with fair dealing among themselves as well as with others, building up efficiency and acting in entire unity? This powerful organization has not only lasted but its efficiency has increased. For fourteen years I have been out of business, and in eight or ten years have only once gone to the company's office.

My last call was in the summer of 1907. I visited again the room at the top of the building, where the officers of the company and the heads of departments have had their luncheon served for many years. I was surprised to find so many men who had come to the front since my last visit years ago. Afterward I had an opportunity to talk with old associates and many new ones, and it was a source of great gratification to me to find that the same spirit of coöperation and harmony existed unchanged. This practice of lunching together, a hundred or more at long tables in most intimate and friendly association, is another indication of what I contend, slight as it may seem to be at first thought. Would these people seek each other's companionship day after day if they had been forced into this relation? People in such a position do



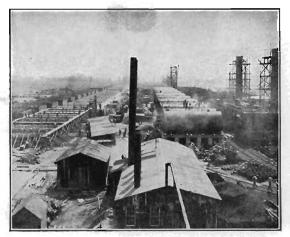
A PANORAMIC VIEW OF THE NEW WORKS NEAR LINDEN, N. J., BUILT BY THE

not go on for long in a pleasant and congenial intimacy.

For years the Standard Oil Company has developed step by step and I am convinced that it has done well its work of supplying to the people the products from petroleum at prices which have decreased as the efficiency of the business has been built up. It gradually extended its services first to the large centres, and then to towns, and now to the smallest places, going to the homes of its customers, delivering the oil to suit the convenience of the actual users. This same system is being followed out in various parts The company has, for example, of the world. three thousand tank wagons supplying American oil to towns and even small hamlets in Europe. Its own depots and employees deliver it in a somewhat similar way in Japan, China, India, and the chief countries of the world. Do you think this trade has been developed by anything but hard work?

This plan of selling our products direct to the consumer and the exceptionally rapid growth of the business bred a certain antagonism which I suppose could not have been avoided, but this same idea of dealing with the consumer directly has been followed by others, and in many lines of trade, without creating, so far as I recall, any serious opposition.

This is a very interesting and important point, and I have often wondered if the criticism which centred upon us did not come from the fact that we were among the first, if not the first, to work out the problems of direct selling to the user on a broad scale. This was done in a fair spirit and with due consideration for every one's rights. We did not ruthlessly



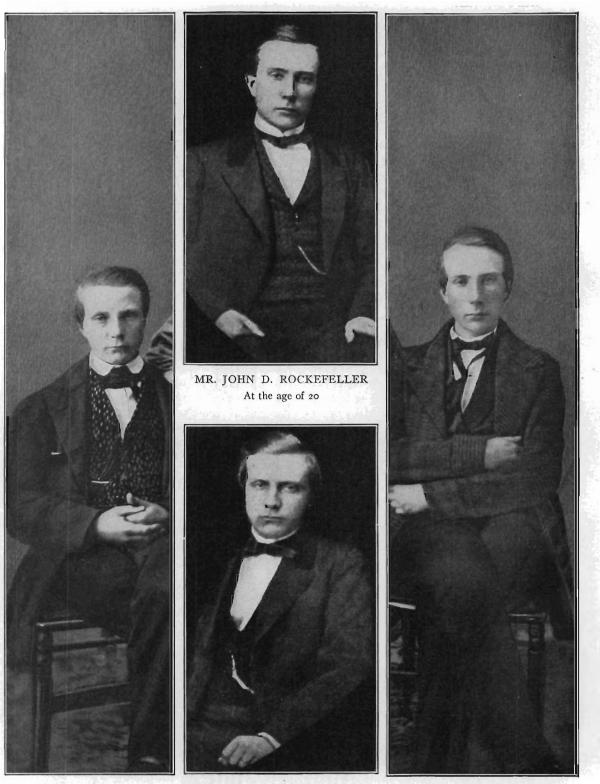
ANOTHER VIEW OF THE NEW STANDARD OIL WORKS The stills from the roof of the boiler-shop

go after the trade of our competitors and attempt to ruin it by cutting prices or instituting a spy system. We had set ourselves the task of building up as rapidly and as broadly as possible the volume of consumption. Let me try to explain just what happened.

To get the advantage of the facilities we had in manufacture, we sought the utmost market in all lands — we needed volume. To do this we had to create selling methods far in advance of what then existed; we had to dispose of two, or three, or four gallons of oil where one had been sold before, and we could not rely upon the usual trade channels then existing to accomplish this. It was never our purpose to interfere with a dealer who adequately cultivated his field of operations, but when we saw a new opportunity or a new place for extending the sale by further and effective facilities, we made it our business to provide them. In this



TANDARD OIL COMPANY DURING THE BUSINESS DEPRESSION OF LAST WINTER

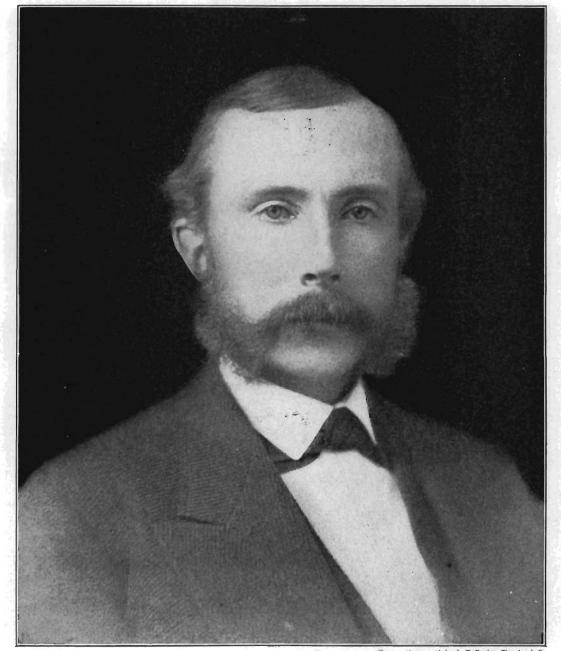


MR. WILLIAM ROCKEFELLER MR. WILLIAM ROCKEFELLER At the age of II

At the age of 18

MR. JOHN D. ROCKEFELLER At the age of 13

way we opened many new lines in which others have shared. In this development we had to employ many comparatively new men. The ideal way to supply material for employees were over-zealous in going after sales it would not be surprising to learn, but they were acting in violation of the expressed and known wishes of the company. But even



From a photograph by J. F. Ryder, Cleveland, O.

MR. JOHN D. ROCKEFELLER IN 1864

higher positions is, of course, to recruit the men from among the youngest in the company's service, but our expansion was too rapid to permit this in all cases. That some of these these instances, I am convinced, occurred so seldom, by comparison with the number of transactions we carried on, that they were really the exceptions that proved the rule.



MR. ROCKEFELLER AND HIS GRANDDAUGHTER (THE DAUGHTER OF MRS. McCORMICK) On the veranda of his home at Pocantico, in June, 1908

#### SOME RANDOM REMINISCENCES OF MEN AND EVENTS 10763

Every week in the year for many, many years, this concern has brought into this country more than a million dollars gold, all from the products produced by American labor. I am proud of the record, and believe most Americans will be when they understand some things better. These achievements, the development of this great foreign trade, the owning of ships to carry the oil in bulk by the most economical methods, the sending out of men to fight for the world's markets, have cost huge sums of money, and the vast capital employed could not be raised nor controlled except by such an organization as the Standard is to-day.

To give a true picture of the early conditions, one must realize that the oil industry was considered a most hazardous undertaking, not altogether unlike the speculative mining undertakings we hear so much of to-day. I well remember my old and distinguished friend, Rev. Thomas W. Armitage, for some forty years pastor of a great New York church, warning me that it was worse than folly to extend our plants and our operations. He was sure we were running unwarranted risks, that our oil supply would probably fail, the demand would decline, and he, with many others, sometimes I thought almost everybody, prophesied ruin.

None of us ever dreamed of the magnitude of what proved to be the later expansion. We did our day's work as we met it, looking forward to what we could see in the distance and keeping well up to our opportunities, but laying our foundations firmly. As I have said, capital was most difficult to secure and it was not easy to interest conservative men in this adventurous business. Men of property were afraid of it, though in rare cases capitalists were induced to unite with us to a limited extent. If they bought our stock at all, they took a little of it now and then as an experiment, and we were painfully conscious that they often declined to buy new stock with many beautiful expressions of appreciation.

The enterprise being so new and novel, on account of the fearfulness of certain holders in reference to its success, we frequently had to take stock to keep it from going begging, but we had such confidence in the fundamental value of the concern that we were willing to assume this risk. There are always a few men in an undertaking of this kind who would risk all on their judgment of the final result, and if the enterprise had failed, these would have been classed as visionary adventurers, and perhaps with good reason.

The 60,000 men who are at work constantly in the service of the company are kept busy year in and year out. The past year has been a time of great contraction, but the Standard has gone on with its plans unchecked, and the new works and buildings have not been delayed on account of lack of capital or fear of bad times. It pays its workmen well, it cares for them when sick, and pensions them when old. It has never had any important strikes, and if there is any better function of business management than giving profitable work to employees year after year, in good times and bad, I don't know what it is.

Another thing to be remembered about this so-called "octopus" is that there has been no "water" introduced into its capital (perhaps we felt that oil and water would not have mixed); nor in all these years has any one had to wait for money which the Standard owed. It has suffered from great fires and losses, but it has taken care of its affairs in such a way that it has not found it necessary to appeal to the general public to place blocks of bonds or stock; it has used no underwriting syndicates or stock selling-schemes in any form, and it has always managed to finance new oil field operations when called upon.

It is a common thing to hear people say that this company has crushed out its competitors. Only the uninformed could make such an assertion. It has and always has had, and always will have, hundreds of active competitors; it has lived only because it has managed its affairs well and economically and with great vigor. To speak of competition for a minute: Consider not only the able people who compete in refining oil, but all the competition in the various trades which make and sell by-products - a great variety of different businesses. And perhaps of even more importance is the competition in foreign lands. The Standard is always fighting to sell the American product against the oil produced from the great fields of Russia, which struggles for the trade of Europe, and the Burma oil, which largely affects the market in India. In all these various countries we are met with tariffs which are raised against us, local prejudices, and strange customs. In many countries we had to teach the people — the Chinese, for example — to burn oil by making

lamps for them; we packed the oil to be carried by camels or on the backs of runners in the most remote portions of the world; we adapted the trade to the needs of strange folk. Every time we succeeded in a foreign land, it meant dollars brought to this country, and every time we failed, it was a loss to our nation and its workmen.

One of our greatest helpers has been the State Department in Washington. Our ambassadors and ministers and consuls have aided to push our way into new markets to the utmost corners of the world.

I think I can speak thus frankly and enthusiastically because the working out of many of these great plans has developed largely since I retired from the business fourteen years ago. The Standard has not now, and never did have, a royal road to supremacy, nor is its success due to any one man but to the multitude of able men who are working together. If the present managers of the company were to relax efforts, allow the quality of their product to degenerate, or treat their customers badly, how long would their business last? About as long as any other neglected business. To read some of the accounts of the affairs of the company, one would think that it had such a hold on the oil trade that the directors did little but come together and declare dividends. It is a pleasure for me to take this opportunity to pay tribute to the work these men are doing, not only for the company they . serve, but for the foreign trade of our country; for more than half of all the product that the company makes is sold outside of the United States. If, in place of these directors, the business were taken over and run by anyone but experts, I would sell my interest for any price I could get. To succeed in a business requires the best and most earnest men to manage it, and the best men rise to the top. Of its origin and early plans I will speak later.

#### THE MODERN CORPORATION

Beyond question there is a suspicion of corporations. There may be reason for such suspicion very often; for a corporation may be moral or immoral, just as a man may be moral or the reverse; but it is folly to condemn all corporations because some are bad, or even to be unduly suspicious of all, because some are bad. But the corporation in form and character has come to stay — that is a thing that may be depended upon. Even small

firms are becoming corporations, because it is a convenient form of partnership.

It is equally true that combinations of capital are bound to continue and to grow, and this need not alarm even the most timid if the corporation, or the series of corporations, is properly conducted with due regard for the rights of others. The day of individual competition in large affairs is past and gone - you might just as well argue that we should go back to hand labor and throw away our efficient machines - and the sober good sense of the people will accept this fact when they have studied and tried it out. Just see how the list of stockholders in the great corporations is increasing by leaps and bounds. This means that all these people are becoming partners in great businesses. It is a good thing — it will bring a feeling of increased responsibility to the managers of the corporations and will make the people who have their interests involved study the facts impartially before condemning or attacking them.

On this subject of industrial combinations I have often expressed my opinions; and, as I have not changed my mind, I am not averse to repeating them now, especially as the subject seems again to be so much in the public eye.

The chief advantages from industrial combinations are those which can be derived from a coöperation of persons and aggregation of capital. Much that one man cannot do alone two can do together, and once admit the fact that coöperation, or, what is the same thing, combination, is necessary on a small scale, the limit depends solely upon the necessities of business. Two persons in partnership may be a sufficiently large combination for a small business, but if the business grows or can be made to grow, more persons and more capital must be taken in. The business may grow so large that a partnership ceases to be a proper instrumentality for its purposes, and then a corporation becomes a necessity. In most countries, as in England, this form of industrial combination is sufficient for a business co-extensive with the parent country, but it is not so in America. Our federal form of government, making every corporation created by a state foreign to every other state, renders it necessary for persons doing business through corporate agency to organize corporations in some or many of the different states in which their business is located.

Instead of doing business through the agency of one corporation they must do business through the agencies of several corporations. If the business is extended to foreign countries, and Americans are not to-day satisfied with home markets alone, it will be found helpful and possibly necessary to organize corporations in such countries, for Europeans are prejudiced against foreign corporations as are the people of many of our states. These different corporations thus become coöperating agencies in the same business and are held together by common ownership of their stocks.

It is too late to argue about advantages of industrial combinations. They are a necessity. And if Americans are to have the privilege of extending their business in all the states of the Union, and into foreign countries as well, they are a necessity on a large scale, and require the agency of more than one corporation.

The dangers are that the power conferred by combination may be abused, that combinations may be formed for speculation in stocks rather than for conducting business, and that for this purpose prices may be temporarily raised instead of being lowered. These abuses are possible to a greater or less extent in all combinations, large or small, but this fact is no more of an argument against combinations than the fact that steam may explode is an argument against steam. Steam is necessary and can be made comparatively safe. Combination is necessary and its abuses can be minimized; otherwise our legislators must acknowledge their incapacity to deal with the most important instrument of industry.

In the hearing of the Industrial Commission in 1899, I then said that if I were to suggest any legislation regarding industrial combinations it would be: First, Federal legislation under which corporations may be created and regulated, if that be possible. Second, in lieu thereof, state legislation as nearly uniform as possible, encouraging combinations of persons and capital for the purpose of carrying on industries, but permitting state supervision, not of a character to hamper industries, but sufficient to prevent frauds upon the public. I still feel as I did in 1899.

#### THE NEW OPPORTUNITIES

I am far from believing that this will adversely affect the individual. The great economic era we are entering will give splendid opportunity to the young man of the future. One often hears the men of this new generation say that they do not have the chances that their fathers and grandfathers had. How little they know of the disadvantages from which we suffered! In my young manhood we had everything to do and nothing to do it with; we had to hew our own paths along new lines; we had little experience to go on. Capital was most difficult to get, credits were mysterious things. Whereas now we have a system of commercial ratings, everything was then haphazard and we suffered from a stupendous war and all the disasters which followed.

Compare this day with that. Our comforts and opportunities are multiplied a thousandfold. The resources of our great land are now actually opening up and are scarcely touched; our home markets are vast, and we have just begun to think of the foreign peoples we can serve — the people who are years behind us in civilization. In the East a quarter of the human race is just awakening. The men of this generation are entering into a heritage which makes their fathers' lives look poverty-stricken by comparison. I am naturally an optimist, and when it comes to a statement of what our people will accomplish in the future, I am unable to express myself with sufficient enthusiasm.

There are many things we must do to attain the highest benefit from all these great blessings; and not the least of these is to build up our reputation throughout the whole world.

The great business interests will, I hope, so comport themselves that foreign capital will consider it a desirable thing to hold shares in American companies. It is for Americans to see that foreign investors are well and honestly treated, so that they will never regret purchases of our securities.

I may speak thus frankly, because I am an investor in many American enterprises, but a controller of none (with one exception and that a company which has not been much of a dividend payer), and I, like all the rest, am dependent upon the honest and capable administration of the industries. I firmly and sincerely believe that they will be so managed.

#### THE AMERICAN BUSINESS MAN

You hear a good many people of pessimistic disposition say much about greed in American life. One would think to hear them talk that we were a race of misers in this country.

## 10766 SOME RANDOM REMINISCENCES OF MEN AND EVENTS

To lay too much stress upon the reports of greed in the newspapers would be folly, since their function is to report the unusual and even the abnormal. When a man goes prominence occasionally, you surely would not say that these occasions represented his normal life. It is by no means for money alone that these active-minded men labor — they are

he great sconomic era entering will give splended We are to the young unity fature. he resources land Areal are 4 Opening and rep touches; Our . home Doarce marile t, and we have fue val. -think of the foreign reoples the people who Servewe can behind us in civeloga UNE Means East the -, a greater of human race is just awarkening. this OK general al Entering heretage inlo ar father' lives maker cken by Comparison

FAC-SIMILE OF A PORTION OF THIS ARTICLE IN MR. ROCKEFELLER'S HANDWRITING

properly about his daily affairs, the public prints say nothing; it is only when something extraordinary happens to him that he is discussed. But because he is thus brought into engaged in a fascinating occupation. The zest of the work is maintained by something better than the mere accumulation of money, and, as I think I have said elsewhere, the standards of business are high and are getting better all the time.

I confess I have no sympathy with the idea so often advanced that our basis of all judgments in this country is founded on money. If this were true, we should be a nation of money hoarders instead of spenders. Nor do I admit that we are so small-minded a people as to be jealous of the success of others. It is the other way about: we are most extraordinarily ambitious, and the success of one man in any walk of life spurs the others on. It does not sour them, and it is a libel even to suggest so great a meanness of spirit.

In reading the newspapers, where so much is taken for granted in considering things on a money standard, I think we need some of the sense of humor possessed by an Irish neighbor of mine, who built what we regarded as an extremely ugly house, which stood out in bright colors as we looked from our windows. My taste in architecture differed so widely from that affected by my Irish friend, that we planted out the view of his house by moving some large trees to the end of our Another neighbor who watched property. this work going on asked Mr. Foley why Mr. Rockefeller moved all these big trees and cut off the view between the houses. Foley, with the quick wit of his country, responded instantly: "It's invy, they can't stand looking at the ividence of me prosperity."

In my carly days men acted just as they do now, no doubt. When there was anything to be done for general trade betterment, almost every man had some good reason for believing that his case was a special one different from all the rest. For every foolish thing he did, or wanted to do, for every unbusiness-like plan he had, he always pleaded that it was necessary in his case. He was the one man who had to sell at less than cost, to disrupt all the business plans of others in his trade, because his individual position was so absolutely different from all the rest. It was often a heart-breaking undertaking to convince those men that the perfect occasion which would lead to the perfect opportunity would never come, even if they waited until the crack o' doom.

Then, again, we had the type of man who really never knew all the facts about his own affairs. Many of the brightest kept their books in such a way that they did not actually know when they were making money on a cer-

tain operation and when they were losing. This unintelligent competition was a hard matter to contend with. Good old-fashioned common sense has always been a mighty rare commodity. When a man's affairs are not going well, he hates to study the books and face the truth. From the first, the men who managed the Standard Oil Company kept their books intelligently as well as correctly. We knew how much we made and where we gained or lost. At least, we tried not to deceive ourselves.

My ideas of business are no doubt oldfashioned, but the fundamental principles do not change from generation to generation, and sometimes I think that our quick-witted American business men, whose spirit and energy are so splendid, do not always sufficiently study the real underlying foundations of business management. I have spoken of the necessity of being frank and henest with oneself about one's own affairs: many people assume that they can get away from the truth by avoiding thinking about it, but the natural law is inevitable, and the sooner it is recognised, the better.

One hears a great deal about wages and why they must be maintained at a high level, by the railroads, for example. A laborer is worthy of his hire, no less, but no more, and in the long run he must contribute an equivalent for what he is paid. If he does not do this, he is probably pauperized, and you at once throw out the balance of things. You can't hold up conditions artificially, and you can't change the underlying laws of trade. If you try, you must inevitably fail. All this may be trite and obvious, but it is remarkable how many men overlook what should be the obvious. These are facts we can't get away from - a business man must adapt himself to the natural conditions as they exist from month to month and year to year. Sometimes I feel that we Americans think we can find a short road to success, and it may appear that often this fact is accomplished; but real efficiency in work comes from knowing your facts and building upon that sure foundation.

Many men of wealth do not retire from business even when they can. They are not willing to be idle, or they have a just pride in their work and want to perfect the plans in which they have faith, or, what is of still more consequence, they may feel the call to expand and build up for the benefit of their employees and associates and these men are the great builders up in our country. Consider for a moment how much would have been left undone if our prosperous American business men had sat down with folded hands when they had acquired a competency. I have respect for all these reasons, but if a man has succeeded, he has brought upon himself corresponding responsibilities, and our institutions devoted to helping men to help themselves need the brain of the American business man as well as part of his money.

Some of these men, however, are so absorbed

in their business affairs that they hardly have time to think of anything else. If they do interest themselves in a work outside of their own office and undertake to raise money, they begin with an apology, as if they are ashamed of themselves.

"I am no beggar," I have heard many of them say, to which I could only reply: "I am sorry you feel that way about it."

I have been this sort of beggar all my life and the experiences I have had were so interesting and important to me that I will venture to speak of them in a later chapter.

# A TRIP THROUGH AFRICA

THE BEST ROUTE FOR A SIX-MONTHS' JOURNEY TO HUNT, TO EXPLORE, TO GET ADVENTURE – THE GAME – THE FLORA-SOME FASCINATING UNSOLVED PROBLEMS – EXCITING EXPERIENCES

## BY

### S. P. VERNER

(MR. VERNER HAS SPENT MUCH OF THE LAST FIFTEEN YEARS IN AFRICA AND WRITES FROM A LARGE EXPERIENCE)

A TRIP to Africa is now an experience that many adventurous people will undertake; and some such may find the following outline of a journey useful; for the number who already go for adventure and sport will be increased by President Roosevelt's example. The map that I have drawn to accompany this article tells its own tale. It sketches the itinerary of the man who would conquer the one unconquered problem of African exploration — the actual discovery of the source of the Nile.

Of course, I hear someone rise to claim that the final spring of the Nile has been visited by a white man already. But I challenge proof. The stream which is the most remote from where Father Nile pours his flood into the Mediterranean has indeed been located; but neither Englishman nor German nor Belgian has yet quenched his thirst at the very last spring in the Lunar Mountains, whence runs the rill toward the far-off sea.

That is emphatically the last great achievement in African exploration. The continent has been opened up in all the four points of the compass. Men have crossed it north and south, east and west, and in all four diagonals, and even the crossing in an automobile will have been done before this is published. The pygmies have twice visited Europe and America; Mounts Kilimanjaro, Kenia, and Ruwenzori have been scaled; the Great Forest has been penetrated from end to end; the last great lake has been found; the last great river has been navigated: the okapi has been killed and taken home. The clephant has been harnessed, but no one has yet tamed the gorilla. Only it remains to solve the mystery of the Nile.

#### THE LAST MYSTERY OF AFRICA

There are in all four main ways to get to this spring of the Nile without sacrificing some good sport on the way. I have a favorite among them, but I shall name them all.

There is the Cairo-Cape route. This is magnificent, but too long, too often traveled, too exclusively British Africa; and it involves the slow and arduous journey through the upper Nile by steamer.

Then there is the reverse of this — the route from the Cape to Cairo, entering at the south. The same objections are still good, except that one may go down the Nile faster than up.

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Still the shooting is not so good as on the route I shall recommend; and the gorilla is left far to the west.

The way by Matadi at the Congo's mouth and across is too fearfully slow, owing to the month-long ascent of the Congo.

One might go up the Nile and turn off toward the East Coast, but that too misses the gorilla. The same objection obtains to going in at the Cape and turning off eastward at the great Lakes. On the other hand, if one enters either at the Cape or at Alexandria and goes to the Lakes and turns westward, he gets the gorilla, but misses the magnificent game of East Africa.

Everything considered, the best route is to go through Suez and to Mombasa, thence to the Lakes, making cross-trips at certain points, thence down the Aruwimi watershed on the southern side to Stanley Falls and then down the Congo to the Atlantic.

The advantages in this route are these: First: With the least waste of time, it gives the traveler most to do and see. By going in along the Mombasa Railway and crossing Victoria Nyanza, one can use steam for that part of the journey. If it be desired to continue straight across, there will then be only seven hundred miles afoot, or for horse or mule, before reaching steam again. If a detour is made to the sources of the Nile, another three hundred miles afoot will be required. Any other way of crossing Africa will take twice as much time for the overland trip. The route I recommend will take about four months, allowing one for stops and hunting excursions, one for the detour to the Nile sources and Tanganyika, and the other two as the absolute minimum of passage time from coast to coast. This time of straight passage is another record which may be established. In the present condition of transport facilities, the time is about as follows, for an undeviating trip across:

From Mombasa to the Western shore of Victoria Nyanza, three days; from Victoria Nyanza to Albert Nyanza, twelve days; from Albert Nyanza to Stanley Falls, twentyeight days; from Stanley Falls to the mouth of the Congo, ten days; total fifty-three days. This is a bare possibility. The record is far above two months — and then one is not sure.

The other two months I suggest for side trips, and for that trip to the point where the last rain-drop of the south starts on its northern run along the Nile. These side trips may be done in the following way: Shooting about Kilimanjaro, seven days; the trip from Victoria

to Tanganyika by way of the Nile source, eleven days; traversing Tanganyika and visiting Livingstone's grave below the end of that lake and return, twenty-eight days; resting and receiving officials, fourteen days.

This is an ideal and minimum schedule. Practically it would be a great feat if accomplished in six months' time, and the writer would recommend that much time for the trip.

Second: It is the best way to see African colonization and government while also embracing other desiderata in the plan.

This trip would bring under review British and German East Africa, Northern Rhodesia, French Congo, Belgian Congo, and Portuguese West Africa. No other trip could be devised which would embrace so comprehensive a survey of various European colonies in the short time and with the other interesting features included.

Third: It gives the finest big-game shooting in the world. The animals will be enumerated when I take up the sections of the march, but here I state that no other trip anywhere on earth could find such a diversity of all sorts of game in the time given.

Fourth: It affords unrivaled opportunities for botanical research. The flora will vary from those of the alluvial coast at Mombasa and Banana to those of the snow-clad heights of Ruwenzori.

Fifth: It embraces beauty of scenery of the most glorious and unrivaled character.

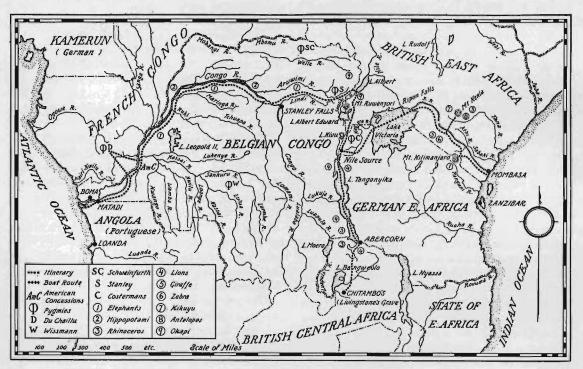
Sixth: It carries an insight into the commercial methods and the industrial possibilities of the country, into the rubber and ivory trade, into the riches of the great equatorial forest, and of the vast upland savannahs.

The straits of Bab-El-Mandeb will be passed, and the ship will go down to far-famed and long-infamous Zanzibar. Here it was that Stanley started on two of his great expeditions and came out from his third. Here Emin Pasha fell out of a window when too full of champagne at Major Wissmann's banquet, and nearly broke his neck. Here the slave trade reigned for a thousand years, and gave up the ghost to the tune of a British bombardment. Zanzibar is an island, with German British Mombasa and Bar-es-Salaam on the opposite coast. The British Railway begins at Mombasa.

The physical features along the British

Railway embrace about a hundred and fifty miles of the eastern coastal plain, a similar extent of the escarpment of the eastern Ranges, about a hundred miles across the great rift valley, one hundred and seventy-five across Victoria Nyanza, at an altitude of over three thousand feet, and a mean temperature of 71 degrees Fahr., with an annual rainfall of 47 inches, a broken and rugged stretch of two hundred miles across the very backbone of the continent, from Victoria to Lake Albert, then a rough climb of about seventy miles to the headwaters of the Aruwimi on the Congo miles, but one will have traversed all of three thousand before the journey is over.

The highest point along this route will be Mount Ruwenzori, about twenty-thousand feet above the sea. From the eastern edge of the escarpment to the beginning of the Aruwimi plains is the width of the great mountain system of Central Africa, analogous to the Rockies in America, about seven hundred miles wide. This series of ranges is really a part of an immense world ridge which extends from extreme northeastern Europe to the Cape, including the Ural and Caucasus, the



A TRIP THROUGH AFRICA

A map showing the route that will yield the best adventure and the greatest opportunities for scientific study

side of the great mountain system, and some four hundred miles farther along that river to the junction with the Congo. The voyage of a thousand miles down the river takes one to Stanley Pool, where the Chrystal Mountains interpose their barrier, and one must take train through the mountains for two hundred and fifty miles to Mtadi, where the ocean steamers await the passenger, one hundred and twenty miles above the mouth of the river.

These distances are practically straight lines, and allowance must be made for the many turns of trail, river, and rail. The whole distance is about two thousand six hundred mountains of Asia Minor, the famous Ararat, Lebanon, and Sinai among them, the ranges in Abyssinia, and continuing southward until the prolongation of the western chain is met at the Cape. Similarly, the Chrystal system is a continuation of the great ridge beginning in Sweden and Norway and passing along the Alps and Apennines, reappearing in the Atlas ranges, in the Kong mountains, and so finally reaching the Cape and forming a sort of gigantic "V" on the surface of the earth, the point at Cape Town, the wings extending to the extremes of northern Europe.

The great section from the upper Aruwimi

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to Stanley Pool, about fifteen hundred miles, constitutes the vast Central African plateau and plain. Then the Chrystal system of mountains is about three hundred miles wide, while the western coastal plain is not more than one hundred in breadth.

#### A GREAT FOREST AND ITS LIFE

The great equatorial forest, which extends practically across Africa along the line of the Equator, contains a solid forest which would completely cover all California. This immense primeval woods offers to the naturalist a world of research. There the trees — acacias, mahogany, teak, scores of varieties of palms, mimosas, cotton-wood, bays, ferns of all sorts and sizes up to the tremendous tree-fern, climbers, rubber vines, convolvuli of mighty size choking to death the forest monarchs about which they twine themselves in deadly embrace - rattans, canes, mosses, swampy glades full of lilies and orchids; there are the insects, ants, mosquitoes, Tsetse and other flies, the butterflies in armies, the hummingbirds chasing the myriad denizens of the woods — the giant Goliath beetle, the strange insects which so much resemble a stick or a piece of wood that they are often taken for them; the hibernating fish, which lives for months stuck in a coat of mud in the dry bed of a stream; the birds — guinea, toucan, gros-beak, quail, heron, flamingo, crane, ibis - it would require a natural history to name them all. This forest shelters the gorilla and the chimpanzee, highest of beasts in the scale of life, and the pygmies, the lowest of men. Its fauna embraces the largest and the tallest of beasts — the African elephant and the giraffe; the sweetest of song-birds, the nightingale, whose winter home is there; the best of feathered talkers, the red-tailed gray parrot; one of the most venomous of serpents, the two-horned viper; the largest of land-snakes, the python.

There is a curious eccentricity about the fauna along this route, which constitutes one of the zoological problems of the world. The gorilla occurs only in the Western part of this zone, near the Atlantic, and has not yet been reported south of the Congo. The giraffe appears to be wanting west of the Lualaba, if not of the whole Lunar chain. The rhinoceros is essentially an East and South African beast. The zebra is said not to occur west of Lualaba. The ostrich finds its limit outside the Congo basin. There appears to be, or to have been a determining line of demarcation in Central Africa, restricting certain animals to certain regions.

The explanation which best satisfies the writer, in the present state of our knowledge on the subject, is based on the influence of the former inland sea which must at one time have covered the present Congo basin, and continued far into the Soudan, probably even into the present Sahara. This inland water separated East and West Africa, and encouraged the development of a fauna in each part of the continent distinct from that prevailing in the other. After the elevation and dessication of the central basin, there began a commingling of these animals, which is a slow process, and is evidently still in progress. I am not entirely satisfied with this hypothesis, and a visitor may enjoy studying the phenomena and their causes. Why the gorilla should be confined to West Africa and the chimpanzee distributed across the continent is a problem for the most ambitious zoologist. Indeed so paradoxical is this that I wish to be sure of the facts. Still, there are similar cases in all the continents. The fondness of the grizzly for the Rockies, for example, is such a case.

This route is one full of the associations of much that has been dramatic in modern history. It was from Zanzibar that most of the great exploring expeditions set out. Thence went the missionaries who discovered Kilimanjaro. From there went Burton and Speke on their way to find Tanganyika and Victoria Nyanza. Stanley and Cameron started across the continent from Zanzibar, and the body of David Livingstone was carried thither by his faithful black servants after the heroic explorer had died on the banks of Bangweolo. One may career at forty miles an hour over country along which Mackay and Hannington toiled so painfully twenty years ago, and where the latter fell a victim to the cruelty of the savage king of Uganda.

Then there is the route from Victoria Nyanza to Lake Albert, made famous by Stanley's Emin Pasha relief expedition. There is the land where Sir Samuel Baker reached his last and farthest point. There is the long journey down the river which Stanley made through so many weary months now condensed into a week's steaming on commodious steamers. There is the railroad through the passes over which the explorer painfully dragged his boats, and an ice-factory where he once found the heat so unendurable.

#### BIG GAME AND A NEEDED REFORM

The desirable side trips on this long journey, are mainly these: one for elephant shooting at the base of Mt. Kilimanjaro off the Mombasa Railway; one for antelopes and other game of the plains about the headwaters of the Athi River in Kikuyu; for lions near Tanganyika, where they have become a pest, especially near the mouth of the Lukuga on the West shore; for the okapi, the valley of the Semliki between lakes Albert and Edward which can be made on the return from Tanganyika; for the chimpanzee, the forests of the Aruwimi and also the banks of the Congo all the way down, and the plains of Manuema. The pygmies will be found, as indicated on the map, in the Ituri valley, on the Aruwimi trip. They will also be found in the same region as the gorilla, in the Congo-Ogowe watershed in French West Africa.

There is one reform needed in Africa the acceleration of the movement to preserve the game. While much has been done on paper to this end, really the slaughter goes on at a fearful pace, notwithstanding all the regulations, and all the efforts of the local governments. There is really only one effective method — that of preserves rigidly policed, and in which no shooting is allowed at any time. Indeed it would be well to prohibit all firearms in the territory. Such preserves should have natural boundaries wherever possible, preferably rivers, lakes, or a railroad so that the policing may be the more readily effected, and the undesirables kept out. The way in which the once glorious fauna of South Africa has been utterly destroyed is a lesson which ought to be taken to heart.

Time may solve the difficult problem of slavery, which still flourishes along the entire route mapped out. This problem has been the despair of statesmen and philanthropists ever since the opening up of the continent. While the export trade may be said to have practically ceased, the owning of slaves by Africans themselves continues and there are at least a million slaves on the very line of march suggested. How to free them in a way best for them is a task full of difficulties, but a consummation devoutly to be wished.

The cost of this trip may be made whatever any one may wish to spend, but five white men, with a hundred porters for the overland portions, could make the trip comfortably on ten thousand dollars, while fifteen thousand would afford an abundant margin.

#### A DANGEROUS ADVENTURE WITH ELEPHANTS

The prospective tourist may be interested in an experience that fell to my lot when I was looking for birds and was found by beasts. Once I went from the steamer, which had tied up for the night on the banks of the Kasai in the afternoon, to shoot some guinea-fowls which had flown up when we approached. I took nothing but a shot-gun and some cartridges with a number four shot. I did not expect to go more than a few hundred yards. The birds flew up again out of range, and I followed to the edge of some woods, and entered them.

All of a sudden a trumpeting began on my right, and an answering sound came from the left. I was getting out in the direction whence I had come, when a roar to the rear announced that the beasts had turned my flank. Presently they saw me, and came right on. Elephants rarely attack a man unprovoked, but these fellows near the river had evidently been shot at by men on passing steamers, and one could detect mischief in their mien. They were on three sides of me, and in front lay the trackless forest leading away from the river, while night was near. Between me and the elephants was a swampy morass, full of sedges and tall grass, with water underneath.

I lost no time in making for this refuge, for elephants do not like soft ground. I got well into the morass, with the water up to my waist. The great brutes followed to the very edge, and stood menacingly, trumpeting and angry. I did not like the idea of staying there all night, while I feared that my comrades on the boat would think it too late to try to come to the rescue until they knew I was really in danger. I did not wish to madden the elephants by firing the shot-gun, though I would have done so as a last resort.

A happy thought struck me. It was in the dry season, and the grass was dead at the top, and falling in brown masses on top of the hummocks. My safety-box of matches was out in a trice, I tore some grass clear around me, and set a fire on the lee side. It flamed up in a moment, and I retreated as it went on, fanned by the evening breeze. Soon a tremendous smoke and tongues of flame shot up, when the whole expanse of the grassy dell caught, and the fire ran over the top of the morass like a living thing. Then the elephants gave a farewell roar of disgust, and quitted the scene, waiting not on the order of their going. I came out muddy, black, and begrimed, but determined not to trust to a shot-gun again.

But I did the very same thing again, notwithstanding. I went along a grassy hillside in search of quail which I heard calling in the late afternoon, and saw some dark forms which I took for ant-nests, on my right. Thinking to stalk the quail behind these, I slipped up slowly in that direction, to find a herd of more than a score of buffaloes feeding.

Now the West African buffalo is the meanest of all the African beasts. They no sooner saw me than they charged. To shoot would have been more than madness, and I made for a small acacia near by, and barked my shins heroically as I climbed for a fork above the reach of horns. The buffaloes regarded this manœuvre with some surprise, as they had not seen monkeys dressed that way before, and began to circle about the tree, stamping

the ground and uttering deep, angry, roars. I thought to frighten them away by firing from my perch, and peppered one of them at a distance of forty yards. This infuriated the herd, and they began a sort of war-dance around the tree, circling about it, and pawing the ground furiously. Then I tested one of those glib recommendations in which the books abound, to the effect that by cutting a shotcartridge between the wads for the powder, one might convert the shot into a solid ball. I did so and aimed at the grandfather of the herd. I hit him squarely in the head, and he staggered, recovered himself and charged that tree with such fury that I had little more chance than an apple in a gale. But I held tight and so, thank heaven, did the roots of the acacia.

I fired at the old villain at close range this time, and peppered one eye — the result being that he retreated to the rest of the herd, and then began circling the tree like mad — one eye blinded, with the rest following him, and even the calves bleating in a chorus of fury. They kept me up that tree until sun-down, and I never before made such time getting down a hill as I did that evening.

# THE PACIFIER OF THE PHILIPPINES

THE STRENUOUS AND ADVENTUROUS CAREER OF GENERAL LEONARD WOOD, "A SOLDIER OF THE NEW ARMY," WHO RETURNS TO A DEPARTMENTAL COMMAND IN THE UNITED STATES

BY

### ROBERT HAMMOND MURRAY

OST of the officers who led our forces in the Civil War are dead. They were of the old army. A few survived our war with Spain, but most of them are either dead or are retired. Our present army is a new army, with new leaders, new problems, and new aims.

General Leonard Wood was a surgeon of the old army. He put himself in the way of becoming a soldier in the new army, when he organized the Rough Riders in '98 and took them to Cuba, with Theodore Roosevelt for his lieutenant-colonel. Friendship with those high in office may be profitable but it is also often unfortunate. General Wood

was fortunate in that he came in contact with a man who liked him, and was willing and able to raise him to high rank. He was unfortunate in that such a succession of promotions could be made only by jumping him over the heads of officers whose seniority and service gave them cause for jealousy. This made difficult a calm judgment on his merits or ability by his associates in the army. The newspaper discussion of the subject made still more difficult just consideration of his rapid rise as colonel of volunteers, brigadier-general of volunteers, major-general of volunteers, brigadier in the regular establishment and finally major-general.

This is preliminary to an explanation of General Wood's work in the Philippines, where he arrived in July, 1903, and where he worked till his departure last February to assume command of the Department of the East with headquarters on Governor's Island, New York. At the beginning he knew that he would have the hardest job in the islands, the Department of Mindanao, which meant the setting-up of civil government there. Until then the army had held Mindanao for its own. There had been no pretense of establishing civil government. This Moro province comprises the island of Mindanao and the islands adjacent to it to the extreme southern limit of the archipelago. There were such chaos, lawlessness, and disorder as only those who have personal knowledge of how the Spanish left these islands can easily imagine. In comparison, many of the tasks of the army and of the civil authorities were elementary.

#### THE HARD TASK IN MINDANAO

The situation demanded an administrator as well as a soldier. General Wood in Cuba had been both administrator and soldier.

In the Moro province there were more than twenty different tribes, united in nothing except their virulent hostility to the whites. They held many grades and shades of religious belief and disbelief, from Mohammedanism to paganism, with a few Christians and Chinese Confucians in the towns. Spain never maintained more than a shallow pretense of authority over this section of her domain. Her policy had been one of neglect. The petty chiefs were jealous of one another and hostile to white men. Perplexing and intricate tribal and religious questions, the like of which we had never been called upon to adjudicate in our governmental activities, had to be settled. They included slavery and polygamy. It was a country into which we had been able to penetrate only by force, as Pershing, Davis, Baldwin, and Sumner did, with strong bodies of troops. They had to fight their way in and to fight their way out. Everywhere they went they met and left resentment and sullenness. These chiefs had to be taught that they now had no supine and nerveless Spaniard to deal with, but the soldiers of a nation that required their submission and coöperation as a necessary means to a laudable end. But, till General Wood came, the American commanders, doing their

best, had not been able to exact even a nominal submission from the Moros. They were loyal as long as they were watched and they could be watched only as long as it took them to leap from the trail into the jungle. The delay in the establishment of civil government was explained on the score that conditions were not ripe. The simple truth seemed to be that they were waiting for the right man. To "save our face" — a supremely important consideration when dealing with the Oriental — required that civil government, once inaugurated, should be maintained successfully.

#### A STUDENT AS WELL AS A SOLDIER

On his journey to Manila, General Wood spent weeks in India, Ceylon, Java, the Straits Settlements, and other colonies. He was studying colonial administration. He talked with British and Dutch officials, inspected their colonies, investigated their systems, went among the natives and questioned them. He collected case after case of statistics and books on colonial government. A visitor sitting with him one day in his library in Manila glanced at the book-shelves that covered three walls of the room. Most of the volumes were on military and colonial subjects.

"I've gathered those together since I came out here," remarked the General.

"It is a fine collection. When do you expect to find time to read them?"

"Read them?" replied Wood, "I've already read every line in every one of them. They've helped me a lot."

When he reached Manila he reported to Governor Taft and was immediately appointed military commander and civil governor of the Moro province. The Moro government is different from any other provincial government in the Islands. It has legislative powers of its own, a legislative council, and district governments. By his dual powers - civil and military - General Wood had almost unlimited authority. He was not the power behind the throne. He was the throne itself, the Great White Sultan, and every other sultan, rajah, maharajah, and datu ruler in the province were his subjects. They began to realize this dimly before he had been established in his capital a month. When he took up this task, the government of the province was a plan on paper. He had to make it a province in fact.

He remained in Manila a week. With

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Governor Taft he went into the civil aspects of the situation; with General Davis, the division commander who had preceded him, he discussed the military problems. When he assumed command in August he was familiar with the conditions. But he knew that second-hand knowledge was of limited value in enabling him to deal wisely with the details of slavery, polygamy, and conflicting racial and tribal customs.

#### ATTACKING THE PROBLEM IN THE JUNGLE

"Gentlemen, be ready to leave here to-morrow early," was the order he gave his staff. "We have got to learn this country and the people from personal acquaintance and observation." Upon reaching Zamboanga he plunged into the wilds the next day, without resting or unpacking more than his horse equipment, and disappeared for a month. He and his staff were continually on the go over mountains and through jungles, on horseback and, when the country was broken, on foot, across rivers and inland lakes in native canoes, and emerging occasionally on the seashore to ferry from one island to another. The Moros came to see him. They were shrewd enough to surmise that if they did n't go to him he would go to them. Curiosity, a concealed cunning, and hope of profit moved most of them. Each was anxious to impress upon General Wood that it was with him, and not with any of the others, that it would be worth while to treat. He showed no favoritism. He treated with all and dealt fairly with all. He impressed upon them that it would be to their advantage to be open in their dealings with the representatives of the United States. But they had been so tricked for centuries by the Spaniards that they were not quite willing to accept this doctrine. This was unfortunate for them and troublesome for General Wood, for later on he had to kill many of them. There was no alternative.

"The Lord only knows how he did it, but he satisfied them," says an officer who was with him. In one town he was the Great White Sultan receiving his subjects in state, and in another a judge dispensing justice. In the one capacity he conferred with the Moros, listened to their views, told them his own views with candor, explained what the Government expected of them and what they might rely upon getting from the Government in return. As judge he weighed the evidence of disputing chiefs, handed down decisions, patched up blood feuds that had endured for generations, forced everybody to shake hands, and dismissed them with the injunction to behave themselves. On this first tour General Wood met every native chief of importance, inspected all the military posts and stations, laid the foundation for his plan of government, and spared a few days for a flying trip to Borneo to pay his respects to the governor. Conditions in Borneo were very like those in Mindanao.

#### THE RAJAH WITH A BOIL

In Jolo there was a mess. The puffed-up Sultan, with whom General Bates in 1899 had made a treaty by which the Sultan engaged to keep order, was away in Singapore, having a "time." His brother, Rajah Mudah, was acting as regent. The sub-chiefs and datus were in a great row. The Moros in Jolo were murdering and robbing, all over the island. General Wood sent an expedition to find out what was the matter. It was not a punitive expedition, but rather one meant to let the natives see the stalwart soldiers of the United States and understand the futility of resisting them. Mudah was sulky. The General sent him a polite invitation to visit him in camp near Maibun, the Rajah's town. Mudah returned word that he was ill. Another invitation failed to budge him. General Wood ordered Colonel Scott, who is now commandant at West Point, to pay a call upon the sick Rajah, and to take along a company of infantry. Colonel Scott and Captain Howland found the Rajah lounging among his pillows. He greeted them in the languid accents of the sick. Solicitous inquiries about the nature of his malady were made. The Rajah had a boil. Colonel Scott was deeply sympathetic. Would the Rajah object to showing his boil? Perhaps the visitors might be able to suggest a remedy. The Rajah did not show his boil. Captain Howland put his company into line. The Rajah sat up with a jerk, and Moros came running from all directions to see what was happening. Colonel Scott very quietly explained that the soldiers had been sent as a guard of honor to escort the Rajah to the General. If the Rajah was quite sure that he was feeling sufficiently strong to travel they would go.

Peering through half shut eyes, the Rajah pondered for a moment. Then he announced that he felt greatly improved, and that undoubtedly his condition would be immensely helped by a ride in the air.

General Wood greeted him cordially and ceremoniously. He personally conducted him around the camp, pointing out what fine, big men our soldiers were, and especially directing his attention to the machine guns. Would the Rajah like to see the guns in operation?

After the guns had mowed down a few trees the Rajah's face assumed a thoughtful expression. He became enthusiastically friendly.

But that did not prevent the Sultan from being disciplined by Wood for neglecting to carry out the provisions of the Bates treaty. He had promised to see that his dominion was governed properly in consideration of an allowance of five thousand pesos yearly. General Wood told him that no more remittances from the insular treasury would be sent to him if he did not preserve order. There was in turn, then, a raging, a haughty, a threatening, and an humble and a pleading Sultan, for sultans must live. But the General was adamant. The Sultan lost his job as high constable of Jolo, with the emoluments, and later the treaty was abrogated.

#### SETTLING INTER-TRIBAL FEUDS

As civil governor he was no less energetic. The legislative council, consisting of himself, the provincial secretary, the superintendent of schools, the provincial treasurer, and the attorney-general, enacted laws. He approved them as civil governor and enforced them as commanding general. He met the Moros half way by incorporating into his government such fragments of the old tribal customs as he could. The titles of the chiefs by whom they had been ruled for centuries were hereditary. It seemed an impossibility to organize a government that would place these chieftains under subjection and bring them to assent to the arrangement without warring over it beforehand. This is the way he did it:

When he had divided the province into districts, dominated by district governors, he re-divided the districts into tribal wards. In the wards the datus were chosen headmen. Their sub-chiefs were made deputy headmen. Thus he gave them all a share in the government. None of his legitimate powers were taken from the datu. He was, in fact, made more powerful than before, for his authority was upheld by the central government. All he had to do was to rule his ward according to law. The panditas, or priests, were appointed tribal ward-justices to decide petty disputes, subject to review by the district governors. So far as possible, the customs of the people were respected, and their rulers, whom they knew and to whom they were used, were left in authority. The priests, who had always administered justice, did so still. Disputes in which Moros were involved with Filipinos, Chinese, and other nationalities were tried by the district governors.

On slavery and slave dealing he put down his foot hard. That brought trouble with the great Datu Ali, who betook himself and his forces to a fort, and defied the Government to make them release their slaves and to abandon other objectional practices. General Wood led the expedition that drove Ali out of the fort into retreat. He kept after him until Ali was slain and his people surrendered their guns. The Taraccas of Lake Lanao, fanatical and hitherto unconquered, rose up. In this campaign, which terminated in a terrible battle in a crater, and which broke the power of the Taraccas forever, General Wood again led. He went afoot through swamps and over mountains with the soldiers, faring no better than they.

Once in Jolo the camp was on the seashore. The General's boat, with electric lights, baths, mosquito bars, good food and a comfortable bed in a cool, roomy cabin, was anchored a hundred yards from the surf. But he slept with his men on the sand, rolled up in a blanket. I am going to quote here, as literally as I can recall, an officer just returned from the Philippines.

#### A COMPANION'S ESTIMATE

"When Wood first came out in 1903, the army in the Philippines did n't know him. There were plenty of officers who reviled him as a favorite of the White House, and 'cussed him out' for it. The worst were the old fellows whom he had jumped, and the youngsters took their cue from them. He was a doctor, he was n't a soldier, they said. But that did n't last long after Wood started in down in Mindanao. Pretty soon that part of the army began to realize that he was a hustler; that he knew a good deal about the soldier's game, that he did things and did them right; that, when he sent troops into the field, he went along with them; that, when they had

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to eat hardtack and bacon, he did it too; that, when there were swamps to plod through, he was right along with them; that, when reveillé sounded before daybreak, he was usually up and dressed before us; that, when a man was down and out, and he happened to be near, he'd get off his horse and see what the matter was, and fix the fellow up, if he could; that he had a pleasant word for all hands, from the colonel down to the teamster or packer; that when he gave an order it was a sensible one, and that he did n't change it after it went out; and that he remembered a man who did a good piece of work, and showed his appreciation at every chance.

"Well, the youngsters began to swear by Wood, and the old chaps followed, so that from 'cussing him out' they began to respect him and then to admire and love him. That 's the word - love. It's the easiest thing in the world to pick a fight out there now by saying something against Wood. It is always the same when men come in contact with him. I don't honestly believe there is a man in the department now who wouldn't go to hell and back for Leonard Wood. He draws men to him, they feel that he is a big man. Take the older officers, the chaps who were soldiering when he was a 'kid.' They all feel that, while they know their business, he knows it a lot better than they do, and that he knows it by instinct, backed up by learning."

#### PROMOTION BY SELECTION

Now it is this sort of service — in the Philippines — that has made what I call the new army. It is well enough in the usual run of smooth events for all promotions to be made by seniority. But, when it comes to dealing with Moros, it is the mettle of the man rather than his age that counts.

It is in keeping with the spirit of the new army that General Wood should believe in the principle of promotion by selection as the best system to bring the best men to the top. The mistakes due to favoritism are fully discounted by general increased efficiency all along the line. The fittest survive, as they do in business and industrial organizations. A young officer, who was quickly promoted on General Wood's recommendation, told me what the General said to him.

"You 've been a captain only fifteen or twenty minutes and you 're mighty young to be a major; but you 've earned your promotion. Try to bear it modestly. There are lots of young men in the army who are as good as you, and better, perhaps, but, unfortunately for them, I don't know them. I do know you. If you had n't earned it, you would n't get it.

"As you know, I believe in promotion by selection. You're an example. Take a class of a hundred young men who are graduated in law or medicine. Ten of them, perhaps, will be extraordinarily successful, ten will make a great success, ten others will be fairly successful, and so on down the line until you come to the fellows who are just getting on. Why should young men in the army be different? Men are alike, and the young men in the army resemble the rest in their quality and the degrees of their attainments. Why should the best and most capable be held down to the level of those who just get on, who merely do enough to hold their commissions by a system of promotion by seniority? It robs the army of incentive. Competition spurs on men, in or out of the army."

Sickness compelled General Wood to return to the United States for surgical treatment in 1905. He left Mindanao the best Governed province in the Philippines. The Moros were pacified and docile for the first time in their history. The civil branch of the Government was as efficient as the military. In time, after his return, General Bliss, who had been Wood's right hand man in Cuba, took over the Moros, and General Wood was in full command of the Philippine Division.

#### A COMMANDER OF THE PHILIPPINES

With the broadening scope of his duties, army officers say that almost immediately throughout the archipelago there was a change in the spirit shown at garrisons, posts, and stations. He devised a new system of garrison and field training, dividing the year into two parts, the rainy season for garrison work and the dry season for field duty. He instituted the division military and athletic meet. This placed a premium upon competition and individual and concerted effort by officers and men. First, each department had a meet, the winners being detailed for the final tests, one against the other, at the division meet. In each regiment the colonel was compelled to send his best company or troop. Each department commander sent his best battery, pack train or wagon train. Assembled at the Pasay camp they buckled to it in

strenuous, whole-souled fashion to exhibit the results of their training under the system which General Wood introduced. The results were marvelous.

#### VIGOROUS PERSONAL HABITS

General Wood's methods are not spectacular and they may be considered commonplace. He does at once whatever comes to his hand. In Manila he lived in the Military Plaza in the Calle Real, surrounded by his staff officers. It was the light in his office that always burned later than the rest. Out of bed before sun-up, after a gallop, a sea bath and breakfast, he was at division headquarters in old Fort Santiago by the time most Manilans were taking their coffee. Until mid-forenoon he took up special matters and listened to callers. The division adjutantgeneral came at eleven o'clock with his armful of papers. The General has Mr. Taft's genius — for it is a genius — of absorbing the contents and purport of a document while seeming merely to skim through it. He grasps a point immediately, and a question or two suffices to bore into the vitals of a report or an official project. Luncheon was followed by a long afternoon at his desk, then another ride, a set at tennis, a bout with gloves or foils, dinner, and, in the evening, unless he entertained or dined out, more work.

He will set officers at important jobs, sometimes requiring days of investigation, listen to a verbal report requiring maybe a half hour in the telling, put questions that are certain to bear upon the details that have been overlooked, if there are any, and finally put the subject aside with an "all right" and a nod. That ends the chapter, if the General is satisfied. If he is not, it is not unlikely that the sunrise of to-morrow will see him off by boat, horse, or train to do a little investigating himself. In the Islands, whenever a situation arose which he thought required the personal attention upon which he sets so much store, he would go to it, instead of depending upon the telegraph, or calling in officers to tell him about it. His desk might be stacked with papers and a dozen engagements for the day listed. But he would drop everything, order up steam on his boat, tell his aide to get ready, have telephone messages sent to the persons whom he had engaged to meet, and in an hour be sailing out of the harbor, to be gone for a day, perhaps a week or longer.

During a cholera scare a civil official in Manila went to him to discuss the coöperation of the military with the civil government in quarantine regulations. He came out in fifteen minutes with a wondering expression on his face. "I've been talking with Wood," he said. "I started in to explain a system of quarantine that I've been studying for two years. I thought I had it down pat, too. In ten minutes I realized from his questions that he knew more about it than I had learned in two years, or probably will in two years more."

The carnival at Manila last spring attracted thousands of visitors from distant parts of the Orient. General Wood and the army made it the success that it was. The army pageants and the army athletes and competitions were more than half the show. A plan was made to use the carnival as an opportunity to show the regard in which General Wood was held in the Philippines as a soldier and a man. But he spoiled this programme by sailing away a week before the carnival opened. But he could not escape the round of complimentary and ceremonious entertainments extended by the clubs and societies and the military, governmental, civilian, and business circles of Manila. Even the Filipinos banqueted him, and they have had no especial love for the army or its commanders. He was the first commanding general of the division whom they had so singled out for approval. It is no easy or customary thing for one man in official life in Manila to win the good will of military and civilians, of business men and Filipinos. Mr. Taft did it. So did General Wood, and so did Governor-General Smith.

In the Philippines they bracket Wood with Kitchener, and vow that had Wood done in an English colony what he did in the Philippines he would be praised and rewarded as Kitchener was. An English colonial official whom I met volunteered this comparison, and he added that in England Wood would have gone farther than Kitchener. "He has Kitchener's soldierly qualities and genius for administration, but he also has tact and statesmanship."

General Wood probably will go back to the Philippines at some time, after his departmental service in New York. Surely, if he has his way and keeps his present mood, he will.



OUR HARVEST AND ITS WORLD-WIDE MEANING—THE KIND OF MAN THE FARMER OF TO-DAY IS—WHAT THE AGRICULTURAL DEPARTMENT IS DOING

ΒY

EDGAR ALLEN FORBES

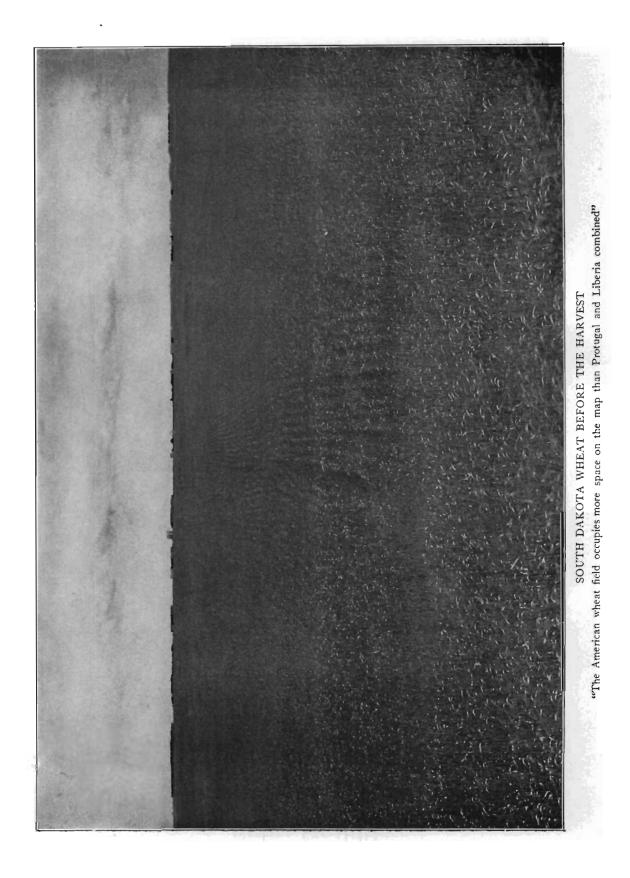
OW, while the American farmer is gathering the year's crop into his capacious barn and lying awake at night wondering what he will do with the money, let us figure out what a year's farming

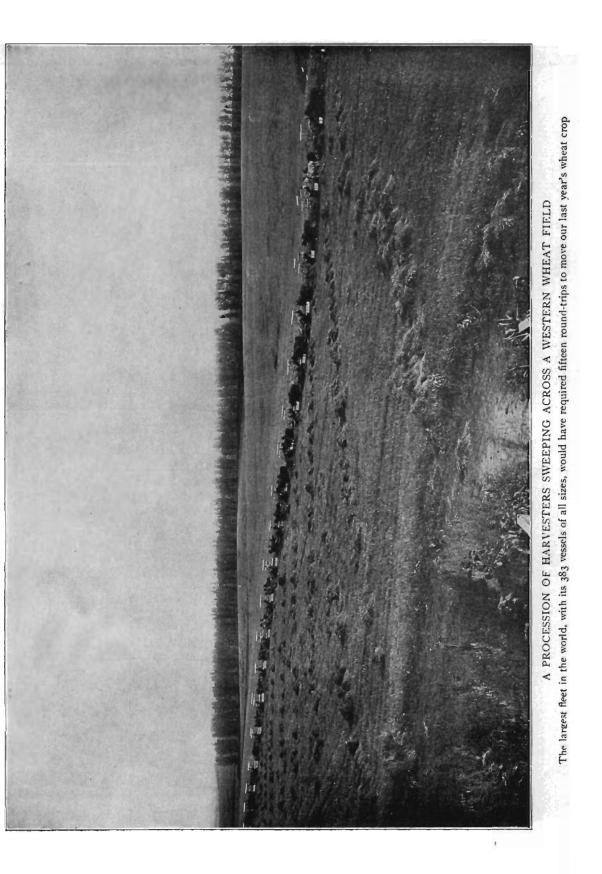
means to the United States. The official returns for 1907 will answer for our purpose.

The American farmer's corn field measures a trifle short of 100 million acres — an area greater than that of Norway or Japan and



A PASTORAL IN NEW ENGLAND HAY



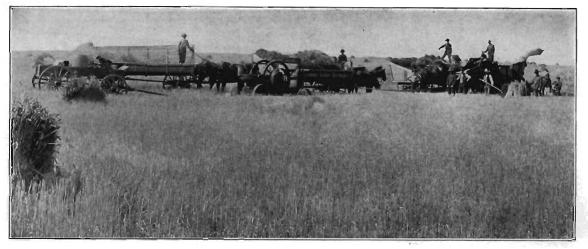




A FIELD OF RIPENING GRAIN IN THE AMERICAN NORTHWEST



A 33-HORSE COMBINED HARVESTER IN WASHINGTON



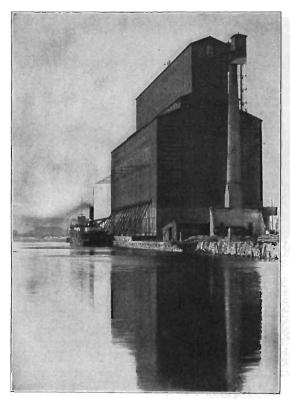
A THRESHING SCENE NEAR ENDICOTT, WASH.

nearly equal to that of Germany or France. If the British Isles had planted so much, it would have been necessary to plow up even the streets of London. The American wheat field occupies more space on the map than Portugal and Liberia combined. The South's cotton field would spread over one of the Central American republics like a white blanket with a generous margin to tuck under --- and so would the oat field. Our alfalfa and hay fields were larger than Saxony or Alsace-Lorraine, and our potato-patch was bigger than Porto Rico.

Beside such fields as these, the farms of the rest of the world look like the little experimental plots that our children play with at the agricultural schools. And yet the great ranches of the West have not come into consideration at



HARVESTING THE OAT CROP OF WISCONSIN The American farmer's oat field is as large as Honduras



A SHIP LOADING WITH WHEAT AT ONE OF THE LARGEST GRAIN ELEVATORS IN THE WORLD, SUPERIOR, WIS

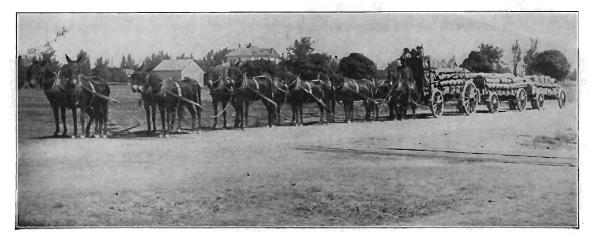
all. There is one in Texas, for instance, that is twice as large as the state of Rhode Island. It is fifty miles from the front porch to the front gate, and a railroad runs through it for more than a hundred miles. And the ranch belongs to a woman. There is another ranch in California so large that it can spare 38,000 acres for an artificial lake. One field of alfalfa, a



A "HEADER" IN OPERATION The horses are hitched to the rear of the machine, which delivers the heads of wheat into the wagon alongside

thousand acres of waving green, yields 5,000 tons of hay a year. The wheat on this ranch is grown on such a scale that only headingmachines are practicable for its harvesting. It is so far from the kitchen to the outer limits of the field that a dining-car drawn by six horses is a part of the harvesting equipment. Oh yes, this is a farming country.

It is true that the American farmer grows only about one-fifth of the world's wheat, but that is about twice as much as all Europe produces. But he grows four of every five bales of the world's cotton and seven of every eight ears of corn. The state of Illinois alone produces about half as much corn as is grown in all the world outside of the United States. We raise a long list of other crops — barley and beets, potatoes and peaches, hay and hops — that would appear large but for the over-



CALIFORNIA WHEAT ON ITS WAY TO THE WAREHOUSE



Copyright, 1908, by Underwood & Underwood, N. Y. IN A WESTERN CORN FIELD "The state of Illinois alone produces about half as much corn as is grown in all the world outside of the United States"



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Copyright, 1908, by Underwood & Underwood, N. Y.

A REPRESENTATIVE SCENE IN A SOUTHERN COTTON FIELD The American farmer produces four of every five bales of the world's cotton

whelming proportions of the principal crops. Then there are the crops that the farmer grows on legs — 339 million hogs and 211 million sheep were fattening on the farm last January. If the American milk-cows and other cattle could be placed one behind another, they would extend for a distance of three million miles. The line of horses and mules would be even longer. All in all, the American farms and their equipment are valued at about \$28,508,000,000. Just how much money that few more inspiring scenes in the world than the United States at the harvest time. With his 28<sup>1</sup>/<sub>2</sub>-billion capital, the American farmer produced last year a crop worth (at the farm)  $7\frac{1}{2}$  billions — nearly twenty-five cents on the dollar. Suppose that all of the year's corn had been shipped to Europe: it would have required 4,128 express steamers of 18,000 tons register to deliver it. Suppose that the year's wheat had all been sent to save the Far East from a great famine: the largest fleet in the world,



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LOADING THE YEAR'S COTTON INTO CARS

is nobody knows, nor is it easy to recall anything big enough with which to compare it.

And yet there are tourists who pause on Fifteenth and G Streets, in Washington, point to the United States Treasury Building, and say: "Behold the foundation-stone of the Republic!" The money in that building is but a pebble in comparison.

One feels the same sense of helpless and hopeless confusion when he goes out to take a sweeping view of the harvest — and there are with its 383 vessels of all sizes, would have required fifteen round-trips to move it. Take tobacco — such a minor crop that most people never think of it in connection with farming: if last year's tobacco crop had been made into cigars, the supply would have lasted 153,000 men for fifty years, each man smoking ten cigars a day.

If we look at the farm value of the year's products — which is much below what you and I pay for it in the market — we are again



BALING HAY ON A CALIFORNIA RANCH

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confronted with figures that are beyond com-prehension. If the corn grown in 1907 had been sold at one time and paid for in gold, there



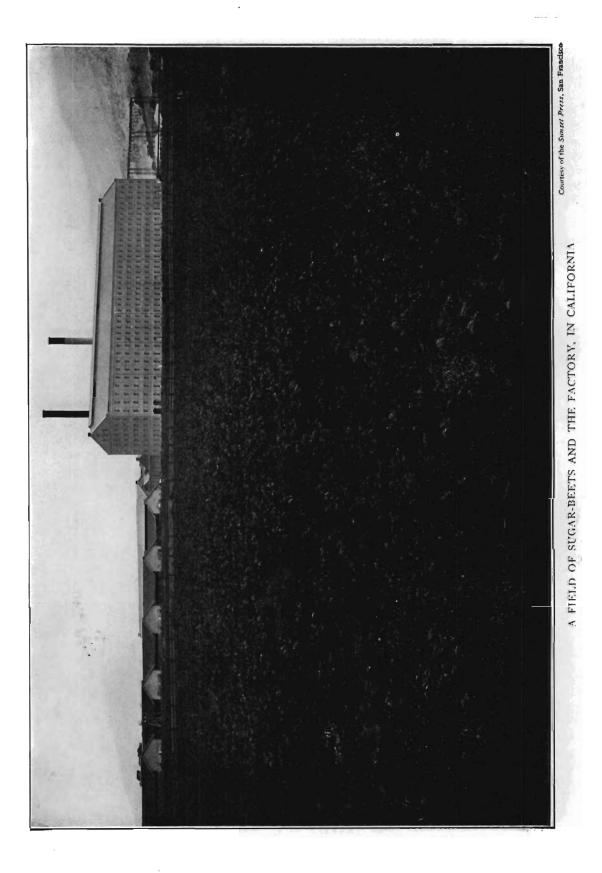
AN ALFALFA FIELD IN CALIFORNIA One ranch in this state has a field of 1,000 acres



THE POTATO HARVEST ON RECLAIMED LAND IN CALIFORNIA "Our potato-patch is bigger than Porto Rico"



A FIELD OF AMERICAN TOBACCO "If last year's tobacco crop had been made into cigars, the supply would have lasted 153,000 men for fifty years, each man smoking ten cigars a day"



have called into the same pockets every ounce of gold and of silver that the entire world had produced during the previous year. The hay crop was worth a hundred million dollars more than the combined capital of the national banks of the United States. The humble potato produced wealth equal to that of the gold mines of South Africa, and exceeding that of the iron and steel manufactures exported from America during the year. Passing over the other crops and taking up a few by-products, we have figures equally amazing. Everybody "The live stock sold from farms and slaughtered on them is worth nearly twice as much as the cotton crop."

The bigness of American farming is also shown by the costliness of a day's drought, as estimated by men skilled in that accomplishment. At the critical stage of the corn crop, every day was worth twenty million bushels; wheat, six millions; potatoes, three millions; tobacco, seven million pounds; beets, six million pounds of sugar. Cotton offered thirty million pounds of lint for the favor of a



Courtesy of the Sunset Press, San Francisco

HARVESTING THE PEAR CROP IN CALIFORNIA

The fruit-growers have learned the importance of packing fruit in the orchard to avoid frequent handling

knows that the farmer keeps a cow and occasionally has milk and butter to sell; that he furnishes the Thanksgiving turkey and takes with him to town a basket of eggs now and then; that he has a fatted calf and a relypoly Berkshire out in the lot. But who would believe any such statements as these, if anybody except Secretary Wilson had put them down in black and white?

"Dairy products are much more valuable than any crop except corn, and are equal to one-third of the value of all cereals.

"The poultry products are worth more than the wheat, and perhaps as much as the hay. single day of growth during the full term. Altogether, during the crop-growing season, every favorable day was worth to the nation \$50,000,000.

There is perhaps no other kind of business where a man may have so much to show for a small investment. The manufacturer who takes pride in the dray-loads and car-loads of his product, and inflates his lungs at the sight of his lithographs in the street-cars and on the meadows — has invested a fortune in his factory. But you may see the same sort of pride of achievement in the Western farmer if you will sit beside him in his double carriage





HEREFORD CATTLE ON THE WESTERN PLAINS



A DAIRY HERD IN IOWA "Dairy products are much more valuable than any crop except corn, and are equal to one-third of the value of ail cereals"

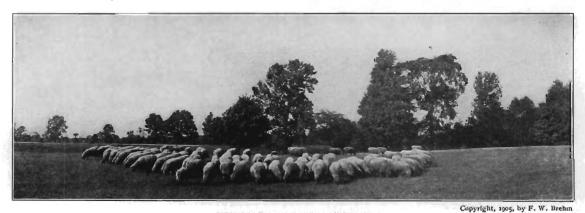


THE COMPARATIVE IMPORTANCE OF THESE TWO CROPS DEPENDS UPON WHETHER ONE'S TASTE RUNS TO MELONS OR PUMPKIN PIES

and drive for a mile down the barbed-wire lane that divides his walls of rustling corn.

The wheat farmer of Minnesota, the cotton grower of Texas, the cane planter of Louisiana, the hay-maker of New York, and the sheepherder of Wyoming all have facts as marvellous as those of the Kansas corn-grower, but they are not so gifted with the power of imaginative description. But the tales that he tells are scarcely less wonderful than the facts that the statisticians give. I know of a county in Kansas which had 236,000 acres in corn when I saw it last. To move the crop that grew in that county during that year would have required 880 trains of twenty-five cars each. With a three-mile headway between trains, they would have stretched from Kansas to San Francisco. And corn was but one of a number of products that brought fame and dollars to the farmers of that county.

It is important to remember that all this vast wealth of the American farmer has been produced by methods that are wasteful and unscientific to a degree that arouses the indignation of the experts in the Department of Agriculture. The farmer has often been notoriously careless about the kind of seed that he plants, and about the fertility and the preparation of the soil into which it falls. His implements are frequently as crude as his



SHEEP IN A FAT PASTURE 'The live stock sold from farms and slaughtered on them is worth nearly twice as much as the cotton crop" methods of cultivation, and his harvest has been much smaller than it should have been much less than it will be next year, and the next. Moreover, Assistant-Secretary Hays says that only about half of our available farm area is now producing; so there is no need for assuming that the crop statistics which form the basis of this article are anywhere near the high-water mark. Referring again to Secretary Wilson's report, we find such possibilities as these well within reach:

(1) The cotton planter could easily double or treble his present crop of two-fifths of a bale per acre, and he has an available acreage of more than three times that now under cultivation.

(2) The corn yield per acre can be increased by one-half within a quarter of a century, and without any pretense that the limit has been reached.

(3) There is no sensible reason why half as much again of wheat may not be had from an acre within less than a generation of time.

(4) The same is true of oats, barley, rye and buckwheat.

(5) Potatoes should double their present production of less than  $1\infty$  bushels to the acre.

(6) Wherever only  $6\infty$  to  $8\infty$  pounds of tobacco are had from an acre, three-fourths of a ton is the prospect.

(7) With the cannery and the refrigeratorcar and the refrigerator-ship at hand, the future of fruits, berries, and vegetables is too large to estimate.

(8) The same is true of live stock, under scientific methods of breeding and testing.

(9) If a present movement to induce the American hens to produce each one dozen more of eggs yearly should be carried forward, the increased value of the country's product will be about  $$_{50,000,000}$ .

The most surprising fact connected with farming is that, in spite of this tremendous production, the prices of farm products have been rapidly rising. A comparison of the average farm price of a number of crops in 1898 and in 1907 will show the advance that a decade has brought about.

Wheat advanced from 58.2 cents a bushel to 87.4 cents; corn from 28.7 to 51.6; cotton from 5.7 cents a pound to 10.4 — nearly doubling in value within ten years. The rise in potatoes was from 41.4 cents a bushel to 61.7; hay advanced from \$6 to \$11.68 per ton; oats from 25.5 to 44.3 cents per bushel; barley from 41.3 to 66.6 cents. Nearly everything that grows on the farm increased in selling value at similar ratios. A horse that was worth \$34.26 in 1898 sold for \$93.41 in 1907, on an average; for a mule, the average price soared from \$43.88 to \$107.76. A pig that brought \$4.93 in 1898 brought \$6.05 ten years later. The price received for eggs increased from 11.15 cents per dozen in 1899 up to an average of 18.2 cents in 1907 — but the same eggs were selling for nearly twice as much in New York City. There was a similar advance in the market-price of dressed poultry.

The cartoonist — who reflects public opinion more frequently than he creates it — must change his type, or else leave the farmer out of his scheme of things. The chin-whiskered, "hayseed" type must disappear; instead of the lanky individual with one suspender, the comic papers will show a rotund farmer with an automobile and dollar-mark designs all over his fancy clothes. For the farmers — there is no exaggeration about this — are rapidly becoming the most prosperous class in the nation. And the unsuccessful farmers here and there do not detract from the soundness of this assertion.

Ask any man who lived in the cotton-belt twenty years ago, and he will tell you that a very large proportion of the farmers were "carried" by the merchants from plantingtime to picking-time. The tenant-farmer rented "on the shares," often promising to give the owner one-half of the crop because the tenant could not furnish even the mule that dragged his plow. Next, he bought on a credit the guano with which to fertilize the unproductive soil; and the same merchant furnished his family with food supplies during the spring and summer - all at an advance on the cash price that sometimes amounted to 40 per cent. And when the farmer's cotton had been picked and ginned and his pitifully small share sold, many times the proceeds were insufficient to pay the merchants' bills. And this sad state of the tenant was, to a less distressing degree, the state of his landlord. No such condition exists throughout the South to-day; the tenant has reached a point where he can pay cash rent, if required, and he is no longer a peon.

Take the Middle West. It is well within the memory of a younger generation that mortgages were plastered over a very large part of the farming land — even of the fine farms and lawyers were enriching themselves with foreclosure fees from Eastern capitalists, many of whom regarded it as a misfortune that they were compelled to take over the farms. Within the last few years more than a million of these mortgaged farms have shaken off their encumbrances, and their owners have often been glad to get as much as 2 per cent. interest on deposits in the savings-banks.

And the hour of the full-tide has not yet come. With a population increasing rapidly by birth and immigration, with a world of hungry mouths to be fed in large part by the United States, and with better methods of farm management, the farmer has no cause to fear a collapse in the selling-price of his product. The city-dweller's loud plaint over the increased cost of living assures him of this.

The age of the rural "calamity-howler" is past. Nobody now need pity the farmer's hard lot. The mechanic on half-time, the clerk on over-time and under-pay, and even the more prosperous "middle class" are looking toward the country with envious eyes. For, as Secretary Wilson sums it up, "the farmer has a new horizon far back of that of his prairie and his mountains, which is more promising than the sky-line of the city."

You may discover evidences of this back-tothe-country determination all about you in the increase in the number of small suburban homes, in the "want" advertisements for small farms, in the conversations of men whom you meet at luncheon or in travel. I overheard it last on the deck of a Potomac steamer, which was drifting down that great river at sunset when its waters were ablaze with a golden afterglow - an hour for young men to see visions and unfold them. A Government clerk was telling to another his dream of a dazzling future. He was in the Treasury Department, with influential friends who had found ways to advance him by quick promotions, and he felt that he had the world by the tail. Adown the future, he saw himself one of the nation's financiers - and the vision looked good, both for himself and the nation.

When the dreamer had finished and passed along, two other young men, strangers to each other, told of their own dreams. Both were from the soil; both had wearied of it and come to the city; both had "made good." The first was getting ready to branch out for himself, and his opportunity was at hand — a highclass grocery business, with a meat and vege-

table market attached. One consideration made him hesitate, and it was this: Away back in the Virginia hills, on a small tributary of the Potomac, he had an interest in a farm, the profitless farm on which he had been born. Looking back at it with an experience in handling country products at the market end, he saw clearly where he could make just as much money without shouldering all the responsibilities of a large city establishment. He had figured out just what he would do with the fruit that now wasted in the orchard; with the unproductive acres that would yield small fruits; with the vegetables that were so marketable in a can; with the dairy products that were too abundant for the local market.

"But what about country life?" interrupted the second. "Won't it be pretty tame after having lived in Washington for so long?"

"Tame!" said the first, in contempt. "It is the city life that's tame. I don't know any fellow on Pennsylvania Avenue that gets as much out of life as the country boy with a new top-buggy."

The second boy was the son of a poor tenant-farmer, who had eked out a joyless living by moving from one worn-out farm to another. This boy's entrance into the city had been an emancipation from serfdom, and it led into a future more alluring than that of the other, or even of the Treasury clerk. But he is going back to the farm, he says, in the fulness of time, when he has made enough money to farm differently from his fathers.

"But I am not going to buy a cattle-ranch, or an orange-grove, or a Western quarter section," he added. "I am going back to one of my boyhood homes and buy one of those worthless farms and show what I can do with it. That's the way to make money and have a real object in life at the same time."

Then he went on to explain his idea of getting fun out of farming while making money. To solve its knotty problems, to combat the unpropitious forces of nature, to make every acre grow something every year, to grow crops that the soil never knew before — and at the same time to make a real home, with the many luxuries that are within easy reach of the farmer's family — that was his idea. And it was not fanciful. He told of the library of good books on scientific farming that he was accumulating and studying; of his file of "Farm Bulletins" and garden periodicals; of plans for ice-house and lawn, watermelons and strawberries, cattle and chickens, and any number of other things.

"I am not worrying much about the big crops," he said. "I know that I can raise corn and wheat and big pumpkins; I could do that in the old days. What appeals to me more strongly than the money end is the possibility of so many good things that I never knew on the old farm. That and the mastery of the soil make it well worth while."

Much of the credit for the broadening of the horizon is due to the farmer himself, for he has been learning from the mistakes of his fathers and from the methods of some of the best immigrants that Europe has sent us. But a very large portion of the credit belongs to the Americanized Scotchman who has for twelve years served the nation as its Secretary of Agriculture — the longest period that a Cabinet officer has ever served. Himself a successful farmer - he earned the price of a farm by hard work as a young man in central Iowa — he had also the wider experience that comes to a man who has sat in Congress and also held a professorship in an agricultural college when Senator Allison commended him to President McKinley as the man for whom he was looking to preside over the Department of Agriculture. He has been there ever since, working with his coat off to make it the world's greatest scientific university. A large-sized book would be required even to catalogue the changes that have been wrought under his leadership. Suffice it to say that during these twelve years his department has advanced from a four million to a fifteen million dollar institution, and for every dollar that he has expended the nation is now twenty dollars richer. It has been conservatively estimated that the net gain that has come to the farmers from the Department of Agriculture through improved methods would pay more than onethird of the cost of all other departments of the Government. And when one stops to say that Assistant-Secretary Hays, Dr. Knapp, and Dr. Galloway have been men after his own heart in carrying out his policies, only a beginning has been made in a long list of practical, scientific men whose identity is lost in the great department which they serve.

And other departments and bureaus have been helping the farmer on the high road to prosperity and happiness. The Post Office Department has established its free-delivery routes, so that the farmer need no longer unhitch his horse from the plow in order to go to town for his letters and his newspaper. If the plans for an enlarged parcel-post service are executed, the farmer's family may soon shop in New York, Chicago, and St. Louis as easily — and more satisfactorily — than at the country store.

One of the latest activities of the Government is a practical plan for laying hands upon desirable immigrants just landed and placing them on the farms where they are needed and where their own future is brightest. An office has already been located in New York, and the farmers of the entire country are being instructed in the use of this first-aid to the farmer. Here is how the plan is worked in actual practice:

On January 15th a Michigan farmer wrote for a farm-hand, but objected at first to furnishing transportation. Finally, on March 21st, a young German was bundled on the train two days after leaving Ellis Island and was landed on the Michigan farm. On April 14th, the farmer wrote that his brother had a place for a second man just like the first and transportation came with the letter. One week later the man was sent. On May 2nd, the first farmer wrote for another man and his wife, and before this order had been filled there came another request for a man for his neighbor.

In the face of such a concrete case as this, it is safe to assume that both the farm-labor and the immigration problems are on the way to solution.

There are also epoch-making plans under way whereby rural education will receive a new impulse — plans so colossal that few have yet grasped their significance. Once it was the fashion for a man with a growing family to say that he must move to town in order properly to educate his children; presently we shall hear men talk of moving to the country for that purpose.

So, if John insists upon leaving the old farm to become a clerk or a wagon-driver, worry about him (if you must) but do not worry about the farm. He may come back to it by and by, if he be a youth of good sense, and when he returns he will be much more efficient. And, if he does not return, the farm will not suffer and the prosperity of the nation will be undisturbed. Somebody is waiting to take his place on the cultivator, for farming is soon to be numbered among the overcrowded professions.

# A STREET-CAR CONDUCTOR'S STORY

FIFTEEN OR EIGHTEEN HOURS' WORK A DAY AND SUSPICION FROM THE START DEGRADES MANY FARE-COLLECTORS IN NEW YORK—THE WAY THAT GRAFT WORKS DOWN IN AN ILL-MANAGED TRACTION SYSTEM TO THE VERY MEN ON THE PLATFORMS—A STUDY OF BAD CORPORATION MANAGEMENT AND MORALS

BY

### ALBERT SONNICHSEN

IN THE hot months of last summer a Lexington Avenue, New York, street railway conductor was sentenced to one month in the workhouse for abusing a passenger. The indignant magistrate also made him the pretext of a lecture on the outrageous behavior of conductors in general, which was editorially applauded next day by the daily press, and followed up during the week by public approval in the form of countless open letters.

I took special interest in the incident at the time, chiefly, perhaps, because I was then myself "matching nickels" on the end of a Bronx trolley car and because I had lately read Kipling's story, "In the Matter of a Private." It is a psychological study of the misbehaviour of Private Simmons one steaming hot night in India. Private Simmons paid a heavier penalty than the Lexington Avenue conductor, but in both cases circumstances were wonderfully alike.

My roommate and I broke in together. We were not going in for sociological instruction. We went on the job because of economic expediency, which makes a wide difference in the point of view. It meant real business to us.

During our week's apprenticeship we first came into intimate contact with the men whose daily vocation separates them from the general public with a lively, mutually felt animosity. There was a small, grimy restaurant opposite the car-barns where they gathered thickly at two in the morning, after the day's riding. A first impression suggested conspiracy. They sat about the tables in groups; the conversation slackened as we, strangers, entered, and they looked upon us suspiciously. It was only when the motorman, with whom my roommate was breaking in, greeted us that they accepted us. I did not like them then, for it was obvious that the public sized them up rightly. They were men of all ages, of various nationalities, from all classes, of previous experiences of widely different kinds, such as you found in the volunteer companies during the war. But never had I been among a crowd of individuals so unanimous in a disposition to ill-tempered wrangling, sullenness, and foul speech. The motormen were Irish by a huge majority, but here their Celtic wit seemed to have soured into tritely profane observations on each other's personal peculiarities. What humor there was in their remarks was cynically bitter.

Among them were several college boys working through the summer months, but it was by chance rather than by observation that some weeks later I came to distinguish them from the rest. There were an ex-clergyman and a doctor, but these, too, I failed to discover at first, for the reason that even a man's speech adapts itself to environment. Probably there were other intellectuals I never discovered. The mass of the motormen were common laborers, the conductors ex-clerks or mechanics, some of the celluloid collar kind. About one out of twenty was on the job as a permanent thing.

Then came the day when I mounted the quarterdeck of my own car. By chance, Jim, my roommate, and I were together. I think there was a touch of enthusiasm to our beginning, a slight thrill of motion as we shot away from the terminus and whirred down the road toward the thick of the city.

"Thirty minutes is your running time," the starter shouted after us.

And then, as though it had been lying low for us, we came into sudden contact with the general public.

To this day I do not understand how I

came to observe that Jim had his troubles, for my own hands were full from start to finish of those first fourteen hours. I need not dwell on mine just now. One incident I remember was when the power was turned off the wires for about ten minutes. Jim seated himself before his motor box.

"I am in a hurry," cried a well dressed woman in a front seat, "do move on."

"The power's off, madam."

"Yes, but do something, won't you?" she shrilled angrily. "Don't sit there like a wooden man. Shake that thing in front."

The rows we had at each terminus with the starters, the guardians of the schedule, became monotonous, but such a monotony you do not grow used to. At the first collision Jim carefully unshipped his controller and got down to fight.

"Ga' w'an." the starter remonstrated, in more fraternal terms, "don't be a chump. I can't help it if I am put here. I got to make a livin'. Don't go losin' your job for the satisfaction o' pluggin' me."

Jim was over six feet, and the starter was a very small man. But his reasoning seemed so sound that Jim followed it.

It was all about making headway. About midnight when you picked up a dozen passengers a trip, the thirty-minute schedule was possible. At other times it was an unattainable ideal except to such expert motormen as few become.

That hunted look must have been visible in our eyes when we crawled into the reeky atmosphere of the chop house at two next morning. One of the college boys skidded his chair over beside me and became cynically sympathetic.

"You won't mind it so much in a few days," he observed. "Work it out Friday, and Saturday, and after Sunday's riding you'll attain that blessed state of dopiness wherein all things are alike to you. Be wise, and never ask a day off. You toil along six days and the seventh, too, otherwise you become conscious again. Nature chloroforms you to the job."

Which was entirely true. For three days I climbed the tail end of my car at ten in the morning, and hung it out till past one next morning. This was the regular routine seven days of the week for all except those old timers favored by the company with day-runs. They worked from five in the morning till six at night, but were often stuck till midnight. Often I was relieved for dinner in the early afternoon, but never for supper. It was safe to ask a day off once a month, but some went on four and five months without it. The working day averaged fourteen hours, but if you were working for your daily bread without graft, you wanted long hours, for on that job a man's life was worth only twenty cents an hour. Such was the daily grind; men went through it mechanically, stiff, dazed.

Gradually I yielded to the relieving stupor, but it came to me with a disagreeable shock one day that it must be fought off.

With other motormen than Jim a new trouble came to me. There was constant friction over headway.

"I've got a green bell boy," said one old Irishman in response to the starter's nagging.

"Well, smash his head in with the controller," shouted the starter, as though irritated at having even to suggest the obvious remedy.

Other motormen gave no replies, but once out on the run they would start off a bickering that kept you raw all day. True, like all beginners, I had a steady fear of jerking the bell strap before passengers, especially women or children, were well on or off. But that was not the motorman's business; he thought only of reducing his headway. The constant badgering made me nervous, and unconsciously I became recklessly prompt.

A crowd was climbing aboard at an unpaved corner. I signaled just too soon. The car jerked ahead, and an unlucky German, a little dazed with beer, perhaps, went stumbling. In a normal, clear state of mind I could have saved him with a prompt reversal of the signal, but in my frantic haste I pulled the fare register. The German clutched, and dragged, and then rolled under the foot-board. When we picked him up he was a badly injured man.

It was not the policy of the company to blame me. When the company's claim clerk took down my affidavit, he tried to persuade me that I had smelt liquor from the injured man's mouth as I picked him up. I would not swear to it but, if it were true, his mind had been no more befogged than mine.

In two months I had to render four accident reports. Each time I had to wait many hours in the claim clerk's office, there being always a long string of men to make similar reports. Of course not all included injury to human life. Their methods of evading possible future suits for damages are sometimes peculiar. Once I came into contact with a live wire outside the car barns. I was thrown down as if struck by a sand bag. They picked me up, my collar was loosened, and other efforts made to revive me, but the moment I showed signs of consciousness I was hurried up into the claim clerk's office, and a paper shoved before me.

"Sign it," said the clerk.

"What is it?" I asked, for I still was quite dazed.

"Only a formality."

I tried to write, but my arm quivered. Someone steadied it, and I signed. Later on, I had occasion to see this form. I cannot remember the exact legal phrasing, but it stated that the undersigned, having sustained injuries in the company's services, and in view of the regulation that the company did not allow possible claimants against it to remain in its employ, he, the undersigned, herewith renounced all claims against the company in compensation for guaranteed employment for two weeks, I believe, from date. I signed this "formality" on two occasions. If the first copy were ever fished out of the company's archives it would be seen by the signature that I had been in no normal physical state.

I drifted into our restaurant early one Monday morning, after a heavy Sunday's riding. The men were unusually subdued. One, a conductor, was speaking between bites. The rest brooded over his words.

"Sweeny could n't do nothin'," he was saying, "the kid's mother was holdin' it in her arms, screamin' like a wildcat, an' the father was lettin' out a blue streak of cuss words. Then he picked up a brick, where they're buildin' a house, an' chucked it, an' the whole bunch was on Sweeny. All he could do was flap his elbows like duck wings. When the cops come, his one eye was hangin' out on his cheek."

"It's a bleeding shame," growled an old motorman, "he was called up for headway two days runnin' by the old man, an' the starters givin' him hell each trip, together with gettin' stuck on his dinner relief four days runnin'. He had the fear of God in his eyes yesterday mornin'. I know what it is after a hard day's run, when ye see dead men dancin' up the track before ye." "We're all liable to it some day," said a second motorman, "but when my turn comes, you'll see some o' the loons go down under my switchbar first."

Hatred of the public and sympathy for Sweeny were the keynote of each remark. Even the murdered child was relegated to an obscure background.

Now, when it comes to friction with the public, the conductor is worse off than the motorman. It demands of him a London policeman's knowledge of streets. He seldom knows the streets on his run; first, because the average conductor holds his job less than six months, and then, in that time he is seldom more than a week on one run. To the passenger this is aggravating, and the average passenger, not knowing these circumstances, takes no pains to hide his, or her, irritation.

Again, he should be polite. But "dead beats," especially women, the sort who become desperately absorbed in landscape when the conductor cries "fares," averaging at least one a trip, and risking him trouble with the inspectors of fare registers, make him snap-tempered with all alike. Then there is a certain class of the small bourgeoisie, who, perpetually snubbed themselves in their own shops, perhaps, find the conductor, a public servant, a convenient object on which to vent their spleen. Again the innocent majority suffer. All this is quite apart from the hard driving and long hours. But most galling to a beginner is the attitude of the company toward him, through its numerous inspectors and devices, assuming that he is by nature a dishonest rascal, a thief.

This is hard. But on the other hand, the company seems justified, for the fact remains that not one conductor in a hundred is honest.

I had already observed in our restaurant that every motorman, unless he were alone, ate and drank on some conductor's account.

"Go ahead, Bill," would be the encouraging remark, "I can't bear to see you go hungry. You 've been lookin' pale lately. Have another schooner, too, the keg ain't near empty."

One day an inspector shook out my fare register because it read "in" as we were going out. I lost more than a dollar for my oversight.

"That happened to me last week," remarked an old conductor after I had told my woes in the restaurant that night. "I lost eighty cents. In two trips I made it good. But I felt mad, havin' that done to me before a carload of passengers. So I made it good again. I can't get over feelin' mad about it nohow. Every time I feel mad, I make it good. I get mad about ten times on week days, an' twenty on Sundays."

On my first pay-day I asked another how much he had drawn.

"Fourteen, this week."

"That's good, is n't it?"

"Yes, it helps." He had not meant to be humorous, but a bystander saw the point, and our conversation became immortalized as a joke in the restaurant gatherings.

In my two months' experience I never met one conductor who pretended to be honest, except beginners. One poor fellow, a Jewish tailor six months out of employment and with a large family to support, declared he would not risk his job for graft. The first day, being confused by the newness of it, he found himself possessed of a surplus of fifty cents. Guiding himself by the book of rules, he turned in his surplus and made a note of it on his daysheet. Next morning, he was summoned by the superintendent and asked to explain. It seemed to be regarded as a suspicious circumstance. Obviously it was supposed that he sought to secure himself against the possible observation of a "spotter," and so was trying to hide much larger peculations. The regulation that he had followed begins: "Conductors, to protect themselves, etc." It did not work out that way for him.

I was once told by a high official in the Metropolitan system that the amount of each man's graft is known but, while he remains within a certain limit, he is not disturbed, as it is an impossibility to find men who will be strictly honest on the job. My own observations verified this statement. Whenever I relieved a man, he invariably handed me a bunch of transfers with which to fool the inspectors. If he did not, I knew him to be a beginner. Conductors on lines to which I carried transfers would demand them from me. When the inspector sees a discrepancy between the clock and the number of passengers aboard, these fake transfers, properly punched, are shown him. My roommate, Jim, was even better able to judge. Experience teaches a motorman to detect grafting at once. Jim found only a few of the veriest novices honest.

There are a few conductors who hold down

their jobs for years, grafting always within the safe limit. Usually they are men of large families. The samples I saw were, physically, human oxen, and intellectually, well — also oxen. In the Bronx, two dollars a day is a safe limit on the longitudinal lines and double that amount on the cross-town lines. That means about 10 per cent. of total receipts.

But the average conductor runs a short career, especially during the summer months. As many as fifty were "cut" in one week at West Farms. A typical case was that of a young Jewish boy with whom I was rather intimate. We met almost daily, and so I watched his progress.

He had been a factory worker at about ten a week, so the possibility of earning about fourteen was to him gratifying. He meant to be honest and to make a permanent job of it.

Gradually the usual stupor crept over him. But he worked well and was transferred to a cross-town line, where grafting is most common and honesty at the highest premium.

Then began his troubles. The inspectors began worrying and bullying him. Several times his clock was shaken out and lost him considerable amounts of money. One night he came to me, looking limp as a damp towel.

"It's fierce," he complained. "I've been brought up by honest folks. Never took a cent that was n't coming to me. Last night I saw my cousin. He's a clerk in the store where we buy our suits, and he tells me somebody in the company rakes four dollars off every suit, and some weeks they sell fifty suits. They cut men to make that graft pay. Then the inspectors make me ring up all the fares before I get them, and before I can get around to collect, they jump off and I lose them. I'll have to do something this week. I owe my brother money for my suit yet."

He did do something; he began knocking down fares. Then began the constant terror of "spotters." A passenger had only to glance casually at the clock to put him into a panic. Each morning he expected the fatal summons. Then, thinking each day his last, he threw aside all restraint. Some days he knocked down fifteen dollars. But this accumulation of wealth seemed to give him little satisfaction, for he lost weight and grew lean about the jaws. Then, one day, he disappeared.

Variations of this course I saw constantly repeated. Men began honestly, then drifted into grafting. For varying periods they went steadily along, within the limit. Then would come some unusually unbearable incident, either with the public or the inspectors or often a very hard day's riding, and they would go "must," like Mr. Kipling's elephants. I became expert in recognizing the symptoms; a wild look in the eyes, unusual snappiness of temper, and a general carelessness in behaviour.

"Bill's going it heavy," some motorman would say. "One fine day he'll forget to bring his car back." Then one day you would see Bill in plain clothes, looking unusually jaded, and then he would disappear from the scene. "Cut," would be whispered about among the survivors.

This is the experience that thousands of young fellows go through in one year. They are average young men, brought up in honest homes, with the stuff in them of which good citizens are made. But after they have been hauled up before an angry-eyed superintendent and accused of theft, they are not quite the men that they were before. Then there is a burning sense of injustice. They feel vaguely that something outside themselves was to blame. They certainly got no satisfaction from their dishonesty while it lasted.

For I have repeatedly seen men who were grafting at the rate of thirty dollars a week, exclusive of wages, deliberately give in their badges to take up jobs paying from twelve to fifteen dollars a week. The old-timers, the ox-brained men who keep steadily within the limit, are the ones who stick. There is a story in the Bronx that one such fellow retired after many years and built himself a two-family house next to that of the superintendent.

I hope that I have not seemed to excuse street-car graft. I have tried to explain it. But before blaming, it would be well to consider the circumstances that I have tried to set forth. A man who is driven from fourteen to eighteen hours a day at work that tears the stiffest nerves. whose mind is reduced to the state of that of a baited bull, is in no condition to consider nice points of moral laws. He has been hurled back into that primitive state where the laws of battle are paramount, and he sinks his teeth into any hold that offers.

Beyond dispute, though, it is obvious that no man in this condition should have the care of women and children where constant danger is present. But so it is. The helpless woman or child who travels our street railways daily must depend, in cases of emergency, on the judgment, the coolness, and the steady nerve of a man who, if he ever possessed these qualities, has had them driven out of him, and is, in many cases, little short of a raving lunatic.

# THE MAN IN THE AIR

PERSONAL EXPERIENCES OF MESSRS. WRIGHT, FARMAN, CURTISS, BALDWIN, AND OTHERS, AND EXPLANATIONS OF THE DIF-FERENT KINDS OF AIRCRAFT — UNSOLVED PROBLEMS OF THE AIR

BY

### FREDERICK TODD

E HAD been talking, a group at the Aëro Club in New York, about Mr. Roy Knabenshue's thrilling ride on the frame of a dirigible balloon across New York a thousand feet above the pavements. We had just agreed enthusiastically that the air had been conquered as Captain T. S. Baldwin came in, the veteran of hundreds of ascensions, who always gets back to his starting point with dirigible balloons, and who later delivered to the Government the biggest airship

ever seen in America. We asked him how he felt about the conquest of the air.

"What are my sensations when I get up there?" he replied. "I don't remember that I ever had any. I have had to keep too busy watching the motor, running back and forth on the frame to steer, swinging against its motion to keep from pitching, holding the balloon's head into the wind when I could, all the time keeping tight hold on the rudder ropes and watching aloft. It has hardly reached the amusement stage with me yet. I have had some fine views and once or twice have sailed along in the sky so quietly that I began to think there was something pleasant about it besides the sport of fighting the wind. But I have not conquered the air yet. You never know one minute what is going to happen the next. Not that it is so dangerous. It is just that you have a lot of things to look after to keep it from becoming dangerous. I have sailed balloons with as much success as anybody, I think, but I am still pretty much at the mercy of the winds. I keep out of them when I see them coming. But sometimes, when I am going along with everything working right, of a sudden my balloon, with no apparent reason, shies about, points her nose off where I do not care to go, and takes me far out of my way. It has just been a stray wind, happening along. But don't think I am pessimistic. We are yet going to do exactly what we want."

This was before the Captain had put together his hundred-foot balloon for the army, and he had in mind the antics of smaller dirigibles. These he had sailed with success probably never exceeded by anybody else in the world, because, a veteran of the old round balloon and parachute jumping, square jawed and robust, but a quiet bundle of well controlled nerves, he has never taken a single chance that he was not fully warranted in taking. He built new balloons every year, to be sure of them, and looked to every piece of silk or wood and tried his engine thoroughly before he ever climbed aboard a balloon frame and gave the word to let go.

### THE MAELSTROM OF THE AIR

Every man with whom I have talked who has been up into the air upon any kind of a flying-machine says the same thing about the turmoil of the air above the surface of the earth. It is incessantly moving, yet never moving along steadily. It goes by fits and starts, and it dearly loves to get into whirls. It waves along, in pulsations of heavy and light pressure, pushing first on one side of balloons when they speed, then on the other, making them pitch. The surface winds strike against houses, trees, fences, in their flow, and bound upward. The churning below is felt some distance above in billows that take a little balloon up and then let it down. Light aëroplanes feel a difference in the upward

push of heated air rising from different fields, as when passing from a potato field to mown stubble.

Five hundred to a thousand feet up, within the zone of surface winds, breezes may be encountered flowing in different directions. Great masses of air that have been heated over fields are moving off to find room, or to make way for heavier masses of cold air that have been lying over lakes. The shadows of clouds floating aloft move like great stirrirg-rcds through the air below, suddenly cooling and contracting it. The air expands with equal suddenness after the shadow has passed and, being of perfect elasticity and bounce, masses start into motion and move till they lose it. There may be upward currents, caused by hot air breaking through colder layers that have been holding it down. On stormy days we see from the ground something of the swirl of the low clouds, but on days that are clear only the man who takes an airship up knows how the winds weave aloft.

The little forty-foot dirigible balloons that nowadays appear at fairs, summer resorts, and pleasure parks for exhibition purposes are the most helpless of all aircraft when these winds are a bit too strong. They have so little "lift" that they can carry only small motors, and do not have the devices to keep them expanded taut. The wind overcomes the power of their propellers, gathers in pockets in the flabby silk, and carries them off their course. Then the motor often breaks down at the critical moment. Most expert aëronauts with small balloons have them just a little heavier than air, and by tilting the front of the balloon permit the propeller to draw it up at a slant. When the propeller stops, the balloon comes down. It is a sign of expertness to fly close to the ground, with this in mind. Sometimes the descent is a bit uncomfortable. Messrs. Charles K. Hamilton and Eugene Godet were aëronauts with a small dirigible balloon at Coney Island during the past summer. Hamilton was rescued from the water after having blown out to sea. He came down on account of the failure of his engine, and held on to the frame while the gas bag bounded along over the waves faster than rescuing tugs could follow. A launch coming from the opposite direction took the young aëronaut off. Mr. Godet had had a like experience at the Jamestown Exposition, when his balloon blew out over the water and

landed up against a United States battleship. Mr. Roy Knabenshue, attempting to fly from Cincinnati to Cleveland on a small dirigible balloon, gave up in despair when he descended upon the roof of a railroad station only a few miles from home.

Messrs. Hamilton and Godet are young fellows. They are enthusiastic about ballooning but never go up when they see a wind blowing. They watch flags and tall chimneys for unruly winds, and wait till sundown to fly. But they speak of the fun of trying to make the balloon do their bidding and say they do not see why wealthy young fellows do not take to it for sport. Little dirigible balloons do not cost much to build, between three and six thousand dollars, with a good motor. But they are something like the automobile in operating expenses. They need constant repairs, frequent deflations are necessary, and it costs to refill them.

### THE UNITED STATES WAR BALLOON

When it comes to the war balloon that Captain Baldwin constructed, the smaller craft are far outclassed. It is twice as long and thick, and has therefore eight times the cubic contents and eight times the power to lift. But it presents only four times as much surface to the power of the winds. It carries a better and more powerful motor. The fabric of the aërostat is double silk with rubber between, leaking only 3 per cent. a day. The frame is beautifully shaped and strong. The airship carries two men. It is guided uphill and down by box planes. The gas bag can be kept rigidly distended, to prevent "swashing," the making of pockets by the wind, and possible crumpling. This hundredfoot balloon has speeded twenty-four miles an hour and is probably the best behaved airship of its size in the world.

### THE "LEBAUDY" TYPE

But if you should stand in the pit of the steel-trussed balloon house in which France's 328-foot military airship *La République* is moored, and look up at its beautifully shaped underbody, with the lines of a cup defender, rounding downward to its flat bottom (for the frame is covered with fabric), you would see what size means to an airship. A ballonet inside the balloon, communicating with the car by a tube, is blown out with air at such pressure that it keeps the gas always pressing against the silk sides, so that the sharp-pointed bag is given the rigidity of sheet steel, and you could make no impression upon it with your cane. The car, big enough for a dozen men and instruments, hangs below. This airship is the substantiation of an ideal of graceful bigness.

### THE "ZEPPELIN"

And Count Zeppelin's airship showed what a builder can do with the fast increasing buoyancy that size gives him. The Zeppelin ship was a great cylindrical framework of aluminum, bluntly pointed at the ends, and covered with linoleum. Inside, a row of ordinary round balloons were inflated. He needed no ballonets, because these balloons, in shelter, did not expand and contract quickly, and did not especially need rigidity. He suspended his gondolas close underneath the hulk, and had his motors and propellers well up at the sides, so that they pushed right in the line the bullet-shaped body had to travel. He had studied out by long experiment the most suitable rudders and planes, and by just balancing his airship in the air he went where he pleased. His twelve hour trip over the mountains of the German-Swiss frontier was a wonderful achievement.

### THE WRECKS OF THE BIG AIRSHIPS

But the history of aërial navigation has already told of the wreck of both a Lebaudy airship and a Zeppelin. The great La Patrie, one gray afternoon in October, 1907, was caught in a storm while moored on the ground. A hundred soldiers were holding the long ropes that hung from her rounding sides, far above. The wind caught the big bag, and the airship rolled and bounded. Carried, some of them, thirty feet into the air, and liable to be dragged into the sky hanging to a little rope, the soldiers all let go, and in a trice the beautiful ship disappeared. Only a fragment of a propeller, found in Ireland, ever told of the way she took.

And men who lived with balloons had been wondering how Count Zeppelin would manage when he had to bring his big airship to dry land, when the catastrophe to it was cabled around the world. It was probably the best thing that could have happened in the end. For while the wind may have done some of the wreckage, it is plain that the leakage of gas, mingled with air inside **the** aluminum cylinder,

a powerful explosive ready for a spark of any kind, wrought the most havoc. The wreck of *Zeppelin IV* meant nothing as to the merits of the great airship. It will be replaced with more of the same kind, all over the world.

It is interesting to know that both these great airships might have been saved if they had been high in air. The engineer of the Zeppelin tried hard to send his ship aloft when the storm broke. Mr. Eugene Godet says that one man in the car of *La Patrie* could have brought her back safe. The vicinity of *terra firma* is as dangerous to an airship in time of storm as to a sailing vessel nearing the breakers.

### WEATHER SCIENCE AND AERIAL NAVIGATION

With the coming of long sky voyages on airships like that of Zeppelin, the jumble of rules that balloon pilots have known for a long time concerning weather predictions and the finding of favorable winds is combining with the scientific discoveries of weather experts to form a new science of aërial navigation. The United States Weather Bureau has been conducting a systematic observation of the heights of the atmosphere at Mount Weather, Virginia. The experts have confirmed much that has previously been believed about the winds of the altitudes. There is room for only a mention of some of the things they tell aëronauts. They have found a zone of air, seven miles above the earth, extending around the globe and continuing at a warm temperature. This is probably in a state of restful drift, excepting when some meteor shoots through. Clouds that ever rise so high cannot penetrate it, but mushroom against its bottom. Below this is the long-discussed eastward wind that flows on an average six hundred miles a day, faster in winter, slower in summer, unaffected by the lower winds. Then come the shifting air currents of temporary or periodical duration. It has been established that these shift with altitude, turning generally to the left, but contrary winds often push through between the layers and, being colder or warmer, throw up mists and billowy clouds. Warm, moist currents, ascending, form the wool-sack cumulus. Winds blow away from the black clouds of local thunderstorms, which are preceded by a vertical roll of wind.

The Wright brothers, studying soaring flight, have satisfied themselves that most sharp gusts are little whirlwinds, funnel shaped, and leaning atop the way they are

going; miniature tornadoes, probably set awhirl by the tipping over of a structure of air when a light, warm layer next the earth has slowly lifted a heavy cold mass, and balance is suddenly lost. From much scattered information of this kind, enthusiastic aëronauts are already trying to construct a science that will tell them how to read the mists and the clouds, and to detect in the gradations of the blue haze how winds at a distance are blowing, so that they may find their way into favorable currents and avoid troublesome gales.

### A GROUP OF AERONAUTS

About two hours' ride from Niagara Falls, in New York, is long, narrow Lake Keuka, set deep within a cup of hills, upon the sides of which mile after mile of vineyards extend. French grapegrowers and Germans have settled here in colonies, and while many a New Yorker enjoys with the critical satisfaction of a connoisseur the bouquet of imported champagne from Hammondsport, others who love Rhine wines have like delight. In the little village graveyard lies one of the Wises, who in the middle of the last century astonished the world with their big balloons. And, while wine-making has given Hammondsport prosperity, the inhabitants are most proud of the return to aëronautics that has made it an aëronautical centre.

It is all because a quiet, unassuming young fellow of the village found his bicycle repair shop growing unprofitable and started to build motor cycles in the barn on his mother's farm and built so well that he rode a mile in the fastest speed ever traveled by a man over the ground — 136 miles an hour — on one of them that now hangs in his garage. This was Mr. Glenn H. Curtiss, who rode the June Bug when it won the first American trophy for aëroplane flight in public. First, Captain T. S. Baldwin, and later, Dr. Alexander Graham Bell discovered him and started him building aërial motors and flying-machines. Dr. Bell made Hammondsport his home during the winter, as other inventors are doing. The War Department detailed Lieutenant T. E. Selfridge to stay at Hammondsport while studying aërial navigation, and then the Aërial Experiment Association was formed.

Go to Hammondsport while Dr. Bell is not away at his Nova Scotia laboratory, climb the hill to the noisy Curtiss shops, and visit the association at Mr. Curtiss's house. Better go

in the afternoon, about three, for Dr. Bell holds firmly with Mark Twain on the subject of the proper hour of rising. With Lieutenant Selfridge working steadily in one corner of the big room they make their headquarters, collating abstruse figures out of technical papers in all languages, and only joining in the talk at intervals; with Mr. F. W. Baldwin, formerly "Casey" Baldwin, the Canadian athlete and football strategist, now aërial engineer, giving an occasional start to the conversation in a new line; with Mr. J. A. D. McCurdy, who rides through Hammondsport at breakneck speed on a motorcycle and appears frequently on crutches, being young, busy in and out; and with Mr. Curtiss happening in on his rounds of the shops, Dr. Bell will smoke his pipes in relays, first his big meerschaum, then his briar, and finally his favorite cob, reclining on a couch, and tell you with enthusiasm that between the big airships and the aëroplanes his young associates are trying, and his own tetrahedral structure that he believes will be of great value in a particular field, we will soon have aërial travel everywhere.

And the stack of thick books in the corner must not be forgotten. They show what scientists have been thinking about flyingmachines while the general public took them for the foolish dreams of inventors. They also show that these scientists do not believe alike, by any means, about the things they write. They talk about air wedges in front of moving bodies, and aërial viscosity, and the thin film of air that covers everything and makes friction small, affirming and denying, and making it all clear with pages of mathematical equations and Greek letters. The Aërial Association is making what it can out of these, but mostly it relies upon Dr. A. F. Zahm, of Washington, the foremost American authority on the dynamics of the air, and it builds its aëroplanes with his sharp edged, curved shapes, and very light materials, for buoyancy and speed.

### JUST HOW TO FLY

The June Bug was a tight, strong, airy structure of wood, wire, and muslin when it was taken out to the little race track two miles from Hammondsport on Saturday evening, June 20th. Mr. Curtiss speeded it three times without its rising in the air. It was discovered that the muslin of the wings let the air through. So an automobile was hurried off to a nearby city during the night, and next day the wings were painted with hot paraffin. Sunday evening it flew a quarter of a mile, and later it won the trophy for the mile flight in public. Mr. Curtiss kept on making occasional flights as he found time, nearly always in the evening at sundown, when the winds are lightest.

"Mr. Selfridge thinks that June Bug could make the flight at Fort Myer if we were only skilful enough at flying," said Mr. Curtiss to me. "But we are going to build another aëroplane with the improvements that we have learned in the flying we have done. I am still only a beginner, but flying is easy to learn, and I know I could pick it up quickly if my business left me time enough to fly frequently. I have learned not to try to rise too sharply, because I can make the flights longer by making the ascent gradual. I can turn in two ways, either by 'sloughing' around or tilting up the wings with the balancing planes. The machine flies steadier just a few feet from the ground than it does twenty feet up, where I usually fly. There is one spot where the June Bug always wants to rise. Mr. Herring watched it and thought it was pushed up by a current that flows down the hillside and takes an upshoot in a little cup in the ground. Others thought it was caused by the gyroscopic action of the propeller. When I fly across from the potato patch to the stubble field in the valley I can feel the difference in the upward push of the air. Sometimes when one wing goes through the shadow of a certain big tree it sinks. But my tilting planes make the machine balance just as I direct it.

"I have never had any dives. When I want to come down I let the machine swoop with the power on, then make it give a little jump as the wheels touch. This uses up the momentum and the *Bug* does not go far on her wheels. I have not flown in winds of any kind to speak of yet. Our speed has been about forty miles an hour.

"Our wheel steering-gear is just what a man who runs an automobile would learn quickest. We think that the aëroplane is going to be flown most by young fellows who own automobiles, for sport, and have designed the controls as near like those on a motor car as we could."

The new aëroplane of the Experiment Association will have two propellers, and a second flat guide-plane that can be tilted at the back, as well as in front. The fabric of the wings will be rubber-silk, taking Dr. A. F. Zahm's statement that these surfaces are covered by a thin film of air upon which other air slides, and that all fairly smooth surfaces offer the same friction to the outside air. Lieutenant Selfridge flew in the June Bug late in July, as did Dr. McCurdy.

### MR. FARMAN AND HIS AEROPLANE

"I have done some flying," said Mr. Henri Farman, the French aviator, when he brought his aëroplane to New York and began to make exhibition flights, "but I do not try to do what your inventors must do at Fort Myer. I never fly in winds. Once I had a spill in France when I attempted it. The dihedral angle of my aëroplane makes it balance automatically, and it also tilts up in going around a curve because of this angle and the faster motion of the outside of the wing.

"In flying at Issy I had some of the curious experiences that Mr. Curtiss got in flying across different kinds of ground. There is one spot there that looks just like the rest, but in flying over it sometimes I can feel the machine lift, at others sink. I guess there must be something different below the surface."

Mr. Farman was a professional automobile racer before he started aviation. His machine was built by the Voisin brothers in France, and is a beautiful structure with automobile finish. It has none of the wing-twisting apparatus or tilting planes that the American machines have.

### THE WORK OF THE WRIGHTS

One morning in the summer I pushed open the front door of a little two-story store building on West Third Street, in Dayton, O., and came directly upon a big structure of white canvas, aluminum-painted wood, and thick heavy wires, part of the aëroplane of the Messrs. Wright. There had been much said to me about the secrecy of the two young men in Dayton; but nobody was in sight. Stepping about noisily did not bring anybody. So I went to a side door from which I saw an elderly gentleman go, and there met Mr. Orville Wright, who had invited me by letter to come any evening after six and talk about flying, his time being taken up with work on the Government flying-machine during work hours. I told him that I had called for just a moment to make an engagement. "All right," he replied, "come to my house at seven." And then he took me first to look at the machine I had seen, and afterward, in the little office upstairs, talked for three hours about experiments in aërodynamics.

I had gone to Dayton with the idea that Mr. Wright and his brother were two skilful mechanics who had got a little scientific information from Mr. Chanute and had then blundered ahead to a kind of success by grace of mechanical expertness got in making bicycles. But Mr. Wright told me about the painstaking and highly scientific experiments his brother and he conducted, the results of which first astonished and then delighted Mr. Chanute, who is still their aëronautical godfather. He showed me some of the apparatus — little curved pieces of brass of different sizes and shapes which they put into a delicate balance in a long tube through which steady currents of air are blown, changing angles and speeds of air, noting everything down, and then studying the mass of figures. They perfected their apparatus till it gave them identical results as often as they repeated an experiment (a thing that pioneer experimenters did not succeed in doing) and learned so much from comparing figures that they can now plot the shape of a surface to do something they want and after testing it find it does exactly what they designed.

Many of the European scientists who have written thick books about how air acts have reasoned it all out in advance with equations containing plenty of Greek letters, assuming that air acts just as the fluid water does. The unassuming brothers in Dayton first found out how the air really acts by experimental apparatus. They have satisfied themselves that air behaves differently from water, having no cohesion. Their actual tests with objects have convinced them of some astonishingly curious things that they give an inkling of in confidence, but are not yet ready to make public.

We took another look at the unfinished portion of the flyer on the way out. It blocked the little storeroom. The two immense wingplanes, six feet fore-and-aft, were of white canvas stretched on frames having front ribs of big, thick timbers. They had a decided curve, and the rear edges were fluted, held in shape by bent wires. A heavy engine-base was fastened to the lower wing at the right, with the peculiar radiator for cooling it attached to one of the uprights that held the canopy-like upper wing. The seat for two persons which balances the engine, just a bit away from the middle on the left side, had not yet been placed, nor the levers in front of it. The thickness of the aluminized wood uprights holding the upper plane was noticeable. They seemed to be ordinary pieces of board slightly rounded at the corners.

The lower plane was set low across skids, which bent up at the front like sleigh runners and were strongly braced by other timbers and thick wires to hold firm the front guide-plane. This will have a little vertical plane attached. The rudder, like a box-kite set edgewise to turn on hinges, was at the rear. The sprocket wheels for the propellers were in place, behind. The two outer sections of the double-decked wings, which warp in opposite directions to make the machine tilt or come level in flight, were not yet attached. The machine looked about as airy as a two-horse truck with a tarpaulin over it, but every shape, every measurement, had been figured out with exactness to give lift in the air, and to speed through it with least resistance. Many of the curiosities of the air that the Wright brothers discovered in their experiments are evidenced in the flying of this aëroplane. Every oddity of shape has some meaning, for the Messrs. Wright know a few things that they have not put into their patent applications.

"We are making this Government machine as a heavy knockabout," said Mr. Wright. "We are using pieces we have made up in some quantity and are not trying to earn the premium offered for speed. The men who learn to fly will give it some hard knocks. But any carpenter can repair it. We could take off much weight by just planing down these wooden strips. But we believe in strong, heavy machines for ordinary use. We can build a light machine for great speed if the occasion arises."

We talked again at the Wright home on Hawthorne Street in the evening. There, in a charming home circle of which the two brother inventors are a part, I saw the culture that no doubt made a good foundation for their work. Their father, a clergyman prominent in church administration, joined with interest in our conversation. Mr. Orville Wright showed as much interest in a local tangle of public school politics, in Mr. Taft's campaign, and in the national issues, as he did in the progress of aviation. Then he told me an interesting story of their dealings with the foreign governments, denying the stories about exorbitant demands made by them, narrated how some foreign customs officers, with busy patriotism, took their flying machine apart and made complete measurements, and how Mr. Wilbur Wright's flight in France was delayed because his workmen had failed to ship a box of little bolts, which the French hardware shops could not come near duplicating. When we got to the description of his flights he showed me a complete record in splendid photographs of their trials with gliders and motor-driven machines, learning how to fly and how to improve their machine as they progressed. I am going to tell the story as he told it, but condensing the conversation, much of which was given in reply to questions, into a continuous interview, some of which may not be in Mr. Wright's exact words, but true to what he said.

### HOW THE WRIGHTS LEARNED TO FLY

"They have called us secretive," Mr. Wright began with a smile. "We have made many practice flights out at Simms and often we had people stop in wagons and automobiles to watch us. Then we published what we were doing in the aeronautical journals, and nearly everything we had was on record at the Patent Office. Of course there were certain men we did not care to have watch us too closely and when we suspected that experts were on hand we stopped flying. It costs too much to be continually patenting things as we try them out.

"But we never cared about the general public. We invited the local newspapers to watch us, asking only that cameras be barred. We got off for a long time without much notice because the public did not seem to know the difference between dirigible balloons and aeroplanes. They were both called airships. And with Santos Dumont staying up for half an hour in his balloon and two young bicycle makers in Dayton only a few minutes, the home news did n't attract. And, even when we went down to Kitty Hawk and the newspapers got after us, we did not refuse to fly because the reporters came to us. They never came. They took it for granted and watched us from trees. We knew that they were there, for we saw them.

"Our first work, with gliders, showed us only the principles of support and balancing. We learned about shaping the planes and then, for the first time, we put the thick front rib on our wings. Mr. Chanute could hardly believe when he saw how it worked. We learned something about balancing, and in rivalry with the buzzards we tried soaring. Our wings proved better than theirs. We could soar on lighter upcurrents on the hills than they. But we have found since that the powerdriven machine is entirely different from the glider. We had to unlearn some of the skill we had got in gliding after we began to fly. We have had to unlearn about as much as we learned. Gliders will not be used in learning to fly the perfected machines. But we may some time build a glider with the right curves for soaring as a sport.

"Since we put an engine on our machine we have been improving it, point by point, as we found out how, in flying. When we started out we determined to work for a flyer that could go out in ordinary winds, and one that would be hard to smash up. The dihedral angle gives automatic balance in still air, but it makes the flyer tip over in winds. We think it is dangerous, and turn our wings down a little. Our flyer is balanced in the air by twisting or warping the outer ends of the planes.

"We learned how to balance with these, but we had trouble with unexpected dives, downward and sidewise. The first submarines had the same trouble. We have flown and flown till we hunted out the reasons for these things and found out how to modify the machine to prevent them. Some were caused by our not knowing at first how to use the warping device. Little differences of angle given to planes cutting into the air make great differences in their action. Sometimes we got the reverse of what we expected. We learned to make the rudder work in unison, and avoided some of the difficulty. Then we learned some other little things. We think our machine is now steady and safe, but we have other ideas that we will keep on working over.

"There is undoubtedly much in the personal factor in steady flying, but it seems that there is more in the machine. This is shown by the fact that my brother and I have learned every new machine, as we changed it, with equal quickness. It would be impossible for two men to be exactly alike in acquiring skill; it must be the machine.

"The most marked incident that I remember showing the personal factor was the accident my brother had at Kitty Hawk, when he pushed his levers the wrong way and fell, damaging the machine so that we thought best to try no more flying in the few days we had. He was preoccupied and used the movements of an old system instead of new ones that we had just adopted. Anybody who learns to fly must be able to exercise reasonably quick and good judgment. But the use of the levers and the feeling of one's way in flying soon become a habit. We think that we mastered our flyer in a shorter time than we learned to ride the bicycle.

"We have had our mishaps in perfecting the machine. Twice I had falls that might have been serious. Once the flyer dived, threw me out, and then turned a somersault over me. The big front rib of the upper plane would have struck my head or back if it had not been broken, in some unaccountable way, just in the right place to save me.

"We have not put wheels on our flyer because there are really few places smooth enough for the flying-machine to get a running start. We think that when these machines become more common they will be launched by apparatus. On battleships, the practice may be to turn the vessel into the wind and put on full steam ahead so that the flyer will lift without moving forward on the deck. As we start a flight now, we have a short piece of single track along which the machine runs in a little truck, the propellers furnishing the power. We balance with the wings, just as we do in air. When the machine has enough speed its planes lift it and we fly off.

"We balance in air by warping the wings, just as a bird bends the ends of its wings. Our aëroplane does not swerve from side to side to any noticeable degree, excepting as the use of the warping device in changing breezes may make it do so. You are right about the air being like a maëlstrom, but after one has got familiar with the levers there is not so much work as to make it tiring. Since we found out how to use the rudder in connection with the warping of the wings we have much less work to do.

"When we turn, we either move the rudder, which will guide us around without sloughing since we have the vertical plane in front, or we can warp the wings and throw the machine up at an angle. We usually do the latter, to make the circle quicker. We can make our flyer turn in a circle proportionate to its size, as compared with any bird's. Birds wheel in circles proportionate to their sizes. But there is one thing to remember about circling. There is so much more resistance offered to the machine while it is turning that it loses speed and may sink if one attempts to turn too short. I think that we can now turn in about seven hundred feet. By getting up high and circling in a descending spiral we can turn quickly without losing momentum. But aëroplanes will never fly in the streets of a city. They are too wide from tip to tip, and they cannot turn corners.

"We believe in our system of lever control. We formerly used the device that is moved by leaning over to one side or the other. But we think we have improved upon that. Moving levers is a more natural motion than turning a wheel. We use three levers. The left hand controls the front plane and makes the machine climb or point downward. The other two levers are usually worked together in the right hand, to warp the wings and move the tail rudder. But one may be pushed out of the way and either used separately. Our engine controls are within touch. One reason for discarding the old method of twisting the planes was that we do not think it advisable to lean. When a flying machine circles and tilts up, everything aboard keeps its steady position if the turn is properly made. A bottle ought to keep on its bottom and not tip over. The man at the levers should not lean, except as the machine leans.

"When a flyer goes with the wind it adds the wind's speed to its own. When it flies against the wind its progress over the ground is equal to the difference between them. The aëroplane can be made to hover for a few moments over one spot when its speed is just equal to the wind's. I have even seen birds going backward, flying as hard as they could. But going backward in a flying-machine is uncomfortable because of the dangerous possibilities of landing backward.

"Flying across a wind the machine goes obliquely, as seen from the ground. I remember taking a friend on a trial flight during which we had to cross the wind. He looked down and saw the ground sliding sidewise under him and got so nervous over it that he jumped up and clung to the uprights of the flyer. But a flying-machine acts just as a bird does in this regard. It points along the resultant between the wind's speed and its own The air comes direct into one's face, excepting for momentary gusts and on quick turns. It always flows directly back along a bird's body, from beak to tail. I have seen birds fly nearly sidewise across winds, pointing with one wing in the

way they were going. All airships must fly obliquely in the same way. There are no breezes coming over the rail as in boats.

"When we want to make the flyer climb into the air we guide it up at a gentle incline. It takes much more power to lift than to fly level. Making it climb too steep a hill uses up all the momentum it has got and the motor cannot give enough power to keep up speed. The flying machine sinks. Sometimes it can swoop and regain its momentum after just grazing the earth. We find that the best way to alight, as a general thing, is to shut off the power and let the flyer glide to earth. We do not feel the shock of stopping, nor when the runners touch the ground. Sometimes we throw up the front plane as a brake. There are times when it is best to alight with propellers going, but ours come so near the ground that a blade of one might be broken off by something projecting a little way."

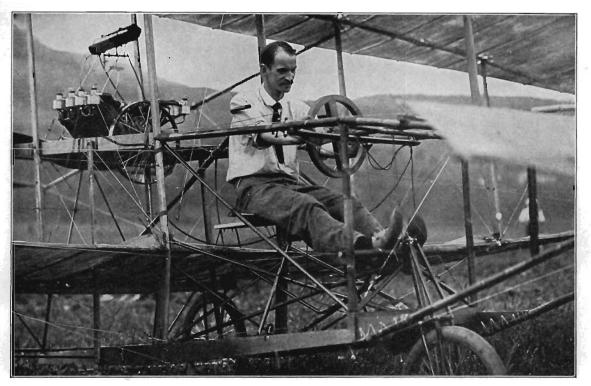
Mr. Wright illustrated much that he said with his photographs. Those of late flights were of great beauty and interest. One showed the big mechanical bird just grazing the ground with one wing-end, as a gull skims the water. Others, taken from above, pictured it with wings atwist, giving it an appearance of life and of swift motion that artists will hereafter seize upon.

Right here belongs the telling of one incident of flight given by Mr. Wright. He was flying with one of the earlier machines when it took a sudden dart for a thorn tree. To save himself he gave the wings their ultimate twist and wheeled downward, expecting to land. A wing-end just grazed the tree, and brought away with it a branch with thorns that had stuck in the canvas. "Before we reached ground," said Mr. Wright, "I found that we could clear it. So we rose after the swoop and flew back home with the branch still hanging at the end of the plane."

The Messrs. Wright are now planning experiments with a device for balancing the flyer automatically in gusts.

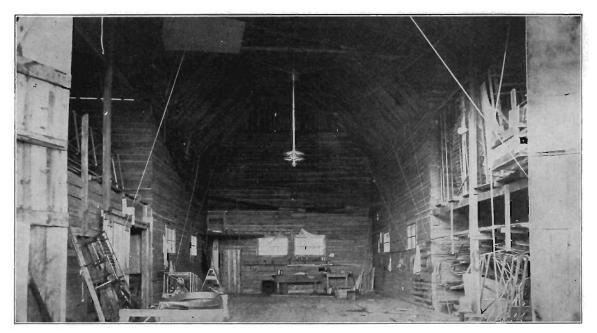
#### MYSTERIOUS MR. HERRING

The mystery of the little group of aeroplane inventors who have had more or less success, and of the aeronauts who have been watching the making of the flying-machine, has been Mr. A. M. Herring, whose little workshop in the top of a tall Broadway building was going day and night during the summer, getting



### THE STEERING GEAR OF THE "JUNE BUG"

Mr. G. H. Curtiss turns the wheel to move the rudder; he pushes it, with the shaft, forward to point its front guideplane down, or pulls it toward him to direct the aëroplane upward; with his shoulders held in the semicircle of tubing he shifts the tilting planes at the wing-ends to balance in air by leaning to one side or the other



IN THE SHOP OF THE AERIAL EXPERIMENT ASSOCIATION AT HAMMONDSPORT, N. Y. Parts of dirigible balloons, one of Dr. Alexander Graham Bell's tetrahedral kites, the screws of the Williams Helicoptère, and the wings and body of a "flap-wing" flying machine hang about the spacious balloon house

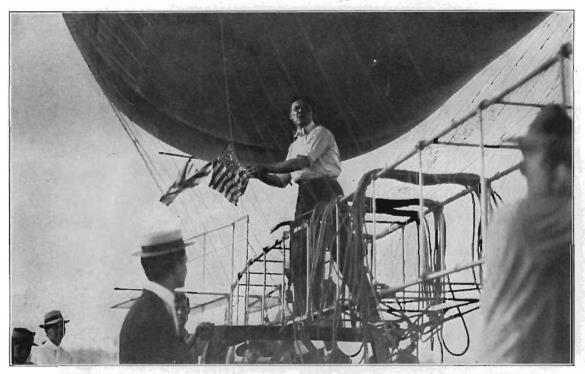


Photograph by The Pictorial News Co., N. Y. FITTING THE UP-AND-DOWN STEERING PLANES OF THE UNITED STATES WAR BALLOON

ready the aëroplane that he contracted to deliver and fly at Fort Myer. That Mr. Herring, who had been associated with Mr. Octave Chanute and Professor Langley, and for a short time with the brothers Wright, knows much of the craft was plain to all who talked with him. His conversation gave hints of long flights in the little, delicately constructed thing with silk wings that his friends had him tell them about, piecemeal. Its two little engines, said to have been turned out on precision lathes used by clockmakers, and giving the utmost possible power for every ounce of weight, were the talk of the Aëro Club.

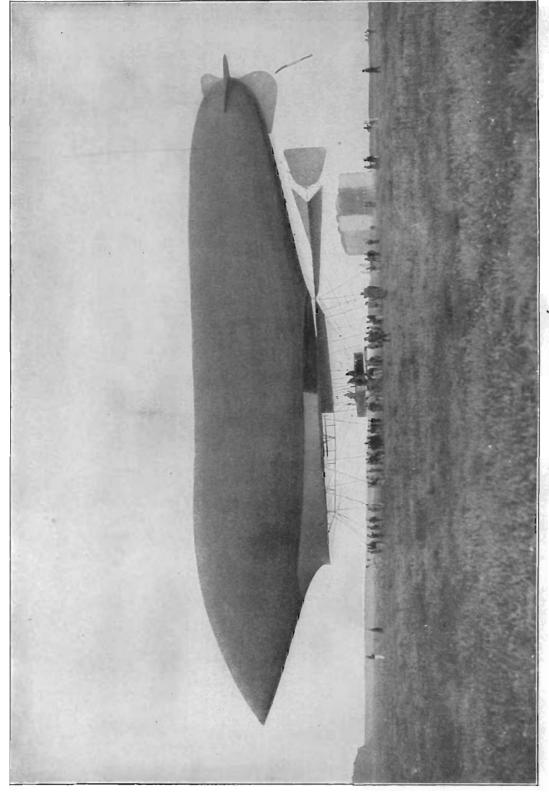
It was said that Mr. Herring had managed to escape observation in twenty-mile flights by shipping his portable flyer in a big trunk to ignorant fishermen at out of the way spots along the seacoast. He told me so many things about flying that have paralleled the experience of others that it was plain that he had been up on wings.

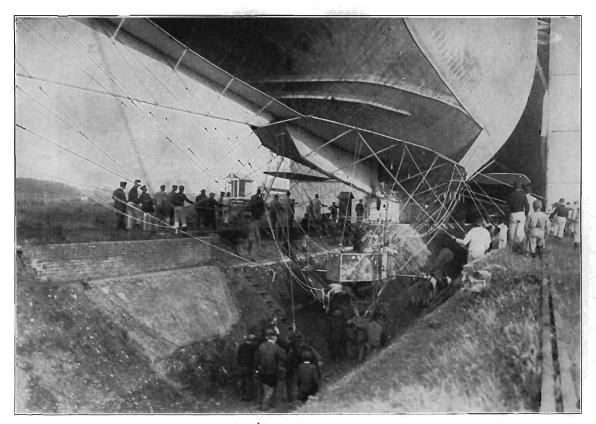
But he allowed nobody to see his machine, nor would he describe it exactly. Just before he was to deliver the aëroplane to the Army, one of his engines broke down in a test and it was a guess whether he could fill his contract. Experts in aëronautics declared that Mr. Herring could certainly do his part if time were given him, but so little was known that nobody



CAPTAIN T. S. BALDWIN ON THE FRAME OF THE UNITED STATES WAR BALLOON Making preliminary flights at Fort Myer, Va., to test the dirigible balloon before its final trials and delivery to the Government





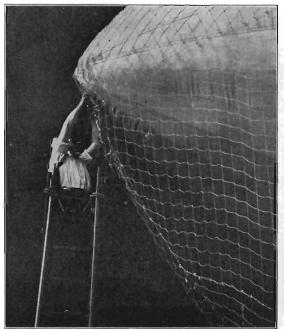


SOLDIERS WARPING "LA RÉPUBLIQUE" INTO THE BALLOON HOUSE Note the impressive size of the airship, the yacht-lines of the underbody, and the shipshapeness of the car

would hazard more than the statement that if Mr. Herring did fly, with his gauzy wings and his automatic balancing mechanism, his aëroplane and its flight would be the wonder of the year.

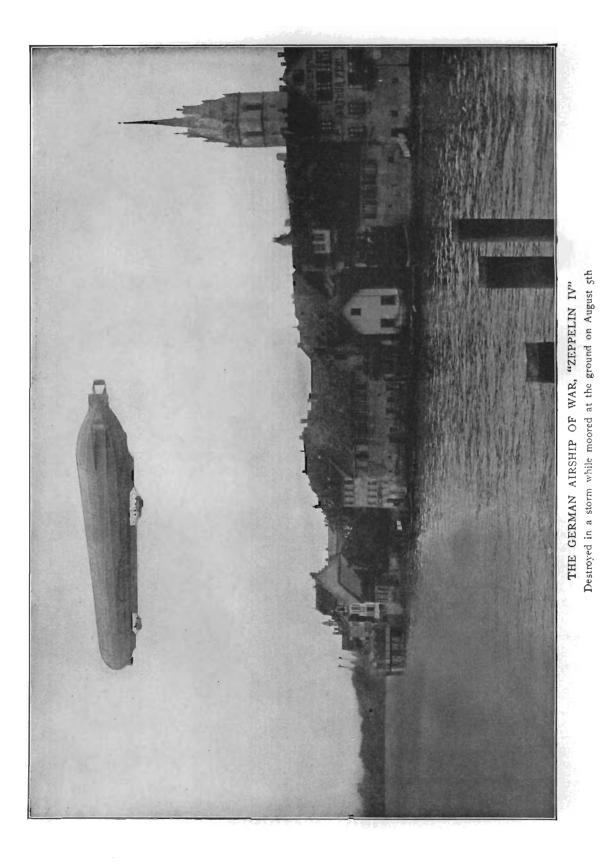
### AEROPLANES TO ORDER

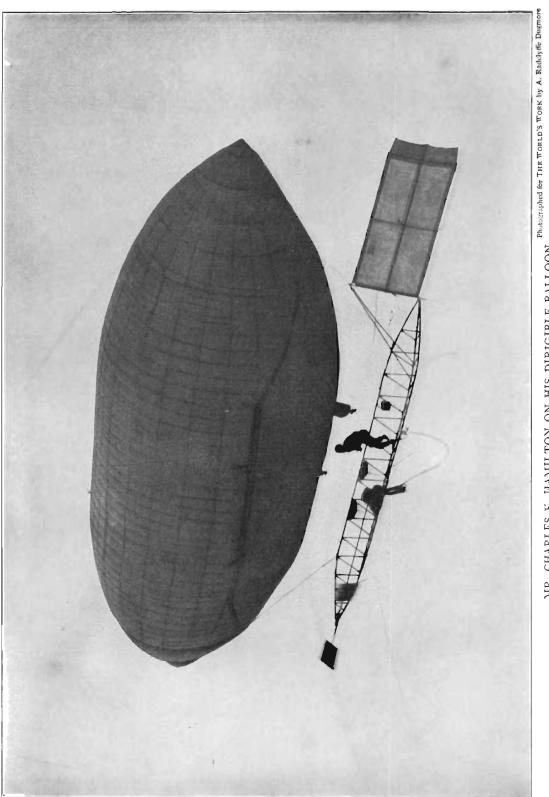
There are signs enough that the different groups of aeroplane inventors are getting ready to build them for sale, and already there is rivalry and some little evidence of personal feeling among them. The courts will probably be called upon to settle many-sided patent litigation. Next summer anybody may have an aeroplane who can spend from \$2,500 to \$5,000 for one, and the comparative merits of the heavy Wright machine, with its levers, the lighter Hammondsport product, whose wheel gear is more familiar to automobilists, and the much smaller Herring machine may be the subject of animated conversation on country club piazzas, between the more adventurous young fellows who have room on their estates to fly and are trying the flyers for sport.



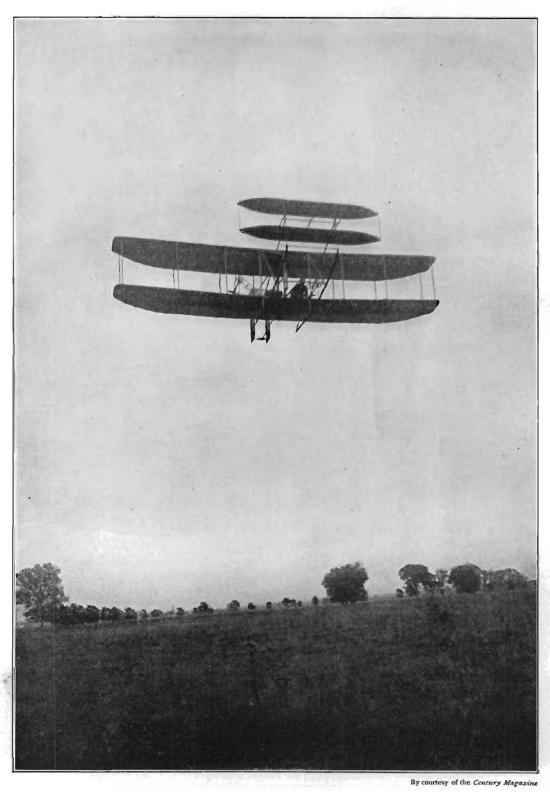
Photograph by The Pictorial News Co., N. Y.

THE NOSE OF THE UNITED STATES WAR BALLOON





This is a typical filty-foot dirigible balloon, without ballonett or planes, steered up and down by the movement of the aeronaut back and forward on the frame MR. CHARLES K. HAMILTON ON HIS DIRIGIBLE BALLOON



THE WRIGHT BROTHERS' AEROPLANE IN A FLIGHT OF TWENTY MILES

Mr. Orville Wright announced at Fort Myer, Va., that the shop at Dayton, Ohio, is busy making the parts of a considerable number of aëroplanes which they have already contracted to deliver. A French firm of manufacturers has been making gas engines after the Wright designs for nearly a year, presumably to equip aeroplanes to be delivered to European buyers. Mr. Glenn H. Curtiss has advertised to build aëroplanes that will fly a mile. Mr. A. M. Herring has told his friends that he can begin the manufacture of highly-finished flying machines at once, machines with beautiful celluloid-silk wings that can be rolled up for packing in a trunk, and with the little steel parts all turned out to be interchangeable. When his engine broke down and he was allowed an extra month by the War Department in which to deliver his war aëroplane, it was believed that he was negotiating with Mr. Curtiss about merging the interests of his Broadway establishment and the Hammondsport shops, and there was even talk about Mr. Peter Cooper Hewitt joining issues, too. This shows that the modern business idea of combination has already shown itself in the flying machine world. Indeed, it has already been predicted that all the aëroplane inventors will find it advantageous to combine. There are some difficulties in the way of this. And it is not publicly known what financial interests are behind the enterprise of the brothers Wright.

### PREPARING TO TEACH BEGINNERS

Elaborate plans are already made for teaching beginners how to fly. Mr. Herring has designed a captive aëroplane, a machine that must be handled just as an aëroplane in free flight is managed in order to make it risc and balance. He has stated confidently that any reasonably skilful man or woman may easily learn how to fly straight ahead in quiet air in a few hours in this apparatus. The beginner will acquire "good form" in this elementary practice. Later he will learn to circle, and gradually will gain expertness till he can attempt moderate breezes and flights over trees.

Mr. Orville Wright expects to teach those who buy his aëroplanes by having an instructor take them out on a heavy, slow machine at first — the two-passenger aëroplane being the regular one sold and used in practice. After trial spins in which the beginner will learn by observing, the instructor will attach duplicate levers. The new aviator will be taught full control little by little. Nearly the same system is contemplated by Mr. Curtiss, but the Hammondsport inventor will put the beginner on a machine alone and have him make short "jumps" till he can steady himself in flight. The Hammondsport machines will probably be equipped with detachable tails, that will give stability in the "fledging" period and can be removed when the aviator becomes expert and desires to make speed.

Dirigible balloons too, or "motor balloons," as they are coming to be called, may be had by any enthusiast with money to buy. Captain T. S. Baldwin, who built the war-balloon tested at Fort Myer, is getting ready to build more for general sale. A fully equipped craft built for two, with a good engine, double silk and rubber aërostat, ballonet, and a comfortable wicker car, can be had for \$7,000. At the Government test the Baldwin balloon "failed" in its first speed test. The engine stopped because an electric wire had shaken loose. The watchers at Fort Myer saw it circle in air over the Virginia woods two miles away. Down dropped the anchor and the wriggling cable. Then the war craft sank on even keel till it was hidden by tree tops. Cavalrymen set off at a gallop and hundreds of sightseers followed, expecting to see the wreck of the balloon. They found that the aëronaut had guided it into the corn patch of a Negro's little homestead, just big enough to hold it. They hardly reached the spot before the balloon was up and away again. The "failure" had been the most beautiful bit of balloon management ever seen.

And when, on the two-hour endurance test, the silver-gray airship sailed forth and back, forth and back, sometimes carried off its course by the wind, but always coming back true, continually on even keel, without a pitch, till finally, in the dark of a moonless night it was brought down in the parade ground at Fort Myer and carefully led into its tent, Captain Baldwin reversed his former opinion of motorballooning.

"There was some work," he said, "but it would have been pleasure if there had not been so much at stake. With a man to help, to watch the engine and share control, the skipper has time to enjoy things. With a two-man dirigible motor ballooning is the king of sports."

# FIFTY YEARS OF AN AMERICAN COMMONWEALTH

### THE DEVELOPMENT OF THE UNDREAMED OF WEALTH OF MINNESOTA AND THE MAKING OF STURDY AMERICANS OUT OF NEWCOMERS

BY

## GOVERNOR JOHN A. JOHNSON AND W. B. CHAMBERLAIN

INNESOTA is now fifty years old. The half-century that has just turned has been significant of what sturdy, honest, well-disposed folk of humble beginnings make of a commonwealth when they are spurred on by the stimulus of American ideals; and just as significant of what those ideals make of the folk who appreciate them. To know what has been wrought in Minnesota it is necessary to see the life of a pioneer of 1858 — the simple roughness of life on the fringe of civilization, reduced to its lowest terms — and then see the wholesome culture of Minnesota's thrifty people to-day.

When the commonwealth came into the union fifty years ago there was not a mile of railway nor a telegraph line in the state. The life of the pioneer was a problem of wresting what he must have from the soil and the forest and the waters by sheer muscular toil. Game, fish, and wild fruits eked out the scanty fare in the scattered log-cabins. The wilderness had barely been touched. Along the banks of the Mississippi and the Minnesota a string of little villages had sprung up. St Paul and Minneapolis were busy young markets for Indian trading and lumber. What is now the most productive wheatgrowing region of the world was uninhabited except for a little settlement at Pembina. Of the five great industries in which Minnesota has gained leadership - lumbering, wheat-growing, flour-making, dairying, and iron-ore production — its people upon the assumption of statehood had made a start in but one, lumbering, and that the most transitory. Settlers had only just begun to pour into the new land. The panic of 1857 had laid its blight upon the frontier. Real money was scarce.

The Civil War came, and the new state did

its duty to the nation. When President Lincoln called for volunteers, Governor Ramsey offered a thousand men and the gallant First Minnesota afterward rivaled at Gettysburg the Light Brigade. Before the War was over, Minnesota sent to the front a tenth of its entire population - a larger proportion than was sent by any other state of the North. Meanwhile a bloody Indian outbreak at home called for some volunteers and more heroic sacrifices. It was in 1862, while the military posts were all but stripped of garrisons and most of the able-bodied men were gone, that the murderous Sioux broke out. There was no breath of warning. More than eight hundred settlers suffered death in awful forms before citizen soldiery could be organized and sent to their rescue. The Sioux nation was banished utterly from Minnesota.

### THE SCANDINAVIAN IMMIGRANT

When peace returned the new state grew apace. Settlers flocked to it from every part of the union, especially from Maine and the adjoining New England states. There was a considerable French element in the early population. The Germans, who had colonized extensively in Wisconsin, soon began to come in, to found communities, and to take up whole regions of rich land.

But the immigrant that sought out Minnesota in the early days in greatest numbers, and so became the most important foreign element, was the Scandinavian. From Sweden and Norway the stream of immigration has since that day continued to flow. Denmark has furnished a small contribution, and so has Iceland. Of late years, too, the Finlanders have come to the iron-range country in large numbers. But the sturdy Swede and the energetic Norwegian have literally come in and possessed the land. To-day more than two-thirds of the population of Minnesota is of foreign parentage, and by far the largest of that fraction is Scandinavian, with the Germans standing next.

The causes that have led so many Scandinavians to forsake their native land are not altogether clear. Overpopulation, irksome social and political conditions, and unproductiveness of the land are among them. But undoubtedly the motives operating in the last century were identical with those that sent out their forbears, the vikings-the desire to ameliorate their condition and the spirit of adventure that is bred in the Northman's bones. The Scandinavian immigrants were exactly the sort needed for carrying the development of Minnesota forward at a rapid pace. They found a bracing, invigorating climate, like that of their native land; they found fertile lands of boundless area, to be had without price other than that which patient toil could pay; they found a people to whom ethnically they were more nearly related than any other branch of the Teutonic race, and whose language touched their own at so many points that it was easily acquired; they found political institutions bearing a close family resemblance to their own and entirely to their liking. In short, Minnesota suited the Scandinavian immigrants as well as they suited Minnesota.

### THE MIGRATION OF WHOLE COMMUNITIES

True to their racial instinct, they turned to land-ownership and agricultural pursuits. They took up farms so generally that whole townships and counties were settled by men who had been neighbors across the ocean. One may to-day travel for miles through some parts of Minnesota without leaving Scandinavian territory. Not more than 25 per cent. of the Swedes, Norwegians, and Danes in America live in the cities. The census reports show that one in every four Scandinavians is a farmer, while only one in six Americans, one in seven Germans, and one in twelve Irishmen engage in agriculture. The Scandinavian influx was thus a tremendous factor in the winning of the wilderness in the Northwest.

But it was not alone in material wealth that Ole and Knute and Gustaf and Nels and their progeny brought blessings to the new state. They enriched and strengthened its citizenship with their native energy, their love of

freedom, their habits of industry, perseverance, and frugality. They became Americans with remarkable facility. They planted schools and colleges and churches everywhere, for the Scandinavian nations have practically no illiterates among them. They took their part in the able, honest administration of local affairs, and they helped make wise laws for the commonwealth in legislative halls. They shed their blood freely and loyally for their adopted country, as was shown in many individual instances, but most strikingly in the Civil War record of that purely Scandinavian regiment, the Fifteenth Wisconsin.

The assimilability of the Scandinavian is to America his most valuable quality.

### THE THIRD GENERATION

The third generation of American Scandinavians, now just coming into its heritage, exhibits the fine florescence that has resulted from transplanting a sturdy race into a land of opportunity. Some of the contrasts between the rising generation and that old generation to which it owes so much, are not merely striking — they are the outward evidence of the most significant and important element in American development. Take a concrete illustration:

The scene is a busy railway station of Minneapolis. It is June-the month of commencements and youth. There is a family group about to set forth for home. The centre of it is a singularly attractive girl, whose blond beauty betrays her northern origin, and whose academic gown and cap show that she was to-day graduated at the state university. Her flaxen hair and her tall and slender figure are racial characteristics. But she has besides a thousand and one marks of the hearty, healthy, happy American girl. These could never have been hers had her grandparents stayed in Sweden and lived the dull life that had been lived by their peasant forbears for a thousand years.

One of those grandparents is now in the family group — the old grandmother, her costume betraying her peasant origin. That old grandmother came to Minnesota fifty years and more ago. It was her labor, her endurance, her sturdy grasp of opportunity, along with her husband, now dead, that made this happy day possible for the granddaughter. Can you imagine the poor, oneroom shack where she and her husband started their new life in Minnesota, where they conquered the wilderness and won fertile acres as their booty, where years of toil brought their happiness and opportunity for the children?

One of those sons and his Swedish wife now form members of this typical family group, come to Minneapolis to take their daughter home in triumph. He is a country banker, steady, prosperous, and unpretentious. His clothing and his wife's are of good material, but of country cut. There is none of the urban polish on the surface of his sturdy solidity. He is of the second generation, quite American except in his features. At home he is the principal citizen of the town; perhaps he drives his automobile; he is chairman of the county political committee; he goes to represent his fellow citizens in state conventions; he has served in the legislature, and knows how to speak soberly and sensibly but with a sort of homely eloquence that goes straight to the mark. But in business and politics, in church and society, he betrays just a touch of that roughness, that almost crudeness, of the man who passed his youth in a pioneering community, and who cannot acquire the delicacy that culture has given his daughter. Sprung from the soil he cannot altogether escape the signs of his origin. Nor does he aspire to do so. But pride of achievement brings its own content.

### WHAT AMERICA DID FOR THEM

Many such instances might be cited, wherein the changes in men and fortunes and in a whole people that Minnesota has made would be illustrated. This is what Minnesota stands for along with many other of our states of the Middle and Far West. Picture, if you can, what would have been the lot of that girl, growing up as a peasant maiden in Jemtland or Norrbotten. The difference between her cousin, let us say, who leads a pastoral life caring for cows in the fatherland, and this young American, with the widening vista of life that opens before her, measures exactly what the American West has done for its Scandinavian sons and daughters.

A rude shelter, with its mantle of snow and its cheerless environment of bare trees was the first home of Johannes Hult, Swedish immigrant of West Union, Carver County, where he and his wife began their New World battle. Here they reared about them a large family, now widely scattered. One of them, anglicizing his name to Andrew Holt, went to the city after gaining his education, became an honored member of the bar, and now dispenses justice from the bench of the Hennepin County district bench. In their American home is an interesting group of American children.

To that same West Union - a famous centre of Swedish immigration — came in the early days, from Ostergothland, the Wahlstroms, peasants, rugged and frank, eager to begin the new life. Among the children was an eight-year old lad who needed only the sunshine of American opportunity to bring him out. He became a leading educator among his people. For a quarter of a century he was at the head of Gustavus Adolphus College in Albert Lea, Minn. Now he is superintendent of perhaps the best equipped hospital in Chicago. Already the oldest among his half dozen children have distinguished themselves. A son, after winning a fellowship in Armour Institute and perfecting his technical education, has become superintendent in an important department of one of the great electrical appliance manufacturing companies. The oldest daughter, a conservatory graduate, has won high place among the musicians of her city.

These are but examples of many family histories that might be written in Minnesota, as in other states of the Middle West. The winning of the West has brought its rewards to the winners, and to their children's children. This is the most important fact underlying the history of the last half-century in the West. It is the achievement of the past that forms the inspiration of the future.

### THE SCANDINAVIAN IN POLITICS

It was but natural, perhaps, that in the early days of their newfound citizenship the newcomers should have been rather clannish in politics and religion, nor have they entirely eradicated that tendency yet. But an appeal to nationality among them is becoming less and less efficacious. The second and third generations are as thoroughly American in language, manners, sympathies, and ideals as any element in our population. The Fatherland is to them a remote and almost mythical country, lost in a far-away haze of romance.

From the first, most of the men of Scandinavian descent in Minnesota have been Repub-This was but natural, since the licans. early comers were inclined by their love of freedom to that party which championed the abolition of slavery, and since the later comers inevitably gravitated to the party in which they found their predecessors and which was in power. The Scandinavians have a natural taste for politics. This is especially true of the Norwegians, the advanced development and democracy of whose institutions at home have given them a facility in public affairs guite equal to that of the Irishmen, though in a different form. It is this bent of the Norwegians that has enabled them to make the most of their position, and to send one of their nationality to the United States Senate and a number to the lower house. The clannishness which long assured their almost solid vote to the Republican party at the same time permitted their leaders to come very near ruling its policies and its destinies in Minnesota. But the general unsettling of political affiliations about 1886 broke up the Scandinavian solidarity to some extent, and, though still largely Republican sentiment, especially on in national issues, they are more and more inclined to independence of thought and action.

Minnesota has, in fact, been peculiarly fortunate in the character of its immigrants. Swedes, Norwegians, Germans, Canadians, Englishmen, Irishmen — all these are assimilated with great readiness to the American type. The hordes from the south of Europe, who are of an alien breed, have not sought out Minnesota. Thus it happens that, although more than two-thirds of the population were born of foreign parents, it is one of the most "American" of states, and there is no state in the Union whose population averages higher in intelligence, patriotism, and creative energy.

The people of Minnesota were early tempted to repudiate a heavy issue of railroad bonds that had yielded no real public advantage. They chose the path of honor. No state has been freer from boss domination than Minnesota. There have been local bosses in the cities, and smooth-running state machines of rather temporary power, but no boss ever mapped out the work of a Minnesota legislature or guided the decisions of a governor.

In ballot reform, in corporation control, in all law-making and law-enforcing advances of the political life of the day Minnesota has marched with the leaders.

Minnesota has a permanent school fund that now amounts to \$19,000,000 and in another fifty years will reach \$100,000,000. The Government endowed the state on its admission with two square miles of public land in every township for school purposes. At the beginning, constitutional provisions were devised to make these lands yield a permanent income for the schools. Iron ore on numerous school sections has sent a steady stream of royalties into the fund. There are still two million acres that may not legally be sold till they bring \$5 an acre. Not a penny of the principal can be touched. The income, always growing, goes to build a school system which, from kindergarten to university, is carefully related.

### MINNESOTA'S INDUSTRIAL ROMANCES

The story of the states' industries reads like a romance. Lumbering was the first to develop. The annual cut is now dwindling and the romance is becoming a tragedy. As this industry wanes, wood-working and others spring up to take its place. It still brings \$40,000,000 a year. When it ends, Minnesota will not miss the industry, but it will miss the trees. The growing of wheat and making of flour have leaped upward with the discovery of the high food value of the hard spring wheat and the perfecting of the roller processes. In 1901, 80,000,000 bushels of wheat were produced, worth nearly \$50,000,000. The average production for ten years has been 69,300,000 bushels, worth \$45,500,000. But the Minnesota mills grind more wheat than the Minnesota farms yield. In 1907 its 324 mills used 103,000,000 bushels and turned out flour worth \$66,600,000. Then there is the barley, the oats, the rye and corn, potatoes, sugarbeets, and livestock. Minnesota dairies produce 00,000,000 pounds of butter, valued at \$25,000,000. The farmers' coöperative creameries are a part of this story.

The iron-ore deposits of the Vermillion Range were discovered in 1884, those of the Mesabi, in 1891. Since their discoveries the total yield for Minnesota mines has been 190,000,000 tons, valued at 600,000,000. To-day Minnesota produces half the iron ore of the United States and nearly a quarter that of the entire world. If one take the products of farm and forest, mill and mine for the year 1905, they are found to be worth more than \$294 for every man, woman, and child in the state.

### SOME TASKS OF THE NEXT FIFTY YEARS

It seems scarcely possible that the progress of the next half-century can equal that of the last one, and yet the diversification of agriculture proceeds apace. Marvels are even now being wrought by intensification and by the scientific methods and improvements introduced by the state's experimental stations. Iron-mining is on the brink of a development almost revolutionary, since at last steel-making is to take root on Minnesota soil close to the mines and is to furnish the Northwest with steel and iron. Manufacturing, which was once principally the sawing of lumber and the grinding of wheat, is showing rapid diversification. This will be still further broadened under the stimulus of cheap hydro-electric power, with which the streams of the state potentially abound.

These are the material developments which it needs no prophet to foretell. Two gifts of the future, however, must come from the bountiful hand of the National Government — two gifts in which the whole Mississippi basin and, indeed, the whole country, will share. But they will come in response to the enlightened demands of the people, after an earnest campaign of public education.

The first of these is the scientific improvement of the waterways. When the Mississippi is transformed into an arm of the sea; when it is connected with the Great Lakes, the Atlantic seaboard and the Gulf seaboard will meet in Minnesota. Then the whole Middle West will feel that vivifying influence on all its human activities which has transformed Germany from a country of farms into a country of factories. Germany has spent millions carrying the seaboard inland; to-day it threatens British industrial supremacy in Europe and British commercial supremacy in the world's markets. The river asset is the greatest undeveloped asset in the possession of the American people.

#### AN ARTIFICIAL BARRIER TO SUCCESS

The second great gift which Minnesota must and will have from the Government at Washington is the utter overthrow of that artificial barrier which now shuts its cities off from their natural and proper field of

activity — the Canadian Northwest. By all the laws of trade and transportation, Minneapolis, St. Paul, and Duluth should be the ports and the markets of all that vast and fertile territory. American enterprise, American energy, American brains are opening up the Canadian Northwest. Our young farmers are there plowing and sowing and reaping; our young merchants are there building towns and extending trade; our capital is there laying rails, spanning the streams with bridges, stringing wires, and conquering the whole wonderful domain. Yet the trade of this great region — the products that come out of it and the supplies that go into it - cannot flow in the channels that nature intended. It strikes that absurd barrier, the International Boundary, and is deflected across the barren wastes that separate East from West Canada; and we profit nothing by it.

At some moment a great leader will arise in the Northwest. He will thunder at the doors of Congress, voicing the demands of this fertile empire, so absurdly bisected by an artificial boundary, that at least all the commercial obstacles must be overthrown. The political division may endure, but a way will be found to tear down those mediæval obstructions in the natural channels of trade. The Government will be forced to find that way. When it is found, the great cities of Minnesota will come into their own. Their greatness of to-day, even their certain greatness of tomorrow, will be as nothing to the greatness that will be theirs when the Canadian Northwest is at last able to make them its ports on the inland seaboard, which is the way marked out by Nature.

If the statesmanship of the future is equal to the solution of such problems as these, it is clear that Minnesota's centenary will tell a story even more remarkable than that the half-century just past has recorded.

The Middle West, which has perhaps been too intent hitherto on material development a natural tendency when there was so much to be done — is beginning to find time for the finer things of life, for the modern spirit of altruism with its promise of uplift. Its cities are beginning to adopt plans of beautification that will need at least half a century for realization. In all this quickening of the public appreciation and striving toward the better things, Minnesota hopes to have its fruitful share.

# THE SILENT REVOLUTION IN TURKEY

HOW THE PROGRESSIVE PEOPLE OF TURKEY IN DIFFERENT PARTIES JOINED HANDS, CONVERTED THE OFFICERS OF THE ARMY, AND THEN SENT A MESSAGE TO THE SULTAN, WHO DECLARED A CONSTITUTION

### BY

# DIKRAN MARDIROS BEDIKIAN

NE morning last summer Ebul Houdah, who was both a high religious dignitary and an official of the Sultan's court, carried a paper into the bed-chamber that Sultan Abdul Hamid had chosen to occupy for the night, and laid it before him upon the couch. The Sultan read it, turned livid, clenched his fists, and read it again. Many times that day he read and re-read the paper in a state of excitement that, it is said, almost bordered upon hysteria before the sun went down. It was a document containing the ultimatum that Niazie Bey had been sending in every day for days from the Macedonian headquarters of half the army that the Sultan had believed was his own, stating that Abdul Hamid must consent to grant a constitution for Turkey at once or he would start with three hundred thousand troops on a march upon Constantinople. Izzet Pasha, the imperial secretary, had received the first dispatches and had suppressed them until, after some inquiry in ways he knew of, he had discovered that the threat might easily be carried out, and probably would be. He had made up his mind that the news must go to the Sultan, but how? After a conference he put in writing the facts about the rebellion and Ebul Houdah, whose person was as near inviolate as anything could be in the Sultan's palace, consented to bear the missive to Abdul Hamid while the secretary prepared for flight.

Abdul Hamid thus learned the news. He called a meeting of his ministers and talked it over with them. They advised him to send troops from other parts of Turkey and put down the rebellion, which probably did not involve as many soldiers as Niazie Bey boasted he commanded. But, wherever the call for troops went, the disheartening replies came back, either in the form of news that the

soldiers were disaffected or of a flat refusal to fight against their comrades and a declaration of their intention to stand with them for a constitution. Ferid Pasha, the Albanian, Grand Vizier, had been filling the Sultan with speeches about the loyalty of the Albanians of the Uskub. Now even they sided with the rebels. Ferid Pasha was summoned to the palace and dismissed in disgrace. It went thus for days in the palace. There was deep gloom among the favorites. Every day brought more news of the successful coup of the combined progressives under the leadership of the "Young Turks" in winning over the soldiery. Finally, on the 24th of July the Sultan sent forth the imperial irade announcing a constitution and elections for the Turkish Parliament in November. This is the story of the capitulation of Sultan Abdul Hamid before the wonderful bloodless revolution in Turkey as it has been told by men who are in a position to know.

### WHO ABDUL HAMID IS

Sultan Abdul Hamid is the son of Abdul Medjid. He was born in 1842. His mother, a Circassian, died of consumption soon after his birth. He was adopted by another of his royal father's wives, who afterward was acclaimed Valideh, mother of the Sultan. Hamid was delicate and his foster-mother, who hesitated when she should have been strict with him, let him grow up a sickly spoiled child. She had much influence over him, however, and it is said that she taught him to hate the Christians and put into his head the cruelties he afterward carried out.

As a boy he was wild and wilful. My uncle, who was attached to a school in Constantinople to which the royal children were sent, has told me how Hamid once broke away from his tutor while walking in one of the palace gardens and with a walking cane cut a swathe among the flowers. With great gusto he called to his companions to see how some day, when he became King, he would thus cut off the heads of infidels. Later he carried out his boyish threat, for in the open and by secret means, during his reign of thirty years, there have been more innocent people slain in Turkey than under any other Sultan in history.

When Hamid's father died, his uncle, Abdul Aziz, ascended the throne. His reign was corrupt and ruinous. The great Midhat Pasha, after failing to get this ruler to consent to a constitution, brought about his deposition and Abdul Murad was made Sultan. The excitement of the first months of Murad's reign unsettled his nerves. Many have believed that a short rest would have restored him to health, but Midhat Pasha and his counsellers believed that a strong man was needed at the head of the empire. Harullah, Sheik-ul-Islam, was called upon to state whether an insane Sultan might be deposed. He declared that this would be lawful. Thus Murad gave way and Abdul Hamid held the throne.

A constitution was proclaimed and many reforms were begun. The Turkish empire flourished, but Sultan Abdul Hamid was unwilling to submit long to the restraint of the constitution. Quietly he called together the men against whose cruelty and corruption Midhat Pasha had warred. He made an agreement with them by which they helped him do away with the constitutional govern-The constitution was withdrawn. ment. Those who had favored it found themselves dismissed from court. One by one they dropped out of sight — Hamid had begun his reign of corruption, hateful bigotry, and poisoned coffee. The embryo "Young Turks" party seemed to be crushed.

### THE "YOUNG TURKS" PARTY

The movement for a more enlightened Turkey that has of late years been actively fostered by the "Young Turks" really had its beginning early in the last century, when Sultan Mahmoud II., about 1826, began to cultivate the friendship of the European peoples about him and had men of attainments come to Turkey to take charge of important projects. The Turks learned much that was good and much that was bad from the outsiders at that time, but then began, among some of the people, a feeling that there were

possibilities of progress beyond the old hidebound Mohammedan rules of living. There are many shades of opinion among the "Young Turks" party to-day. The name is apt to mislead an American. There are many old graybeards among the "Young Turks." It might be better to translate the party name "The New Turkey" party, or the "New Turks," for the spirit of the whole movement is progressive and in the Turkish language the party name really suggests that idea.

Turkey has been called benighted. But among its middle-class people, the most intelligent and most cultured of the Turks, there has grown up dissatisfaction with the There is a kind of "higher critiold ideas. cism" among the intelligent Mohammedans, who believe that the pure tenets of the religion as given by Mohammed have been departed from and loaded with a lot of fantastic nonsense. They say that the beautiful religion of the Prophet had nothing of the bloodshed and violence and the sensuality that the Koran of to-day, which they say is a corruption and expansion of the original, makes a part of their religion. They see some of the foolishness of the civil laws that are part of the Koran. A man may divorce a wife, for instance, by omitting to tell her to return to his house when she goes out; but, if he regrets and wants her back, he cannot get her again till she has remarried and been divorced again. Some Mohammedans do not want polygamy. Some women of Turkey would like to discard the veil enjoined by the religious law. In short, the "Young Turks" want to adopt ideas of other peoples that seem good to them.

Of course there were horrible things enough in Abdul Hamid's reign to force the men and the women of Turkey who believe in common humanity to devote their lives to the attempt to obtain reforms. The progressive ideas are held by the most advanced of these, forming the "Young Turks" party which contains nearly all, of whatever shade of opinion, who demand reform.

There is the oppressive taxation by which the peasantry of the interior of Turkey has been robbed, then robbed again. It had actually come to be a fact that poor people who raised diminutive crops by the most heartbreaking toil were robbed of such a share that they were left without enough to keep them from starvation. And, again, there were the drafts for the Sultan's army, the army which was never paid. A company of the Sultan's own would drag away from their homes the young peasant husbands, who, perforce, must leave their starving families. Any who tried to escape were brought in by the atrocities toward their wives and children of which the soldiers were guilty.

### TURKEY'S WHITE SLAVERY

And the slavery in Turkey has been another horror that the progressive people of Turkey wanted to do away with. This has existed in spite of its illegality, in spite of the fact that it violated Turkey's promise to the rest of Europe.

There has been the selling of black slaves brought up from Asiatic Turkey and the barter in white girls from Circassian Turkey itself. The harems of Constantinople are kept full with these. They are the children of slaves bred in the interior or they are the children of Turkish subjects, got in any one of a hundred ways that Abdul Hamid's favorites have at their command.

At most there are only a few hundred thousand of the active progressives in the Empire. The nobles who were favorites and enjoyed privileges during the old régime are, of course, not of the party. Prince Sabahatdin, whose father was a progressive, and who has been, with Amet Riza, a leader of the party, is a member of the royal family. But he has been one of the exiles who managed the revolutionary propaganda from Paris. The masses of the people have not furnished many outspoken progressives. They are very poor and afraid of oppression. They would stand for the Sultan, because of religious prejudice, if they were not suffering privation and abuse because of him. But they have not shown signs of opposing the work of the liberals.

#### THE ARMENIAN FEDERATION

The Armenians have all along had patriotic organizations in European centres and in America. The most powerful of these bodies, the Armenian Revolutionary Federation, was organized in Russian Armenia in 1890. Its first object was the reëstablishment of the old Armenian Kingdom, but it early gave this up and decided to try to form a republic. Christopher Michaelian was the guiding spirit of the organization, although not continually its nominal head, for he advised rotation in leadership. He was accidentally killed in a Bulgarian village a few years ago while overseeing a test of apparatus to be used in an attempt on the life of the Sultan.

The story is interesting. An Armenian patriot had volunteered to sacrifice himself in this enterprise. The plan was this: A closed carriage was to be driven through the street along which the Sultan intended to go to Mosque. Under the seat was to be a great quantity of dynamite in a bomb or mine that had been particularly devised for the pur-As the Sultan's equipage passed close pose. to the carriage the man in it was to explode the mine. Of course he would sacrifice his own life, but he was willing to do that if he could at the same time kill the Sultan. The plan involved the sacrifice of the driver, too. But there were men patriotic enough to make this sacrifice. The mine was made in a village near the frontier. Much depended on the success of this attempt and Michaelian went in person, as he had frequently done before, and risked his own life to oversee the preparations. The bomb was accidentally exploded. The leader lost his life, but his picture is cherished in many Armenian homes still, for he is regarded as the Washington of Armenia.

There are other Turkish and Syrian organizations of a revolutionary character. A little over a year ago an alliance of Armenian societies was formed, which had headquarters in Genoa, Paris, London, Switzerland, and New York. Mr. K. Maloumian, who has been a recognized leader of the Armenian Alliance since the death of Michaelian, last year was commissioned to approach the leaders of the Turkish parties and try to bring about a conference. He succeeded in convincing these men, who had not taken to the idea of an alliance with the Armenians and Syrians, that there was no hope for help from outside nations to bring about a just government in Turkey. They must organize themselves, unite, and do the work from within. A conference at Paris last December was arranged. For the benefit of Abdul Hamid's spies extensive preparations were made for holding the meeting at Genoa, and apparently for once the spies were thrown off their guard. The Armenians learned much from the Turkish revolutionary leaders about the ways of keeping such conferences secret and of conducting secret propagandas.

At the Paris conference many organizations were represented, and there were many different opinions, from the vehement demand for an attack on the palace and the killing of Hamid to the argument that his person and his authority should not be touched, and that he should only be persuaded with the show of force. A wise compromise was effected. The Armenians agreed to a programme that contemplates home rule but not separation of Armenia. Sultan Abdul Hamid was to be deposed and his régime wiped out, but without bloodshed if possible, and by open revolution. A constitutional government was to be tried for. Nothing was to be done that would serve as an excuse for outside intervention. The work of organizing for the coup was to begin at once and September 1st of this year was the date fixed for it. The Armenian alliance furnished the Turks with funds for the undertaking.

### TURKISH WOMEN HELP THE CAUSE

Those who have believed that Turkish women are of inferior intelligence and spirit may learn, if ever the story of what they did is fully told, what the "Young Turks" idea has meant to the women of the Ottoman Empire. It is said that the best work of bringing the Turkish military officers to realize that a constitutional government, with salaries paid, is better than the kind the Sultan had been giving, was done by means of the wives of the revolutionists and of the officers. The veil enjoined by the Koran hid many a bundle of seditious literature aimed at the power of the Caliph.

Niazie Bey immediately went to Macedonia and began his propaganda that ended in his being in actual control of the Sultan's armies in Salonica and Monastir. The officers of the army were convinced of the secret strength of the movement and, as their pay was mostly in arrears and the revolutionary party supplied their needs, they became friendly. The rank and file of the soldiery had been recruited by methods that make the Turkish soldier as much an object of pity as other oppressed subjects. The depression in the industrial world everywhere in America and Europe accentuated the sufferings of the common people of Turkey. The receipts of gold for exported goods fell to a comparatively small figure. The middle of the year saw famine throughout the whole interior of Turkey. The Sultan's troops had been won over with unexpected quickness. The secret

organization of the Turks had worked silently, beautifully. Conditions were such that an attempt to appeal to the religious fanaticism of the peasantry by the Sultan would be less likely of a hearing than ever again. There were also other reasons for not delaying the carrying out of the coup. So, on July 11th, Niazie Bey sent the first demand by the "Young Turks" for a constitutional government to the Sultan. Prince Sabahatdin and Admet Riza had hurried from Paris to the Bulgarian frontier and took command of the situation with Niazie Bey.

### THE SULTAN SURRENDERS

When he found his army captured and the "Young Turks" party ready to act through their organization at every point, Sultan Abdul Hamid made a complete surrender. He proclaimed the constitution and permitted the revolutionary committee to take full charge of the government. His favorite ministers fled or were deposed. His chief of spies decamped. The revolutionary committee named his cabinet. There are many shades of opinion, Greeks, Armenians, and "Young Turk" Mohammedans, in the new ministry. The revolutionaries made the cabinet large in numbers so that it would be difficult for the wily Sultan to capture it. They saw fit to make a few substitutions in their own cabinct later. But the change in the government of Turkey was electrical. The Turkish people went wild with joy. For the first time in years one could talk openly, read papers, and send through the mails political post-cards.

### THE OUTLOOK FOR THE NEW GOVERNMENT

The new government has been administered with wise moderation. There has been no attempt yet to punish anybody, except in legal ways. Men of the old régime were put on trial and got justice. Some were acquitted. The programme of giving an administration that would offer no excuse for intervention was carried out to the letter. The revolutionary leaders appreciated their responsibilities.

The first opinion in Western Europe was that the Sultan had given in for the moment but would outwit the reformers in the end. It was said that Germany would be likely to offer aid to the Sultan, and that England, fearing that the "Young Turks" idea in Egypt might threaten her own supremacy there, would also be inimical to the constitutional régime.

Men in touch with the revolutionary organizations said that it would be eternal vigilance for years, till the Sultan should die or perhaps be legally deposed or the people should become so used to liberal government that they would not permit any return to the Sultan's former misrule. The "Young Turks" will try to persuade him to give back to the people some of their property. There is a strong element among the progressives opposed to any violence toward him, but it may be thought wise to depose him and put his brother in his place. It seems hardly likely that Turkey can be made a republic. The idea of a paternal despotism suits the masses best, and a constitutional monarchy will probably be the outcome, but with local home rule everywhere. The old constitution, which will probably be the model of the new one, contained these chief provisions:

The indivisibility of the empire; the supremacy of the Sultan; individual liberty; freedom of all creeds, of the press, and of education; equal and legal taxation; a parliament with two chambers; a general election by ballot every four years.

# GEORGIA'S BARBAROUS CONVICT SYSTEM

### HOW PUBLIC INDIGNATION, UNDER THE LEADERSHIP OF A NEWSPAPER, CAME TO DEMAND ITS ABOLITION

BY

ALFRED C. NEWELL OF ATLANTA

TARTLING revelations of cruelty and graft caused the people of Georgia to decide to put an end to the convict lease system. They have employed the old town meeting style of doing things. When it became apparent that certain politicians were planning to continue the system, mass meetings were held. Citizens' committees were formed. All preachers were requested to give ten minutes from their regular Sunday sermons. Large sums of money were subscribed to keep up the fight against the men who had made vast fortunes from hire of the state's convicts. It is doubtful whether such fervor has been manifested at public meetings in this country since the New England abolition gatherings. Resolutions were passed in Atlanta at a Sabbath meeting held at the Opera House and attended by four thousand, denouncing the "barter of human beings."

As a consequence of this awakening, for the first time in half a century, the General Assembly was called in special session. Its sole purpose was to terminate forever the system of allowing individuals to lease convicts for private gain. The outcome of this special session is in doubt, but the people of Georgia have made up their minds.

Oddly enough, the system which these Georgia mass meetings denounced in terms similar to the old anti-slavery gatherings was established by officers of the Union army temporarily in charge of the state government after the Civil War. Up to the outbreak of the war, convicts had been housed in a huge penitentiary at Milledgeville, where they made shoes and were engaged in other industrial tasks. Joseph E. Brown, the Confederate war-governor, pardoned all convicts who would enlist and fight for the Confederacy. By this means a large company was added to a famous Middle Georgia The captain of this company regiment. was a physician on life sentence for murder. It is a matter of record that desertions were few and that whenever the convict company marched into battle it gave an exhibition of real fighting.

A few, however, did not enlist. They were taken out when the penitentiary was burned during Sherman's march to the sea and afterward turned over to the care of General Ruger, provisional governor of the state. He had

the military idea that all prisoners should be made to work. "Take these men and hire them out. Lease them to someone who will put them to work," was his order.

Thus the convict lease system began. Men sentenced to serve long terms were practically sold to speculators. Sometimes they were sold on the instalment plan for as little as four dollars a month. Some of the speculators had been engaged before the war in the slave trade. They were experienced salesmen of human beings. Having secured their convicts on a lease which virtually amounted to a sale, they would resell them at an enormous advance. It was in this way that some of the largest private fortunes in thestatewere built up.

In the meantime scarcely any protest went up about the treatment of the convicts or the robbery of the state until the end of a twentyyear lease which came in 1897. At that time there was some house-cleaning. The term of lease was shortened to five years and the membership of the prison commission increased from one to three.

But no genuine effort was made to end the lease system. The fortunes of the convict speculators continued to grow. Evidence of their wealth was made spectacular. For some time there has been an increasing feeling that the state ought to get more financial benefit. It is true that in ten years the common school fund of the state has been increased \$2,310,367, all from convict hire; but meanwhile the people had also seen evidence of prodigality on the part of some of the lessees which showed that they, too, were making Political candidates began to millions. denounce the system. That a serious attempt would be made to change the method of dealing with criminals was foretold in the platform of the convention which met last June to nominate Joseph M. Brown as the successor to Governor Hoke Smith. "Little Joe" so-called because of his diminutive stature is the son of the war governor.

As the present contract with the lesses expires before Mr. Brown assumes office immediate action was necessary. Mr. Fred L. Seely, owner and editor of the *Georgian*, a daily newspaper at Atlanta, is a newcomer in the state. He began a spirited assault on the lease system. The prison commission did not like it and refused to give him information. Then he began to spend mone; to find out what had been going on at the convict camps. What he discovered compelled the General Assembly then in session to order an investigation. It was thought that this investigation would be brief and of no consequence, but Senator Thomas Felder, chairman, went at the task in earnest. Before his investigation had been under way a week it was apparent that Mr. Seely's crusade was a serious matter.

Instances of what the resolutions of the Atlanta mass-meeting called "barbarous cruelty" were described under oath. A number of witnesses told of having seen prisoners whipped to death. Every camp of Georgia convicts has a whipping boss who is required to keep a "whipping register" — a book in which each castigation is recorded. It was brought out at the investigation that it was customary for the whipping boss to "sand" his leather thong in order to make it "sting." Goode, a guard, sanded his leather strap to whip "Abe" Winn, a white boy sixteen years old, sent up for stealing two cans of potted ham. "Abe" was described by witnesses as "a frail little fellow." He had spilt hot coffee on the back of pigs owned by the guard. Goode had four Negroes hold the boy while he delivered fifty-seven licks with his sanded strap.

"I saw him stagger to the hospital steps," said one witness, Lewis, son of a former member of the Legislature. "He could not lie on his back but died on his stomach. They said he died of consumption."

Rules of the state require the convicts to be worked not over ten hours a day. Witnesses told of having seen men assigned to get out a certain number of tons of coal a day from the mines. At one camp near Atlanta it was asserted that the usual task for a squad of five convicts was to handle 10,000 bricks a day.

It came out at the investigation that a report concerning this camp made to the legislature had been "lost" by the chairman of the penitentiary committee and a new report presenting favorable conditions substituted. It was also discovered that the senator who had "lost" this report had been appointed a member of the Felder investigating committee. He afterward resigned.

The "lost" report was found. It told how the 178 men at work in this camp were driven night and Sunday and made to go at a trot with great loads of brick. They were driven into hot kilns where their lives were in danger. A chief warden had accumulated real estate

worth \$50,000 on \$1,600 a year and then became business partner of a firm that made a profit of \$562,500 on one transaction concerning 500 convicts. The son of the secretary of the Prison Commission of Georgia was the confidential representative of this firm. Twenty-nine wardens supposed to be working for \$600 a year for the state were also getting salaries from lessees. The Prison-Commission is made up of men regarded as clean, but careless. General Clement A. Evans, Commander-in-Chief of the Confederate Veterans, seventy years old, is a member.

There are 2,534 convicts in the camps of the state. The investigation has also brought to public attention the traffic in persons who have been convicted only of misdemeanors by county officials, in direct violation of law.

# CAN "LABOR" BOYCOTT A POLITICAL PARTY?

### MR. GOMPERS, OF THE AMERICAN FEDERATION OF LABOR, HAS FORCED IT INTO POLITICS DESPITE ITS CONSTITUTION AND TRADITIONS — WITH WHAT RESULT?

ВΥ

### FRANCIS JOHN DYER

R. SAMUEL GOMPERS, who has been quoted as boasting that he would deliver 2,000,000 labor votes to the Democratic party, is the most conspicuous figure in the labor world. An English Jew, fifty-eight years old, he came to this country at the age of thirteen and before he was fifteen he joined the cigarmakers' union as a journeyman. He is ambitious, energetic, and resourceful, short, squat, and powerful in build, with the spatulate fingers of a man who does things. Careless in his dress, he usually wears a cap to cover his grayish hair and his growing baldness. A pair of big spectacles give him almost a gnomish look. His face is clean-shaven and his most prominent feature is the wide, mobile mouth of the facile speaker. He readily adapts himself to his company, and on occasion he can be gentle, diplomatic, convincing, argumentative, or blustering. He is almost worshiped by his closest adherents and office assistants. They look on him much as a father, refer to him intimately as "the old man," and are quick to take up the cudgels to resent any criticisms directed at him or his work.

His mental horizon takes in little but labor problems. With him the science of economics begins with the duty of capital to labor and ends with the dream of having every toiler a member in some labor union, and every union affiliated with the Federation, the president of which, Samuel Gompers, shall dictate the hours of toil and the reward, also the terms of settlement of every dispute between employer and employed. He believes that the only measure of labor's deserts is all that it can get, and he declares that it will never reach the point where it will feel that it has enough, but will ever demand more.

While a child in England, Mr. Gompers imbibed the first principles of unionism from his father who, yet alive but blind, was a cigarmaker. At the age of ten the lad left school and began his apprenticeship to a shoemaker, but the smell of leather was less agreeable to him than the odor of tobacco and he quit shoe-making to learn how to roll cigars. As a lad of fourteen he was organizing an association of similar youths in New York, which they called the Arion Club. They indulged in athletics and held regular debating sessions in which they gravely discussed public questions. Early acquiring the habit of leadership, he became president of the club. This sort of training gave him practice in speaking. When, in later years, his club dissolved to become a lodge of one of the fraternal insurance orders, Gompers, before he was of age, became the chief executive officer.

### HIS RISE IN LABOR ORGANIZATION

Already he had become an active worker in the labor movement. "I had long realized the wrongs that the laboring people had to endure," he says, "and I cut loose from activity in all other associations and gave my attention to the labor movement alone, still retaining my membership in the others." He served on committees in his local union for several years, became its executive, and later was state federation president for New York during two terms. He was beginning to understand what power and authority meant. In 1881, he was chosen by the cigarmakers to assist in the formation of the American Federation of Labor. Early in its history he became its president, and he has kept his hold on that office, mainly by his powers of oratory, ever since, with the exception of one term.

When he reaches his desk in the handsome Typographical Building opposite the Pension Office, in Washington, he usually finds a pile of mail awaiting him from all parts of the United States and Canada, including many appeals from unions to visit them and to speak. More than a hundred cities this year asked his presence on Labor Day. Unions are constantly submitting to him grievances between workmen and their employers, and asking for permission to strike. Organizers ask help where unions are apathetic and disintegration is taking place. New unions apply for charters. Others complain that they can not meet assessments. Cranks write to tell of the oppression of labor. Some abuse the courts and the legislatures. Others write to abuse Gompers himself. College professors, debating societies, and sociologists write for literature on the "labor movement."

### THE AMERICAN FEDERATION OF LABOR

It has been said that the American Federation of Labor was organized to fight the Knights of Labor, which was then a big and powerful order. Mr. Gompers denies this and says that its organization became necessary because the Knights of Labor failed to recognize the natural form of organization among workers, but took men of all crafts into the same lodge. This brought on antagonism between the Knights of Labor and the unions. The old National Labor Union, which had dissolved years before, was resurrected by some of the leading spirits in the union labor movement, and, in 1881, the Federation of Organized Trades and Labor Unions of the United States was organized. In 1886, this became the American Federation of Labor.

It was modeled on the British Trades Union Congress and the plan was to have no salaried officers. But, in 1887, the president received a salary of 1,200, which was raised by successive stages until he now gets 5,000 a year and traveling expenses, and is required to give his whole time to the duties of his office. The secretary and the treasurer also receive salaries.

The revenues of the Federation show how the organization has grown. In 1887, they were \$2,100; in 1891, \$17,702; in 1897; \$18,639; ten years later, in 1907, they had reached \$285,870.

The Federation aims to bring the existing organizations into central city unions and then to combine these bodies into state federations able to influence legislation; it aims also to establish national and international unions; and to build up American Federation of Labor bodies that will assist one another, encourage the sale of union-label goods, cultivate friendly public opinion, and agitate for labor legislation.

The president and an advisory council of eight vice-presidents, a secretary and a treasurer are elected at the annual convention. The revenues are derived from a tax of one-half of one cent per month on the members of affiliated national and international unions; ten cents per month for each member of local trades unions having no national organization (of which five cents must be put into the defense fund); and \$10 a year from each central or state body, besides which there is a charge of \$5 for each charter issued. In return for financial support the Federation acts as mediator in labor disputes and pays strike benefits of \$4 a week under certain conditions.

The organization is loose. It depends wholly on the confidence of the subordinate bodies. But, even with the nominal charges for membership, the Federation has not been built up without a tremendous amount of energy and labor. There are twenty-eight salaried organizers in the field, including one woman, and all receive the same pay. Every organizer makes a report of his work weekly, and his permanent engagement depends on the results achieved. Besides the twenty-eight regulars, there are 1,200 volunteer organizers. As occasion seems to warrant, these may be assigned to work on full pay - \$5 a day, \$2.50 a day for hotel bills, and railroad fares. These organizers have no real authority; but, backed by the Federation, they exercise a moral force and often succeed in smoothing out

difficulties. Affiliated bodies may not declare a strike without the sanction of the Federation.

### THE FEDERATION'S STRENGTH

The "high water mark" of membership was reached in 1894, when it was claimed that the affiliated bodies numbered 1,676,200 individual members. It was greatly reduced the following year by internal strife, secession, and ill-advised strikes. By determined efforts the losses in membership were made up, it is claimed, till last September there were 1,683,424 members "paid or reported on." The membership, however, is one not easily determined with accuracy, for the federationists magnify their strength and their opponents belittle it. The last annual report claims the following affiliated bodies: international unions, 117; state federations, 37; city central bodies, 574; local trades and federal labor unions, 661; total, 1,389 affiliated organizations. The international unions claim a membership of 28,500 local unions.

So humble was the beginning of the Federation that President Gompers and three clerks at first did all its work. He kept at his trade as a journeyman cigarmaker to make his living. Now there are a score of stenographers and typewriters, about as many clerks, the legislative committee (which, to be sure, has accomplished scarcely anything worth mentioning but still hopes), and the executive committee with its regular sessions four times a year. At times the office force is expanded to seventy persons.

The most important national legislative result that the Federation claims is the eighthour day for Government employees. But it has advocated a great deal besides, including the Australian ballot, the income tax, the free coinage of silver, protection, election of senators by direct vote, the initiation and referendum in state and municipality, compulsory education, Government ownership of railways, telegraphs, and telephones, postal savings banks, the forbidding of transportation of goods made in sweat-shops, incorporation of trades unions, abolition of convict labor, prohibition of Chinese immigration, restriction of apprenticeship, child labor laws, sanitary inspection of workshop, mine and home, abolition of monopoly ownership of land, employers' liability, and so on.

### GOMPERS'S THEORY OF WAGES

Mr. Gompers holds this peculiar economic theory — that no industrial depression can

warrant a reduction of wages. He has said, "If all labor will unfalteringly adhere to the determination to resist all reduction in wages, we shall not only avoid the misery, poverty, and calamity of the past, but we shall teach financiers, employers, and economists in general a new philosophy of life and industry, the magnificent and humane influences of which will be for all time."

Mr. Gompers has himself counselled the philosophical acceptance of many reductions of wages during the late industrial depression, but not because he has changed his ideas, for he derides the idea that the law of supply and demand has anything to do with the price of labor.

### DRAGGING LABOR INTO POLITICS

After the party conventions Mr. Gompers said:

"Concerning the two principal party platforms on injunctions, the Republican plank is a flimsy, tricky evasion of the issue. It is an endorsement of the very abuse against which labor justly protests. The Democratic plank is good all the way through."

He committed the Federation in an editorial in the August number of the American Federationist by saying:

"We have no hesitation in urging the workers and our friends throughout the country to support the party in this campaign which has shown its sympathy with our wrongs and its desire to remedy them and to see that the rights of the people are restored.

"We say this not necessarily because it is the Democratic party which has done this. We would urge the workers to support any party which had incorporated our demands into its platform and promised to work for their fulfilment."

Now the policy of the Federation has all along been to steer clear of partizan politics and to use its political influence upon all parties. Its constitution says:

"Party politics, whether they be Democratic, Republican, Socialistic, Populistic, Prohibition, or any other, shall have no place in conventions of the American Federation of Labor."

The past can show many wrecks of organizations, labor, social, and fraternal — which succumbed to the desire of some leader to use them as political assets. Ever since the Federation had an existence there has been warfare within its ranks between those who would commit it to political principles and parties, and those who saw in such a course nothing but an inevitable wreck. At convention after convention somebody has proposed a political programme. The proposal has been voted down and time and again pronouncements have been made against officials using their positions for political purposes. Two years ago the Federation, under Mr. Gompers's guidance and with money to spend, was engaged in a fierce political struggle which centred in attempts to defeat Congressman Littlefield of Maine and Speaker Cannon for reëlection. Both men were reëlected.

Mr. Walter MacArthur, historian of the Federation says:

"The advocates of political action by the American trades unions cite the example of those organizations in Europe which have compelled the enactment of much 'reform' legislation, but that every prominent labor man in London regards official position in his union as the 'natural stepping stone' to political office is in itself ample explanation of a lack of interest in trades unions. The trades union official who seeks political office is the bane of the labor movement. The trades union which adopts the policy of political action makes political ambition inevitable on the part of its officials. There can be no intermediate form of organization between the trades union and the political club. No form of organization can combine trades unionism and politics. The trades union cannot 'go into politics' and remain a trades union; if it would remain a trades union it must keep out of politics; if it takes political action it must become to all intents and purposes . . . The facts go to prove a political body. that the mere talk of organizing the workers so that they shall 'vote as one man' is dangerous to the trades union that indulges in it."

### MR. GOMPERS FINDS OPPOSITION

Hardly had Mr. Gompers been quoted on the Democratic platform before scores of labor leaders rushed into print denouncing him and declaring, as John Mitchell did in Boston in 1903, that they wanted no man to issue instructions to them how they should vote. There have been threats of secession and it has been discussed whether the Federation would not split into two or more factional bodies.

The revolt against Mr. Gompers's political dictation should not be regarded too seriously. He has shown in his career as a leader great resourcefulness and ability as a politician within the order of no mean merit. Through his board of vice-presidents, able men and all of them executive officers of their unions, except John Mitchell, who has recently relinquished that position, he virtually holds the destinies of the Federation in the hollow of his hand. These eight vice-presidents represent the most powerful of the national and international unions, which have a voting strength of 7,538, nearly one-half of the voting strength of the entire Federation. The unions not represented by the official set have 8,887 votes. There is an army of organizers whose interests are bound up with those of the higher officials. They always form a considerable proportion of the delegates and their votes can be relied on to put through official programmes. The officers of the organization do not vary materially from year to year, which shows that they have a firm grasp on the organizations, and Mr. Gompers has little concern for his future as long as he can retain the active friendship of his vice-presidents. There is talk from time to time about opposition to him in the Federation, but he merely shrugs his shoulders and says: "Very well, if they do not wish to have me as their president, let them choose someone else." But his well-oiled machine is not likely "to slip a cog" unless some great upheaval comes along, and even then there will always be a fighting chance with the odds more than even for the machine to win out.

### CAN MR. GOMPERS DELIVER THE LABOR VOTE?

Mr. Gompers likes to deal in round numbers. He has said that the Federation influences 2,000,000 votes and other labor leaders have talked about "swinging 2,000,000 labor votes." His own official organ claims 1,683,424 members for the organization. About two-thirds of these are said to be minors, aliens, and women. Therefore, the organized labor vote in the Federation cannot be near 2,000,000.

The question is how much of a sympathetic vote Mr. Gompers may be able to gain among organized workingmen of unions not affiliated with the Federation and among workingmen not unionized at all; how much the antiinjunction plank may attract voters who are not laboring men at all but have other reasons for liking it; and, on the other side, how strong are the anti-Gompers leaders among the rank and file of the unions, who may not be too trustful of the men who have had the engineering of the activities of the local unions.

#### PADEREWSKI TO THE WEBER PIANO COMPANY



To the WEBER PIANO CO:

Gentlemen—It seems to me superfluous to give you in writing my appreciation of your instruments. Practically you do not need it. I have been playing the Weber for seven months in this country and this fact alone proves more than anything which could be said or written. Whatever "disinterested" detractors may object to, had I not found in your pianos a perfect medium for my art I would have never played them in public.

But you insist upon having my opinion. So let me say this:

For the first time I do not feel tired of pianoplaying after a long concert tour. I gave during the season ninety-three performances and my fingers are not sore, my arms are not aching, my nerves and muscles are as strong and fresh as on the day of my arrival. This is entirely due to the supreme qualities of your instruments: positive perfection of mechanism, exceptionally easy production of tone, its beautiful singing quality, and, in spite of it, its marvelous clearness.

There is an unquestionably great progress in pianoplaying among the American public; there must be a progress in piano-making. You have realized it. The public will not fail to recognize your merit.

Most sincerely yours,

I. J. PADEREWSKI.

The Weber Piano Company AEOLIAN HALL 362 Fifth Avenue,

Write for Special Catalog

F Descriptive of New Weber

Models.

near 34th Street, New York

NOTE: Weber Pianos are also made with the Pianola built into them. See following page.

THE WORLD'S WORK ADVERTISER

KNOW THE PIANO

# KNOW FRe PIANO

LEARN WHAT VAST POSSIBILI-TIES FOR PLEASURE THERE ARE IN A PIANO. LEARN HOW TO PLAY IT YOURSELF \* \* \*



Just because you own a piano it does not follow that you really know anything about its possibilities as a musical instrument.

Everybody knows what a piano looks like, how it sounds when the keys are struck, that it contains strings, hammers, a sounding-board, and so on.

But such knowledge does not go to the core of the thing.

A man may have worked at building pianos all his life, understand all of the technicalities of construction and detail of design and building, and yet never have a glimmering of WHAT A PIANO REALLY IS.

THE WORLD'S WORK ADVERTISER

#### KNOW THE PIANO

A piano is valuable solely for the music it produces. If your piano stands idle most of the time, or if it is used only to play the simple, tiresome things that have no real music in them,—then you, too, are in the dark about what a piano really is.

We want you-everybody-to Know the Piano in its latest and best form of development. That means

### THE PIANOLA PIANO

This is a new kind of piano:---

That anybody can play without knowing one note from another.



That yields its owner the choicest treasures in the whole world of music.

That gives the performer a mastery of the keyboard greater than is possessed by any except a few of the most famous pianists.

That proves an educational influence for the children, provides the tired business man with a delightful recreation for his evenings, and gives back to the wife the delight she used to take in music before her other duties prevented her from keeping up her daily practice.

The Pianola Piano is the greatest addition that can be made to any home. It is just as perfect a piano for hand-playing as for Pianola-playing. The whole story of the Pianola Piano cannot be compressed into this space, but it is plainly told in a booklet which is yours for the asking.

Write today for our Pianola Piano Book F.

#### Other Pianos taken in Exchange

#### The AEOLIAN COMPANY : Aeolian Hall

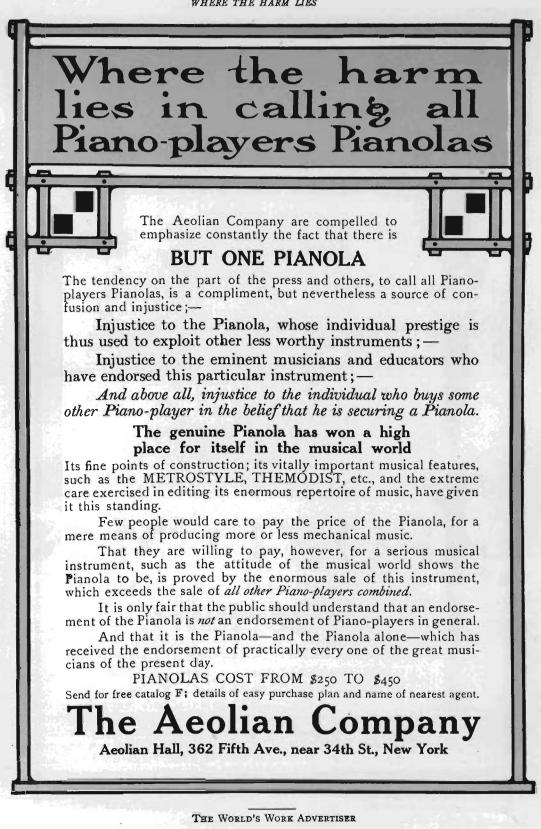
362 FIFTH AVENUE, Near 34th Street : : : NEW YORK

IMPORTANT: — Do not confuse the Pianola Piano with the many so-called Player-pianos that have been brought out in imitation. Only the Weber, Steck, Wheelock, and Stuyvesant Pianos are made with the genuine Pianola built into them

Pianos are made with the genuine Pianola built into them. Other pianos necessarily have some "Player" of less reputation and less merit musically and mechanically. Only one store in a city sells the real Pianola Piano. Prices from \$550 to \$1050.

THE WORLD'S WORK ADVERTISER

WHERE THE HARM LIES



# POSTUM

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Must have <u>Clear Brains</u>, <u>Sound</u> <u>Sleep</u>, <u>Steady</u> Nerves, and Healthy Digestion.

# POSTUM

when coffee has weakened the heart and impaired the digestion.

When boiled according to directions on pkg., Postum is a most palatable beverage. Definite results follow leaving off coffee and using Postum.

### "There's a Reason"

POSTUM CEREAL CO., Ltd., Battle Creek, Mich., U. S. A.





Over 60,000 VOSC Pianos have been Shipped from our Factories to Homes in the United States.

The tone, touch and magnificent wearing qualities of the VOSE PIANO are only explained by the exclusive patented features and the high-grade material and superb workmanship that enter into their construction. The VOSE is an ideal Piano for the Home. Delivered anywhere in the United States free of charge. Satisfaction guaranteed. Liberal allowance for old pianos and time payments accepted.

FREE-If you are interested in pianos, let us send you our beautifully illustrated catalogue, that gives full information. VOSE & SONS PIANO CO.

#### 156 Boylston Street

Boston, Mass.

### Why Stir up the Dust Demon to Frenzy like this?



The Man always wonders why some way of cleaning can't be found without tormenting him with choking clouds of dust.

You can Escape all this for \$25 EVERY MAN AND

WOMAN

The Woman thinks she is performing praiseworthy and necessary work in an unavoidable manner.

Or by Electric

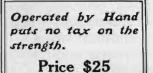
Motor, at a cost of

2 cents per hour.

Price \$55 or \$60

should now realize that such laborious and tormenting "cleaning" methods, not only are absolutely unnecessary, but are a relic of barbarism, a mockery and a farce. "Cleaning" with broom and carpet-sweeper merely scatters more of the dirt over a wider area. Old dirt has to be rehandled again and The house is never thoroughly clean. Disease germs are left to multiply, then are sent flying to again. infect all those whose powers of resistance may be lowered.

# E IDEAL VACUUM CLEANER



(Fully Protected by Patents)

"IT EATS UP THE DIRT" literally sucks out all the dust, grit, germs, moths and eggs of vermin that are on the object as well as in it-

gobbles them down into its capacious

This machine places in your hands a method of cleaning carpets, rugs, curtains, upholstery, wall decorations, etc., that hitherto has been limited to the very rich. It does exactly the same work as the Vacuum Cleaning systems that cost from \$500 up-and does it better and with more convenience.

The Ideal Vacuum Cleaner is the perfection of the Vacuum Cleaning principle.



### OPERATED BY HAND Weighs only 20 pounds.

Anybody can use it. Everybody can afford it. Compared with sweeping

it is ease itself.

It is absolutely dustless. Every machine guaranteed.

Our Free Illustrated Booklet tells an Interesting story of a remarkable sav-ing in money, time, labor, health and strength. Send for it to-day.

American Vacuum Cleaner The Company

225 Fifth Avenue, New York City



The Readers' Service will gladly assist in selecting decorations for the home

# To the Man With Something Worth Selling—

One man in 1893, at our president's suggestion, started to use newspaper and magazine space. His salesmen then cost him 9%.

He now pays less than 4% and has the pick of the best men in his line, as they make the largest individual salaries.

You can do as well if you buy your advertising space AFTER clearly understanding how you will MAKE it pay.

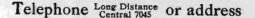
We present plans for the use of newspapers, magazines, street car or billboard space only when we are sure that money thus invested will be more profitable to you than if spent in any other form of sales effort.

We are not wonderworkers or hypnotists. We have no secret formulas—but when we take hold of a customer's advertising, we concentrate an organization of sane, conservative brains on the one campaign on hand.

One department knows who's who among publishers; another department knows what's what in illustrations; another knows how's how in writing advertisements; another knows business is business when it comes to placing contracts; another knows what the bottom's bottom is on prices, and so on.

You will be insured as far as it is possible by having a "Data-Built Campaign" and by the use of "Conference Copy."

Let us put your name on our mailing list to receive monthly THE MAHIN MESSENGER.



MAHIN ADVERTISING COMPANY

John Lee Mahin, President

American Trust Building, Chicago



ealers after will be on sale at all September 1st, 1908.

#### .....

The Gillette Safety Razor Company has expended over four years of careful study, research and experiment in perfecting the process necessary to produce these blades.

Machinery and process are completed to the satis-faction of the experts engaged in the work, and now, for the first time, we are prepared to supply "New Process" GILLETTE blades to GILLETTE users.

#### .....

A superfine steel is essential to take the keen edge given "New Process" blades, and for that reason the steel used is made from our own formula.

The steel is then rolled thin - made flexible - and stamped into GILLETTE blades. The blades are then subjected to our new tempering process and are especially tested before the edges are put on them.

Automatically regulated machines sharpen both edges on every blade with powerful pressure and unswerving precision, producing a keen and enduring edge.

Every cutting edge on each blade is perfect and possesses a degree of keenness not possible to produce by any other process.

Consequently, although blades are paper-thin, they have the utmost endurance and survive any kind of service—whether in daily contact with the critical shaver's coarse stubble or the college boy's soft down. And they need NO STROPPING — NO HONING.

#### .....

So superior are "New Process" blades in keenness, durability and all desirable shaving qualities to any blades ever previously produced that each one will give you

matter how satisfactory your previous experience with the GILLETTE has been.

"New Process " blades are finished with a high polish. They are much easier to clean after using since dust and moisture do not cling readily to their polished surface.

This renders them practically immune from rust adding another element of durability.

"New Process " blades deserve a new package and we have spared no effort or ingenuity to provide a suitable one.

It is a handsome nickel-plated box which seals itself hermetically every time it is closed.

It is absolutely damp-proof — will protect the blades from rust in any climate, land or sea, thus greatly prolonging their life.

You receive a fresh box with every set of blades. The

empty one then forms an elegant, waterproof match-safe. *Twelve* "New Process" GILLETTE blades are packed in the box. The retail price is One Dollar.

#### \*\*\*\*\*\*

If you happen to use some other shaving device or have the "barber habit," you'll find it worth while to adopt the "GILLETTE Way" with "New Process" blades instead.

You'll enjoy every GILLETTE shave - it is smooth, even, full of comfort and satisfaction.

The standard razor set consists of triple silver plated razor and 12 "New Process" blades in morocco velvetlined case. Price \$5.00.

Combination sets containing shaving accessories, ranging in price from \$6.50 to \$50.00.

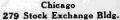
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At all hardware, drug, jewelry, cutlery, haberdashery and sporting goods dealers.

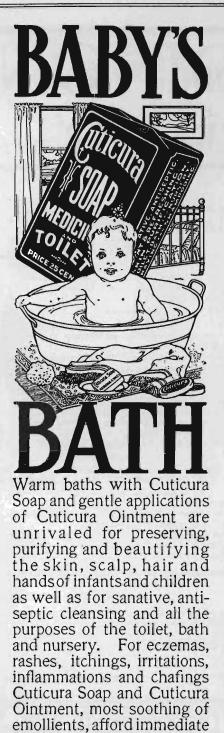
#### GILLETTE SALES COMPANY

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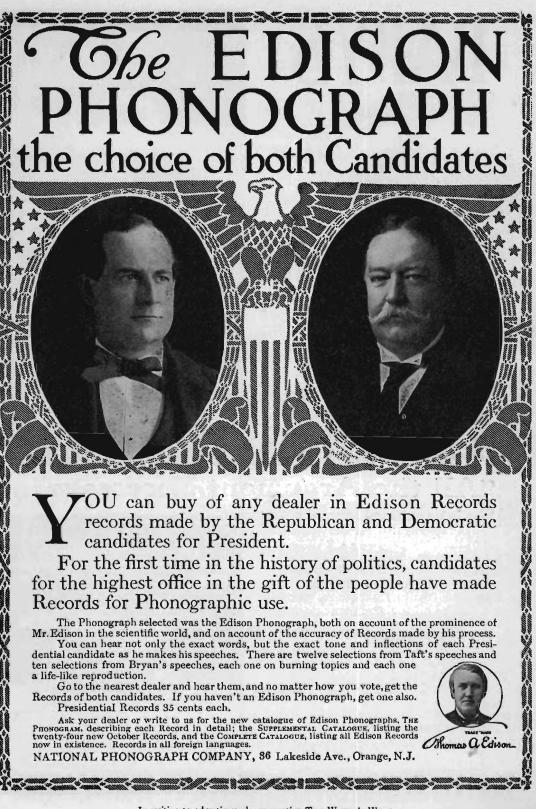
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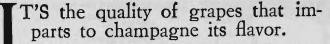
"Daby S Dest Friend" and Mamma's greatest comfort. Mennen's relieves and prevents Chafing, Sunburn, Prickly Heat and Chapping. For your protection the genuine is put up in nonrefillable boxes-the "Box that Lox," with Mennen's face on top. Sold everywhere or by mail 25 cents. Sample free. Try Mennen's Violet (Borated) Talcum Tollet Powder-It has the scent of Fresh-cut Parma Violets. Sample Free.

Try Meanen's Vlolet (Borated) Talcum Tollet Powder-It has the scent of Fresh-cui Parma Violets. Sample Free. GERHARD MENNEN CO., Newark, N. J. Mennen's Sen Yang Tollet Powder, Oriental Odor { No Mennen's Borated Skin Soap (blue wrapper) Specially prepared for the nursery. Sold Only at Stores.

Sold throughout the world. Depots: London, 27, Charterhouse Sq.: Paris, 5, Rue de la Paix; Australla, R. Towns & Co., Sydney; India, B. K. Paul, Calcuta; Russia, Ferrein, Moscow; So. Africa, Lennon, Ltd., Cape Town, etc.; U.S.A., Potter Drug & Chem. Corp., Sole Props., Boston.

and grateful relief.





Nearly one hundred years of soil cultivation in our vineyards at Rheims, N. Y., the oldest in America, has developed the vine that produces a rich, mellow, delicately flavored grape.

This ideal grape possesses the same fine qualities as those grown in the best vineyards of France.

The process in making Great Western is identical with that of the finest French wines.

It was the only American Champagne to receive a gold medal at Paris—and was acknowledged equal to the most select imported brands.



PLEASANT VALLEY WINE CO., Sole Makers - RHEIMS, N.Y.

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# BUFFALO LITHIA SPRINGS WATER "All the Argument Necessary"

TVN W COllar

**The International Journal of Surgery,** August, 1905, under the heading "CYSTITIS" says: "In the treatment of Cystitis water is the great aid to all forms of medica-BUFFALO LITHIA WATER is the ideal form in which to tion. Moreover, BUFFALO LITHIA WATER administer it to the cystitic patient, as it is not only a pure solvent, but has the additional virtue of containing substantial quantities of the alkaline Lithates. Patients should be encouraged to take from two to four quarts per day if they can, and the relief they will obtain will be all the argument necessary after the first day or so."

Dr. Geo. Ben. Johnston, M. D. LL. D., Richmond, Va., Ex-President Southern Surgical and Gynecological Association, Ex-President Virginia Medical Society, and Professor of Gynecology and Abdominal Surgery, Medical College of Virginia: "If I were asked what mineral water has the widest range of usefulness, I would BUFFALO LITHIA WATER Gout, Rheumatism, Lithaemia, and the like, its action is prompt and lasting. .... Almost any case of Profession of the second by it, and many cured."

Medical testimonials mailed. For sale by the general drug and mineral water trade.

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Many dainty dishes can be prepared in a chafing dish.

> Fish, Shrimps, Oysters, Clams and Lobsters; Frogs' Legs and Welsh Rarebit are given an appetizing and delicate relish by its use.

JOHN DUNCAN'S SONS, Agents, N. Y.

El frincipe de Gales Havana

THE ORIGINAL WORCESTERSHIRE

& PERRINS

# **Cigars and Cigarettes**

For 65 Years the Standard

They are today the best known and most popular of high-class Havana Cigars, and enjoy the largest sales of any brand of Havana cigars in the world.

Made in all sizes and shapes. Price, from 3-for-25c to 50c each. Sold everywhere. Cork Tip

Do Not Stain the Fingers

Rice Paper (White) "Everywhere" (Brown)

In Cedar wood boxes containing 50 for 50 cents, or 100 for \$1.00. Also the large, new, "King Edward" size, price, 20 cents per box of 10.

If not on sale at your dealer's we will supply you direct on receipt of price.

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# The Fancuil Pattern 🎕

A new and attractive design wrought in the lamous "1847 ROGERS BROS." ware is now on sale.

The Faneuil Pattern is one of dignity and graceits lines suggestive of the Colonial - from which period it takes the name of Faneuil.

In appearance it is the equal of any design in sterling—the quality and workmanship being upon the same high plane as all goods bearing the stamp

## **1847** ROGERS BROS.

The Faneuil Pattern is now made in the staple spoons, lorks, knives and many of the lancy pieces — and will shortly be procurable in the full line. There is every indication that the new design will soon establish itself as one of the most popular of this well-known brand of "Silver Plate that Wears." "1847 ROGERS BROS." ware is sold by the best

dealers everywhere. Send for catalog "X" 49 showing the Faneuil Pattern as well as other patterns, of which

NEW YORK

there are many styles-some lancy, some simple and chaste.

> MERIDEN BRITANNIA CO. Meriden, Conn.

(International Silver Co., Succe CHICAGO SAN FRANCISCO



**Booklet on Good Furniture** 

So charming is our brochure "Furniture So charming is our brochure "Furniture of Character" that many have written us that it is an "artistic delight," a "master-piece of value and beauty," a "work of art." "exceedingly beautiful, " a "gem," etc., etc. In it we have told what can only be suggested in any advertisement-interesting facts about the cel-ebrated and favorably known

Correct reproductions of Colonial and Period furniture for the dining room, bed room and library. It will be mailed to any address upon receipt of 16 cts. in U. S. stamps to partly defray ex-pense. If not acceptable, return same and stamps will be refunded.

This high grade furniture with our guarantee shopmark can be secured at modest prices through the leading furniture stores.



BERKEY & GAY FURNITURE CO. Estab. 1859 Please Address Dept. W 2 Grand Rapids, Mich.



**Old Fashioned** 

Sentiment stirs in the heart of the owner of such a cnest. Yet in the olden days the first consideration was usefulness. There is nothing like the genuine Southern Red Cedar as a protection against moths, dust and dampness. This chest is made in a beantiful, duil, natural finish —bound with heavy copper bands—studded with copper nails. Send for catalog today. Piedmont Red Cedar Chest Co., Dept. B., Statesville, N. C.



**Treasure Chest** 



Every Home Should Have Them

The Perry Pictures

ONE CENT

each for 25 or more,  $5\frac{1}{2}x8$  in. (5 to 8 times this size).

Send 25c for 25 art subjects. Send 3 two-cent stamps for Catalogue of 1000 miniature illustrations, 2 pictures and a colored Bird picture.

The Perry Pictures Co. 3ox 136O, Malden, Mass,



We are the largest manufacturing mail-order cigar dealers in the world and sell our entire product directly from factory to individual smokers at strictly wholesale prices. Through bringing the manufacturer and smoker into personal contact we have saved for many thousands of particular men the piled up profits and accumulated selling expenses of jobbers, salesmen and retail dealers.

BABY GRAND (Clear Havana) —Experienced smokers crave for the rich, nutty flavor of pure, clear Havana, but nowhere else can they obtain such a cigar at the price of our BABY GRAND, which is but \$3.75 per 100. This splendid cigar is perfectly made, carefully packed, and is filled with the smaller leaves, LONG CUT, of the high grade tobacco used in our most expensive clear Havanas.

### FREE OFFER.

If you will order on your business letter head, or enclose your business card, we will deliver to you 100 BABY GRAND cigars. You agree to remit \$3.75 in full payment, within 10 days, or to return the remainder after having smoked a few samples for which no charge will be made. We pay expressage both ways. You take no risk.

Our illustrated chart shows cigars in 35 styles of various shapes and prices.

If you enjoy a cigar made of clean stock, by clean workmen in a clean factory, if you appreciate a free-smoking, pleasureproducing Havana that tastes good all the way, send to-day for 100 BABY GRAND Cigars on trial.

LA RECLAMA CUBAN FACTORY Established 1875 E. H. Ridgeway, President 167 LENOX AVENUE NEW YORK CITY REFERENCE-State Bank, New York



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VELOX Velox is made especially for use with negatives that have been exposed under the harsh conditions of light that the amateur almost invariably encounters — no other paper there-

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There are grades and surfaces to suit all negatives and all tastes—either black and white or the sepia tone is at the command of any amateur. If you do your own printing, use the paper that is made to meet your specific needs—Velox. If you have your printing done by another, insist on the use of the paper that is made to suit your negatives, the paper that is right—Velox.

> "Velox Booklet" free at any Kodak Dealers or by mail.

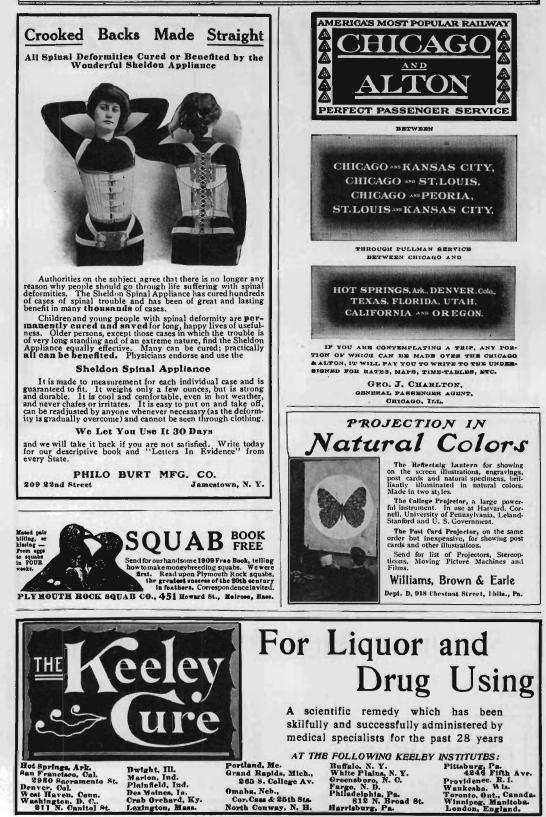
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Exact Size



VINCHESTI

.351 Caliber High Power Self-Loading Rifle This repeater is reloaded by its own recoil. To shoot it six times it is only necessary to pull the trigger for each shot. The ease and rapidity with which it can be fired make it a particularly effective rifle for hunting game often shot on

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YOU ARE ENTITLED TO KNOW TO WHAT EXTENT AND EXPENSE THE RAILROADS GO TO GUARD YOUR SAFETY

# DAY AND NIGHT

You should understand the AUTOMATIC BLOCK SIGNAL SYSTEMS—how from superintendent down, an army of employees, each with his particular task, constantly guard the rails and equipment of the

# Southern Pacific Sunset Route

You should also know the trains on this route are of superior equipment—observation, library, chair, buffet, sleepers and diners—and the LOCOMOTIVES ARE "OIL BURNERS"—all assuring you safety and comfort on a delightful trans-continental trip through a wonderful country of continuous scenic surprises.

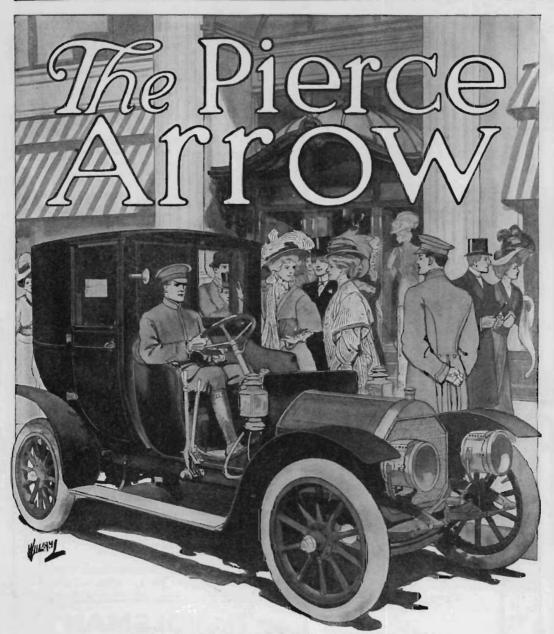
### NEW ORLEANS TO SAN FRANCISCO

Send now for booklets "Safety and Comforts" and "The Modern Way"-mention World's Work, to L. H. Nutting, G. E. P. A., 349 Broadway, New York.



The Readers' Service will gladly assist in selecting house furnishings

### AUTOMOBILES



#### PIERCE ARROW ENCLOSED CARS

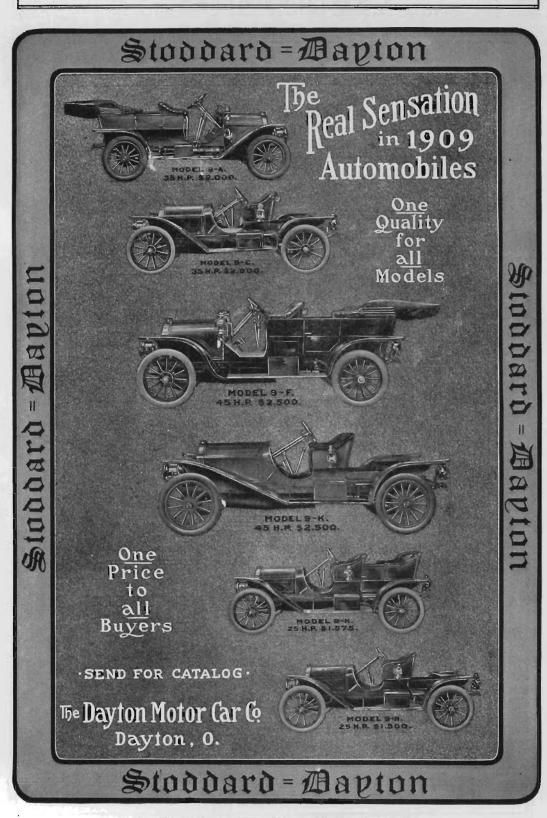
We offer for the coming season four types of enclosed cars of the following horse-power and prices:

	24 H. P. 4 cylinder	36 H. P. 6 cylinder	40 H. P. 4 cylinder	48 H. P. 6 cylinder	60 H. P. 6 cylinder
Landaulet	\$3950	\$4600			
Brougham Landau	3900	4550	\$5500	\$6200	\$7200
Suburban			5400	6100	7100

These are built on the same chassis as the Pierce Arrow Cars which made perfect scores and won the Trophies in both the Glidden and the Hower Tours.

> THE GEORGE N. PIERCE COMPANY, BUFFALO, N. Y. Members Association Licensed Automobile Manufacturers

The Readers' Service will furnish you with the names of reliable firms in any department of trade



AUTOMOBILES

What does it cost to run an automobile ? Ask the Readers' Service

#### AUTOMOBILES



DURING the coming season, the White Steam Cars will be built in two distinct models which, while differing widely in size, in power and in price, will follow the same general lines of construction.

The larger of the new cars (shown in the above illustration) is known as the Model "M." It is rated at 40 steam horse-power and sells for \$4,000, f. o. b. Cleveland. The wheel-base is 122 inches; the front tires  $36 \times 4$  inches and the rear tires  $36 \times 5$  inches. The car is regularly equipped with a straight-line seven-passenger body.

The smaller of the cars will be known as the Model "O." It is rated at 20 steam horse-power and sells for \$2,000, f. o. b. Cleveland. The wheel-base is 104 inches and the tires, both front and rear, are  $32 \times 3$  1-2 inches. The car is regularly equipped with a straight-line five-passenger body.

The power plants of the two models are identical in design, the only difference between them being in the dimensions of the various parts. The principal mechanical change in the new cars, as compared with previous White Models, is in the engine. The new engine is fitted with the Joy valve mechanism, instead of the Stephenson valve mechanism. The number of parts in the engine is reduced by one-half and the entire construction greatly simplified.

As in previous models, the generator—the simplest steam making device ever designed—consists simply of a series of coils of steel tubing joined together. The regulating system, whereby the temperature and pressure of the steam remain constant without in any way engaging or requiring the attention of the operator, is similar to that in the 1908 cars.

> A Circular containing full details of the new models will be sent on request

### THE WHITE COMPANY CLEVELAND, OHIO

NEW YORK CITY, Broadway at 62d Street BOSTON, 320 Newbury Street PHILADELPHIA, 629-33 North Broad Street PITTSBURGH, 138-148 Beatty Street CLEVELAND, 407 Rockwell Avenue CHICAGO, 240 Michigan Avenue SAN FRANCISCO, 1460 Market Street ATLANTA, 120-122 Marietta Street



# 

Unless you wear Regal Shoes, the chances are that you've often bought ill-fitting, uncomfortable shoes, rather than take the time and trouble to go from store to store, hunting an accurate fit.

That's all unnecessary.

G

Sign o

**PREGAL** Regal Quarter-Sizes give you *double* the assurance of a perfect fitting—because they provide a special *quarter-size in between* each regular half and whole size. (See diagram above.)

No other shoes give you this advantage.

The 243 Regal styles for this season are exact reproductions of the made-to-order metropolitan models.

The name REGAL is itself a guarantee of style-correctness and highest quality.

And Regal Shoes are sold directly from the factory to *you*, with all intermediate profits eliminated. Nowhere else in the world can you obtain equal shoe value at anywhere near Regal prices.



Specials, \$4 and \$5 Largest retail shoe business in the world, 487 Stores and Agencies in the United States and

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Remington \$4.00

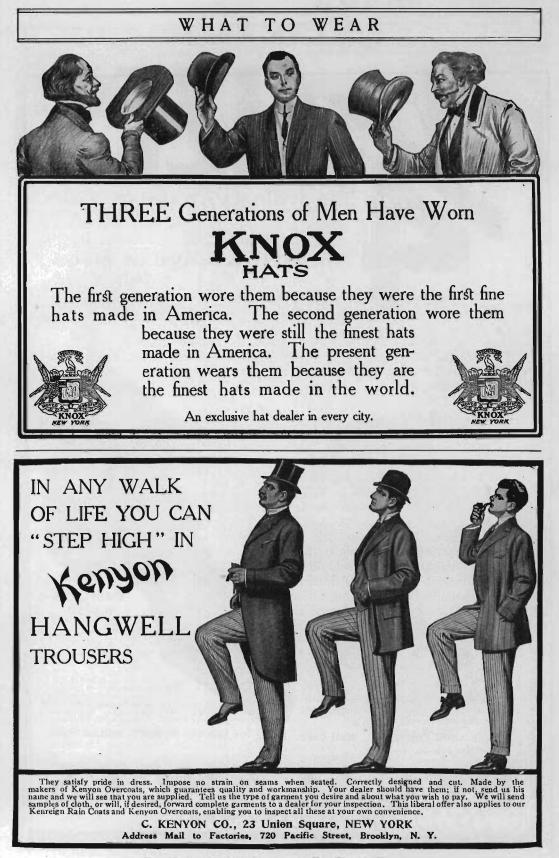
Delivered, prepaid, \$4.25. Btyle 0 2211 - As Illustrated. High shoe, button style. Made of Black Wax Calf. Btyle 0 2276-Same, except blucher cut. Made of Black King Calf.

FALL STYLE BOOK : Illustrates the correct models for both men and women. It's an acknowledged authority on styles. Magazine size. Handsome cover in colors. Postpaid on request.

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Extra size	es -	-	-	-	-	-	.65
Union Sui	its (all	shapes	), regu	lar size	- 85		1.00
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Union Su	its (all	shapes	), regu	lar size	es -	-	1.35
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The capitalization of all the companies is conservative, far within justifiable limits, and in the relation between the replacement value of the properties and the capitalization of the companies, unique.

Fair rates, therefore, should be authorized or acquiesced in, for it is only by fair rates that good service to the public and permanent, healthy conditions can be created or maintained. With a full knowledge of all surrounding circumstances and conditions, it is believed that this will be fully acquiesced in by the public.

Fair rates should and do insure high-class plant and equipment maintained at a high state of efficiency, and provide fair wages to employes—the highest paid for similar class of employment. Both of these are necessary to good service.

Fair rates should give fair return on the investment, and promise fair return on new money needed. This is necessary to maintain the interest of the existing shareholders in the proper administration of the business, as well as to provide for the continually increasing public demand.

Any revenue produced over and above such requirements and the proper reserve to provide for contingencies can be used for the benefit of the public, allowing the company to retain a part sufficient to stimulate the most efficient and economical management.

It would be difficult, if not impossible, to get effective and economical management, such as would produce the best results for both the public and the shareholders, without recognizing this principle.

It does not seem possible that there can be any question of the justice of this position. That being granted, the facts to be settled are :---

Is the management honest and competent? What is the investment?

Is the property represented by that investment maintained at a high standard?

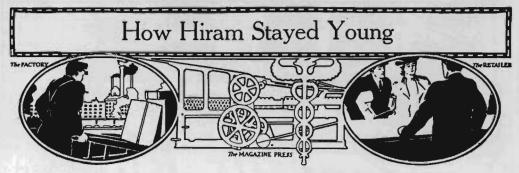
What percentage of return does it show? Is that a fair return?

Is it obtained by a reasonable distribution of gross charges?

If these questions are answered satisfactorily—and they are in the published reports of the offices of this company—there can be no basis for conflict between the company and the public, and the less the working conditions are made inflexible by legislative proscription, the better will be the solution of the constantly changing problems incident to maintaining the universal telephone service wisely demanded by the public.

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**P**EOPLE hain't wut they wuz in my day," growled Jasper Flint. "No — nur times hain't, nuther."

"Well, thank goodness they're not!" declared Hiram Oldboy. "Why, when you and I were youngsters, what did we have? A box-stove warmed one room — we chopped the cordwood. For light — candles. Baths once a month in the washtub — and I pumped the water. Clothes home-made by my mother. She sewed, knit, spun, wove, and not only cooked all our crude food, but raised, killed, cured and preserved it. She even made our one toilet essential — soft soap. Recreations, the circus once a year good old times! Fudge!

"Look at me to-day!

"My house is heated and lighted automatically all over, and machinery pumps our water. The fittings in my bathroom are better than the dishes we ate from as boys. In every season, special garments for warmth, coolness, health, comfort. I have conveniences the rich knew nothing about twenty years ago. Would my dear mother cure meats and preserve fruits to-day? Not if I could help it, with factories to do

such things scientifically. For amusements, the player-piano and other musical instruments, the camera, the automobile, travel, books, magazines—

"Jasper, do you realize that the magazines have done most of it? In our boyhood there were mighty few conveniences. If there'd been as many as now, we would n't have heard about 'em, because there were no magazines to explain how they worked, and how cost was n't the way to look at things, as we did then, but the return in comfort. Ninety per cent. of the comforts I enjoy to-day I 've first read about in magazines. Manufacturers who have sold them educated me at the same time.

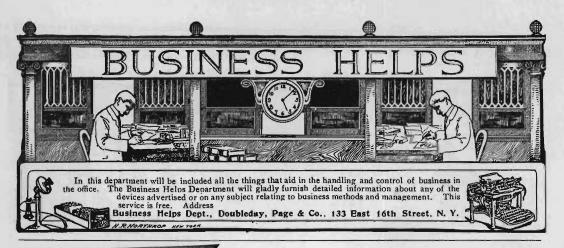
"Jasper Flint, if you grumble at times like these we live in now, somebody ought to take you at your word and shove you back into your own boyhood, with no comforts or conveniences at all, and no way of knowing about them if there were any."

Printing and publishing have been called the "barometer industry," of this country. Three-fifths of all the printing goes into magazines and other periodicals. Since 1890 the American peeple's consumption of periodicals has increased two hundred and fifty per cent! The magazines represented in the Quoin Club now have a combined circulation of not less than ten million copies a month—that's a copy and a third for every family in this country owning its own home. These magazines reach *all* the prosperous, intelligent consumers. They have

> a profound effect on everyday life and comfort, because they spread news about new commodities and conveniences. The progressive retail merchant to-day is as much interested in this spread of news and information about commodities as in the commodities themselves. For he knows that one surely follows the other. As the magazine is the channel for the information he is the channel for the goods.

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desk room. Send for descriptive circulars and name of nearest dealer. Scofield & Company, 148-150 Nassau St., New York Interesting proposition for dealers and sales agents.

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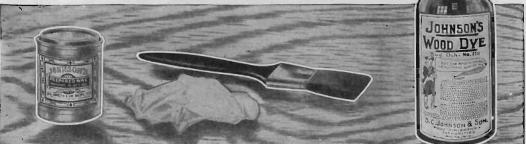
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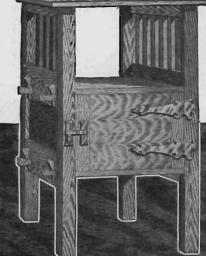
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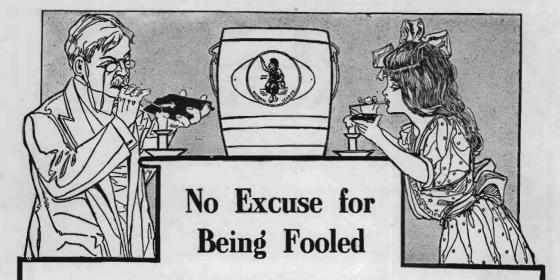
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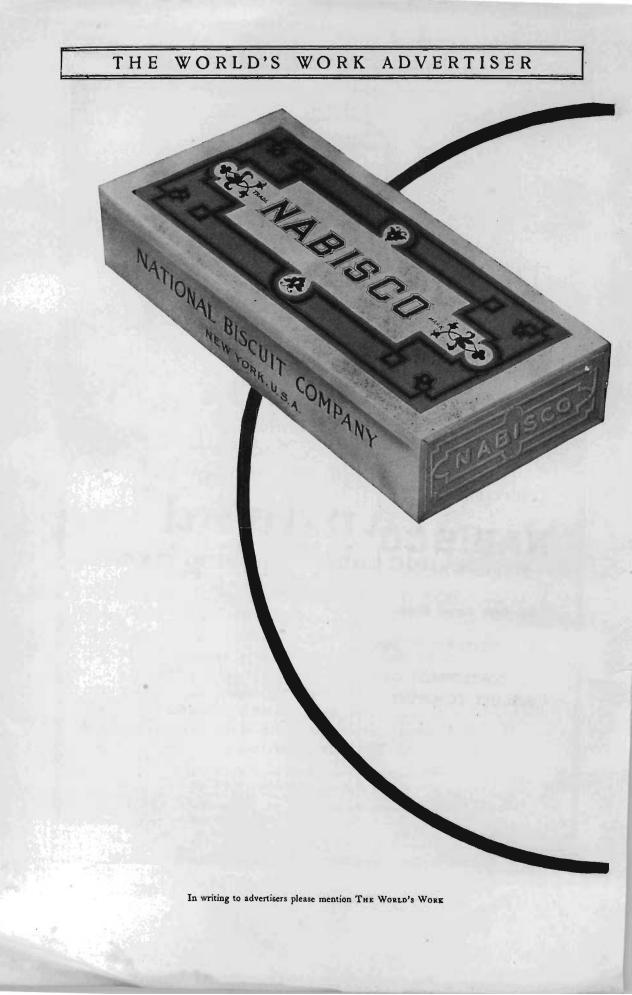
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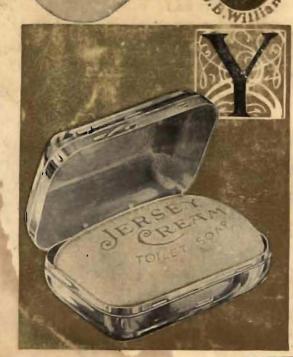
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