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OPPORTUNITY

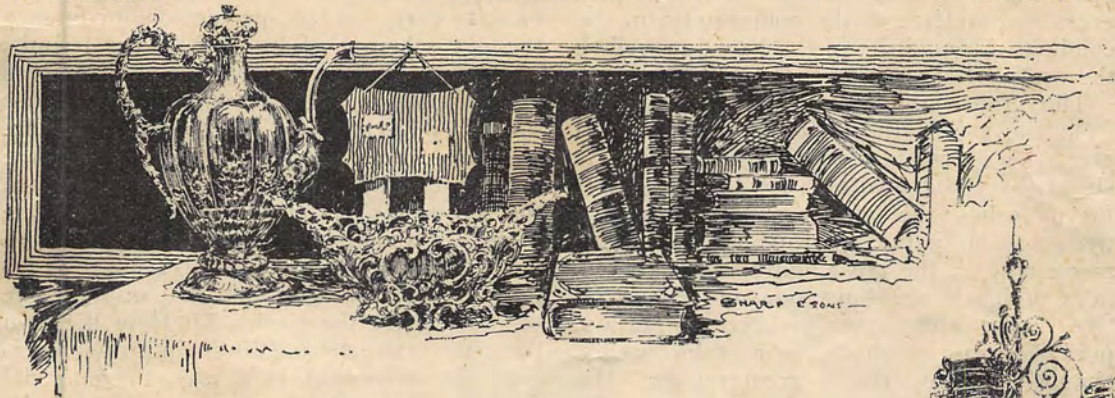
A MAGAZINE OF OPTIMISM

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Old Series
Volume IX, No. 3

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Volume II, No. 6



A Christmas Wish.

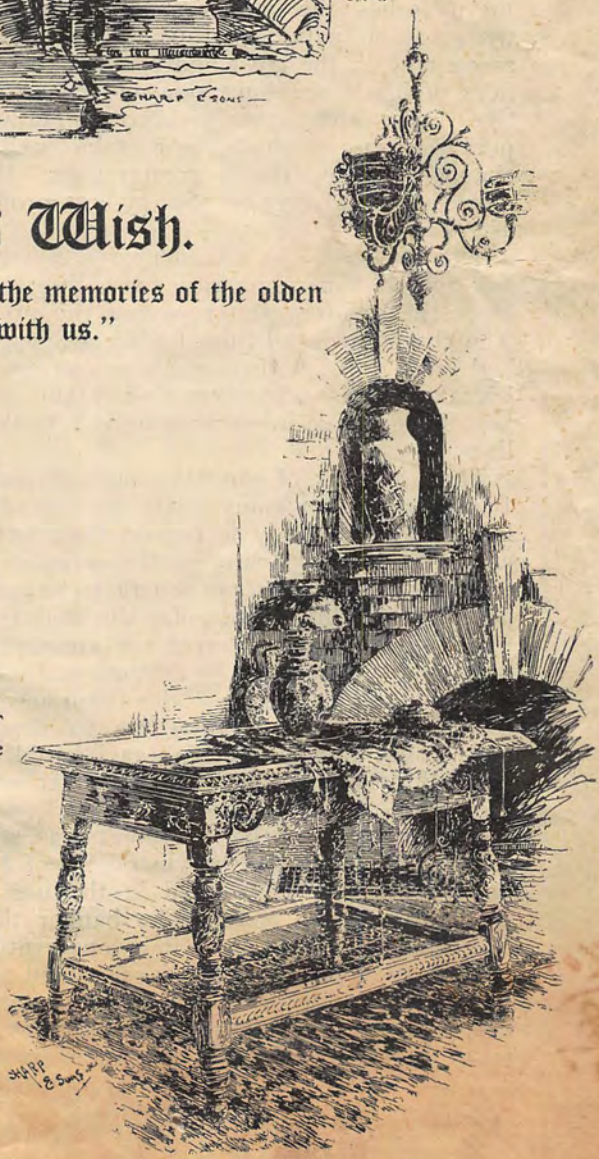
“A merry Christmas. And may the memories of the olden days long remain with us.”

THE Season of the Seasons comes around
 When all are happy, joyful; and the sound
 Of merriment and children's laughter fills the air.
 And life, just for the moment, seems without a care
 Or ache, or pain.

The day of Christmas! Day of all the days
 When customs old and antiquated ways
 Still hold their own in every country, town and place.
 And greetings bright are heard and smiles on every face
 Are seen again.

A merry Christmas! May this be your share,
 Flowing with pleasure, not a trace of care,
 The Yule Tide log is burning bright and faces glow,
 Long may the memories of the days of long ago
 With us remain.

C. P. HURDITCH



Some Hints on Banking and Personal Obligations of the Banker

By STODDARD JESS, Vice-President of the
First National Bank, Los Angeles

In a sense, a bank is a quasi-public institution, and its officers should recognize that reciprocal relations should exist, not only between the bank and its customers, but also between the bank and the community in which it is located. A banker with a true estimate of the responsibilities resting upon him will consider the interests, progress and welfare of the community, in the conduct of the affairs of the bank, as well as the profits to accrue to the stockholders.

The profits in banking are largely made from the use of the deposits received, and are made possible through the confidence shown by the depositors; for this reason, if for no other, the banker should recognize the great obligation resting upon him to prove true to the trust and conduct the affairs of his bank along safe and conservative lines, and never yield to temptation, pursue unsafe methods nor take undue chances for the sake of greater gain. His motto should always be, "Safety first, profits afterwards."

There seems to be a tendency in this day and age to want something for nothing; to want the goods without paying the price. The charlatan in all lines finds many eager and ready to offer themselves as victims to his fake promises, however absurd they may be. This is true in banking as in all other lines.

The promoter of the "Woman's Savings Bank" in Boston many years ago found a large clientage ready to deposit their hard-earned money with him on the promise of eight per cent interest per month, to be compounded monthly. And today the bank that offers six per cent interest per annum on deposits is not without its customers.

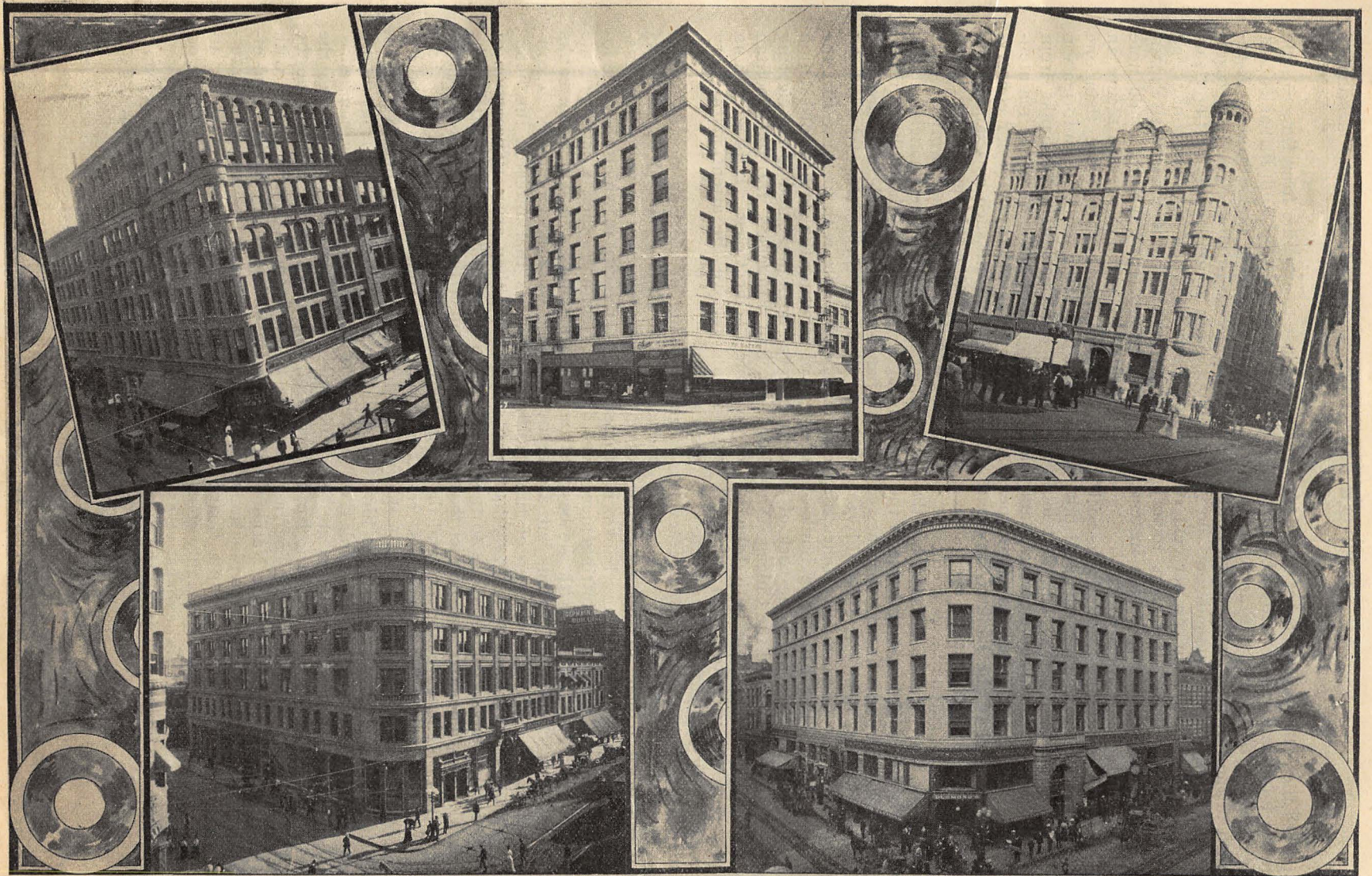
Active and aggressive competition among banks offers many temptations to depart from conservative methods that should be severely frowned upon by the banker who is mindful of his obligations.

The interests of the community, as well as the necessities of the customers of the bank, should be considered in the use of the funds of the bank. The banker that uses the funds of his bank in a conservative manner in fostering the development of home industries, with a desire to promote the welfare of the community as well as in meeting the needs of his customers by af-

fording temporary accommodations, and is ever ready to discourage wildcat schemes and rank speculation by refusing to allow the use of the funds entrusted to his care for such purposes, has a proper regard for the duties of his office and the responsibilities resting upon him; but the banker who freely allows the use of the funds of his bank to carry on the speculations or finance the pet schemes of himself or his friends, has a wrong estimate of the requirements of his position and is inviting trouble that sooner or later will be likely to overtake him.

Banks should be officered by men free from entangling alliances; and to warrant the selection of a man as a bank officer, one price demanded of him should be that he withdraw from all other activities, thus removing many temptations that might come to him to use the bank's funds in his own personal interests and in an improper manner. By becoming, in a way, the financial agents of the people, bankers assume the responsibility of attempting to regulate the use of money, and should always feel called upon to exert their influence to the utmost to check wrong speculative tendencies and undue use of money in any direction. The true banker is a pessimist when all others are optimists, and immediately changes to an optimist when others become pessimistic in their views, thus fulfilling the mission of a balance wheel to prevent any movement from going too far in one direction.

That banks are regarded, in a sense, as quasi-public institutions, is shown by the demand through the law-making power for regulations and restrictions in the conduct of the business. Banks should be safe-guarded by wholesome legislation; reports and examinations cannot be too frequent or too rigid to please the banker who is endeavoring to carry on his business as he should. While it is impossible to frame any general law that will meet equally well the conditions of banks in every part of the land, in the country as well as in the city, the provisions of the National Bank Act are, as a whole, remarkably well adapted to all. That our legislatures have enacted laws following so closely after the wholesome provisions of the Act in exercising control over the State Banks, is a step in the right direction. There is not a regulation or a re-



Lankershim Building

Wilcox Building

Fay Building

Douglas Building

Stimson Building

LOS ANGELES BUSINESS SECTION

striction of the National Bank Act that does not make for sound, conservative banking.

My views are so heartily in accord with the spirit of the Act that I very much doubt the wisdom of the recent amendment allowing National Banks to loan ten per cent of their combined capital and surplus to any one individual, firm or corporation instead of ten per cent of the capital alone.

The extending of undue credits is the rock that has wrecked more banks than all others put together, and not a bank that has heeded the restrictions of the National Bank Act and never loaned in excess of ten per cent of the capital of the bank to any one individual, firm or corporation, ever struck that rock. In the extending of credit there is a Rubicon which, once crossed by the bank (and it lies on the unlawful side of the ten per cent restriction), ties the fortunes of the bank and of the debtor irretrievably together, and the fate of the one becomes the fate of the other. The Enterprise Bank of Allegheny was wrecked upon the rock of a New Mexican railroad, and the Chicago National met the common fate with John R. Walsh's personal ventures with which it was inseparably connected. These are but isolated cases among hundreds, aye, even thousands.

And the great danger of this rock that has caused the wreck of so many banks, is that it is hidden. When the infringement of the law occurs, the banker, with the best intent, feels justified in his action, but as the debt increases and the danger of the situation dawns upon him, he realizes that to refuse further advance means loss to the bank, with knowledge to the public that might result in a shaken confidence and the possible withdrawal of funds, and he reluctantly furnishes more and more of the bank's funds until disaster overtakes him.

Rigid examinations by National Bank Examiners and by State Commissioners are to be commended in the interests of the bank as well as of its patrons. The ever-increasing thoroughness with which our National Bank Examiners make their examinations is in the right direction. Our State Board of Bank Commissioners are to be highly complimented on the careful and exhaustive examinations made into the affairs of the State Banks under their supervision, as compared with the methods in vogue a few years ago.

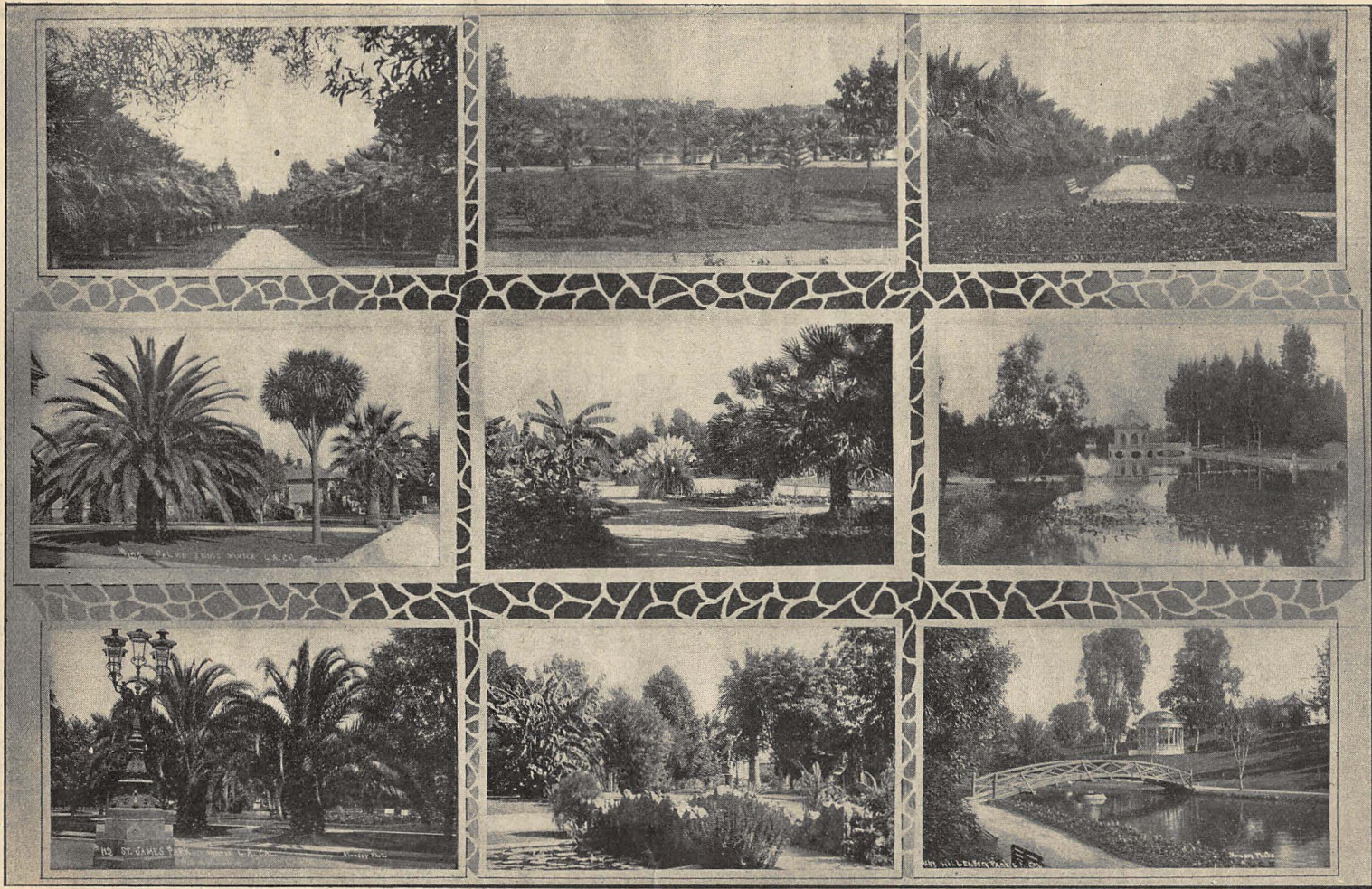
To still further perfect the system of examinations in all clearing house cities, a special examiner, thoroughly in touch with local conditions, should be employed by the

clearing house to examine from time to time all clearing house banks and all banks that clear through clearing house banks. A capable examiner so employed could avert impending danger by reporting to the clearing house any bank that was not conducting its business in a safe and conservative manner, and a competent examiner could note the tendency of any borrower to secure an undue line of credit with more than one bank, and by giving timely information could save the clearing house banks from losses many times the cost of his maintenance. Every bank that stands for conservatism would welcome such an examination, and any bank that would not submit to it should be published to the world. The threatened upheaval in the financial affairs of Chicago, incident to the failure of the Walsh banks, caused the clearing house of Chicago to secure the services of a special examiner, and I note with pleasure that the question of securing the services of such an examiner has been presented to the clearing house of San Francisco, the metropolitan city of our Pacific Coast. It is something that should receive the attention of every clearing house.

And speaking of clearing houses, allow me to say that if there is one debt the banks of any clearing house city owe to their customers and to the city in which they are located, more than any other, it is to provide strong clearing houses in which the banks associated can work harmoniously in controlling exigencies that threaten the financial situation, as they arise. The action of the Chicago clearing house in throttling the impending danger that threatened the banking interests of that city, if not of the whole country, at the time of the failure of the Walsh banks, by quick and decisive action, shows the efficiency of a clearing house properly organized and properly handled.

The men who take upon themselves the formation of banks in a city and assume the conduct of its financial affairs, accept with it the responsibility of intelligently and effectively safeguarding its financial interests, and this cannot be safely or sanely attempted without a strong clearing house organization—one that stands for something more than a mere convenience for exchanging checks and making petty rules regarding the sale or exchange.

There are many wise and wholesome laws on our statute books safeguarding the interests of the depositors by restricting and regulating the conduct of the banking bus-



SCENES IN LOS ANGELES PARKS

iness, but after all, there is but one safeguard that is wholly effectual, and that is to officer banks with honest men. It is an encouraging sign of the times to know that so many more bankers, who have proved untrue to the trust reposed in them, have been brought to justice and are doing time behind prison bars in expiation of their crimes, than was formerly the case. One redeeming feature of the Bigelow fiasco was that he did not attempt to evade punishment for his nefarious acts, but "took his medicine like a man."

Banks may be compelled to close their doors, with attendant loss to stockholders, under honest management, but when loss to depositors ensues, there is something manifestly wrong, and somebody should be held criminally responsible. If it was the law of the land that a bank officer should pay the penalty of such a failure with the loss of his head, no such failures would ever occur.

In the past few decades men have accumulated fortunes so fast that they have run the gamut of all possible experiences in the possession and use of great wealth, and have found it wanting. The true success or failure of a man's life is not to be estimated by the size or texture of his wardrobe, the luxuriance of his home or the amount of his bank account, but rather by what he is, and what he has done for his fellow man and for the world. True life is service. Happiness comes to us in the same proportion as we contribute to the happiness of others. The pursuit of riches is disappointing; as Dooley says, "A man has more fun wishin' f'r th' things he hasn't got thin injyin' th' things he has got. Ye don't get anything f'r nawthin', an' to gather in a million iv thim beautiful green promises, ye have to go down ivry day with somethin' undher yer ar-rm to th' great pawn-shop—ye'er peace iv mind, ye'er health, or somethin' ekelly vallyble."

As bankers, we should evince in the conduct of our business the reciprocal relations that should exist with our customers and the communities in which we live. We owe it to our patrons to extend to them all assistance consistent with conservative banking, and without exacting any pound of flesh. We owe it to the city in which we live to foster its best interests. We owe it to both, as well as to ourselves, to prove true to the trust reposed in us, by so conducting our business as never to invite just criticism by our patrons, endanger the financial interests of our city or disgrace ourselves.

Are You Honest?

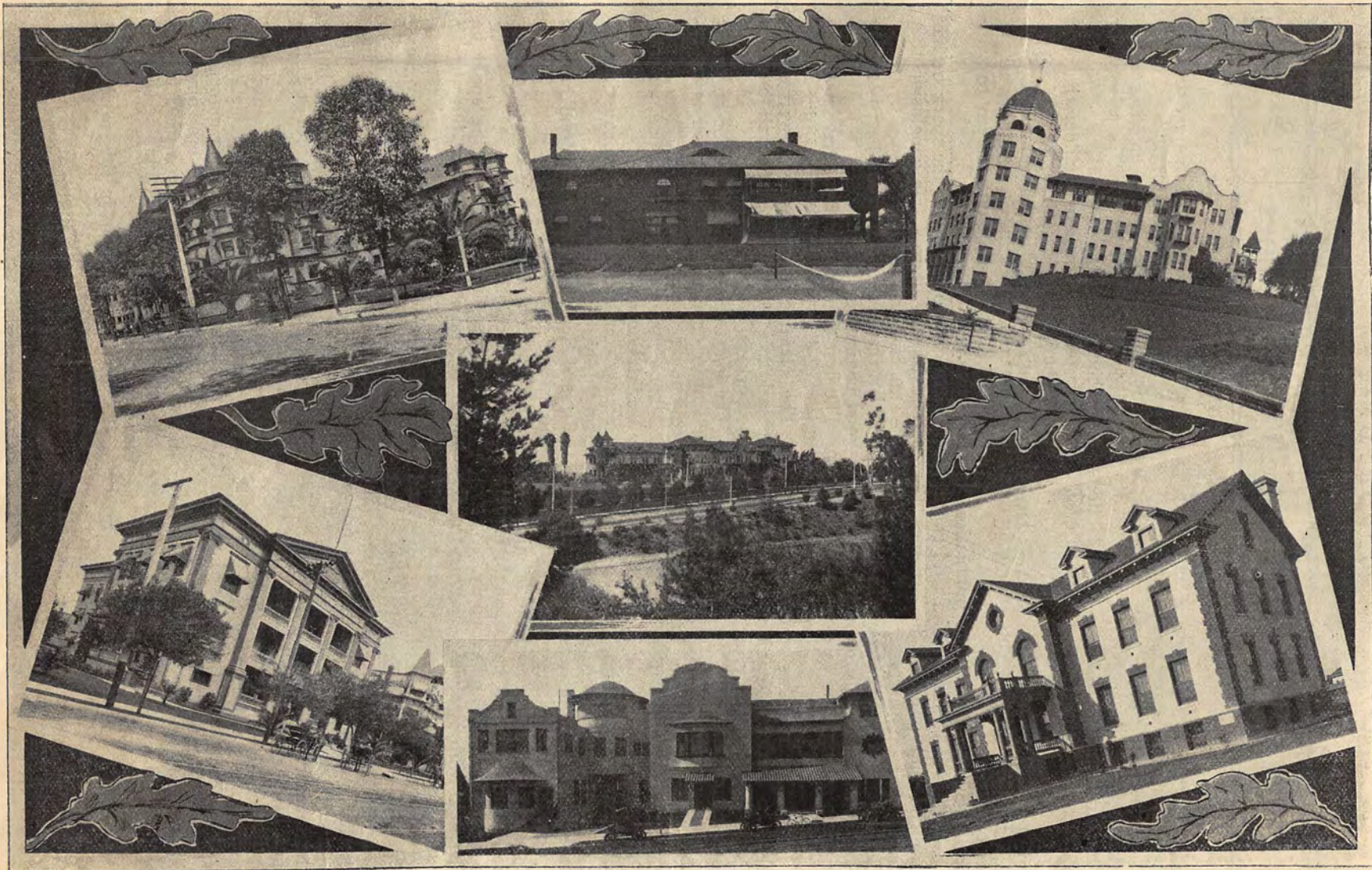
Are you honest?

This is a pointed, personal question and the man who reads it will probably get red in the face, warm under the collar and have a strong desire to pummel the writer of this article. Hold on, my irate friend, and read all the way through. Perhaps you may find something that will benefit you. You may not acknowledge that you have been hit but you will admit the fact in your own heart and that is all I wish.

Now, I know that you have been entrusted with large sums of money by your employer and you have invariably accounted for every cent of it. I know that you pay your bills and that you would scorn to take anything of value that did not belong to you. I admit all that but there is something more.

Let us delve into the matter a little. You and your employer have entered into a contract and each party, if he is thoroughly honest, will stick to his side of the agreement. Your employer agrees to pay you a certain sum each month for your services. He expects you to be on time at eight o'clock, to take only one hour for your dinner and to devote the rest of your time, until six o'clock, to the work he gives you. Do you do this or do you saunter in, five or ten minutes late every morning? Do you make it a rule to take only the allotted hour for dinner or do you further infringe on your employer's time a few minutes each day? Do you work steadily all day or do you allow your mind to wander about, thinking of the social engagement you have on hand for the evening? Do you make a practice of having your friends drop in to see you during business hours to discuss the good time you had the night before or do you tell them plainly that such discussions must be reserved for another time?

Answer these questions fairly and squarely, without evasion, and you will know whether you are thoroughly honest or not. Don't try to wriggle out of it by saying you keep your work up and that is all that is necessary. It isn't. Your employer pays you for a certain time. To him "Time is money," and if you can finish your work in less than the allotted period, the rest of your time should be spent in finding something else to do. You may say that such a course would only cause you to do somebody else's work and he would loaf on you. Perhaps he would but that doesn't settle the question of your being thoroughly honest.—Spare Moments.



California Hospital
Pacific Hospital

Hollenbeck Home
LOS ANGELES HOSPITALS

Sisters' Hospital
German Hospital

Jewels from the World's Mines

Picked by C. P. HURDITCH

It is seldom that you see a sunny-faced individual with a shady character.

To be a tinker when you might be a thinker is to be unsuccessful.

The old-fashioned, prosaic path of honesty and fair dealing, is the only safe one, after all.

Some men are always so ready to knock that they may properly be called human hammers.

Brain power, diffused and impractical, is the resultless self-wearing of a wild engine; centralized and practical, it becomes the motive power of progress.

The cream of society contains plenty of persons with skim-milk morals.

It takes a long time to explain what you don't know.

Success lies in doing thoroughly what there is to be done, in taking care of each day's business promptly, and in being able to look around three corners financially and have money when it is needed.

Every man can make his mark in the world, but there is a difference in marks.

The practical develops inertia to energy, adapts ideas to actualities, transforms hopes to efforts, tempers ambition to judgment. It imitates the sanest, utilizes the most effective, develops the greatest results. It wins.

Constant development of the primitive or initial is the force that has wrought modern industrial efficiency and economy.

The man who is always waiting for the demand is never ready for it when it comes.

Between the drilling of the plebes and the marching of the highest class lies a vast amount of routine that wasn't fun. The work that makes any success may not be fun, but it's absolutely necessary.

The man who allows a prejudice to influence his judgment will often find that prejudice to be an expensive luxury.

Suspicion is a subtle poison.

It is better to take things as they come than to miss them as they go.

Some say they will advertise when "their ship comes in." A better way is to advertise so as to make it come in.

The world is no longer clay, but rather iron in the hands of its workers, and man must hammer out a place for himself by steady and rugged blows.

It is sad to see a train of thought wrecked by collision with a brainstorm.

It is as necessary for a business to be founded upon a worthy purpose as it is for a preacher to believe in God.

Rash presumption is the ladder that will break the mounter's neck.

The man who plays the middle against the past and the future is sure to win.

The greatest homage one can pay to truth is to use it.

When one comes up to the mark he has set for himself, it is a safe conclusion that the standard was too low.

A worthwhile imitation of the best is a very good beginning.

The first thing to do if you have not done it, is to fall in love with your work.

The creative, penetrative power of imagination is the condition of all advance and success.

The man who holds the mirror up to nature must expect to have a good many reflections cast upon him.

Admonition may serve a good purpose, but adulation never.

Kindly comment is too often caustic criticism thinly disguised.

It is difficult to counterfeit real honesty and escape detection.

The faultiest man has the keenest eye for the failings of others.

No load so heavy but that it could be added to; no sorrow so great but that it might be worse.

Peculiar how many meek and lowly cross-bearers are prone to parade their burdens.

Invention is not necessity's sole offspring; only one of a very large brood.

A bet may be a poor argument, but it sometimes helps a fellow out of a hole—if he wins.

While there is an unlimited amount of good reading in an unabridged dictionary, it is distributed in a tantalizing manner.

The high prize in life, the crowning fortune of a man, is to be born with a bias to some pursuit, which finds him in employment and happiness.

Things don't turn up in this world until somebody turns them up.

Some people who jump at conclusions lose sight of the hurdles.



EUCALYPTUS TREES WITH TRAILING VINE SETTINGS



Homesteading in Southern California

By RALPH W. CROSMAN



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SERIES I.

"Westward the course of Empire takes its way," so they say. And it is so. Empire has been taking its way toward the setting sun from the time of its early youth in the far mountains of the East unnumbered years ago. But now its course is nearly finished, the cycle of its age-long journey nearly run. Here by the shore of the western sea, Empire pauses to view the scene of its final home. Here meet Pacific's ceaseless waves from out the west and humanity's eager tide from out the East—here meet they on the marge of the golden west, both sun-kissed and joy-crowned, happy and contented.

There is this difference, however, in the flow of the two tides that here commingle: in the sea of men and women that forces its friendly pressure upon our land there is little ebb, but instead an ever-rising, ever-widening, ever-deepening tide—people come to California to stay.

Opportunities for Homesteading

For those who may be thinking of California and wondering what possibilities, what opportunities it presents, this article is intended.

Before I tell you just how you can induce Uncle Samuel to relieve himself of the burden of holding so much public land by turning over 160 or more good, rich, level acres to you, I want to call your attention to one or two striking features of this homestead proposition. In the first place, if you want to acquire title to a piece of virgin land—untouched land—if you want to wed yourself to a piece of soil that has never known a private legal master since first it sprung from the womb of time, you must do it soon. More than 250,000 acres of government land were "taken up" in one section of Southern California between the years 1900 and 1905, so that the opportunity to take up government land is rapidly passing.

If you want some of the public domain in Southern California the first thing to determine is, in what particular part do you require it? Southern California, you know, or you will know if you come here, is quite a large place. Southern California alone

can hold Maine, Ohio, New Hampshire, Vermont, and Connecticut all rolled into one, and then have a lot of space left over. So before you buy your ticket for the Golden State, first determine in what section of its vast territory you want to plant your vine and fig tree. You can best do this by getting a modern map of California and by writing to the Chamber of Commerce of Los Angeles and of San Diego for booklets about the country. They will not be likely to send you any pictures and descriptions of your future home, but you will probably receive views of very prosperous looking places that were government land not so many years ago, and you will be able to get some idea of the climate, topography, etc., of the different sections. If the latest map of California you have is the one the children used in school a dozen or so years ago, it won't be of much service to you. I obtained a good one at the Southern Pacific Railroad office, in Los Angeles, for the asking. Perhaps you can do the same if you enclose a stamp for postage.

Three or four government bulletins on the subject of public lands may be obtained from the General Land Office, Washington, D. C., by sending a simple request for them.

Now, as to just what public lands are available in Southern California. In 1906 there were in the neighborhood of 11,000,000 acres in the eight southern counties, Santa Barbara, Kern, and San Bernardino counties forming the northern tier. It will probably not be far wrong to say that there are at the present time about 10,000,000 acres in the Los Angeles land district, which includes all of Los Angeles, Orange, San Diego, Riverside, and Imperial counties, and portions of San Bernardino, Ventura, Kern, and Santa Barbara counties. This land is, generally speaking, remote from the larger cities but much of it is comparatively near postoffices. It is either mountainous, hilly, and rolling, or the level, railroad-traversed Mojave and Colorado deserts and the Imperial Valley.

Mountain land, as in the Santa Monica mountains in Ventura county, is suitable for stock or bees, and where irrigated, pro-

duces apples, cherries, barley and the like. Foothills and the rolling land with water, produce olives, oranges, lemons, limes, berries and alfalfa. In seasons of abundant rainfall grain is a profitable crop on mesa lands and thousands of tons of profitable wine grapes now grow thereon, without irrigation. Desert land generally requires irrigation, but with water it will produce melons, cantaloupes, grapes, alfalfa, in fact almost anything.

To those interested in other matters than the practical side, it might be interesting to mention that the land and climate are such that homesteads, wherever located in Southern California, may be ornamented with the date and fan palms, loquat, pine, banana, magnolia, geranium, and rose, and many tropic and all the semi-tropic flower-

acquiring land is a distinctly different proposition in each one of them.

The Santa Monica Region

If you have come from the hills and valleys of New England, or some other broken section that has set its charm upon your soul, it would be well to look up the Santa Monica region. Here you can get a homestead comparatively near Los Angeles—the great metropolis of the Southwest—say twenty to thirty miles away—but transportation facilities will not be of the best. Wagon, horseback or “shank’s mare” are the only ones at present available.

To obtain a desirable location in this region will require some prospecting—or the procuring of the services or friendly advice of some one who knows the country—for

“BEFORE”



Desert Land Near Gloster

ing and ornamental trees, shrubs and flowers. Deer are found and trout are plentiful in the mountain streams. Dove, quail, duck, and hare abound in the lowlands. Sea fishing is especially good.

Such are the physical conditions in outline of the country in general. More specifically, however, the homestead proposition in Southern California falls naturally into three distinct divisions, viz: (1) the mountain country, such as in the Santa Monica Mountains near the coast in Ventura county; (2) the Mojave Desert in the eastern part of Los Angeles and the southwestern part of San Bernardino counties; and (3) the world-famous Imperial Valley, the eastern part of what is shown on the maps as San Diego county, but which has recently been set apart as a county by itself—Imperial county. These three sections are the chief centers where homesteading is now going on, and taking up a claim or

some valley watered by a spring or stream. This is probably the least popular of the three homesteading regions mentioned, but to many these hills and dells that overlook the Sunset Sea have a strong fascination, and undoubtedly the land will ultimately become very valuable. As a matter of fact, in some places it has become so already. John Shoemaker, who got 160 acres from the Government a few years ago at one dollar and twenty-five cents per acre, now has a place worth forty or fifty thousand dollars. Marion Decker took up a quarter section here a quarter of a century or more ago and Mrs. Decker told me that they now possess over a thousand acres that they have purchased or acquired from the Government. “Yes, we’ve done well. What do we raise? Oh, chickens, all kinds of stock—hogs, cattle, horses—all kinds of vegetables and garden products—and bees—for it’s a great bee

country. A party of us went out the other day on a honey-hunting pleasure trip and we got two five-gallon coal oil cans full of elegant honey; and we had a good time." You bet they did! And if you could have been around the next morning, risen at dawn with Father Decker, filled your lungs with the western sea air and your soul with the glory of the eastern sun-kissed hills, taken a shower-bath at the fine sulphur spring, and then gone in to honey and Mother Decker's hot biscuits—if you could have done all that, perhaps you, too, would agree that the Santa Monica homestead proposition is really worth looking into.



Our illustration of this region shows Frank C. Prescott, Jr., in the throes of homesteading under difficulties. A mountain stream barred the pathway to his claim and he had to carry the lumber for his house across on Shoulder Ferry.

The Mojave Desert Country

There is more money to be made up there; it's a bigger proposition and more people are going there. "It's going to be a great country. Rich soil; tremendous crops; has the far-famed Valley of the Nile skinned a hundred blocks. Going to be the center of a teeming population—an empire in itself. Going to equal or surpass the great Imperial Valley. Get in now, on the sagebrush floor." So say those interested.

Is this really true? I find plenty of people to tell me that it isn't; that there is nothing in the homestead proposition, any-

way; that you can't get any government land with water, not without great expense, anyway, and that without water, land in California isn't worth a California fig. It is fair to say, however, that those who "knock" the homestead proposition generally have land to sell. And yet it is a fact that should be borne in mind by the eastern homesteader or land-seeker in California, that the chief value that he gets for his money is the water that goes with the land, rather than the land itself. In other words, the Californian firmly believes that land in his state without adequate water rights is worthless. At the same time he sells a good deal of dry land at from five to fifty dollars an acre, and whether this goes to "suckers" or those wise in their day and generation, will be determined within the next five or ten years. For many have a more or less hazy idea that this desert land, watered only by the winter rains, is valuable now, for what it will produce, and that it will be tremendously valuable in a few years. This expectancy for future increase in value is based on the fact that water has been developed in unexpected places in the past, and on what has been done with "dry farming" methods.

The most significant fact that I learned about the Mojave country was concerning a colony from the famous apple country around Grand Junction, Colorado, who are taking up land under the Reclamation or Desert-Land Act, at Gloster, Kern county, on the main line of the Southern Pacific Railroad. These hard-headed farmers, who bought their land in Colorado for \$2.50 to \$5.00 an acre and sold it for \$1000 to \$1500 an acre, are going to co-operate in developing water on their land and expect to do as well with it as they did in Colorado. In all of this Mojave country water has to be obtained from wells. There are no streams from which ditches may be run. At this place a good flow of water has been secured at 80 to 100 feet. Artesian wells are going to be sunk. Mr. Hamilton, whose place, near the town of Mojave, about eight miles southwest of Gloster, is here illustrated, waters about 80 acres from a spring. He says, however, that he finds very little irrigation necessary. The picture shows part of a 30-acre alfalfa field, which was irrigated only once. The soil in all of this desert valley is disintegrated granite and very rich. By planting in the fall, good crops of wheat, barley, etc., can be raised without irrigation.

Other centers of settlement in this region

are at and around Victorville, San Bernardino county, on the Santa Fe Railroad. Here the conditions are practically the same as those mentioned above. Several wells have been sunk that found water from 60 to 325 feet. An artesian well struck a flow at 1200 feet. In this vicinity, too, most of the land is taken up under the Desert Act. According to this law, you do not have to live on the land unless you want to do so, and a development company will dig your wells and plant and harvest your crops.

The Imperial Valley

Of this so much has been written, and so much yet remains to be written, that I shall say little in this number. What was, four or five years ago, a vast and arid desert, is now probably the richest and most

in value very rapidly—but that is another story.

Anything and everything in the animal or vegetable kingdoms can be raised here in hitherto-unheard-of qualities and quantities, and in any and every month in the year. Yes, it's desert—without water; but give this desert the kiss of moisture, plant within its warm, rich soil the fertile seed, and it will yield for you a largess undreamed of by the Eastern farmer.

Now let me introduce you to the man with whom or with whose office you will have much to do in gaining title to government land, General Frank C. Prescott, Register of the Land Office of the Los Angeles district. It is to him that you will have to make application for filing, and it is before him that you will have to prove

"AFTER"



Alfalfa Land Near Gloster

productive farming region in the world. There is still government land outside the irrigated area, and it is being taken up, but as it is subject to entry under the Desert Act, which requires water to be produced, for all of it, these entrymen are incurring the risk of losing their time and money; for while it is altogether within the range of probability that all, or nearly all, of the now vacant land in the valley will in time be supplied with water, just when that time will be, no one is wise enough to determine. I do not imagine, however, that this slight word of derogation will deter anyone who may read it from going to this land of magic. The magnetic power of the mighty success here achieved in a few short months is drawing and will continue to draw its thousands to the sunny sands and shores of this sunken sea. Land under the irrigation system may be purchased for \$40 to \$150 an acre, and it is, by the way, rising

that you have complied with the law in order to "prove up" and acquire title to the land. Genial and courteous in his treatment of those who have business with him, he administers the complex affairs of his important office in a conspicuously able manner, always standing squarely behind the honest homesteader. I imagine, however, that those who try to prove up by evading the letter or spirit of the law might be given a very uncomfortable half hour by his searching questions and no less piercing eyes. In his office, map and tract books showing public lands are on file and open to public inspection and plats showing vacant land are furnished at a cost of one dollar for each township, designated by numbers of township and range. For two dollars you can get a township plat showing the form of entries, names of claimants, and character of entries. For three dollars you can secure one showing all of the above

and in addition, the number of entries. And for four dollars you can obtain one showing all of the above, together with the date of filing or entry, the topography of the country, etc. These may be procured by mail, but it is a requirement of the law that you cannot make application to enter land before you have visited and fully examined it in person.

If you do not know where or how to begin to look for land that suits you, or if you do not wish to take the time to do so, you may have recourse to private parties who make it a business to ascertain the location of desirable sections that are open for settlement, and to locate people either in colonies or singly upon the land, charging a stipulated sum, ranging from \$100 to \$195, for their services. This amount however, includes the Land Office fees, and all expenses of the prospective homesteader on a trip of inspection to and from the land. The services of these agents are welcomed by many, not only because they are supposed to know the general location of the best available land, but because of the difficulty of locating with precision the boundaries of any piece of land that may have been selected.



Gaining Homestead in the Santa Monica Mountains

How to Acquire Land

The two laws under which land is most frequently acquired are the Homestead Law and the Desert Land Law. Under the former act, no more than 160 acres, or a quarter section, may be acquired. The appli-

cant must make affidavit that the application is honestly and in good faith made for the purpose of actual settlement and cultivation, and not for the benefit of any other person, persons, or corporation; and that the application is not made for the purpose of speculation.

The "settlement and cultivation" referred to in the above paragraph and required by the Homestead Law means a continuous maintenance of an actual home on the land entered, to the exclusion of a home elsewhere, and continuous annual cultivation of some portion of the land. A mere temporary sojourn on the land, followed by occasional visits to it once in six months or oftener will not satisfy the requirements of the homestead law, and may result in the cancellation of the entry. No specified amount of either cultivation or improvements is required, but there must in all cases be such continuous improvement and such actual cultivation as will show the good faith of the entryman. Lands covered by homestead entry may be used for grazing purposes if they are more valuable for pasture than for cultivation to crops. When lands of this character are used in good faith for pasturage, actual grazing will be accepted in place of actual cultivation. The fact that the land cannot be profitably cultivated or pastured will not be accepted as an excuse for failure either to cultivate or graze them.

When a homesteader applies to make entry he must pay in cash to the receiver a fee of five dollars if his entry is for 80 acres or less, or ten dollars if he enters more than 80 acres, and in addition to this fee he must pay, both at the time he makes entry and final proof, a commission of one dollar for each 40-acre tract entered outside the limits of a railroad grant and two dollars for each 40-acre tract entered within such limits.

Actual residence on the lands entered must begin within six months from the date of entry, and must continue until the entry is five years old. After a continuous residence and cultivation of fourteen months, however, the entryman may acquire title to the land by paying \$1.25 per acre for land outside the limits of railroad grants and \$2.50 per acre for land within the granted limits.

Nearly all male and female citizens of the United States, and those who have declared their intention to become such, except married women who are not heads of families, are eligible to entry under the Homestead Law. Applicants must not,

however, be the owners of more than 160 acres of land in the United States.

Under the Desert Land Act, 320 acres is the maximum number that may be acquired by an individual. You are required to pay the government twenty-five cents an acre at the time of making the application, and to expend at least one dollar per acre each year for three years in developing or conducting water upon the land and in cultivating at least one-eighth of the holding. Then, at the time of proving up, which may be done at any time within four years from time of filing, after complying with the above requirements of the law, you have to pay the government an additional dollar an acre. Residence on the land under this law is not required. Tree culture alone is not now held as sufficient cultivation to reclaim the land. The law permitting this, together with the old pre-emption law, was repealed in 1891.

What Capital is Necessary

As to the amount of money one should have before entering on the life of a homesteader, in this, as in everything else, opinion differs. The suggestions given me in the matter by those supposed to know, vary from nothing—or enough to make the initial payment of \$16 government fees, and build the 12x14 house required by the

Homestead Law—up to one thousand dollars. Manifestly, however, the single man, or the married man whose family consists only of himself and a strong, brave wife, can begin on less than a man with a larger family, and can afford to take chances that the latter could not well incur. The law requires that the homesteader actually make his home on the land, and if he honestly does this he can frequently find opportunities to work away from home, if he chooses, in order to earn money for living expenses and for developing his own land. It should be remembered, however, that before he can do much work on his own place, he must have a team and wagon, a plow, harrow, seeder, etc., which will cost four or five hundred dollars, and that it may be the greater part of a year before he can realize from his first crop. These suggestions are made because of the fact that many undertake the task of claiming a homestead without sufficient funds, and consequently reap hardship, disappointment, and sometimes suffering. This is doubtless due to the unconscious impression caused by the fact that the land is practically "free." In many instances, however, a man with very little money but a big supply of nerve, wins out. In fact, courage is necessary, even if plenty of money is possessed, for even under modern conditions it is a pioneer's life.



Make Good

If you start to do a thing,
Make good;


If it be to dance or sing,
Make good;

If it be to write a book
Or to be a noted cook,
Do your best, by hook or crook,
Make good.


If you say you'll make a name,
Make good;
After love or pelf or fame,
Make good;
Never let your efforts drag,
Do not stop to chew the rag,
Nor be always on the brag,
Make good.

If you have a goal in view,
Make good;
It is simply up to you,
Make good;
Talk is cheap, so cut it out,
If you win the victor's shout
You must watch what you're about.
Make good.

If you make a little bluff,
Make good;
Ante up the promised stuff,
Make good;
Failure everywhere is rife,
Be a live one in the strife,
Do the best you can in life:
Make good.



Wanted—A Man



By MINNIM

"Wanted—men:
Not systems fit and wise,
Not faiths with rigid eyes,
Not wealth in mountain piles,
Not power with gracious smiles,
Not even the potent pen:
Wanted—men!"

"Run ye to and fro through the streets of Jerusalem and see now and know, and seek the broad places thereof, if ye can find a man."—Jeremiah.

"How to constitute one's self a man—nothing harder if one knows; how to will it, nothing easier if one will it."

"'Tis life, not death, for which we pant,
'Tis life whereof our nerves are scant;
More life and fuller, that we want."

"I do not wish in attempting to paint a man to describe an air-fed, impassionable, impossible ghost. My eyes and ears are revolted by any neglect of the physical facts, the limitations of man."—Emerson.

"But nature with a matchless hand sends forth her newly born,
And laughs the faulty attributes of wealth and rank to scorn;

She moulds with care a spirit rare,
Half human—half divine,
And cries exulting, "Who can make a gentleman like mine?"—Eliza Cook.

"In a thousand cups of life," says Emerson, "only one is the right mixture—a fine adjustment to the existing elements. When that befalls, when the well-mixed man is born, with eyes not too dull nor too good, with fire enough and earth enough, capable of receiving impressions from all things, and not too susceptible—then no gift need be bestowed on him, he brings with him fortune, followers, love, power."

Diogenes sought with a lantern at noon-tide in ancient Athens for a perfectly honest man and sought in vain. In the market place he once cried aloud, "Ye men, O, men," and when a crowd collected around him, he said scornfully, "I called for men—not pygmies."

The world has a standing advertisement over the door of every profession, every occupation, every calling: Wanted—a man!

Wanted—a man who will not lose his individuality in a crowd—a man who has the courage of his convictions, who is not afraid

to say "No," though all the world say "Yes." Wanted—a man who, though he is dominated by a mighty purpose, will not permit one great faculty to dwarf, cripple, waive or vitiate his manhood; who will not allow the over-development of the one faculty to stunt or paralyze his faculties. Wanted—a man who is larger than his calling, who considers it a low estimate of his occupation to value it merely as a means of getting a living. Wanted—a man who sees self-development, education and culture, discipline and drill, character and manhood in his occupation. A hundred pulpits vacant in a single religious denomination; a hundred church committees scouring the land for men to fill those same vacant pulpits, and in vain, is a sufficient indication, in one direction, at least, of the largeness of the opportunities of the age, and also of the crying need of good men.

Wanted—a man who is well balanced, who is not cursed with some little defect or weakness, which cripples his usefulness and neutralizes his powers.

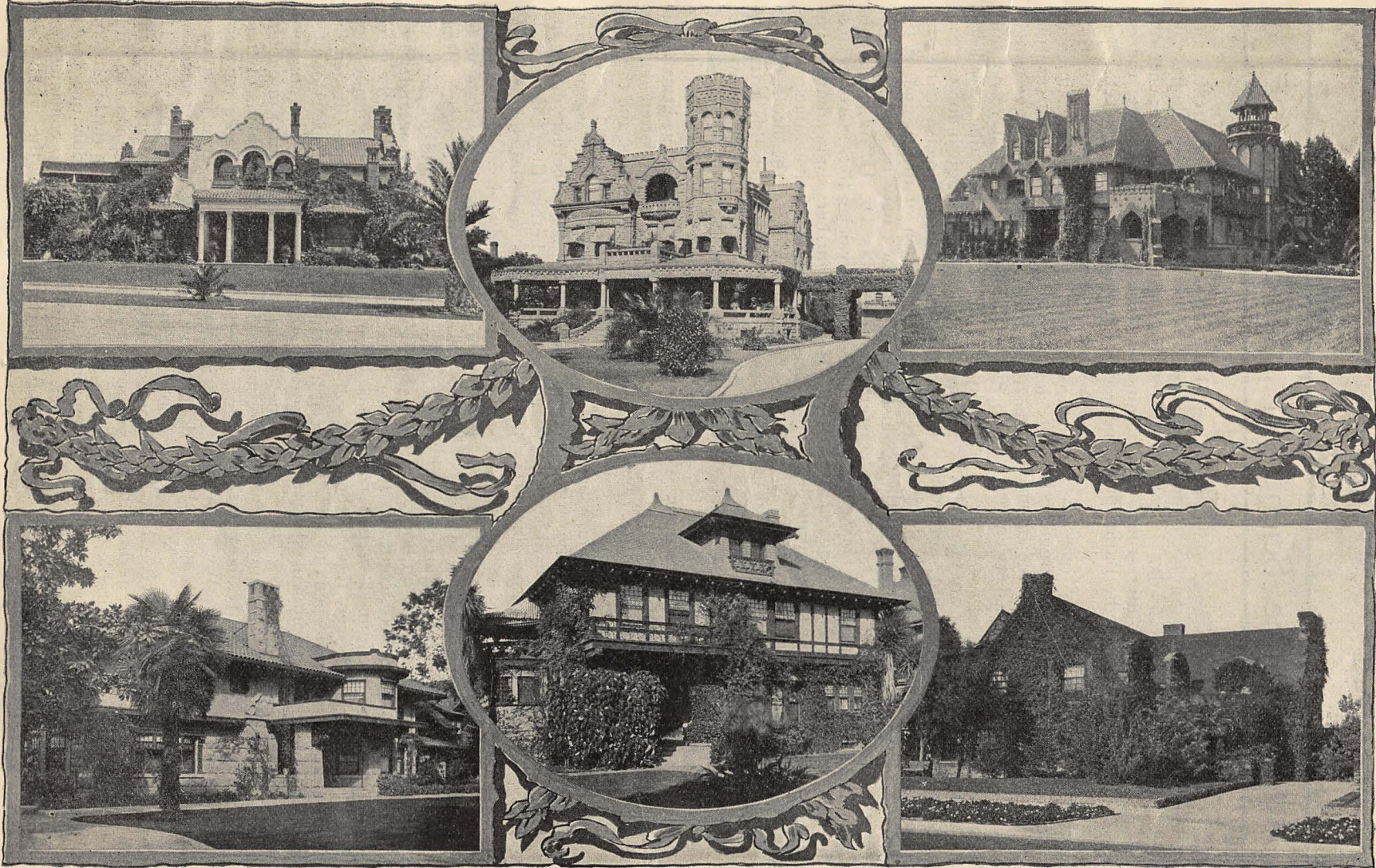
Wanted—a man of courage, who is not a coward in any part of his nature. Wanted—a man who is symmetrical, and not one-sided in his development, who has not centered all the energies of his being into one narrow specialty, and allowed all the other branches of his life to wither and die. Wanted—a man who is broad, and does not take half-views of things.

Wanted—a man who unites common sense with his theories, who does not let a college education spoil him for practical, every day life; a man who prefers substance to show, who regards his good name as a priceless treasure.

Wanted—a man "who, no stunted ascetic, is full of life and fire, but whose passions are trained to heed a strong will, the servant of a tender conscience, who has learned to love all beauty, whether of nature or of art, to hate all villainies and to respect others as himself."

God calls a man to be upright and pure and generous, but he also calls him to be intelligent and skillful, strong and brave.

This is what we want!—Gold Coast Leader.



LOS ANGELES HOMES

The Science of Medicine

Some two or three years ago, while poking about an old second-hand book store in the city of Toronto, Canada, I came across an old copy of a very interesting book entitled "The Philosophy of the Bath," published in London.

In that old copy (the only one I ever saw or heard of) are some extremely interesting things anent the science of medicine as taught and practiced twenty-five years ago.

The quotations used below are taken from that book and are, no doubt, authentic. Some of the names are familiar to the profession as being of great repute in their day.

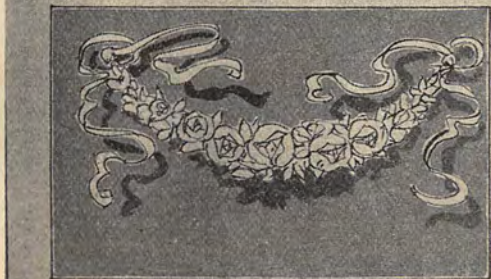
And while I do not apply all I may quote to the medical profession as it stands at the present, I will endeavor to show in another article that our present-day physicians are far from satisfied with the science of drug medication.

The author of "Philosophy of the Bath" quotes Sir Thomas Watson as saying: "Certainly the greatest gap in the science of medicine is to be found in its final and supreme stage—the stage of therapeutics," and then goes on to say, "That is, the 'greatest gap' occurs at the very 'stage' in which medicine is of any practical value whatever! the 'stage' to which all medical knowledge and experience worth possessing necessarily tends! Therapeutics, as the art of curing or relieving diseases, is 'the final and supreme stage' of medical science, yet it is at this very critical and important 'stage' that Sir Thomas Watson, the authoritative exponent of the Drug School, confesses the 'greatest gap' is to be found!—a gap not yet filled up, or bridged over, though thousands of years have been spent in feeding its voracious depths with human victims!" Again Sir Thomas confesses that "To me it has been a life-long wonder how vaguely, how ignorantly, how rashly drugs have been prescribed. We try this, and, not succeeding, we try that, and, baffled again, we try something else. Now this random and haphazard practice, whenever and by whomsoever adopted, is both dangerous in itself, and discreditable to medicine as a science."

So much for Sir Thomas Watson. Another good old English physician, Dr. Ma-

son Good, steps to the front to say that the experimental stage of medicine has "destroyed more lives than war, pestilence and famine combined," and, of course, the experimental stage is not over with yet.

Another old-time doctor of some prominence in his day, repeatedly exclaimed on his deathbed—"I wish I could be sure that I have not killed more than I have cured," and his last words were, "I have no faith in physics!" This was Dr. Ballie. And still another of the old-time English doctors confesses his "utter want of precise knowledge respecting the action of drugs, and of the doses in which they may be safely administered." This was Dr. H. W. Fuller of London, senior physician to St. George Hospital. He goes further and admits that "scepticism as to the curative value of drugs is the besetting fault of the profession at the present time." And then this extraordinary admission is made: "We know little respecting the cause of many diseases, and consequently we are in the dark as to what may be effected by the *vis medicatrix naturae*; but observing as we often do, that patients recover under various, and the most opposite modes of treatment, and even when no medicine is administered, we are naturally inclined to ask whether drugs are of any use, and whether they may not be hurtful." All this and much more was spoken before a body of medical students and doctors, and in the discussions which followed, one M.D. put it this way: "Remedies come into fashion, and die out, and come in again. Remedies come and go because men have no guide as to their real value except the opinion of the introducer." Another very extensive practitioner had seen a very large number of cases of pleurisy with effusion recover without any medicine at all; so with pneumonia; in cholera, too, under the most opposite plans of treatment, a certain number of cases recover—"that is, Nature effects a cure in spite of doctors and their variety of drug remedies!" Another "highly-esteemed authority," Dr. Bostock, says, "Every dose of medicine given is a blind experiment upon the vitality of the patient." So they rattle on, condemning their own profession one to another, yet pulling together to continue their "blind experiments" upon the vitality of



BROADWAY NORTH FROM FOURTH STREET

SECOND STREET WEST FROM MAIN STREET
FOURTH STREET WEST FROM MAIN STREET
LOS ANGELES, CAL.

SPRING STREET NORTH FROM MAIN STREET

those who pay them for their very valuable services. Those who differed with them were called charlatans and quacks, although the "Medical Critic and Psychological Journal" of that day says: "Charlatanism is by no means confined to illegal practice. To see the fullest-fledged charlatanism we need not go beyond the bounds of the profession. The most refined quacks stalk under cover of a legal profession." These testimonies concerning the science of drug medication could be multiplied indefinitely, but with a word from an American we will close. Dr. Benjamin Rush, "one of the most celebrated physicians of America," says: "I am incessantly led to make apology for the instability of the theories and practice of physicks." "What mischief have we not done under the belief of false facts and false theories! We have assisted in multiplying diseases; we have done more—we have increased their fatality." So also says Dr. Cogswell of Boston, that, "The medical profession, with its prevailing mode of practice, is productive of more evil than good, and were it absolutely abolished, mankind would be infinitely the gainer." Why was it not abolished, then? is a pertinent question in this connection.

A science composed of "false facts" and "false theories," and the practice of which produces "more evil than good," and which not only "multiplies diseases," but "increases their fatality," and is practiced and taught by "refined quacks, under cover of a legal profession," is certainly open to suspicion, to say the least, says Health. If I understand it rightly, a science is indisputable facts. The medical science then was not a science in those days, but empiricism. The science of medicine today is more nearly a science than formerly, but in spite of all the exact knowledge gained therein it is yet useless, or nearly so, in the cure of diseases. True science is true knowledge along any definite line, but there is something called in Holy Writ, "science, falsely so-called; which some professing have erred concerning the faith."

What Has Life For Me?

It is a question which it is well for each one to put to himself or herself, "What has life for me?" How and in what way can each accomplish the most good and do the most work in the world?

Every thinking man and woman realizes that we are each in the world for a purpose, and the greater the abilities in a practical,

executive way, or in a talented way, the greater the duty to the immediate family and the community.

Human life is a serious thing, says Aimee Barbarin Marsh, and to be a thinking, reasoning man or woman means duties and responsibilities, also opportunities which cannot be overlooked. It is a cross which some are called upon to bear to possess all the desire to do much and to have the ability to do only a little. There are few crosses in life harder than that. Some who apparently have a great deal to do with and the ability to give a great deal seem to have no wish for anything more than to kill time and have as much so-called pleasure as possible. To a true, noble spirit is there any greater pleasure than the ability and opportunity to give?

Life is only worth living in proportion as each lives in and for the good of others. It is not given us for ourselves or for the accomplishment of selfish ends, but for the good of the home, the community, and in some rare cases the world.

The Kaiser's Press-Cutting Agency

The German Emperor's interest in everything that goes on in the world is well known; but not every one is aware of the trouble he takes to keep in touch with current affairs. According to a Munich newspaper, the Kaiser reads at least three papers every day, changing the list several times a week in order to become fully acquainted with the ideas of all political parties in the state. But this by no means exhausts his appetite for information. Every day the Ministry for Foreign Affairs, as well as that of the Interior, has to provide newspaper cuttings, properly named and dated, and pasted on slips ready for the Emperor's perusal. These he carefully reads, making marginal notes as he goes along, and they are then scrupulously classified and put aside ready for immediate reference. Often, too, the Emperor, whose catholicity of interest and insistence on method would prove invaluable to many a journalist, asks for cuttings relating to the particular technical subjects in which for the time he is specially interested.

Mrs. Bloer—"My husband fought in the late war. His company was in one engagement, and only a remnant of it escaped alive."

Mrs. Bargainhunt—"Gracious! And you got the remnant!"



HUNTING

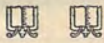


BATHING

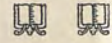


FISHING

HOW CALIFORNIA SPENDS CHRISTMAS



The Practical Side of Homesteading



A Female Homesteader Who Knows a Good Thing

A very interesting story of the great good luck of a female homesteader was told a representative of "Opportunity" by Mr. G. M. Lindsay of the Homefinders' Association.

This land-loving lady had "taken up" and "proved up" on a quarter section of Uncle Sam's domain up in the state of Washington, which she had taken under the Homestead Act, and had made a good thing out of it. Then she began to look around to see what she could get under the Reclamation Act as well.

Up in Washington her quarter section was hilly and **eighteen miles from the railroad**. Washington is all right; it's a good name and a good state, but when it comes to homesteading, the Golden State has it beaten to a frazzle. Mr. Lindsay took her out on one of Mr. Harriman's "palatial cars for particular people" to view the land, just as Uncle Sam requires. After a few hours' ride, the train stopped and our land-viewing friends alighted. "Well, which way now," said the lady. "Nowhere," said the gentleman, as he nonchalantly and non-committingly placed his hands in his pockets and gazed absently at the disappearing train and the far stretch of level plain. And that is the point of the story. The lady didn't have to go any farther. She had stepped off the train right on to her land—rich and level as a floor. "It's worth \$2000 today," said the lady, as she began to look around for the surveyor's stakes, and plan where she would like to have the railroad station erected.

Afraid of the Desert

One of the chief sections where people are now taking up government land is in the Mojave Desert. Now the wise men of the East will probably do some investigating before they go to much expense to take up land in the desert, but from facts given me by Mr. J. J. Osburn, it seems quite probable that the investigation will result favorably for the desert and its possibilities. He pointed out the fact that deeded land in the neighborhood where he is now locating people is selling at from \$35 to \$75 an acre and on the basis of this he claims that it ought

to be worth at least \$100 an acre within one year's time, or just as soon as those who have taken land, take up their residence thereon and begin the development of their farms. Mr. Osburn also called attention to the fact that the land near the railroad station where he is now placing his clients is being rapidly settled, so that those who are interested would do well to look into the matter soon, in order to make a desirable selection with respect to location.

A Unique and Honest Plan for Homeseekers

Readers of "Opportunity" who may be considering the purchase of a "farm" or "ranch" in California will do well to investigate the plan of the Home Extension Association, whose operations are conducted on somewhat unique and original plans. The Association is **not** a buyer and seller of land. It is an organizer of clubs and the members of these clubs get the land at **wholesale** prices, which means a saving of about one-half or one-third of the ordinary market rate.

The land is purchased under easy payments and it is practically impossible for it to fail to more than double or treble in value before the second payment is due. An important and reassuring point is that the homeseeker does not have to settle by himself in a lonely place, but is assured of the company of hundreds of families—a colony all ready made, as it were.

An Authority on the Free Government Lands of Southern California

One of the most interesting and helpful interviews was given our representative by Mr. George B. Wright, founder and manager of Wright's Government Land Bureau. "While we have been selling lands for several years and have a well satisfied clientage reaching from the Mexican border to the Golden Gate," said Mr. Wright, "we have seen the majority of the lands in Southern California grow out of the reach of the person of moderate means. We have, therefore, turned our attention to searching out lands for those who cannot pay from \$200 to \$1000 per acre, and we are finding for them free government land that will some day—and that not far distant, as is being demonstrated daily—be as valuable as lands now bringing topmost prices."



Fifteen Reasons Why California is Attractive

Uncle Sam Has a Few Free Farms Left In Southern California

IT IS MY BUSINESS to show you where they are. I have just had surveyed one of the most beautiful pieces of valley land in California and can locate you on a ranch of 160 acres of level land, under the Homestead Act, or on 320 acres under the Reclamation Act. Under the latter Act you do not have to live on the land.

THE SOIL is a rich sandy loam and **WILL RAISE** all kinds of grain and grapes, *without* irrigation, and apples peaches, apricots, cherries, etc., *with very little* irrigation. If desired irrigation can be accomplished by means of wells.

A TRANSCONTINENTAL RAILROAD runs through the land and a shipping station is only a few miles from where we are now locating.

THE CLIMATE has no equal in Southern California and will prove a **HAVEN OF REST** for all those afflicted with asthma, lung trouble or those weakened by sickness. Full particulars may be obtained by addressing:

J. J. OSBURN, 538A Chamber of Commerce Bldg., Los Angeles, Cal.

A Few Free Farms Left in Alfalfa Valley



FREE LAND

BEFORE — AND — AFTER

ALFALFA CROP

IF YOU DO NOT KNOW the opportunities open for you in getting Free Government Land in Southern California **LET US SHOW YOU.**

IF YOU ARE A FARMER, you probably have heard of the unsurpassed richness of California Soil and wished you could have the pleasure and profit of cultivating it. Well, **YOU CAN,** thanks to the generosity of Uncle Sam. You, your wife and all the children over 21 years of age can each profit by these conditions and will have independence for the rest of your life.

IF YOU ARE NOT A FARMER, but would like to be one there is no better region on earth for you to begin than where we are now locating people on Government Land. **WE MAKE A SPECIALTY OF COLONIES.** That is an important point. Pioneering it alone is "no joke." Many people endure the hardship of it, but why not **JOIN ONE OF OUR COLONIES** and have some congenial, happy and contented neighbors alongside of apple orchards and alfalfa fields?

THE SOIL is a mellow loam, rich in all the elements for the growth of all kinds of grains, fruits and vegetables. There is an abundance of **WATER AT 15 FEET.** The climate is not excelled by any in Southern California. We can now place you within one mile of a **TRANSCONTINENTAL RAILROAD AND SHIPPING POINT.** What is now **FREE LAND** will in all probability be **WORTH \$50 AN ACRE** within a year. No matter what State you are from let us **SHOW YOU.**

HOME FINDERS' ASSOCIATION

Dept. B, 405 Chamber of Commerce Bldg.

Los Angeles, Cal.

Thousands of Acres to Be Thrown Open in California

LOS ANGELES, Nov. 20.—Under the new arrangement just announced, governing the sixth opening in California lands, actual residence upon the land is not necessary, but it must be improved with buildings, orchards or irrigation ditches during the first year, which insures population, activity and rapid growth. Applications may now be filed for land in the new settlement, up to December 1st.

We will send you the New Plan Book of Instructions to Homeseekers for 10 cents (stamps or coin) and include a three months' subscription to the Western Empire, a valuable California magazine about the wonderful industrial development of California rural life, sports, adventure, etc. Also sample copies of the Pacific Fruit World and the Live Stock Tribune, the two leading farm and poultry papers of California—all for 10 cents, which may result in a long life and modest fortune for you.

Address, Home Extension Committee, 266 Chamber of Commerce Building, Los Angeles, California.

FREE GOVERNMENT LAND IN SOUTHERN CALIFORNIA

If you want a 160-acre home (under the Homestead Act) or a 320-acre estate (under the Reclamation Act, where residence is not required) start **RIGHT** by **WRITING** or calling upon

WRIGHT'S Gov't Land Bureau

521 Wilcox Bldg.

Los Angeles, California

We are familiar with practically every district where there are Government lands and are doing the largest business in that line in Southern California. We have located many people upon productive land who are prosperous, contented and successful, and our clients are all satisfied with the treatment they have received.

Spring Valley Lands are now ready for settlement. Finest of fertile soil; inexhaustible supply of pure water for irrigation; abundance of wood; superb climate; anything can be grown.

Opportunity now knocks at the doors of those who want a home in the sunny southland of California. And who doesn't? Write right now.

WOULD
YOU

KNOW YOUR FUTURE

Do Not Be Deceived by offers of
YOUR FORTUNE TOLD FREE

Do You Want to Know About Your Business, Health, Speculation, Marriage, Love Affairs, or How to Improve Your Condition Financially and Socially?

EVERY READER OF THIS PAPER WHO WRITES AT ONCE WILL RECEIVE A
FREE READING FROM AMERICA'S RELIABLE ASTROLOGER

For many years, I have been advertising in American and foreign newspapers and magazines; perhaps your next door neighbor knows me or has consulted me for advice. I have built up a reputation by giving honest, accurate and conscientious service to my patrons. They will tell you I am America's Reliable Astrologer. I do not ask you to take my word for any statement made here, but I do ask for an opportunity to demonstrate my ability. Read what two of my patrons say about their horoscopes:



Newark, N. J.
"My marriage took place as you predicted, and I am the happiest woman in the world. I feel that you are the one really great Astrologer to whom The American people should turn for advice and counsel. Everything you predicted in my Horoscope came to pass as accurately as clock work."

BERTHA AXT.
Brandon, Can.

"My Horoscope is the best instrument of guidance that I have ever had put in my hands * * * I would not take a hundred dollars for the information you have given me, unless I was sure that I would get another one as accurate as this one."
Yours very truly, A. Broad, Real Estate Agent.



I have stacks of letters similar to the above. Many write that they cannot find words to express their thanks for the benefits derived from my advice. Many have followed my advice and gained wealth, happiness, love and popularity. I believe I can be of help to you. It costs you nothing to test my ability. I will send you a reading in which I will tell facts about yourself and your life that will cause you to marvel at the wonders of Astrology. My system has stood the test of time. People who consulted me years ago acknowledge that no other Astrologer is as accurate. If you wish a free reading, simply send me your name (whether Mr., Mrs. or Miss), the date of your birth and a 2c stamp and I will send you the reading at once and will also send you a copy of my interesting booklet, "Your Destiny Foretold." Address Albert H. Postel, Room 816, No. 126 West 34th Street, New York, N. Y.

When writing advertisers it will be to your advantage to mention **Opportunity**

HAVE YOU FIVE DOLLARS

The most popular season of the year will soon be here—the season when everyone feels happy, joyful and practical.

For a Christmas purchase—one that combines a pleasing remembrance with lasting utility—how would you like to

START A LIBRARY

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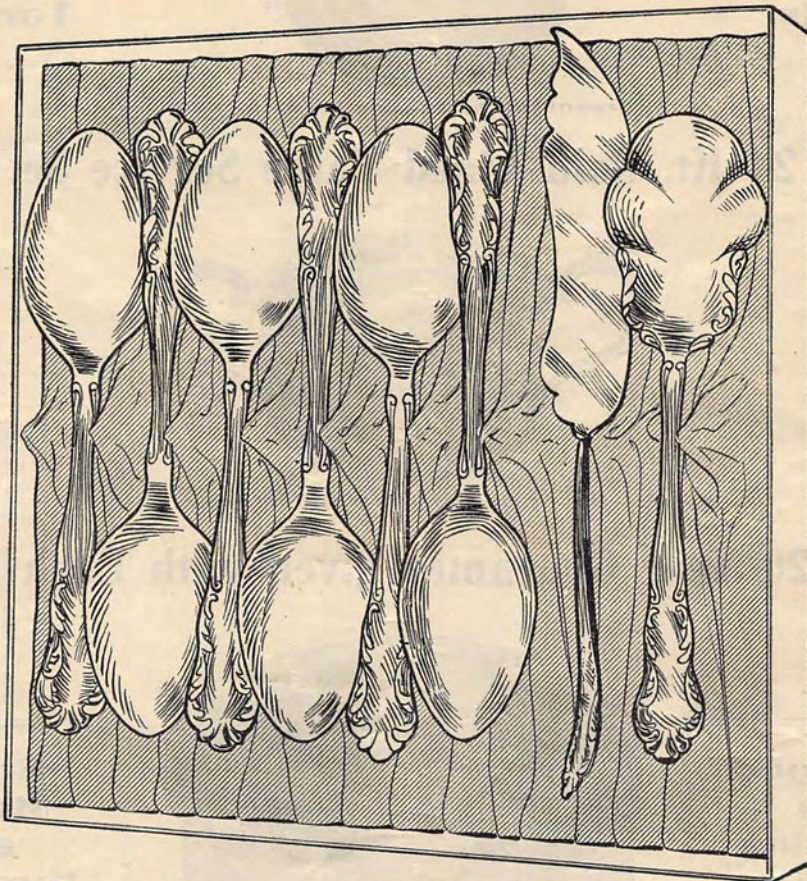
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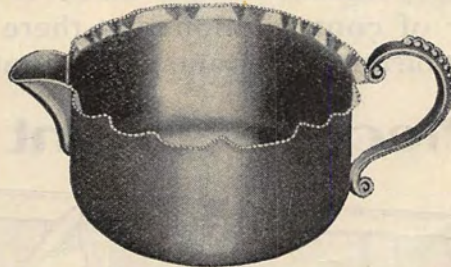
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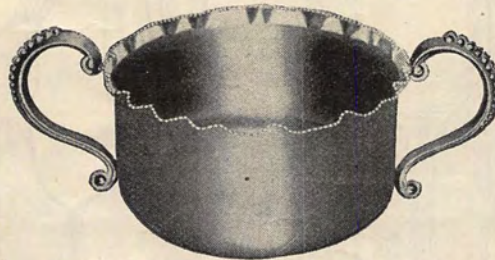
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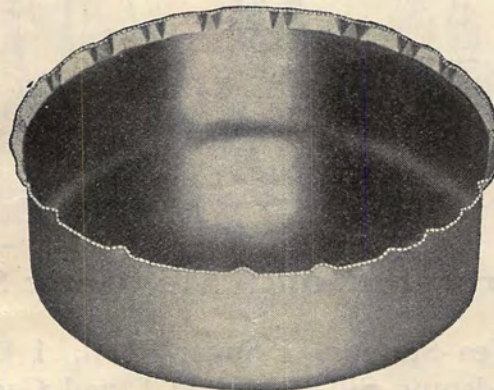
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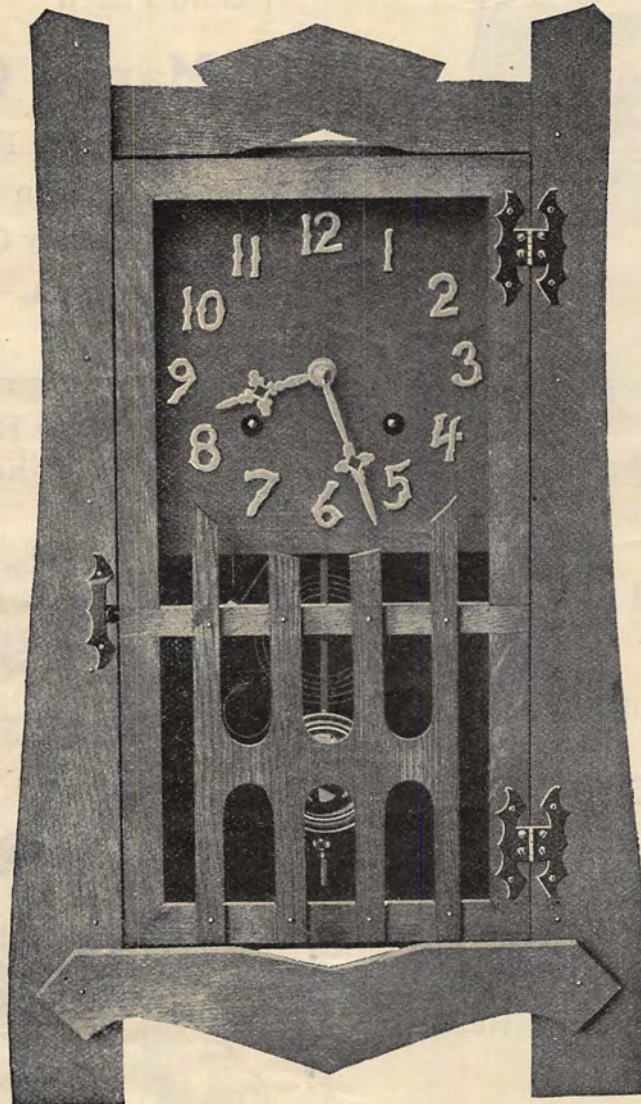
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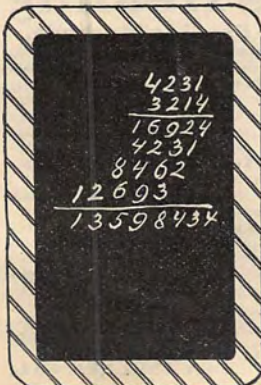
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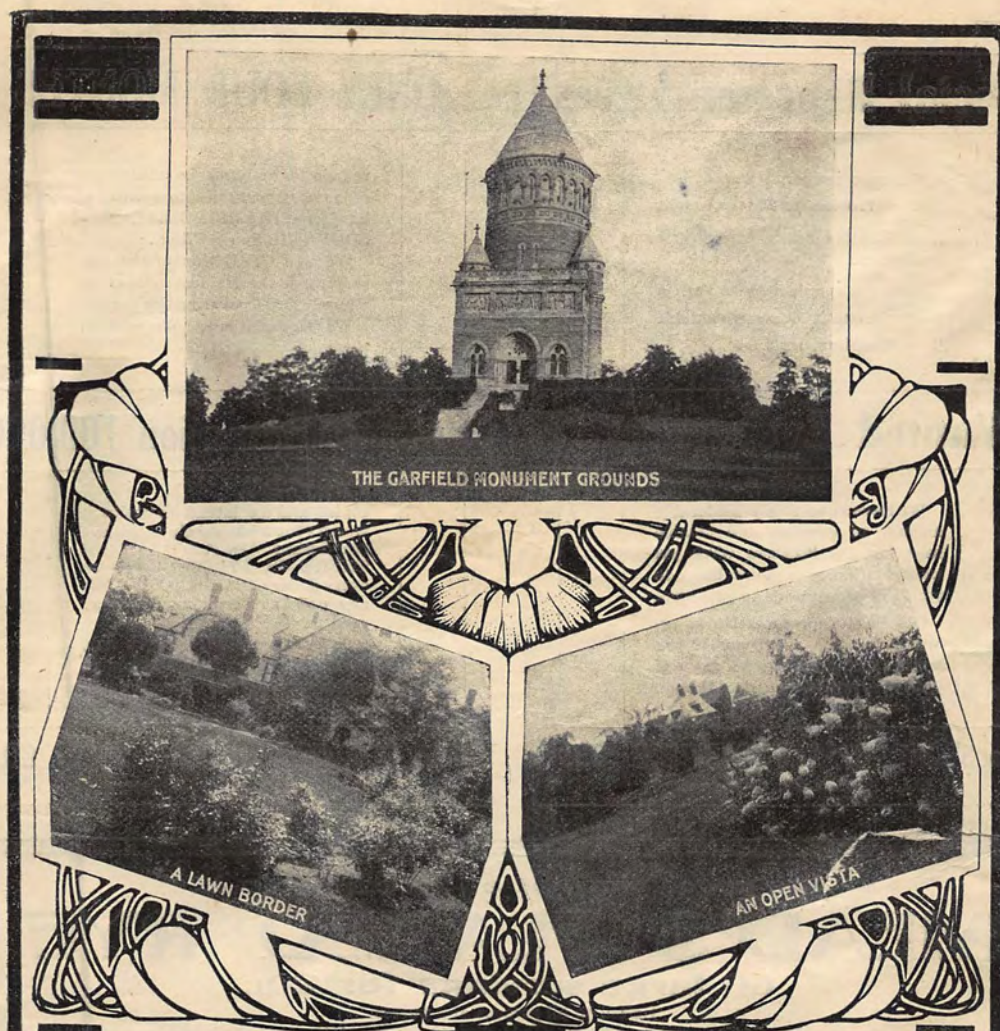
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