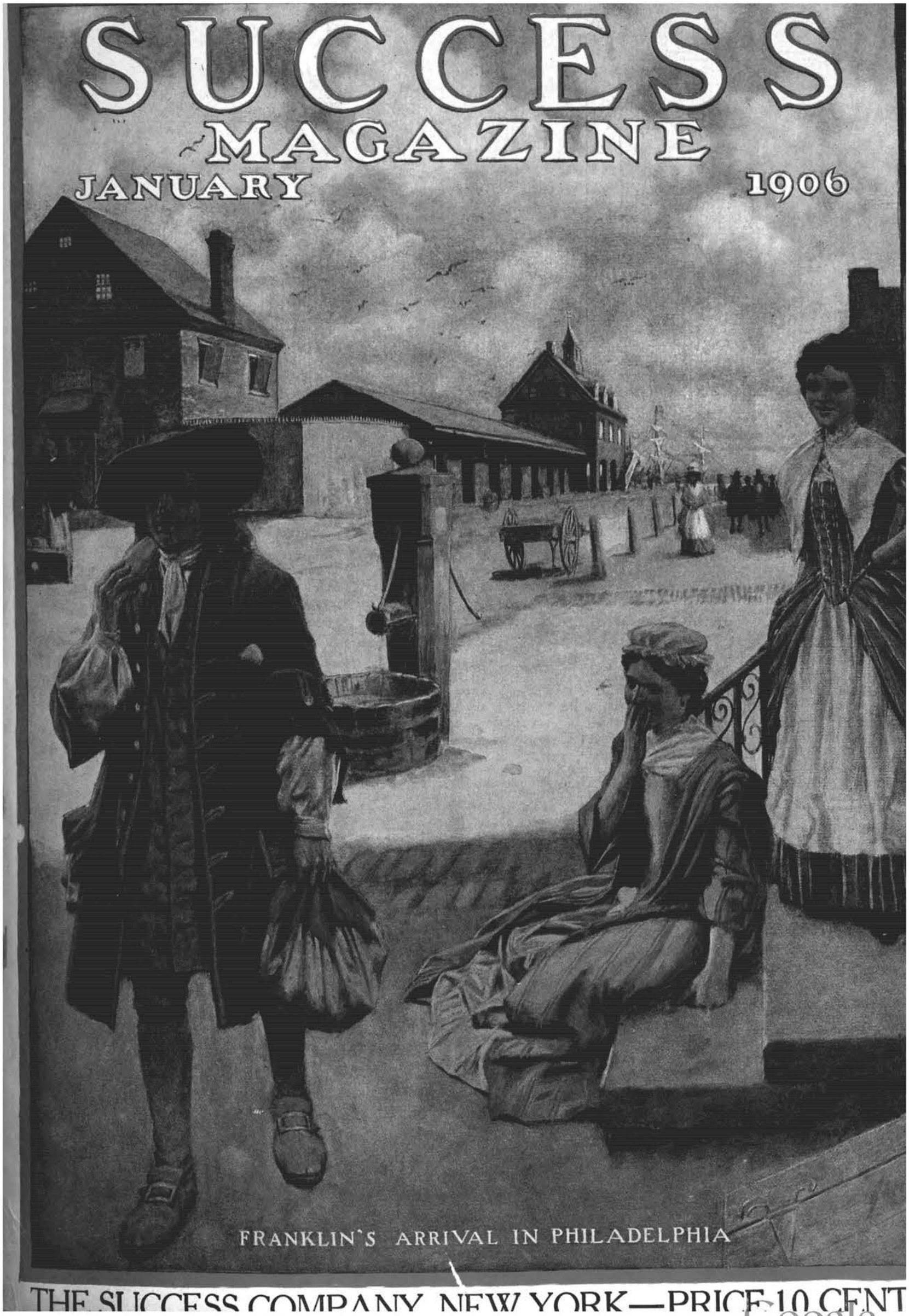
SUCCESS MAGAZINE

JANUARY 1906



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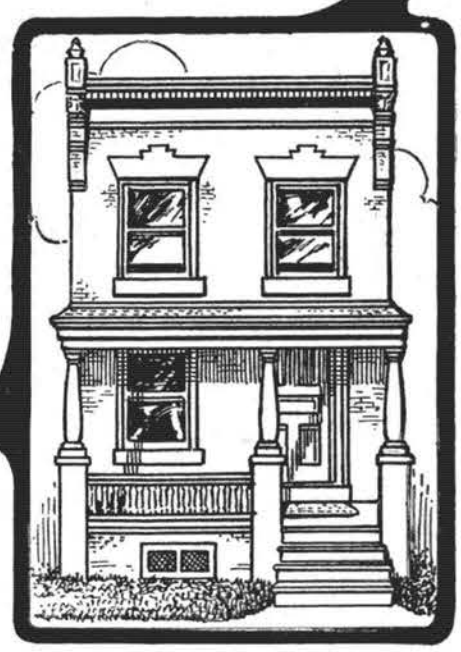

A House Like This PAYS Its Owner TEN PER CENT

So do hundreds of similar houses pay their owners all the way from seven to twelve per cent. net.

And the money invested in these houses is as safe and secure as though it were in the strongest bank in America.

There is no better or safer investment in the world than good real estate. Everybody knows that.

Real estate is a particularly good investment for men and women of limited means who must make their money bring good returns and still be certain of its safety.

If your money is invested in stocks, bonds or real estate, or deposited in banks or trust companies, so that it is earning less than seven per cent., you should not fail to read my little booklet, just fresh from the press, called "Seven to Twelve Per Cent. in Real Estate"

A Free Book That Tells "How"

This little booklet tells about my plan of real estate investment — the best plan for men and women of moderate income; the kind of real estate investment that dozens of prominent men and women are making; the kind in which I invest nearly all my surplus capital. It tells how you may, by making a small investment and paying a few dollars down each month for a few months, own an income property that will net you not less than ten per cent. the year round.

It doesn't make any difference where you live — what section of the country you call your home, you can make this investment safely and profitably, and without inconvenience.

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It is absolutely free. Simply put your name and address on a penny postal card and say, "Send your Real Estate Booklet" I will send it by return mail, and you will be under no obligations whatever.

Send for it to-day.

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Contents of the January Issue

Cover Design by Clyde O. De Land

OTHER FEATURES AND DEPARTMENTS

SUBSCRIPTION PRICE: In the United States, Canada, and Mexico, $1.00 a year. Ten Cents a Copy. In all other countries in the Postal Union, $2.00 a Year. Postage prepaid
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SUCCESS MAGAZINE

SINCE the fall of 1900, when the first Success Magazine Clubbing Offers were made to the public, we have never been able to give to our readers the benefit of such extraordinary price contracts with leading American Magazines as we have made this season. Early in the fall we feared that these contracts would extend only until November 1st, or December 1st, at the latest, but by subsequent arrangements we are permitted to continue them for a month longer (until February 1st). We earnestly advise our readers to act *immediately* and order,—as early in January as possible—their entire magazine list for the coming year. Those of our readers whose subscriptions to SUCCESS MAGAZINE do not expire until spring or summer may take advantage of these offers—their SUCCESS subscriptions to be extended one year from date of present expiration. Two-year, and even three-year subscriptions for clubs at present prices will also be accepted in January.

General Combinations

Arranged Alphabetically for Convenience of Reference

		Regular Price	Our Price
Ainslee's Magazine	with Cosmopolitan and Success	$3.80	$3.00
	with Current Literature and Success	5.80	4.00
	with Review of Reviews and Success	5.80	3.50
	with World's Work and Success	5.80	4.25
	with Outlook (new) and Success	5.80	4.75
	with 2 of A and Success	4.80	3.50
	with 2 of B and Success	8.80	5.50
American Boy	with Pearson's and Success	$3.00	$2.00
	with Outing and Success	5.00	3.00
	with Review of Reviews and Success	5.00	2.50
	with World's Work and Success	5.00	3.25
	with Etude and Success	3.50	2.50
	with 2 of A and Success	4.00	2.50
	with 2 of B and Success	8.00	4.50
American Illustrated Magazine (For 30 years Leslie's Monthly)	with Suburban Life and Success	$3.00	$2.00
	with Appleton's Booklovers and Success	5.00	3.25
	with Review of Reviews and Success	5.00	2.75
	with World's Work and Success	5.00	3.50
	with Country Life and Success ($1.00 extra after Feb. 1, 1906.)	6.00	4.25
	with 2 of A and Success	4.00	2.75
	with 2 of B and Success	8.00	4.75
American Homes and Gardens	with Harper's Bazar and Success	$5.00	$3.50
	with Independent and Success	6.00	4.50
	with Review of Reviews and Success	7.00	4.00
	with World's Work and Success	7.00	4.75
	with Outlook (new) and Success	7.00	5.25
	with 2 of A and Success	6.00	4.00
	with 2 of B and Success	10.00	6.00
Appleton's Booklovers Magazine	with Woman's Home Comp. and Success	$5.00	$3.10
	with Ainslee's and Success	5.80	4.00
	with Review of Reviews and Success	7.00	3.50
	with World's Work and Success	7.00	4.25
	with American Homes and Gardens and Success	7.00	4.50
	with 2 of A and Success	6.00	3.50
	with 2 of B and Success	10.00	5.50
Automobile Magazine	with Four Track News and Success	$4.00	$2.00
	with Outing and Success	6.00	3.00
	with Review of Reviews and Success	6.00	3.00
	with World's Work and Success	6.00	3.25
	with Country Life and Success ($1.00 extra after Feb. 1, 1906.)	7.00	4.00
	with 2 of A and Success	5.00	2.50
	with 2 of B and Success	9.00	4.50
Cosmopolitan Magazine	with Pictorial Review and Success	$3.00	$2.00
	with Metropolitan (2 yrs.) and Success	5.60	3.00
	with Review of Reviews and Success	5.00	2.50
	with World's Work and Success	5.00	3.25
	with Motor and Success	5.00	3.50
	with 2 of A and Success	4.00	2.50
	with 2 of B and Success	8.00	4.50
Country Life in America (Add $1.00 to all prices after Feb. 1, 1906.)	with Garden Magazine and Success	$6.00	$4.00
	with Outing and Success	8.00	5.00
	with Review of Reviews and Success	8.00	4.50
	with World's Work and Success	8.00	5.00
	with Outlook (new) and Success	8.00	5.75
	with 2 of A and Success	7.00	4.50
	with 2 of B and Success	11.00	6.50
Current Literature	with Harper's Bazar and Success	$5.00	$3.00
	with Lippincott's and Success	6.50	4.00
	with Review of Reviews and Success	7.00	3.50
	with World's Work and Success	7.00	4.25
	with American Homes and Gardens and Success	7.00	4.50
	with 2 of A and Success	6.00	3.50
	with 2 of B and Success	10.00	5.50
Etude	with American Boy and Success	$3.50	$2.50
	with Independent and Success	4.50	3.50
	with Review of Reviews and Success	5.50	3.00
	with World's Work and Success	5.50	3.75
	with Outlook (new) and Success	5.50	4.25
	with 2 of A and Success	4.50	3.00
	with 2 of B and Success	8.50	5.00
Four Track News	with Leslie's Weekly (3 mos.) and Success	$3.25	$2.00
	with Outing and Success	5.00	3.00
	with Review of Reviews and Success	5.00	2.50
	with World's Work and Success	5.00	3.25
	with Motor and Success	5.00	3.50
	with 2 of A and Success	4.00	2.50
	with 2 of B and Success	8.00	4.50
Garden Magazine	with Pictorial Review and Success	$3.00	$2.00
	with Current Literature and Success	5.00	3.00
	with Review of Reviews and Success	5.00	2.50
	with World's Work and Success	5.00	3.25
	with American Homes and Gardens and Success	5.00	3.50
	with 2 of A and Success	4.00	2.50
	with 2 of B and Success	8.00	4.50
Harper's Bazar	with Cosmopolitan and Success	$3.00	$2.00
	with Lippincott's and Success	4.50	3.00
	with Review of Reviews and Success	5.00	2.50
	with World's Work and Success	5.00	3.25
	with Country Life and Success ($1.00 extra after Feb. 1, 1906.)	6.00	4.00
	with 2 of A and Success	4.00	2.50
	with 2 of B and Success	8.00	4.50
Harper's Magazine or Harper's Weekly	with World To-Day and Success	$6.00	$4.85
	with Ainslee's and Success	6.80	5.85
	with Review of Reviews and Success	8.00	5.35
	with World's Work and Success	8.00	6.10
	with Outlook (new) and Success	8.00	6.60
	with 2 of A and Success	7.00	5.35
	with 2 of B and Success	11.00	7.35

Our Magazine List

	Regular Price
Success Magazine	$1.00
CLASS A	
Cosmopolitan Magazine	$1.00
Harper's Bazar	1.00
Pearson's Magazine	1.00
Woman's Home Companion, (add 10 cents to club price when used as substitute for Class A Magazine.)	1.00
American Illustrated Magazine (Leslie's Monthly). Add 25 cents to club price when used as a substitute for Class A Magazine. All subscriptions ordered before Jan. 31, 1906, will include November and December, 1905, issues free.	1.00
Metropolitan Magazine. Add 25 cents to club price when used as substitute for Class A Magazine.	1.80
World To-Day	1.00
Garden Magazine	1.00
Pictorial Review, including one free dress pattern to be chosen at any time during the year.	1.00
American Boy	1.00
Four Track News	1.00
Little Folks (*new*)	1.00
Suburban Life	1.00
Automobile Magazine	2.00
Leslie's Weekly (3 months' subscription, 13 issues.)	1.25

Our Club Prices

	Regular Price	Our Price
Success Magazine	$1.00	
Cosmopolitan	1.00	
	$2.00	**$1.50**
Harper's Bazar (Or any magazine of Class A)	$1.00	
Success Magazine	1.00	
Cosmopolitan (Or any magazine of Class A)	1.00	
	$3.00	**$2.00**
Success Magazine	$1.00	
Review of Reviews (Or Etude)	3.00	
Pearson's Magazine (Or any magazine of Class A)	1.00	
	$5.00	**$2.50** Half-Price Offer
Cosmopolitan	$1.00	
Review of Reviews	3.00	
Woman's Home Comp.	1.00	
Success Magazine	1.00	
	$6.00	**$3.00** Half-Price Offer
The Outlook (new)	$3.00	
Success Magazine	1.00	
	$4.00	**$3.25**
Success Magazine	$1.00	
World's Work	3.00	
Cosmopolitan (Or any magazine of Class A)	1.00	
	$5.00	**$3.25**

Notice Magazines ordered by subscribers may be sent to the same or different addresses, as desired. Subscriptions will commence with issues requested whenever possible to furnish copies; otherwise, with issues of the month following that in which the subscription is received.

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ELSEWHERE in this issue (pages 56, 57, 61) will be found the most extraordinary Book Offers we have ever been able to make. **The Continental Encyclopedia**—a strictly up-to-date and beautifully bound set of eight volumes,—may be ordered with any of the Clubs listed on this page by adding $1.95 to the Club price and *sending orders direct to The Success Company.* We have also a few sets left of our beautiful ten-volume "Library of American Fiction," which may also be ordered (until edition is exhausted), with any of the Success Clubbing Offers by adding $1.95 to the Club price. *Both* sets of books may be ordered (at prices stated) if desired, but only in connection with SUCCESS or Success Magazine Offers. Express charges are paid by us in all cases, and books sent carefully packed in neat boxes. Prompt and satisfactory service guaranteed

Our Magazine List

	Regular Price
The World's Work	$3.00
Review of Reviews	3.00
Country Life in America (Price will be raised to $4.00 on February 1st, '06, after which time $1.00 must be added to all offers containing Country Life.)	3.00 / 4.00
The Country Calendar, (consolidated with Country Life in America).	
American Homes and Gardens (the Scientific American's new country magazine)	3.00
Motor (for automobile owners)	3.00
The Outlook (edited by Dr. Lyman Abbott and Hamilton W. Mabie)	3.00
Harper's Magazine	4.00
Harper's Weekly	4.00
Leslie's Weekly	5.00
The Etude (for music lovers)	1.50

CLASS B

	Regular Price
Outing Magazine	$3.00
Lippincott's Magazine	2.50
Current Literature	3.00
Appleton's Booklovers Magazine	3.00
The Independent	2.00
Ainslee's Magazine	1.80
Metropolitan Magazine (2 years' sub.)	3.60

Our Leading Offer

	Regular Price	Our Price
Success Magazine	$1.00	Half-Price Offer
Outing Magazine (Or any magazine of Class B)	3.00	$3.50
Review of Reviews	3.00	
	$7.00	
Success Magazine	$1.00	Half-Price Offer
Current Literature (Or any magazine of Class B)	3.00	$4.00
Review of Reviews	3.00	
Pictorial Review (Or any magazine of Class A)	1.00	
	$8.00	
World's Work	$3.00	
Review of Reviews	3.00	$4.25
American Boy (Or any magazine of Class A)	1.00	
Success Magazine	1.00	
	$8.00	
Success Magazine	$1.00	
American Homes and Gardens	3.00	$4.50
Or Motor		
Lippincott's Mag. (Or any magazine of Class B)	2.50	
	$6.50	
Success Magazine	$1.00	
Country Life in America ($1.00 extra after Feb. 1, 1906)	4.00	$5.00
World's Work	3.00	
	$8.00	

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General Combinations

Arranged Alphabetically for Convenience of Reference

		Regular Price	Our Price
Independent	with American Magazine and Success	$4.00	$3.25
	with Lippincott's and Success	5.50	4.00
	with Review of Reviews and Success	6.00	3.50
	with World's Work and Success	6.00	4.25
	with Etude and Success	4.50	3.50
	with 2 of A and Success	5.00	3.50
	with 2 of B and Success	9.00	5.50
Leslie's Weekly	with Metropolitan and Success	$7.80	$4.75
	with Appleton's Booklovers and Success	9.00	5.50
	with Review of Reviews and Success	9.00	5.00
	with World's Work and Success	9.00	5.75
	with Country Life and Success ($1.00 extra after Feb. 1, 1906.)	10.00	6.50
	with 2 of A and Success	8.00	5.00
	with 2 of B and Success	12.00	7.00
Lippincott's Magazine	with Cosmopolitan and Success	$4.50	$3.00
	with Outing and Success	6.50	4.00
	with Review of Reviews and Success	6.50	3.50
	with World's Work and Success	6.50	4.25
	with Etude and Success	5.00	3.50
	with 2 of A and Success	5.50	3.50
	with 2 of B and Success	9.50	5.50
Little Folks (New sub. only. For renewal add 50c. to prices quoted.)	with Woman's Home Comp. and Success	$3.00	$2.10
	with Current Literature and Success	5.00	3.00
	with Review of Reviews and Success	5.00	2.50
	with World's Work and Success	5.00	3.25
	with Etude and Success	3.50	2.50
	with 2 of A and Success	4.00	2.50
	with 2 of B and Success	8.00	4.50
Metropolitan Magazine	with Pearson's and Success	$3.80	$2.25
	with Ainslee's and Success	4.60	3.25
	with Review of Reviews and Success	5.80	2.75
	with World's Work and Success	5.80	3.50
	with Motor and Success	5.80	3.75
	with 2 of A and Success	4.80	2.75
	with 2 of B and Success	8.80	4.75
Motor	with Automobile Magazine and Success	$6.00	$3.50
	with Outing and Success	7.00	4.50
	with Review of Reviews and Success	7.00	4.00
	with World's Work and Success	7.00	4.75
	with Country Life and Success ($1.00 extra after Feb. 1, 1906.)	8.00	5.50
	with 2 of A and Success	6.00	4.00
	with 2 of B and Success	10.00	6.00
Outing Magazine	with Cosmopolitan and Success	$5.00	$3.00
	with Current Literature and Success	7.00	4.00
	with Review of Reviews and Success	7.00	3.50
	with World's Work and Success	7.00	4.25
	with American Homes and Gardens and Success	7.00	4.50
	with Outlook (new) and Success	7.00	4.75
	with 2 of A and Success	6.00	3.50
	with 2 of B and Success	10.00	5.50
Outlook (New sub. only. For renewal add 75 cents to prices quoted.)	with American Boy and Success	$5.00	$3.75
	with Lippincott's and Success	6.50	4.75
	with Review of Reviews and Success	7.00	4.25
	with World's Work and Success	7.00	5.00
	with Leslie's Weekly and Success	9.00	6.25
	with 2 of A and Success	6.00	4.25
	with 2 of B and Success	10.00	6.25
Pearson's Magazine	with Pictorial Review and Success	$3.00	$2.00
	with Outing and Success	5.00	3.00
	with Review of Reviews and Success	5.00	2.50
	with World's Work and Success	5.00	3.25
	with Country Life and Success ($1.00 extra after Feb. 1, 1906.)	6.00	4.00
	with 2 of A and Success	4.00	2.50
	with 2 of B and Success	8.00	4.50
Pictorial Review (With Pattern)	with Garden Magazine and Success	$3.00	$2.00
	with Appleton's Booklovers and Success	5.00	3.00
	with Review of Reviews and Success	5.00	2.50
	with World's Work and Success	5.00	3.25
	with Outlook (new) and Success	5.00	3.75
	with 2 of A and Success	4.00	2.50
	with 2 of B and Success	8.00	4.50
Review of Reviews	with Harper's Bazar and Success	$5.00	$2.50
	with Outing and Success	7.00	3.50
	with World's Work and Success	7.00	3.75
	with Country Life and Success ($1.00 extra after Feb. 1, 1906.)	8.00	4.50
	with 2 of A and Success	6.00	3.00
	with 2 of B and Success	10.00	5.00
Suburban Life	with World To-Day and Success	$3.00	$2.00
	with Independent and Success	4.00	3.00
	with Review of Reviews and Success	5.00	2.50
	with World's Work and Success	5.00	3.25
	with American Homes and Gardens and Success	5.00	3.50
	with 2 of A and Success	4.00	2.50
	with 2 of B and Success	8.00	4.50
Woman's Home Companion	with Suburban Life and Success	$3.00	$2.10
	with Current Literature and Success	5.00	3.10
	with Review of Reviews and Success	5.00	2.60
	with World's Work and Success	5.00	3.35
	with Outlook (new) and Success	5.00	3.85
	with 2 of A and Success	4.00	2.60
	with 2 of B and Success	8.00	4.60
World To-Day	with Four Track News and Success	$3.00	$2.00
	with Lippincott's and Success	4.50	3.00
	with Review of Reviews and Success	5.00	2.50
	with World's Work and Success	5.00	3.25
	with Motor and Success	5.00	3.50
	with 2 of A and Success	4.00	2.50
	with 2 of B and Success	8.00	4.50
World's Work	with Pictorial Review and Success	$5.00	$3.25
	with Outing and Success	7.00	4.25
	with Review of Reviews and Success	7.00	3.75
	with Outlook (new) and Success	7.00	5.00
	with 2 of A and Success	6.00	3.75
	with 2 of B and Success	10.00	5.75

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OPPORTUNITIES IN SHORTHAND

W. H. D. MARR

[It is estimated by those most competent to express an opinion that the court reporters of Chicago divide in fees about $1,000,000 a year. One half of this is paid them for regular reports of lawsuits; the other half for taking the proceedings of political meetings, lectures, conventions of all kinds and various outside work. This estimate does not include the earnings of the thousands of office stenographers.

Chicago affords an immense field for expert stenographers, there being twenty-eight courts of record in the county court house. Each judge, besides holding his own court, has a master-in-chancery, to whom cases are referred; and there are usually two United States judges sitting in Chicago, together with the masters-in-chancery of their courts, who sit almost continuously. Considerable work is also done before special referees, special masters, etc., coroner's inquests, justices of the peace and depositions in cases pending in foreign states and countries. The various conventions and annual gatherings of manufacturers and artisans draw their reports from the court reporters of Chicago, and the political conventions and political meetings, at which speeches are to be taken *verbatim*, also require their services.

A large share of the reporting in the courts is done by women, who are quite as reliable as men. It was a woman who was first appointed an official reporter in the circuit court of Cook county by Judge Murray F. Tuley, and he, without question, exercised his keenest judgment in selecting her from among the most competent. The field is unlimited for women who desire to take up this vocation.

Walton, James & Ford is the largest shorthand firm in Chicago, and does more business probably than any other general shorthand firm in the world. They occupy a suite of fourteen rooms, have six telephones, as well as telephonic connections with all the court rooms in the court house, and employ thirty men and women. They do a business which approximates $100,000 annually.—WILLIAM E. CURTIS, in *Chicago Record-Herald*, Nov. 2, 1902.]

NO CALLING offers more or better opportunities for young men and women than does that of shorthand writing. The above extract from an article from the pen of William E. Curtis shows what was being done in Chicago three years ago. Had Mr. Curtis been writing on this subject to-day, he could have said that the shorthand reporting business in that city had since doubled in its proportions, while, with the installation of twenty-seven new courts of record the coming year, the demand for competent writers will be much greater than the supply. A conservative estimate would be that $3,000,000 will be paid the expert stenographers of Chicago in 1906.

MARY E. BLACK
Court Reporter
Ashland Block
Chicago

Nor are these opportunities confined to that city. Throughout the United States there are hundreds of young men and women, holding positions as court reporters, making more than $3,000 annually, and the demand for them was never so great as it is at present. Every court of record must have its shorthand reporter, and it is nearly an impossibility for the judges to secure competent help of this kind.

J. M. MCLAUGHLIN
Official
Court Reporter
Burlington, Iowa

The opportunities in shorthand are not limited to the business of court reporting. The ambitious young stenographer in any business has a better show for advancement than any other employee. To him is dictated the secrets of the business by those whose ability has made them valuable. With these business secrets constantly before him, he soon develops into a valued, trusted employee and fills an executive position. Besides, the prominent statesmen, business men, bank presidents, railroad officials and millionaires constantly draw from the ranks of stenographers for their private secretaries.

ROY L. SANNER
Official
Court Reporter
Decatur, Ill.

Among some of the recent notable successes in this work is George L. Gray, the eighteen-year-old official reporter of the Fourth Judicial District of Iowa. He is in receipt of an annual income of more than $2,500.00, and fifteen months prior to his appointment, he knew not one character in shorthand. Thus, it will be seen, that, for quick returns, few professions equal that of shorthand. Ray Nyemaster, of Atalissa, Iowa, knew absolutely nothing of shorthand seven months prior to his appointment as private secretary to Congressman Dawson, of the Second Congressional District of Iowa, which he received less than two months ago.

S. A. VANPETTEN
Expert
Court Reporter
The Temple
Chicago

Hundreds and hundreds of instances could be cited to show the unlimited openings for men and women who really understand and write shorthand. Walter S. Taylor, the official reporter at Duluth, Minn., enjoys an income of more than $6,000 a year, and he is but thirty years of age: Roy L. Sanner, nine months after he began this fascinating study—for there is none more interesting—was appointed official reporter at Decatur, Ill., a position worth $3,000 annually. W. J. Morey, a young man twenty-one years of age, because of his knowledge of shorthand, is the private secretary to Joseph Leiter, the Chicago millionaire; F. C. Eastman was recently appointed official reporter of the County and Surrogate courts of Wyoming County, N. Y. (headquarters at Warsaw, N. Y.,) and enjoys the emoluments of an expert reporter; F. D. Kellogg is the private secretary to John R. Walsh, the president of the Chicago National Bank, and his salary of $150 a month represents but a small part of what his position is actually worth.

If any further evidence of the wonderful possibilities in shorthand were needed, it could be found in the work of Walton, James & Ford, mentioned in Mr. Curtis's article as being the largest shorthand firm in the world. At the time of the writing of that article, these young men—for none of them is yet thirty-five years old—were at the head of a shorthand business of $100,000 annually, and it has since grown to $12,500 a month. They are living, indisputable testimony of the unlimited opportunities in shorthand.

RAY NYEMASTER
Private Secretary to
Congressman Dawson
Atalissa, Iowa

A little over two years ago—or to be exact, September 15, 1903—this firm of progressive shorthand writers opened a school for the teaching of shorthand to those whom shorthand would benefit, and to no others. Realizing that stenography is abused by incompetents, because of lack of education or of the system taught, they limited their scholarships to those whose qualifications were such that shorthand would help, and required of each accepted pupil a standard as to qualifications, and taught by correspondence the same shorthand with which they had been successful. To inspire confidence in those who were accepted, they gave a written agreement for the return of money paid for tuition in case of dissatisfaction, thereby insuring the pupil against failure and starting each one with full confidence in the result. Young men and women, knowing nothing of shorthand, were taught this expert system at their homes, while stenographers throughout the country were perfected and trained in all branches of the most expert work. The result has been unprecedented success, for while this school is but little more than two years of age, it has more successful graduates—young men and women earning more than $25 a week—than any other institution. Each of the successful reporters, secretaries and stenographers mentioned in this article is a graduate of that school, and hundreds of others throughout the United States, Canada and Mexico owe their success to the practical teaching received from these expert instructors. Last June, in the reporting of the national convention of the Modern Woodmen of America at Milwaukee, graduates of this school broke all previous shorthand records by delivering the full typewritten verbatim report of the proceedings of the four-day convention one and three-fifths seconds after adjournment.

The best evidence of what is possible is what has been done, and aside from the people mentioned above, the following are a few of the more successful graduates:

Miss Vivian Flexner (McCornack building, Salem, Ore.) was formerly a writer of the Pitman-Howard system of shorthand, capable of holding mediocre commercial positions; she is now a court reporter at the above address.

Edwin A. Ecke studied shorthand by correspondence from this firm at Auburndale, Wis.; within a month after concluding the course he was appointed private secretary to J. F. Wallace, former chief engineer of the Panama Canal.

James A. Lord, official court reporter of more than twenty years' experience, with headquarters at Waco, Tex., writing the Benn Pitman system, was perfected by correspondence and his speed in writing increased seventy-five words a minute.

GEORGE F. LABREE
Expert
Court Reporter
States Att'y's Office
Chicago, Ill.

Clarence A. Cardy, through the shorthand acquired through this school, secured a position as stenographer in the claim department of the Chicago and Eastern Illinois Railway Co.; he is now the claim agent of that company.

S. A. VanPetten, a former writer of the Graham system, who could write but sixty words a minute when he began the study of this course, is now a court reporter in Chicago, and with his partner, Sigmund Majewski (another graduate), has a business which in October was more than $700. These young men are but twenty-one years old.

Marion A. Riggs, a former writer of the Pernin system, studied by correspondence at Cabery, Ill., and is now one of the expert court reporters in Chicago.

CHAS. E. PICKLE
Official
Court Reporter
Austin, Texas

The list of successful graduates of this expert school could be extended indefinitely, and more than fill this page. It would include, among others, George F. LaBree, of the official reporting staff of the States Attorney's office, Chicago; D. M. Kent, official reporter, Thirty-second Judicial District, Colorado, Tex.; Gordon L. Elliott, official reporter, Mason City, Ia.; Charles E. Sackett, court reporter, Anaconda, Mont.; S. S. Wright, expert reporter, Corydon, Ia.; E. C. Winger, court reporter, Point Pleasant, W. Va.; W. J. Fulton, court reporter, Sycamore, Ill.; C. E. Pickle, official court reporter, Austin, Tex.; J. M. McLaughlin, official reporter, Burlington, Ia.; J. W. Neukom, expert reporter, Grand Forks, N. D.; Miss Mary Black, Ashland Block, Chicago; and hundreds of other successful stenographers in legal, commercial and expert work throughout the country. The wonderful success of the graduates of this school has more than justified the name, The Success Shorthand School.

M. A. RIGGS
Expert
Court Reporter
Opera House Block
Chicago

These are some of the opportunities which others have grasped through the aid of this expert instruction. You can do what they have done. Whether a stenographer or beginner, you should receive instruction from this school of court reporters. Write to-day, addressing The Success Shorthand School, Suite 31, No. 79 Clark St., Chicago, Ill., and you will receive the elegant forty-eight page prospectus, "Success Shorthand System," a copy of the guaranty given each pupil, and a full description of how all shorthand records were broken by graduates of this school in convention reporting. The book will tell you what the qualifications are for you to succeed as a shorthand writer, in an honest, straightforward manner. You do not have to be a college graduate—but the book will give you full particulars. If a stenographer, state experience and the system written. Do it to-day. Your opportunity may come to-morrow.

ALICE E. ARCHER
Successful
Stenographer
South Bend, Ind.

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THE SHAMEFUL MISUSE OF WEALTH

The Concentration of Riches

By CLEVELAND MOFFETT

Illustrated by John Boyd and Hermann Heyer

WITH this article begins the second series of Mr. Moffett's powerful expositions of the abuses of concentrated wealth. The first series, which appeared in this magazine from February to July, inclusive, of the past year, attracted such widespread notice, and received such universal commendation that arrangements were made for an additional series of studies on this same important question, which will appear in SUCCESS MAGAZINE during the coming year. Our idea in presenting these articles is not, in any way, to attack wealth in the abstract or maintain any socialistic propaganda; but the increasing concentration of wealth in the hands of a few and the building up of enormous private fortunes have resulted in certain definite abuses, quite apart from the mere possession, which have become so flagrant as to warrant denunciation by all classes of thinking men. There is a distinct lowering of moral and ethical ideals, and a very great hindrance to the work of those who are trying to improve the condition of humanity in general, in the shameless way in which the very wealthy fling away their money on baubles to satisfy any passing whim, while the slightest fraction—one per cent.,—of the money wasted by them would, properly used, tend to correct many of the evils arising from the wretchedness of the poor. Mr. Moffett has secured a great deal of new information on which to base his conclusions, and has prepared a series of very strong articles, which promise to be more interesting and more forcible even than the preceding series.—THE EDITOR.

Where the money comes from

WITHIN thirty years the United States will be substantially owned by less than one in five hundred of the male population."—THOMAS G. SHEARMAN IN "THE FORUM," 1889.

"Persia perished when one per cent. of the people owned all the land. Egypt went down when two per cent. owned ninety-seven hundredths of all the wealth. Babylon died when two per cent. owned all the wealth and Rome expired when 1,800 men possessed the known world."—"PHILOSOPHY OF MUTUALISM," PARSONS.

"One-eighth of the families in America receive more than half of the aggregate income, and the richest one per cent. receives a larger income than the poorest fifty per cent. In fact this small class of wealthy property owners receives from property alone as large an income as half of our people receive from property and labor."—"DISTRIBUTION OF WEALTH," CHARLES B. SPAHR.

BEFORE resuming our consideration of luxury and want which with their many details will occupy us several months, it may be well to survey briefly the great fortunes that have sprung up so amazingly in this country during recent decades and that, to-day, in the opinion of many serious thinkers, constitute a menace to our national well being. Without these great fortunes there would be no reign of luxury in America, no flaunting of feasts and follies, no riot of extravagance; with them we may expect all the evils that have in previous civilizations attended upon enormous riches. And many of these evils, as we have already seen, are actually with us.

It is admitted that we are the richest people in the world to-day,—the richest people the world has ever seen. The vaunted wealth of Crœsus is estimated at only eight million dollars but there are seventy American estates that average thirty-five millions each. New York is beyond comparison the richest city in existence; the New York "Herald" estimates its wealth at thirteen thousand million dollars. And to the country at large the last annual report of the controller of the currency shows that the stock

The real earners of the millions

"No man has a moral right to squander millions on show and selfish pleasures while thousands of his fellow men are perishing in want"

of gold in the United States, ($1,320,400,000,) is greater than that of any other land, while our banking power aggregates nearly fourteen billions as against less than twenty billions for all foreign countries. We produce one-third of the world's coal, one third of its grain, one-fifth of its wheat and three-fourths of its cotton. We produce more steel and iron than England and Germany together and our manufactures are nearly double those of Great Britain and Ireland combined. Our railroads carry twice as much merchandise every year as is carried by all the railroads of all the other nations of the earth put together. Our general working power in 1895 was estimated at 129,306,000,000 foot tons daily or nearly as much as the combined working power of Great Britain, Germany and France. From all of which it results that our wealth is increasing at a prodigious rate, Josiah Strong, in his "Social Progress," says at the rate of eight million dollars a day, and experts declare that *nearly two-thirds of this increase goes to swell the possessions of those who are already rich.*

James Bryce in "The American Commonwealth," observes that up to 1830 or 1840 there were no great fortunes in America, few large fortunes and no poverty. But, writing of the later eighties, he says: "Now there is some poverty, many large fortunes, and a greater number of gigantic fortunes than in any other country in the world." That was twenty years ago! What would Mr. Bryce say to-day if he could read statistics showing that there are three million officially recognized paupers in the United States? That a million and a half children between the ages of ten and fifteen are employed in our mines and factories? That one person in every twelve who dies in New York City is buried in the potter's field?

As showing the rapid growth of individual fortunes in this country there is interest in a list of rich men printed by the New York "Sun" in 1855 according to which New York City at that time boasted only twenty-eight millionaires. And a pamphlet published some years earlier says that in 1845 Philadelphia could show only ten estates valued at a million or more, the richest being that of Stephen Girard which reached seven millions. In contrast to which in 1892, according to the New York "Tribune," there were then over two hundred millionaires in Philadelphia.

As to New York City the number of its millionaires, according to best information, is over two thousand while the number of millionaires in the United States is at least five thousand or half the total number in the world. We shall presently see what a huge part of the national wealth is possessed and controlled by these five thousand individuals. There is one family alone, at the head of which stands the richest and most powerful man in the world, John D. Rockefeller, and the wealth of this family is estimated at a *thousand million dollars*, a sum so huge that the human mind quite fails to grasp it, a sum so huge that if at the birth of Christ Mr. Rockefeller had begun making a dollar a minute and had let all these dollars accumulate day and night for all these centuries he would not yet, in 1906, have amassed a thousand million dollars. And if Mr. Rockefeller should to-day turn this wealth into gold coin and take it out of the country, say into Canada, he would carry across the border *three times as much gold as would then remain in the United States.* Nor would he carry it himself for the weight of it would be one thousand seven hundred and fifty tons. And if he loaded it on the backs of porters, each man bearing his own weight in solid gold, (say 150 pounds,) it would require twenty-three thousand men to move it. And if they walked ten feet apart the line of them would reach forty-four miles and would occupy fifteen hours in passing a given point. None of which takes any account of the daily interest on this fortune which interest if paid in gold would require the strength of seven men to carry it, for it would weigh a thousand pounds. Such are the riches of a single family!

It may be asked how much reliance can be placed on this estimate of the Rockefeller wealth. Who *knows* that it amounts to a billion? May it not be half a billion or three quarters of a billion? I can only say that prominent men whose business it is to get at the truth in these things have assured me that they consider a billion a reasonable approximation of the holdings of this family. They see nothing improbable in this estimate of a billion. The editor of "Moody's Manual," a conservative Wall Street publication, says a billion, H. C. Watson the statistical expert, says a billion, and the best informed editorial writer in New York City says a billion. Another editorial writer discussing this subject recently in the New York "World," estimates the yearly income of John D. Rockefeller alone, without counting other members of his family, at forty million dollars, which is the income on a billion at four per cent. At any rate we may be sure that the billion mark will soon be reached for the size of the Rockefeller fortune is scarcely more startling than the rapidity of its increase. Within a dozen years it has doubled and doubled again. In a single year (1901,) it increased, counting income and enhanced values of holdings,—I have this from a statistical expert,—by not less than *one hundred and fifty million dollars.*

"But that was in a rising market," someone may object. "In a falling market the fortune would decrease."

Not at all. In a falling market the fortune would go on increasing for these great masters of industry and finance have so perfect an organization all over this country and the world and such sure sources of information that they really know the future and can operate with absolute certainty of gain, "catching it both ways," buying or selling in a market which they have foreseen for months and usually control.

I asked a financial authority if it never happens that a man like Mr. Rockefeller makes mistakes in his investments and suffers loss.

He shook his head. "Almost never. And if it did happen he would probably save himself by making the loss only temporary. I remember a case where one of our great Wall Street figures, an enormously rich man, made a mistake in sugar. He bought a hundred thousand shares at 130, expecting to make a quick turn but the market dropped suddenly against him and continued to drop. Instead of taking his loss as a small man must have done, he simply paid thirteen million dollars for the shares, locked them up in his safe and forgot he had them. Sugar dropped to nearly 60, a loss of almost sixty points or six million dollars, but the stock was in his safe; he said he would sell it out at a profit and six years later he disposed of it at about 160."

Continuing our list of multi-millionaires and taking the nine richest Americans after Mr. Rockefeller, it is easy to see that these nine must have a billion between them, since Andrew Carnegie alone has more than a third of a billion, and the other eight include Marshall Field, W. K. Vanderbilt, John Jacob Astor, J. P. Morgan, Russell Sage, J. J. Hill, Senator William A. Clark and William Rockefeller. Which gives us two thousand million dollars for ten men!

And, without mentioning further names, I offer the following estimate of the five thousand leading fortunes in the United States; it is only an approximation but it has been approved as reasonable by the statistical expert of R. G. Dun & Co., and by Byron W. Holt, editor of "Moody's Magazine," a monthly review for investors, bankers and men of affairs. Also by several financial authorities in New York City to whom I have submitted it. I have seen higher estimates, but, after careful consideration, I believe that this one may be accepted as well within the truth:—

Number of Fortunes	Amount
10 aggregating - -	$2,000,000,000.00
490 aggregating - - -	3,000,000,000.00
4500 aggregating - - -	10,000,000,000.00
5000 aggregating - - -	15,000,000,000.00

So that five thousand men in this country actually *own* (without counting what they control,) nearly one-sixth of our entire national

wealth, money, land, mines, buildings, industries, everything, which sixth if put into gold would give them all the gold in the world and leave *more than nine thousand million dollars* still owing them! All this for five thousand men, absolutely theirs, whether they work or not, whether they deserve it or not, whether they use it well or not, all this in a land where, according to Waldron's "Handbook of Currency and Wealth," (p. 98,) "more than four million families, or nearly one-third of the nation must get along on incomes of less than $400; more than one-half the families get less than $600; two-thirds of the families get less than $900, while only one in twenty of the nation's families is able to secure an income of over $3,000 a year."

It is interesting to consider how much richer the rich will get, and I may remark here that there is no need to inquire how much poorer the poor will get. If they are to live at all they can not get much poorer. What greater burden of poverty can we put on the four million American families who to-day with their best toil can gather less than four hundred dollars a year? What more can we take from them than we have already taken? The Massachusetts Bureau of Labor has collected statistics showing how these poor families spend their pitiful incomes. It appears that $3.88 each week goes for food. Shall we cut that down? Or shall we cut down the $2.91 a month they spend for clothing? or the $7.50 a year they spend for furniture and household furnishings? Or the $7 a month they pay for foul, dark rooms in a tainted tenement? Think what it means to support a family *in a city* on four hundred dollars a year, to bring up children, to provide for sickness, to furnish pleasures on four hundred dollars a year!

And these are not the poorest of the poor, these are self-respecting laborers, producers of the national wealth; there are millions of others whose lot is worse than theirs,—ten million, Robert Hunter estimates, in helpless poverty, out of work, out of health, out of heart with the world, broken driftwood, vagrants, tramps—what shall we take from them?

So the question simply is, how much richer will the rich get. Will any limit be set to these vast fortunes? Are billionaires to become as abundant in the twentieth century as millionaires were in the nineteenth? Why not? We have scarcely scraped the outside crust of our national resources. What our land and industries produce to-day is nothing to what they will produce and our present population is but a small part of what it will be. By 1960, we are assured, the national wealth that seems so enormous now (say a hundred billions in 1905,) will have increased to nearly a thousand billions and by 1990 to over two thousand billions. Such are the conclusions of experts in financial statistics who also say that under the present competitive system nearly two-thirds of this vast increase in our national wealth will be permanently absorbed by a few thousand very rich families. Which means that whatever may befall individual millionaires or individual sons or grandsons of millionaires, the rich *as a class* will continue to grow richer, *much* richer, so that in thirty or forty years, under existing conditions, the five thousand richest Americans instead of having fifteen billions between them as to-day may have fifty or a hundred billions. And still the mass of the people will have practically nothing, still hundreds of thousands with bitter toil will barely secure the necessities of life and millions will be crushed and broken in the struggle.

So, if present conditions continue one looks ahead vainly for some brightening in the picture of our poverty and wealth, our misery and affluence, our luxury and want. Things will be worse not better and every year will show a more painful contrast between the few who have everything and the many who lack everything. Ponder these words from that hard financial compendium of Waldron's already quoted, (p. 102,): "Little wonder then that the rich are rapidly growing richer when but one-twentieth of the families, they are receiving one-third of the nation's annual income *and are able to absorb nearly two-thirds of the annual increase* made in the wealth of the nation." Think what that means to the poor!

What it means to the rich is that they will find it more and more difficult to spend their enormous incomes and will set a faster and madder pace of luxury and extravagance. All the signs point that way and after all what else can they *do* with their money. They can not eat it nor hang it around their necks (except some odd millions in trinkets,) nor buy seats in heaven with it. There is nothing to do but flaunt it before the nation in palaces and gorgeous *fêtes*, in costly laces and plates of gold, in furious follies that seem to cry out: "See, we are rich, rich, rich, and you are poor." Nor can any man say what will be the echo of that cry!

Sixteen years ago Thomas G. Shearman, a distinguished corporation lawyer and brilliant writer on economic questions, prophesied that "within thirty years the United States will be substantially owned by less than one in five hundred of the male population!" Nor is evidence wanting that his words are coming true. The land of this country is still widely owned, although hundreds of millions of its acres, grazing lands, timber lands, mineral lands, have been shamelessly stolen in land grants and land grabs; but the farmers and small producers are absolutely at the mercy of the railroads which with their two hundred thousand miles of tracks, their capitalization of over twelve billion (par value,) and their army of five million people dependent on them for a livelihood, are practically controlled by nine men,—John D. Rockefeller, J. P. Morgan, E. H. Harriman, George Gould, W. K. Vanderbilt, J. J. Hill, A. J. Cassatt, W. H. Moore and Willlam Rockefeller. And John Moody, author and publisher of "Moody's Manual," in his exhaustive and authoritative work, "The Truth About Trusts," finds that in the United States to-day there are 440 large industrial, franchise and transportation trusts with a capitalization of *over twenty thousand million dollars*. Which, says the "Wall Street Journal," is "one-fifth of the wealth in the country and the most powerful part of it for it is wealth under such concentrated control that it practically sways the whole." And Mr. Moody concludes that a score of men practically control this twenty billions which is the aggregate of our manufacturing and transportation resources. They control the avenues of distribution and the agencies for transforming raw materials into finished products, so it is plain that these twenty men,—Rockefeller, Morgan, Gould, Harriman and the rest,—indirectly control nearly all the remaining wealth in the country, since whatever comes out of the ground or is fed by it must pass over *their* lines of transit and through *their* factories (and at *their* terms,) before it can get from the producer to the consumer. These are signs of the times!

And speaking of the absorption of our national wealth, think what a great part of it will go to one man, John D. Rockefeller, if he can escape the threatening tomb for even a score of years. Let us assume that he is able, after paying his modest living expenses, to save forty or fifty millions a year, which is the same as leaving a billion dollars to accumulate under his marvellous direction. In seven years his billion will double (no banker questions this,) so that in 1912, if he lives, he will have two billions, in 1919 four billions, in 1926 eight billions. And he will still be a younger man than Russell Sage is to-day!

A still more startling conclusion is reached if we give rein to our fancy and imagine John D. Rockefeller fifteen or twenty years hence leaving six or eight billions to a son and grandson possessed of his own great force, in other words if we imagine him perpetuated in his descendants, say for forty or fifty years. The Rothschilds in Europe prove that such powers *may* be perpetuated and that such a purpose of wealth accumulation *may* be steadily pursued for generations. Of course this happens very rarely but America has outstripped Europe in so many things that it is interesting to consider what would result if she should outstrip her also in producing a great line of hereditary

"No man has a right to demoralize his fellow men by setting them an example of folly, by instilling seeds of discontent"

money kings. And if you *should* set six or eight billions doubling every seven years for a single family,—well think of it!

We shall come presently to the sons of our multi-millionaires and consider what manner of men they are, and what likelihood there is that they will make aggressive use of their vast inheritances, and increase rather than squander them. For the moment we may note that our very rich families are singularly unprolific, and that the question of virtues or follies in future sons is often superfluous, since there *are* none. Thus Andrew Carnegie has no son and only one daughter, so *his* hundreds of millions will start no line of Carnegie kings. Russell Sage has neither son nor daughter and his fortune will be scattered among strangers. Leland Stanford had only one son and he died. C. P. Huntington had no children. Frederick Vanderbilt has no children. Perry Belmont has no children. And three of the younger Rockefellers, although married for ten years or more, have no children. So we might go on through the list of millionaires and while we should meet with some exceptions, like William H. Vanderbilt with eight children, George Gould with six and J. P. Morgan with four, we should quickly establish the fact that the average number of children in our very rich American families is far below the general average; instead of approaching four it would probably not reach two. And I have it on the authority of Dr. Guilfoy, registrar of vital statistics in New York, that the Fifth Avenue residence section where our multi-millionaires live shows by far the lowest birth rate of any other section in the city. I may add that a doctor of great authority on this subject assures me that as riches increase not only is there a rapidly diminishing number of births but there is an increasing number of crimes against birth. Probably this is a new and it may be a passing condition, for we are told that seventy-five years ago rich New Yorkers were accustomed to have large families. Thus we read in "New Yorkers of the Nineteenth Century," that Colonel Nicholas Fish and Elizabeth Stuyvesant had five children and fifty-nine great-grandchildren, that Colonel William Duer and Catherine Alexander had eight children and one hundred great-grandchildren,etc. Which shows how things have changed since then in the fashionable set!

A recent writer in the "Contemporary Review," gives figures that show strikingly how unfruitful is the rich American woman compared with women from the British colonies. He draws up a comparative table thus:—

AMERICAN WOMEN OF TITLE	THEIR CHILDREN
30 peeresses	39
22 wives of baronets	42
22 with courtesy titles	26
74	107

Average number of children 1.4.

In contrast to which he presents statistics of children born to titled Englishmen by wives from Canada, Australia, etc:—

COLONIAL WOMEN OF TITLE	THEIR CHILDREN
23 peeresses	63
30 wives of baronets	102
42 with courtesy titles	101
95	266

Average number of children 2.8.

So it appears that the American women thus imported into England have given birth to an average of only 1.4 children against an average of 2.8 for their colonial sisters. And we know that small families are by no means the rule among English ladies. Did not Queen Victoria herself set the fashion of large families with four sons and four daughters? And did not the Duchess of Abercorn who died recently have seven sons and seven daughters? Did not her eldest son have seven sons and two daughters? And her eldest daughter eight sons and five daughters? And her second daughter nine sons and three daughters? If our multi-millionaires had families like these there would be less danger of the stock dwindling away and perishing!

In the article just quoted the English writer makes several uncomplimentary remarks about American women, saying that "there is not a single distinguished peer's son with an American mother, whereas there are several with colonial mothers," one of them the present under secretary of war," etc. He concludes with severe judgment that "while the colonies contribute to British aristocracy a force vitally English and permanent, the United States fails to send over any representatives of old and respected American families, and those it does send have in the main a cheapening effect upon English social life."

In reply to which it may be mildly suggested that the United States is not running an international marriage bureau and had nothing to do with "sending over" the ladies in question. In all likelihood the noble Englishmen concerned were seeking money rather than fine women and they got what they wanted.

It may be here observed that this tendency of rich American women to marry titled foreigners is a factor to be considered in our problem of wealth concentration, a factor that involves the withdrawal from these shores and the scattering across seas of vast fortunes. Think of the tens of millions taken by foreign husbands from the Vanderbilt fortune, the Gould fortune, the Astor fortune, the Goelet fortune, the Huntington fortune, the Mackay fortune, the Leiter fortune, the Whitney fortune, the Bradley-Martin fortune, the Lorillard fortune, the Crocker fortune and scores of others. There is a book called "Titled Americans," that gives a catalogue of American heiresses who have become duchesses, princesses, countesses, baronesses, etc., all over Europe. I counted 193 solid pages of them, and that book was published fifteen years ago! Who shall say how many hundreds of millions of dollars have been taken from the United States and will be taken by daughters of our millionaires to whom titles are dearer than their native land!

Nor is it only American women who withdraw their fortunes from this country. William Waldorf Astor with his two hundred millions is but one among many rich Americans who prefer to spend their great incomes abroad. London and Paris are full of them, Cairo knows them, Monte Carlo welcomes them, and the stories of their extravagances would fill a volume. I know an American millionaire, for instance, who amused himself one night at a Riviera ball by literally throwing away gold by the handful, scattering it broadcast among musicians and dancers for the mere fun of seeing them scramble for it. And I know an American whose income is not far from a million a year and who seldom visits this country, who on one occasion gave a tip of *fifteen hundred francs* to a Paris cabman when the legal fare was a franc and a half!

In a future article I may go into such details of American extravagances abroad. It is a wide and interesting subject; for the moment we may take it as certain that with their pleasures and follies, their gambling and dress, their luxuries and vanities, a few thousand rich Americans in Europe spend and for the most part waste a prodigious sum annually, as much, no doubt, as a million men, women and children in our factories and mines could produce by a whole year's toil and suffering.

The above are influences that make for the disintegration of our great fortunes; there will obviously be no money kings in families that die out, nor will the millions diverted to Europe by sons and daughters of the rich ever menace American institutions. But there are millionaire families that do *not* die out and sons of the rich who stay in America, quietly or restlessly, with the burden of fifty or a hundred millions on their young shoulders. What about these sons, these princes of our money aristocracy? How much chance is there that one of them will develop the genius of the founder of his line, and instead of squandering millions will accumulate tens of millions, instead of living in useless luxury on his income will prove himself a force in the industrial and financial world, a man able to fight and conquer like his father or grandfather? How much chance is there of that?

Let us look over the field of our younger millionaires and see which ones give promise of any such achievement. Among the Vanderbilts still living only one is credited with marked ability or individuality: that is young Cornelius, and his ambition is in the line of mechanical pursuits, which removes him from this consideration; he may perfect useful devices for a locomotive but he will probably never play the big financial game. The other Vanderbilt men, apart from their millions, are of slight importance, amiable and intelligent gentlemen in the main, but quite lacking in masterful qualities, idlers and pleasure seekers, much given to coaching. yachting, polo playing and automobiling. One of them has been through a divorce scandal. One of them is said to be a reckless gambler. One of them has a great estate in North Carolina where he poses as a feudal lord. One of them is melancholy. And one is beginning to drink.

Among the Astors the prospect is even less encouraging. Neither John Jacob Astor nor William Waldorf Astor, who between them hold the bulk of the Astor fortune (something like four hundred millions,) has done anything to merit the admiration or esteem of his fellow countrymen. William Waldorf Astor has renounced his American citizenship for the joys of English society and is spending a huge sum, six million dollars, according to the New York "Sun," in "modernizing" an historic English castle. John Jacob Astor amuses himself in various ways in America; he has a large steam yacht and some twenty-two automobiles; in the winter he goes to Palm Beach, where he has been praised for his agility as a cake-walker.

In the Gould family George, the eldest son, alone shows any particular force; he is an able financier and is one of the few young millionaires who has had the disposition and ability to take an active part in big affairs. At least he has been a worker. But it is doubtful if he will ever do more than fairly defend the family fortunes. It is certain he will never equal his father either in the ability to conceive great coups or in the audacity to execute them. The three other Gould men resemble the younger Vanderbilts in being quite unimportant in affairs. Indeed they will be fortunate if they live to a modest old age and keep their millions.

It goes without saying that there are millionaires' sons possessed of force and virtues, men like Graham Stokes and the late Norton Goddard, who lead useful and admirable lives; many of them, on the other hand, are insignificant figures without talent or serious purpose, idlers and triflers quite content to be pleasant fellows at the club, good sports at the race track; and many of them are shamefully and stupidly wasting their opportunities. Think of James Hazen Hyde with his fifty-thousand-dollar private car and his foolish French ball! Think of young McCurdy, "Prince Robert," spending five hundred dollars a week *of other people's money* on personal traveling expenses!

It may be objected that these young scions of millionaire lines have a perfect right to dispose as they please of their fortunes and their lives; if they choose to follow the unprofitable ways of steam yachts and motor cars,why after all,this is a free country. To which we might reply that no man has a moral right to squander millions

[*Concluded on pages 47 to 49*]

"Assiduous Anne's" Career

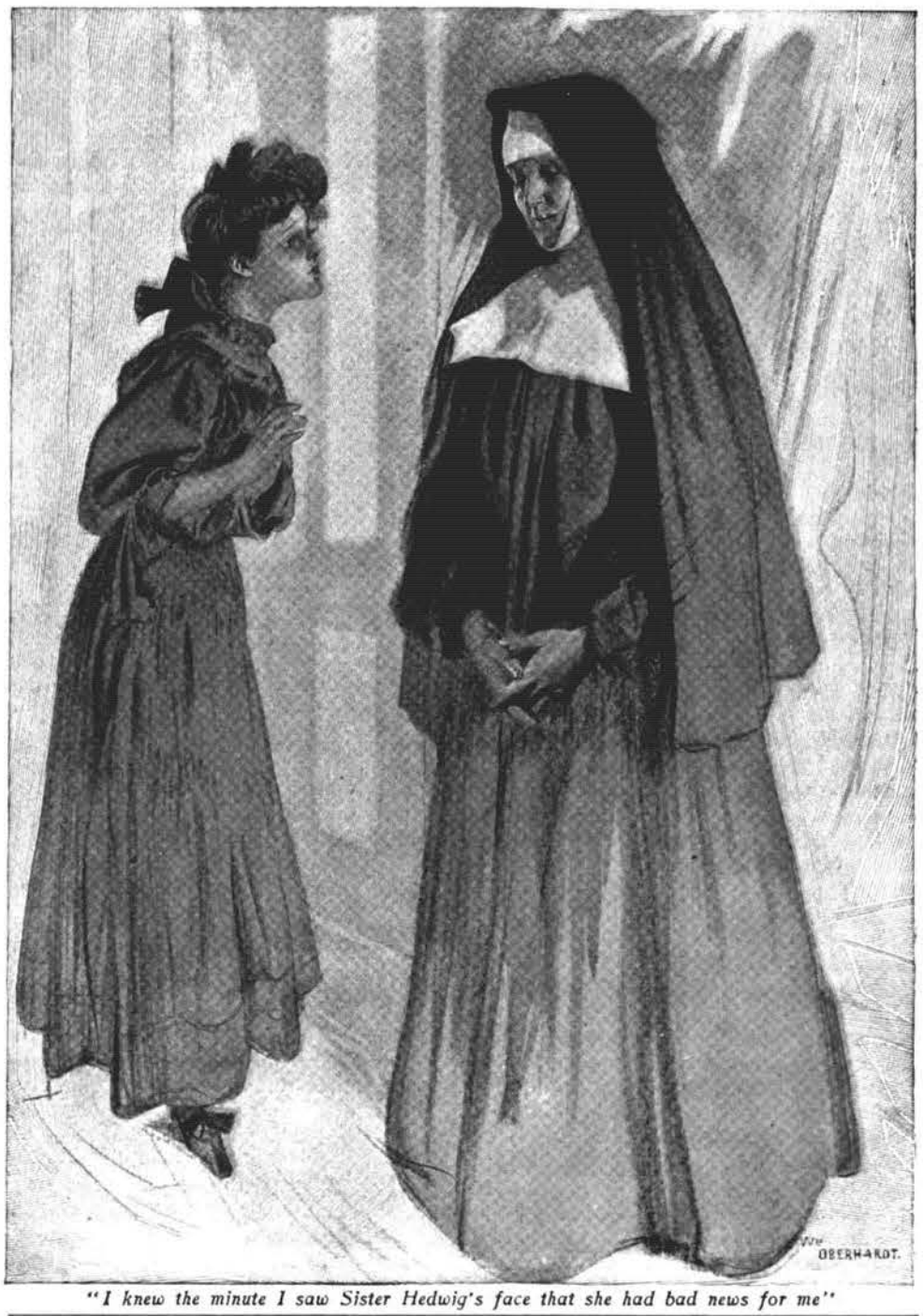
By ELIZABETH JORDAN

Author of "Tales of the Cloister"

Illustrated by William Oberhardt

My brother Harry dared me to write this story, and that is one reason why I am doing it—to show him that I can, and to prove that I am not afraid to unveil the secrets of an innocent young heart, even if the heart is my own. Another reason is that I wish to write it myself because I have discovered something very important and I know it is my duty to give it to the world, the way a doctor does when he has found a new remedy.

I admit, to begin with, that I am young—only fifteen,—and that I can not tell the story the way real writers do, with descriptions of scenery and the moon coming up, and long sentences that do not mean anything dropped in while the author stops to think. Harry says my literary style is not subtle, whatever that means, and I guess it is n't. Real writers, I suppose, have to learn how to tell things so you won't know what they mean half the time. I 'd rather be young the way I am and tell my story the best I know how and be sure that whatever the gentle reader thinks about it he will understand every single line. Then if he wants to exercise his mind afterwards he can read some of the girl stories other authors are writing and try to find out what they are getting at. That will "tax the intellect," as Sister Genevieve is always saying. Sister Genevieve was my teacher of rhetoric at St. Monica's Academy, during the happy days last year when I was still a simple care-free child, and it was from her I acquired my broad literary tastes. In those days, which now, alas, seem so far away, I wanted to be an Author, and I wrote ever so many stories and read them to the girls at night, while we were eating fudge and cooking things in our chafing dish; and the girls cried quarts, because they were all sad,—I mean the stories were sad. So were the girls, too, of course, when the heroines died. I do n't mind confessing now, as my literary career is ended forever, that I never let a single solitary character in my stories remain alive. I just killed them off and wrote lovely weepy endings about the long grass blowing above their graves and the birds singing requiems in the willows. I learned that from Rhoda Broughton. She never lets them stay alive either, and we girls think her books are splendid. Once I wrote about a fair young girl of fifteen, just like me, who died of brain fever from overstudy, and mamma was so worried by it that she kept me home from school two whole months. That was nice and encouraged me very much in my literary work, but when Sister Genevieve heard about it she wrote mamma that there was indeed no danger, so I was sent back to school again, and my intellect was taxed harder than ever to make up for lost time.



"I knew the minute I saw Sister Hedwig's face that she had bad news for me"

However, all this is not the story. I 'm just getting ready to tell it, and in the meantime I am rousing the gentle reader's interest and putting in "atmosphere." Pretty soon I will begin to tell How I Found My Career and What Happened Afterwards. But you will notice that all really great authors start and then wait a while,—just the way furniture movers do on moving day. You know how they put some of the furniture in the front hall and the rest in the street and then go off and nothing more happens for hours and hours. All too many writers, it seems to me, thus rouse our hopes in the same way, and I 'm glad I thought of mentioning it here, even if it is one of the "digressions" we were warned against in our "advanced" rhetoric class.

Well, all that being the case, as Josephine Bell used to say at school when we girls were discussing life and she wanted to talk about something else,—all that being the case, I must tell you how I came to change my mind about being an author. First I will explain, though, that my name is Anne and that my brother Harry calls me "Assiduous Anne" because I keep *at* things when I am really interested. So it was not like me to change my mind about anything so important as a career, and you 'd better believe that it was led up to by tragic events, not to speak of the way it was followed by events 'most as tragic. Some of the girls cried when they heard of it, and Sister Genevieve told Josephine Bell with her own lips that life held strange surprises and that I really might have been a writer some day if I had kept on. However, it was not to be, and I will now tell why without waiting for any more atmosphere.

On the nineteenth day of October, last year, about three o'clock in the afternoon, while we were having a recitation in astronomy, Sister Hedwig, rapping at the classroom door, asked for me. I was nervous right away, for usually when that happens it means bad news from home. Sister Hedwig is in charge of the mail and reads all our letters, and I would fain pause here, had I time, to dwell on the sad and ofttimes embarrassing incidents to which this custom leads. But I will keep to my story this time and not let myself be led into tempting avenues of thought. Is n't that a nice way of saying that I will not digress? I love to think of exquisite turns of speech and then drop them in carelessly as if they were easy.

As I said, I was really nervous when I got up to leave the room, but somehow I noticed everything that was going on just the same. Margaret Blight was reciting and she began: "We will now begin the study of the visible heavens." Then she stopped, because that was all she knew. It was the very first sentence in our "Elementary Astronomy" and all the girls giggled because Margaret had to stop so soon. Maudie Smith took advantage of the giggle to pass a note to Harriet Verlaine and Edith Blight offered Nora Hanscomb some of her box of chocolates, and amid these dear familiar scenes I left the room. I knew the minute I

saw Sister Hedwig's face that she had bad news for me, and she had, too,—the very worst. Dear mamma was very ill, and I must leave for home at once.

I am not going to write anything about that afternoon, nor the packing, nor the journey, nor the terrible feeling that came over me every few minutes—as if I were in an elevator that was falling down eighteen or twenty stories. One of the Sisters was with me, and she got the tickets and the seats in the drawing-room car and attended to everything. I looked out of the window, and remembered how Josephine Bell and I had raved the day before over the purple asters and the red and gold of the maples, and the autumn haze. They had been so beautiful then, but to-day they looked faded and dull, I thought, and the autumn haze was like a big gray shroud, and I shivered because I felt so cold. All I could think of was mamma and how she looked when I left home only a month before and what the world would be without her. And then I wanted to get up and shriek and push the train from behind because it was going so slowly. But I knew I must act the way she would wish me to act,—mamma was always so dignified; so I sat still and shut my hands very tight and kept my teeth close together, and finally we reached Chicago and the station and Harry was there to meet me. I have four brothers and they are all older than I am. Harry is the youngest,—only twenty-one,—and I love him the best of all. I was glad he was there, but when we met we both cried, and when I saw the tears roll down Harry's cheeks I knew there was no hope for mamma.

He put me into a cab and Sister Harmona went off with a Sister who met her, and Harry and I clung together all the way home. All he said was "Poor little Anne," and stroked my hair. Mamma said the same thing when he took me into her room and I knelt down by the bed. Papa was there, too, and Bertie and Jack and George, my other brothers, and the nurse and two doctors. Although there were so many, there was n't a sound in the room except dear mamma's breathing. The doctors were bending over her doing something and papa was kneeling by the bed holding her hand. When she saw me she said, "Poor little Anne," and looked at me and whispered to the boys, "Be good to her. Take care of her—always." And then I kissed her and she shut her eyes, and the heavy breathing went on, and we all sat there, and I knew I could never feel young any more. It seemed years and years since I had left the girls at school that afternoon.

Mamma died that night. I shall not write anything more about her. She knows everything, where she is, and I am sure she knows all that is in my heart. I do n't remember quite what happened the first week. The house was full of strangers, and papa and my brothers and I stayed upstairs, and each hideous day was like all the others. But finally we were left alone and papa and the boys went to their offices and things began to go along somehow. We had a nice house and two servants,—Annie, the cook, who had been with mamma for twelve years, and Betty, the housemaid, who had been with her about three years. They both adored mamma, and the only thing I seemed to remember about the funeral was how swollen Annie's face was. Neither of them did much that week. They seemed to be crying every time I looked at them. When we all sat down to the table there was something on it, and as none of us cared or knew what it was it really did n't matter, you see, so far as the family was concerned.

"'You have an opportunity to make five human beings happy'"

Papa had a sister who was traveling in Europe. She was a maiden lady, and very old,—she must have been forty,—and she had queer notions and wore common-sense shoes and thought children should be seen, not heard. None of us liked her when she had made us visits, but papa said she would keep house for us now when she came home, and we would rub along in the meantime. So we rubbed along, and it was just like going in an automobile over a bumpy road. Every now and then there was a dreadful jolt, as it were, but none of us cared. And it seemed a natural part of the whole horrible thing that Aunt Maria should be coming home in January to keep house for us and to repress my "animal spirits," that she was always talking about when she was with us. I knew there would n't be any animal spirits for her to repress now, and I did n't care what else she did.

Well, things went on just as badly as they possibly could. Papa and the boys would leave the house early in the morning and come home to dinner at night in time to sit down at the table, and Betty would serve things any kind of way, and the minute dinner was over they would go right out again. They could not bear to stay in the house one minute. Sometimes they did not come home to dinner, even, or one or two of them would come in and we would sit at that dreadful empty table and think of mamma and choke over our food.

Of course they were all very, very good to me. There was nothing they would not do for me and they were always asking if there was n't something I wanted; but I said all I wanted was to be let alone. None of them understood how I felt, for it is all too true, as older writers have said, that man can not understand the sensitive nature of woman. Every now and then I discover something in my own life that shows me authors are sometimes right in things they say, and I am always surprised. There was a girl next door, Sadie Jeffreys, and she was just about my age. She used to come in very often and stay with me in the evening, and we would talk about careers. At first I did n't like her very much,—she seemed so young and frivolous—but I found that she was really a sensible girl, for she had admired mamma and she agreed with all my views about life. So we used to sit in my room and talk, and I had an open fire there and it was n't so bad as the rest of the house. Finally one evening it came to me like a beautiful whisper from an angel that I would go into some career and make myself famous, so mamma could look down and be proud of her girl.

Just as soon as that idea came I began to feel better. It took up my mind, you see, and cheered me because it seemed like doing something for her. So Sadie and I began to talk about what it should be.

First, of course, I thought of the Author I had always longed to be, and I thought I 'd go right on and write novels and get rich and famous. But then I remembered that authors never have anything to do, and I wanted to keep really busy and have my mind occupied. Besides, I remembered what Mr. Howells said—that the really great books do not sell well, and I was afraid my books would be too refined to appeal to the masses. So after very careful and mature thought I gave up the idea of being an author.

Then, of course, I thought of the stage, and I decided I would do *Juliet* and have Charles Richman act *Romeo*, because I think he is the handsomest of them all. But I remembered hearing mamma talk about the perils of the stage for innocent young girls and I knew she would not wish me to be an actress. Of course I could elevate the stage, but perhaps it would take a long time and I would be so busy playing *Juliet* that I might neglect it. Sadie agreed with everything I said,—she is such a satisfying girl to talk to; no silly ideas of her own that you have to argue over with her,—so we dropped the stage.

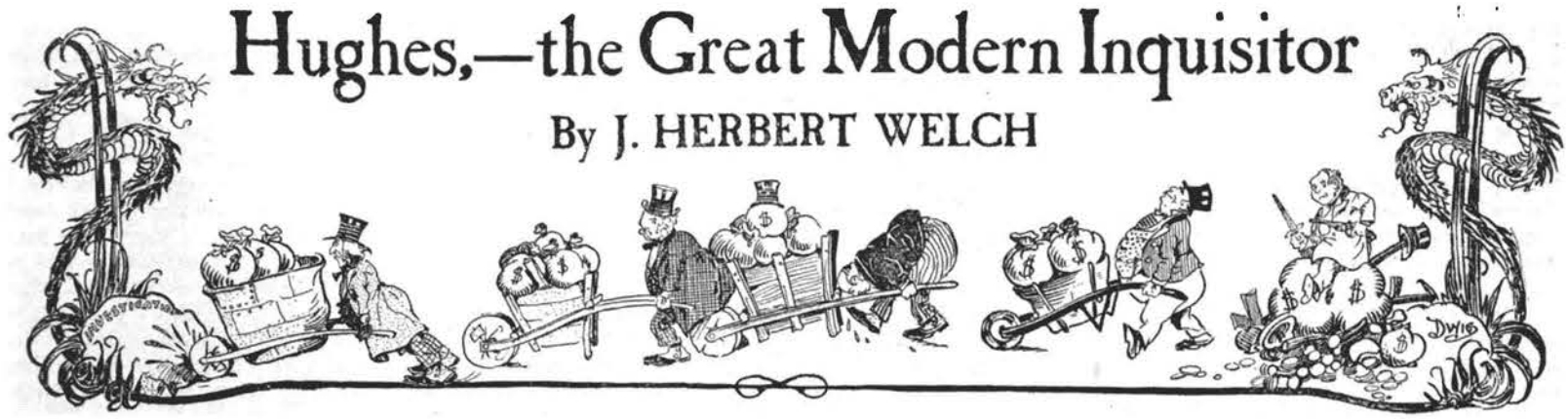
There was n't so very much left after that, you see. Of course I could be a great singer, but that would be even harder than anything else, because I have n't any voice; and if I became a famous musician I might have to practice for years and years. Of course I wanted to do something that I could begin right off. I thought I might be an Editor, and I asked Harry about it, but he said they 're a haggard lot, worn to the bone trying to manage authors, so I gave that up. Then I thought of being a doctor, but I remembered at once how many patients I might have to kill before I really learned how to cure them, and that made me nervous. My brother Bertie's special chum is a young doctor, and he confessed to me one evening last year that he had "planted a regular little cemetery." He said I must not tell it, and I won't, but I remembered it and paused while there was yet time, as real authors would say.

Then I got terribly discouraged. There did n't seem to be any great career ready for me to enter, so I was bluer than ever and poor Sadie was dreadfully worried about me. Finally she asked if she might bring her big sister over to talk to me. She says her big sister is dreadfully old,—'most as old as Aunt Maria, but lots nicer, and she knows everything. So Miss Jeffreys came that very evening. The halls were dark, because I could not bear to have the gas lit, and she fell over lots of chairs and things before she reached my room. I met her at the door of my *boudoir*, pale and interesting in my somber garb; but she did not press me to her heart and drop a tear on my auburn curls the way all the other callers had been doing for a month. She just said in the most cheerful way: "Why, girlie, it 's nice to see you again; what a jolly little room you have!" Then she dropped into a chair and looked at

[*Concluded on pages 50 to 52*]

Hughes,—the Great Modern Inquisitor

By J. HERBERT WELCH



A Character Sketch of the Man Who Has Forced from the Lips of the Mighty the Deplorable Story of Criminal Greed and the Misuse of Public Funds by the Great Insurance Companies of America

THE tone of the room is somber, as befits an inquisition chamber. Heavy men sit restlessly on heavy chairs. At a long table are persons in attitudes of studious contemplation. Some are writing; some are bending over books and documents. Most of them are seated; but one, who is tall, slender, and bearded, is always standing, and is continually asking questions of men whom he calls in succession to a chair beside the table. They are dry questions, having to do with figures and details of business. It is a dull scene, one would say; yet the able-looking men who follow each other to the witness chair become red in the face as the relentless questioning goes on. Small beads of perspiration stand out on their well-formed brows.

For all the droning quietude of this room, it is an inquisition chamber. The financial methods of men who have held exalted places in the public esteem are under the knife. Abuses of vital import to millions of Americans are being laid bare. High reputations are on the rack. Boldly and skillfully, with a probe of questions, Charles E. Hughes, chief counsel for the life insurance investigating committee of the New York legislature, is bringing to light astonishing conditions of disease in the institution of life insurance. This work, curbing pernicious operations of "high finance" and protecting the savings of great numbers of men and women, is probably as important as any that has ever come to a lawyer in his practice.

Why has it come to Charles E. Hughes? Who is Mr. Hughes? By what steps of progress has this comparatively young man —he is forty-three—attained the standing that caused the committee of the legislature to regard him as the man of all men to conduct the investigation of the greatest commercial scandal of the age? As I watched him in the committee room in New York, pitting his determination against the strong reluctance of able witnesses, he seemed austere and cold,—a mere intellectual machine. In the cheery library of his New York home, where he accomplishes the great volume of work which is preparatory to his appearances in the inquisition chamber, I became acquainted with another Mr. Hughes.

One of the first and most significant things I discovered about him was that he has a very spontaneous and rather boyish laugh,—a laugh impelled by so strong a sense of humor that now and then he feels obliged to rein it in. It becomes plain, when you chat with him, that he is far from being an inquisitor by nature. If a reputation is so poorly built that an examination of its foundations will cause it to fall to pieces, he regrets the circumstance, but does not allow it to interfere in the slightest degree with the main issue,—the bringing out of the facts.

"I have always tried," he said to me, "to let nothing interfere with the work I have on hand."

Standing, most of the time, with his back to the grate fire, he gave me a glimpse of the long succession of his days of work. I saw first a frail and puny boy of eight receiving, among his presents on a Christmas morning, a copy of the Bible printed in Greek, and the same boy, after breakfast, poring over its pages. Mr. Hughes laughed when he told me this, and asked me not to consider the child a little prig. He assured me that he was not much of a Greek scholar at the age of eight, and had no overweening fondness for the classics. It was only that, being too delicate to go to school or to indulge in the romping play of other children, his father, a Baptist clergyman, had turned his young son's mind in the direction of his own studies. This was in Glens Falls, New York, where Mr. Hughes was born.

His mother, as well as his father, took a hand in his early education. Having been a school-teacher, and believing in the value of mathematics as discipline for the mind, she drilled her boy every day in mental arithmetic. He said that he used to enjoy these lessons, and that they were the foundation of a grasp of facts and figures which has been of immense value to him in his law practice. Besides studying the languages and mathematics, he was reading theology when he was ten. Again he laughed when he mentioned this. He explained that it was merely his home influences and not any special inclination on his part, aside from a fairly studious disposition, that led him into these paths of somewhat premature scholarship. If he had been a farmer's boy, he said, he probably would have been no less zealous in following the path that led to the swimming hole in the creek.

CHARLES EVANS HUGHES

The family moved to Newark, New Jersey, when he was eleven, and there, having grown stronger, he obtained his first taste of public school life. Another family removal, within a year, brought him to New York City and to the famous old grammar school in Thirteenth Street, from which he was graduated when he was thirteen. It was at this time that he experienced his first strong disappointment. He was looking forward to taking the course of the College of the City of New York, but was refused admittance because he was a year too young. He was absurdly anxious, he told me, to be graduated from this college with the boys who were entering it from his class in the public school. When he found that he could n't be, he felt that he was being left behind in the race of life. To avoid such a calamity he decided to devote a year to home study and then enter a college in which the course was only four years, so that he might still graduate in triumph at the same time as would his classmates of the public school.

In the following fall, 1876, he passed his entrance examination for Colgate University. He describes himself as being very slight, delicate, and short of stature, in those days. He had no chance in the physical competitions of a college, and for this reason he threw himself with more vim into those which were intellectual. After two years of hard and successful study at Colgate the young man entered the junior class at Brown University, where he quickly acquired the reputation of being, in the words of a classmate, "a chap who managed to carry off the plums of scholarship without study." Mr. Hughes told me that this was a general but erroneous impression on the part of his fellow students at Brown. The fact that his hard work at Colgate had carried him ahead of them in a number of subjects was what gave him freedom from

the cares of the dull lessons prescribed for the remainder of the class.

"I felt like a colt in a ten-acre field," said Mr. Hughes, in commenting on this. His use of his liberty was not, however, like that of the average "colt." He frisked about in history and philosophy, and of the latter he became passionately fond. He was not studying for honors at Brown, however, having come to believe that a broad foundation of knowledge and culture is more important than success in outdistancing rivals. But he was graduated third in his class, and was awarded one of the Carpenter prizes, which are given to the two students who, in the opinion of the faculty, have shown the greatest all-round promise.

It was not his laurels, however, nor the concrete knowledge he acquired at Brown, that Mr. Hughes regards as the most important feature of his training there. He told me that, when he entered the university, he had a pretty fair opinion of his own attainments, but that it was not long before he was brought face to face with his deficiencies. There were several unusually strong men on the faculty, he said, but one of them, Prof. J. Lewis Diman, he regarded as one of the most inspired teachers ever connected with any American university. "I came under his influence, and it was probably the most potent molding factor in the formative days of my youth. That man woke me up."

The light of enthusiasm had come into the thoughtful eyes of Mr. Hughes. Under the spell of the personalities of his teachers, he felt at that time that teaching was the finest profession in the world, just as his early home influences had convinced him that he was destined for the ministry; but, when he was called upon to write the class prophecy for the graduating exercises at Brown, his mind was not made up as to the calling he should follow.

"What are you going to prophesy for yourself?" asked a classmate.

"I do n't know," answered Hughes.

"Well, if you want to make a true prophecy when you come to your own name, tell them about your brilliant future at the bar."

Mr. Hughes Was Considered One of the Two Ablest Law Students at Columbia

Both laughed at this, but it set Hughes to thinking about the law. He thought about it a good deal during the summer following his graduation, and in the fall, after he had written to the principal of Delaware Academy, at Delhi, New York, asking for a place as a teacher, and had received a reply to the effect that half his time could be utilized as a teacher of Greek and mathematics, he decided to devote the other half to the study of law.

In the office of Judge Gleason, at Delhi, he began to read dusty legal tomes, and his first dips into them left no doubt in his mind as to what his profession would be. He told his father that, if the latter would see him through the Columbia Law School, he would buckle down immediately afterwards to the practical business of making a living. The nineteen-year-old teacher of mathematics and the classics had no lack of confidence that, in the jostle of legal work in New York City, far different from his quiet life of study, he would be able to get ahead. At Columbia he concentrated himself to such a degree upon his work, and showed such a grasp of legal principles, that Prof. George Chase coupled his name with that of William M. Hornblower, afterwards in the same firm, calling the two the ablest students the law school ever had.

When he was attending a reception of his class, in his senior year, he was informed that Theodore E. Dwight, the dean of the school, desired to make him a prize fellow, which meant an annual income of five hundred dollars a year after graduation for quizzing undergraduates two nights a week. Eager to get to work as a practicing lawyer, and desirous of concentrating his whole attention on the cases he was sure would come, he said, at first, that he could not accept the fellowship. He reconsidered, however, and for two years conducted night quizzes which are still well remembered at the law school for the brisk brilliancy and thoroughness of the youth in the professor's chair.

He Had a Greed for Work that soon Made Him a Junior Partner in the Firm

Meanwhile he had entered a law office. Armed with a letter of introduction from a friend to a member of the firm of Chamberlain, Carter, and Hornblower, he sat waiting, one morning, in the anteroom of their offices, when Mr. Carter, one of the best-known of New York attorneys, happened along. One of the latter's hobbies was young men, and, noticing this one and inquiring in a genial way as to his business, he invited the youth into his private office, where he proceeded to give the aspirant for a position some advice.

"Your ambition," he said," is, of course, to become a leader of the New York bar."

"Yes, sir," replied Mr. Hughes.

"Well, you will need for that a very broad groundwork of knowledge. If I were you I would round out my legal education with a year or two at the fine old universities of Germany."

"That would be fine," answered the young man, "but there is an obstacle. I have n't the money. I 've got to make a living."

His talk and manner so pleased Mr. Carter that he was under no necessity of presenting his letter. His own personality was his best introduction, and in a day or two he had a desk in one of the offices. This he regards as one of the most fortunate circumstances of his life, but it was fortunate only in that it gave him an opportunity. It was his own zeal, ability, and greed for work that lifted him, in the course of about three years, to the position of a junior partner in the firm, and caused Mr. Carter, who was getting along in years, to intrust to him much of the preparation of his own important cases.

"I was jacked into taking care of a large part of Mr. Carter's work," Mr. Hughes informed me. By the time he was twenty-seven he was arguing cases in the New York court of appeals. Before he was thirty he had written briefs which fill eight volumes of law books in his library. All this meant extremely hard work. There were many nights when he would return to the office, after dinner, and would not leave his desk again until after daylight. His chief recreation, in those days, was solving and devising mathematical puzzles. It might be imagined that his mind was far from sentimental matters, but he had met Mr. Carter's daughter. He told me, with a laugh, that he had been at her home only twice when he married her. He would give no further details of this rapidly-culminated romance.

"Hughes, you know, is a swift worker," laughingly remarked a friend of his, when I referred to it.

Two of the Happiest Years of his Life Were Spent in Teaching at Cornell

The young man's life was so strenuous that, when he was twenty-nine, his health had given way, and, to obtain a rest, he accepted a chair of law in Cornell University. He worked nearly as hard there as in New York, but it was work without strain, and the quiet life so rested his nerves that he again grew robust. Mr. Carter did not approve of the idea that his partner and son-in-law should retire permanently, in his youth, to quiet scholastic paths. He bombarded the young professor with letters of recall to the fray. This strong influence, together with the feeling that he ought to be making more money for his little family, caused Prof. Hughes to resign from Cornell, where, he told me, he had spent two of the happiest years of his life, and return to the arena of New York practice.

From that time until the beginning of the legislative inquiry into the business of the New York gas-selling corporations, last spring, the career of Mr. Hughes was that of a metropolitan lawyer who does work in litigation which involves great interests, but which usually does not get to the courts and public notice. The outside world heard little of him, but in his own profession his reputation was growing steadily. One of the members of the committee which the New York legislature appointed to investigate the gas company was State Senator Alfred R. Page, a lawyer of high standing in New York City, who had watched the progress of Mr. Hughes at the bar. The chairman of the committee asked Senator Page who would be the best man to engage as counsel, and the latter promptly replied, "Charles E. Hughes."

"Who 's Hughes?" inquired the chairman. Senator Page explained at some length, with the result that the chairman and another committeeman called on Mr. Hughes and asked him to conduct the inquiry. He declined the honor, on the grounds that he already had a great deal of work on hand, and that he feared that he would not be given complete freedom to bring out all the facts regardless of the interests, political or otherwise, that might be affected. Then Senator Page had several talks with him, and the committeemen called again.

"I will undertake this work," he said, "provided"—here he grew very emphatic,—"I am not interfered with in any way in getting down to the root of the matter."

His Keen Probing in the Insurance Investigation Has Given Him Wide Fame

He did get down to the root of the matter. Without knowledge of the gas business, when he began his preliminary work, he showed a grasp of its intricate facts and conditions that astonished everybody when he began to examine the witnesses before the committee. Not one of the many efforts to mislead him or throw him off the track by technicalities or complicated statements was successful. It was then that he began to loom up in the public eye.

His record in the gas inquiry was such that, when the committee from the legislature came to New York to investigate the insurance abuses, there was no doubt as to the man to apply the probe. The success of Mr. Hughes in opening the heavy barred doors of the insurance corporation's secret closets and turning a flood of light upon some of the greatest financial iniquities of the age has lifted him to the position of one of the most important men in this country.

"All I care to say about this insurance business," Mr. Hughes informed me, "is that I should deeply regret my work if I thought it were going to be merely destructive. If I tear down, it is only that the rebuilding may be better. I believe that life insurance, efficiently and honestly managed, is a great blessing. I do n't want to cause a feeling of distrust for it is an institution, but to do my share toward putting it on a basis that will cause people to take advantage of its opportunities with increased confidence and benefit."

In the course of our conversation he told me that, while he always prepared his cases with great care, he was never without a touch of apprehension, when he began an argument or took hold of an important witness, that he might fail to make the most of every point. "But I always take keen pleasure in my work, whether it is digesting facts, writing a brief, or appearing in a courtroom. It is obvious, I think, that a man can do his best work only when he feels enthusiasm for the task at hand. But training and preparation are, of course, very essential."

"These were real, as was proved by investigating small boys"

Himmelstein's Turtle Chowder

A Thrifty Wife Proves that the "Uses of Adversity" Are Toothsome as Well as Sweet

By MICHAEL WHITE

Illustrated by Clare V. Dwiggins

It could not be denied that Mr. Himmelstein reasoned with sound judgment when he decided upon the location of his oyster bay and chophouse. Although within a stone's throw there were already three restaurants and two bakery light lunches, nevertheless he was impressed with the conviction that there was more than a promising chance for a chophouse. To any other than a man of experience in Mr. Himmelstein's business a prosperous coal yard occupying the center of the block in which it was his purpose to locate and a hack stand at the corner might not have appeared as telling considerations in the case; but this was the way in which he overcame his wife's objections when she protested that, to her mind, the gastronomic field thereabouts was fully served by the three restaurants and two bakery light lunches aforesaid:—

"That 's all right, so far as it hits the transients, but I propose to reach out for the coal-yard boys and the hackmen. They 're fine eaters, those fellows, but they do n't go much on a Delmonico restaurant style. It ain't cut glass and a bokay they 're after, at supper time, but a clam or two in the chowder and a steak that 's not all trimmings. When they shout for the mustard they do n't expect to have it handed to 'em on a di'mond plate. A place where they can eat in their shirt sleeves, if they 've a mind to, is what they want; so that 's where we cut in behind the restaurants and the bakery light lunches for a start."

This was such clear chophouse logic that Mrs. Himmelstein yielded her savings of $373.47, earned in domestic service, to the capital of their joint venture, and Himmelstein's was opened to the public.

For Himmelstein's it can not be said that there was room to spare, the difficulty, indeed, being to keep your elbow out of a neighbor's waistcoat, and your neck secure from a rivulet of chowder as it was "slung" over your head. Nor were the furnishings and decorations such as to boast of in an advertisement, but what Himmelstein's lacked in frescoes and fine linen was amply made up for in the weight of its atmosphere. This was so heavily charged with culinary atoms that, if you did not object to a slight flavor of smoke, you could almost inhale a banquet. Beyond this, as Mr. Himmelstein held to the principle that, for every twenty-five cents expended by a customer, fully twenty-five cents' worth of victuals should be provided, the ringing of his cash register bell was to be hoped for with gratifying frequency.

So, if, as he anticipated, the coal-yard boys came and attacked the chowder and "ham and" with digestive appreciation sharpened by the vigor of their work, the hackmen, with longer pocketbooks and more discriminating palates, pretty soon acquired the habit of dropping in for little-neck frys or soft-shell crabs on toast. As, at the end of six months, therefore, Mr. Himmelstein was able to announce that the chophouse was making expenses, so far as it went the situation was encouraging. But, to be sure, making expenses is not all that Mr. Himmelstein or anyone else may rightly strive to achieve, and, as the receipts seemed to be resting at a kind of high-chowder mark, improvement in some direction was necessary to the proprietor's ambition. In fact, while the custom of the coal-yard boys and hackmen was well enough, a little more transient business and a larger share of the neighboring flat-house light-lunch patronage would make for profit. How to attract this was Mr. Himmelstein's problem, when a bright young man, who had been lingering over an oyster sandwich during the slack afternoon period, tendered his services to that end.

"You 've got a right nice little business here," said the young man, approvingly, as he settled for the amount of his check and helped himself to a toothpick gratuitously.

"Well, it do n't go back any," returned Mr. Himmelstein, directing the maneuvers of some meat balls in a pan of bubbling fat. "It do n't go back any, all right."

"Just so," nodded the young man, taking his cue from Mr. Himmelstein's ambiguous manner; "but, maybe it does n't go ahead quite as fast as you 'd like. Well, that 's the way with most of us, but I believe we might be able to do something to help things along a bit."

The young man drew from his inner pocket a business card and handed it to Mr. Himmelstein, as he proceeded, very confidentially:—

"Now, I 'm representing the Restaurant and Chophouse Specialty Loan Association."

"Well, I do n't want to borrow any money," Mr. Himmelstein interposed, rather abruptly.

The young man laughed pleasantly.

"We 're not out to loan money, but to get it for our subscribers and ourselves. That 's our business, Mr. Himmelstein. Our proposition is along this line. We carry everything from lamb chops to Arizona locusts."

"Say!" exclaimed Mr. Himmelstein, giving an extra stir to the meat balls, "do n't you bring any of them things here. The hackmen may have a kind of fancy taste, but I guess they 'd shy at locusts."

"But they do n't have to eat any of our goods," explained the young man. "What we put in your window is mostly imitation. For example, we have a rubber salmon with varnish dressing that has boomed the fish orders in every place it 's been to. That salmon is a work of art. You can 't look at it without getting just mad hungry."

Mr. Himmelstein expertly transferred the meat balls from the pan to a dish, and glanced at the young man with a doubtful expression.

"Now, see here," said he, "you do n't expect me to believe anyone would call twice for a plate of rubber salmon. Not much, they would n't."

The young man leaned over the counter and used the toothpick to punctuate his argument.

"Why, certainly not," he returned, "but it 's this way: if you find the salmon is catching on, and that people begin to call for salmon, do n't you think it would be worth your while to send around to the fish market for a real one? It 's our scheme for testing the public appetite in your locality for you, at a nominal cost. Nothing goes back on you, because what is real of ours, like, say, a tank of frogs, is passed on to some other place at the end of the week. None of our goods is intended to be eaten, but set out just to encourage your customers to ask for things. It 's away ahead of any bill of fare, because we employ only first-class artists in our imitation line, and the real specialties, being all alive, have a kind of natural interest."

On Mr. Himmelstein's broad face a light appeared to gather.

"Well," he reflected, "I do n't know but that there might be something in it."

"Why, sure there is," affirmed the young man; "and, to prove to you that we mean square business, we 'll feature your delicacies free for a week. Then, if you do n't find it necessary to buy extra pans and think about enlarging your premises, the experiment won't cost you a cent."

As confirmation of his earnestness the young man repeated, emphatically, "Not a single copper cent."

As this did not entail any obligation upon Mr. Himmelstein, and he was rather taken with the idea, he agreed to give the Restaurant and Chophouse Specialty Loan Association a chance.

"All right!" concluded the young man. "Then you 'd better see about hiring extra waiters. We 'll send along a string of stuffed game birds that look as if they 'd just been shot, the tank of frogs, the salmon,—say, but he 's a bird, and you do n't dare look at him if you have n't the price in your pocket,—a porcelain roast, and some other specialties. If they do n't tickle the appetites of the people around here, then I guess you 're up against a crowd of dyspeptics."

It was, perhaps, as well that Mr. Himmelstein did not stake overmuch optimism upon the appetizing qualities even of the rubber salmon with the varnish dressing reposing so invitingly in a bed of imitation greenery; for, whatever the reason may have been, neither that lucky fish nor the tank of frogs drew a single order in the first three days of their exhibition. In fact, the only interest which the Restaurant and Chophouse Specialty Loan Association aroused

at Himmelstein's was on behalf of two representative deep-sea turtles posted like sentries on either side of the door. These were real, as was proved by investigating small boys; but, as turtle steak was beyond the means even of the hackmen, curiosity was stirred rather than appetite. It would seem that salmon, frogs' legs, and turtle went over the heads of Mr. Himmelstein's customers.

But in the meantime, while things hung in the balance, an event occurred which removed Mr. Himmelstein both in mind and person from business. The law took note of him as an impartial citizen, and invited him to a seat in the jury box on an important case. Thus Mrs. Himmelstein was compelled to shoulder the responsibility of the chophouse. In this she was assisted by one Gus, a youth who, in consideration of entering the profession of a waiter under such excellent auspices, accepted the remuneration of five dollars a week. Between them the usual custom was served satisfactorily until late on Thursday, when a message was received from Mr. Himmelstein to the effect that, as he was to be locked up for the night, he wished them to be sure and give the coal-yard boys a good chowder on Friday.

Mrs. Himmelstein's eye wandered over the chophouse and rested on the turtles. Those inoffensive creatures had unintentionally given her much trouble by frequently compelling her to subdue the profitless interest of the small boys; in a vague way she understood that they made excellent soup, and, being unaware of their honorary relation to the pot, resolved to consign them to it. Both for Gus and herself it proved a heroic task. There was no pot in the house large enough to receive one in bulk, and the reducing of them to suitable portions strained muscles to the uttermost, besides kindling the wrath of a neighboring carpenter whose tools had been borrowed for and damaged in the process. However, by morning the turtles were gently stewing in several pots, while a rich odor filled the chophouse. So, when the coal-yard boys turned up for early breakfast, they sniffed the air with great satisfaction, and, on the manifest strength of it, gave advance orders for the chowder. As they passed the word along that something extra good was on the stove at Himmelstein's, toward the lunch hour things began to take on that appearance of rush which the representative of the Restaurant and Chophouse Specialty Loan Association had predicted. Every seat was occupied, and, for the first time, there was a line of "standees" at the counter. It was fortunate that the porcelain at Himmelstein's was of a substantial ironstone variety and not what is known under the designation of eggshell, for the extra hand called to the washtubs set about his duty as if he were playing baseball. Above the clatter raised thereby the voice of Gus hurled orders upon Mrs. Himmelstein at such a rate that she could scarcely wield the ladle fast enough.

"Four chowders on der hustle!" shouted the breezy Gus.

"Four chowders on the hustle!" repeated Mrs. Himmelstein, ringing up seven dimes on the cash register and reaching to the pots.

A new customer rattled his spoon o bowl to attract notice.

"Say!" he cried, as Gus edged past three chowders aloft,—"say, that great. Going to have it every Frid

"Dot 's right," replied Gus, sl chowders down with such sleig expertness that it was quite unne three heads to dodge impulsively pation of the slop-over. "Dot 's rig a contract make for every Friday of

"Fou

"Then I 'm with you. Just hand dose."

Upon this scene stepped the representing the Restaurant and Specialty Loan Association. He gl it for a moment with satisfaction, thrust his way up to Mrs. Himmelst

"Well," he nodded, congratulatin ness has picked up, eh?"

"Sure!" she replied, tersely.

"That 's good; that 's fine," he "I knew how it would be with th He 's a mascot."

"Salmon!" she ejaculated. "C it ain't that. It 's the chowder wh off faster than we can make it."

"What for you?" she asked of a who, on tiptoe, held a pail aloft.

"Quart of chowder," came the sponse,—"same as pop got this morn

Here was evidence that the flat-h had set in; so, for good luck, Mrs. H presented the vanguard with a fish ba

In the meantime the young man r the Restaurant and Chophouse Spe Association had sniffed the air su It seemed to him that there was a su it decidedly more savory than cla accounted for the apparently unp demand for Friday chowder.

"Any of the other goods caugh asked of Mrs. Himmelstein, offhand.

COURAGE!

By E

ART thou weary, struggling soul?
Does the battle wax too strong
And mirage-like seem the goal
Thou hast panted for so long?

Read the tale of noble lives!
Who have wrought the most for men?
Their example long survives
Over deed of hand or pen.

Rather let the building fall,
Parchments crumble into d
If the payment for it all
Be betrayal of thy trust!

Nay! It shall not! Naught
Can be beautiful or strong
Unless purity of heart
Shape the statue and the

Turning Children Into Dollars

Some of the Hardships Endured by the 1,700,000 Little Ones Toiling in the Factories of the United States

By JULIET WILBOR TOMPKINS

Heading Design by Maud O. T. Thurston

Life Sketches by R. Emmet Owen. Photographs specially taken by W. M. Vander Weyde

PART II.

THE factory wants the child. There is little to suggest the Magic Piper in its whistle, yet the summons brings the children scurrying down the broken stairs of poverty and want, and the factory doors close upon them by tens of thousands, leaving their childhood outside. The factory wants the child and will pay for him: the child, and often his parents, can see no value in a birthright as balanced against a little handful of silver: only the state and the public are left to care and protest.

A century ago, when factories were new, no one cared until a physician of Leeds complained that he could not obtain supports enough for the bent bones of the factory children. Slavery can show no worse horrors than those brought to light in the investigations that gradually followed; yet the measures that resulted—measures to prevent a boy of seven from working twelve or even sixteen hours out of the twenty-four and a little girl from carrying great buckets of coal in a mine all day,—met with more criticism and hostility, more accusations of sentimentality, than are ever roused by the strict child-labor restrictions which the legislatures of to-day are coaxed and worried into passing. Perhaps the present attitude of tempered humanity, which still allows children of thirteen to work all night and keeps boys and girls of nine from ten to fourteen hours at the spindles for wages ranging from ten to twenty cents, will seem as incomprehensible, one hundred years hence, as that past feeding of "workhouse brats" to the factories does to us. But the new measure of what is humane can not become established unless we know clearly what is happening and how and where the children are at work. Knowing, we must care. Ruskin said, "Luxury, at present, can only be enjoyed by the ignorant: the cruelest man living could not sit at his feast unless he sat blindfold."

CATRINA MUSANTI,
a box-factory slave

The Army of Children Employed under the Legal Age Is Rapidly Increasing

Picture an army of one million, seven hundred thousand children, all under fifteen, and then realize that that army tramps, day after day, not to school and playground, but to the factories, fields, mines, and workshops of these United States. One million, seven hundred thousand was the number of child laborers estimated when the census of 1900 was taken; only the God of fallen sparrows knows what it is by this time. In the twenty years preceding 1900, the number of boys in manufacturing and mechanical pursuits—boys between ten and fifteen,—had increased one hundred per cent.; the number of girls, one hundred and fifty per cent.; but only a fifty-per-cent. increase had been added to the population. To-day, in spite of all the child-labor agitation of the past few years, it is estimated that forty thousand children under sixteen are at work in Pennsylvania alone, and the southern mills are said to employ twenty thousand children not yet twelve.

As to how the children work, a number of random instances will show what may befall them, body, and mind, and soul, when greed, ignorance and indifference are their employers. It is only a very few years since a visitor in a Fall River factory, peering down into a bleaching vat, saw dimly two white objects moving about in the steam. The foreman laughed and asked her what she made out. It was some minutes before her eyes could pierce the white clouds; then she saw two little boys, naked, spreading and treading down the cloth in the bottom of the vat. Their bodies, she was told, were oiled as a protection from the acid and its biting fumes; but their eyes were cruelly inflamed, as she saw when one came to the surface for a breath of air. The sight did not seem to her so amusing as it did to the foreman.

"Why Purchase Machinery when a Human Being Can Be Used?"

The story reached the papers, and a controversy followed in which one stockholder of the company earnestly asserted that the boys were not naked,—they merely laid aside their clothes; also, that they preferred oiling to the rubber suits generously provided,—which was undoubtedly true, in that stifling vat. This was an extreme case; but extreme cases become plentiful when the weak are at the mercy of the strong.

No doubt the task of a boy in a neighboring factory seems enviable by contrast: he sat all day in a closet lighted by a gas jet, with a little stick in his hand, watching a great stream of cloth that poured down from above and passed over a hot roller that ironed its surface, his business being to guide the cloth if it showed a tendency to swerve to the right or the left from the roller. It was easy work—horribly, wickedly easy. Not a muscle of his body was getting proper development; his mind slept undisturbed as his eyes dully watched the cloth stream. A born poet might have worked out his greatness in that hot cell,—though he would inevitably have been packed about his poetical business before this consummation. A clever, active spirit would have revolted. But this was just an ordinary, human boy, easily demoralized, easily persuaded to let all his faculties rot in return for about two dollars a week and no effort. A machine could have done the work; but why invent and set up costly mechanism when you can get a boy almost for nothing? Invention and mechanical progress have no stronger enemy than childish cheap labor.

Two years ago the conditions in which children worked in a Pennsylvania silk mill were brought to public attention. Little girls of thirteen or younger were toiling all night, eleven and one-

NATHAN SILVERMAN,
a sickly, anaemic wrapper in a candy factory

CHARLIE WALTERS,
who fills pills during ten hours of a long day

MOE KAUFMAN,
who spends long hours polishing up fake silver

ANTONIO MARTILLO,
cleans fish for a miserable weekly pittance

CHARLES FISHER,
the victim of greed in a rubber-stamp factory

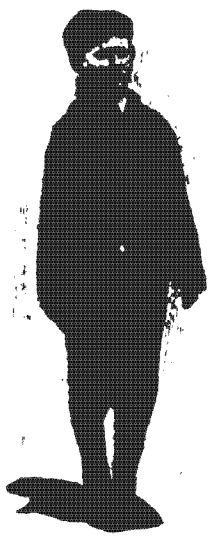
MORRIS LILL,
whose life is spent inside a pickle factory

RICARDO ALSADELLO,
taking luncheon to his fellow workers at the factory

half hours of steady, concentrated work. No one could sit down or speak to her neighbor, or laugh or run about for a moment to relax her muscles, except in the half hour allowed for supper at midnight. When that came, most of them were too tired for anything but the briefest possible meal, and then sleep, dazed, blinding sleep on the floor,—anywhere,—from which they must be called and shaken when the half hour was over. In the dawn they stumbled out, a dreary, spiritless procession, stunted mind and body, wooden in their passive endurance. No one who once met such a troop would ever forget it; their feet seemed to drag weights, and in their heavy, indifferent gaze was written, "We who are about to die." It is not an obsolete sight. Child labor at night is still permitted in thirty-five states.

Confinement and Constant Roar of the Factory Sap the Youth of the Workers

Dipping chocolates in a candy factory seems, by comparison, an easy and pretty occupation. A dozen girls are seated at a table in which are sunk a dozen pots of liquid chocolate. The tongs catch up a ball of cream, whirl it in the chocolate, then set it to dry into a chocolate cream, all in a few incredibly swift motions. You could watch the work indefinitely and see nothing harmful. But a visitor happened to be in the home of one of these girls when she returned during the noon hour. She came in running, her face drawn.



JOE KERNEY,
a sample of the stunting effects of a shoe factory

"Oh, quick, quick!" she implored her sister, wholly indifferent to the outsider. The sister smiled an apology, found a vaseline bottle, and followed the frantic child into the other room. When she came back, she explained,—not indignantly, for the poor have a heartbreaking patience, but more as a gentle excuse for the younger's vehemence. It seemed that the chocolate pots, sunk in the table's surface and extending six or eight inches below, are what are known as steam-jacket kettles, an adaptation of the double-boiler principle. As the outer chamber is fed by a steam pipe, the walls of the kettle are very hot. The work obliges the girls to sit close to the table, so that the kettle comes between their knees; and, with the thin, scant clothes most of them wear, the heat dries the skin intolerably, while any incautious movement means a burn. This girl's skin was inflamed and blistered from the knee up, and the outdoor cold had made the pain intolerable. Some of the girls padded their underclothes; but she, poor child, had little or nothing to pad, and she was too young, too much afraid of her employers, to protect herself. It would have been a simple matter to sheathe the pots in asbestus: simple or complicated, older workers would have known how to demand it; but the uncomplaining children must suffer unless the public at large will take the responsibility.

Din and tension may do more lasting harm than actual burns. If you have ever stood in the cave under Niagara Falls, you have a good idea of the sound of a twine factory in full swing; only the factory roar is harsh, racking, wholly without grandeur, and the air is full of lint instead of spray. There is only space to pass between the gritting, gnashing machines that fill the vast room; you are choked and blinded with flying dust, and shaken with the jarring thunder. You could put your hand on the long rows of girls, but the barrier of sound makes them seem hopelessly remote. A whistle lines them up at the spindles and for a few moments their hands make lightning passes, taking off the full reels and starting fresh ones: the motions suggest a furrow of startled grasshoppers, and the eyes are dilated with the intensity of "keeping up." Another whistle sounds and they drop into idleness until another row is ready for them. It is not a tranquil pause: I have seen them dancing weirdly to the roar of the machines, their hair gray with lint and their cheeks burning red, weaving in and out with the barbaric grace of sidewalk children and the nervous excitement of bacchantes. I have seen them huddle down with their quivering faces buried in their elbows. The better factories provide seats for these intervals, and draw off a measure of the flying lint with exhaust fans; others still leave the choked air unrelieved, and offer no resting place but the dirty floor. The idle moment ends as abruptly as it began; a whistle brings the girls scrambling to their places again, and again the hands go springing down the reels like those of an agitated pianist. One begins to understand why a factory woman is old at thirty-five, and worn out and useless at forty.

A great deal has been said about the immorality resulting from factory life. Perhaps there has been more or less exaggeration on this point, or, rather, a failure to make honest comparison with the morality of these same people when not employed in factories. Yet there is no denying that the indiscriminate herding of men and girls does not promote modesty and virtue. I know a ramshackle old building in New York in which the top floor is used by a manufacturer of theatrical shoes,—abominations in scarlet satin, white kid with black patent leather toes, and peroxide bronze, beaded and scalloped and embroidered, mincing on four-inch heels, and, no doubt, possessing some element of attraction beyond the normal understanding. On the floor beneath is a laundry, separated from the street by three long flights of stairs, which are utterly dark except for the gas jets insisted on by the authorities. At half past five, every afternoon, the shoe men come trooping down just as the laundry girls are let out,—tired with the hardest kind of work, and flushed and warm with a long day in a steaming, enervating atmosphere. And night after night the gas jets are mysteriously put out, so that all flock down together in pitch blackness. When you are tempted to believe that the evils of child labor are exaggerated, think what that may mean to a girl when she is too young to protect or even to understand herself. Terrible things have begun on those stairs,—yes, and happened there; and they are not the only dark flights in the New York factories. No one knows who turns the lights out: it may be—heaven help them!—the girls themselves. The managers could easily find a way to prevent it, and they give glib promises; but they do not really care. It is the public at large that has to care, to demand better protection for its children. I have seen other conditions so wrong and so openly offensive to decency that they would scarcely be believed; and they persisted until an inspector, in righteous rage, stood on the spot while reform was inaugurated. Filth, with not even a pretense of privacy,—how long can immature modesty stand that unharmed?

"In the dawn they started out wooden in their passive endurance"

Conditions Have Improved Somewhat, but Inspections Are Still Largely Form

There are laws that cover all these points and labor commissions to see that they are carried out, and New York is now a comparatively clean ctiy. The new commissioner, P. T. Sherman, is an active, disinterested worker, who keeps closely in touch with his staff. It is not likely that under him we shall find such records as that of a factory inspector in Philadelphia who was excused from his duties for six weeks, last fall, that he might "assist in campaign work;" nor shall we hear of an official openly setting aside two hours a day for "lunch and inspection." Yet there is still much to be done. We may no longer have inspectors who buy houses and keep carriages—on a salary of twenty-five dollars a week; but it is not a year since a laundry superintendent, when asked if an inspector ever visited his place, answered, with a shrug, "Oh, yes, once in a while,—when he wants a little money!" The plum tree is not wholly extinct in the manufacturing region.

"You could watch the work indefinitely and see nothing harmful"

New York has thirty-eight inspectors, nine of whom are women. It is their duty to discover children who are at work under fourteen, or between fourteen and sixteen without the necessary papers, or longer than nine hours a day, as well as to see that machinery is properly safeguarded and sanitation not neglected. The woman inspector is met, as a rule, with suavity imperfectly covering irritation. She asks the necessary questions at the office, then goes from floor to floor, investigating any young person whose age looks dubious. Perhaps it is a soap factory and girls are putting cakes into wrappers, five thousand to six thousand, five hundred a day each.

"What is your name?" "Mary Malone." "How old are you, Mary?" "Sixteen," says Mary, shamelessly. She has a stub of doubled pigtail flaring with bows and wretched little shoulders that could be swallowed whole by a generous hand: a casual glance would give her twelve at most, but the inspector accepts her statement gravely. "And when were you born?" she asks. Mary is not quick. "1892," she says. The inspector writes 1892 under 1905. "Now let me see you do some arithmetic," she suggests: "subtract that." Mary subtracts, and is confronted with a relentless 13. "Oh, I made a

mistake," she says, earnestly; "it was 1889. My little sister, she was born in '92. I 'm sixteen, honest." The superintendent is looking uneasy. "She told me she was sixteen; I had to believe her," he complains. The inspector suggests that it is wiser to protect oneself by documentary evidence: Mary's sixteen years must be proved or her services dispensed with.

Two girls of fourteen are bagged lacking the board-of-health papers that permit them to work, and then a one-legged boy is discovered lurking behind some barrels. The inspector eyes him reproachfully; she has had that individual boy dismissed from three factories within the year. He is a wan and stunted little person, his body eloquent of his needs, his face dully obstinate. "Why, Antone! And you promised me faithfully that you would go to school," she exclaims. Antone bursts into tears. "Please, inspector, two babies died on us, and we 're awful poor," he sobs. The novice would be tempted to let the poor child earn his pittance undisturbed; the inspector, who has followed up this case, knows that Antone has an able-bodied father and mother who earn about ten dollars a week,—and, at their best, can drink up about twenty dollars. The boy, with the helpless loyalty of downtrodden childhood, is paying the rent and has been paying it for two years; all he asks is to go on paying it until the rest of him follows his lost leg into uncomplaining dust. That is all his parents ask of him.

"'I didn't know that boy was up there'"

The Proprietor Is Always Shocked to Find Children Under Age in his Employ

They have had their chance to do better by him; now Antone, by this day's work, has become a "case" to be taken charge of by those who find decent homes and some sort of chance in life for abused children. Both law and humanity forbid his presence in the factory another hour, and the inspector makes rapid notes.

The superintendent grows more uneasy; prosecution and fine may be the results of the morning's haul. Up the last flight of stairs he manages to pass first; the inspector reaches the top just in time to see something very like a small pair of heels disappearing into the dark mouth of a loft. She gives no sign, but proceeds quietly with her work. She inspects the fire escape, and finds that access to it is barred by a pile of boxes; but that, perhaps, is just as well, for it is slatted with wood and the benzine is stored there. The superintendent mops his forehead under her comment; he is having a very bad time, and it all seems to him such foolish, fussy interference with a man's business! They examine the great belts whirling overhead, and he is asked how he would stop the machinery in case of an accident. His exhibit of a broom handle, whereby the main belt may be shifted and the whole in due time checked, does not seem adequate to the inspector; he is obliged to listen, as patiently as may be, to a discourse on patent belt shifters and friction clutches, for which he sees no need at all to spend money.

"The mother had given up her factory work"

All this time they are circling about the ladder that leads to the loft above. The inspector asks permission to sit on a box that lies near its foot and rest while she makes up her notes, and the superintendent is only too glad to be rid of her for a few moments. The notes take some time. Presently the tail of her eye, which has never left the opening above, sees a round head peer cautiously over its edge. She smiles and beckons. The head flashes back. The superintendent is again summoned.

"One begins to understand why a factory woman is old at thirty-five"

"Tell that boy to come down," she says, pleasantly; "I don't want to climb the ladder myself."

Boy up there? The superintendent is amazed at the idea,—wholly skeptical; but, to humor her, he finally gives a summoning shout. Two knickerbockered legs reluctantly appear, and, a moment later, a very scared boy of about twelve is confronting them.

"Why, I did n't know that boy was up there,—honest to God, lady, I did n't. I thought he was too young, myself, so I fired him a week ago. They get in, you know, when you 're busy,—you can 't always be thinking about the law. The best man living will make a mistake now and then, with such a lot on his mind." The inspector lets him babble on, and with an air of concession offers him a printed form whereon he may swear that these specific child-labor-law violations were not intentional. He signs readily; he does not realize that he is thus witnessing the fact that the children specified were illegally employed. If his intentions are discredited, he will have no denial to fall back on in the hour of prosecution.

RAFAEL VINCENZO
whose worldly prospects seem limited to sorting old bottles

The small boy is discharged on the spot, and the inspector returns to the office and lays her grievances before the proprietor. He is inevitably hurt and surprised to learn that children under age are employed in his factory. He an employer of child labor! Why, he has little children of his own; he could no more violate such a law intentionally—! It is the superintendent's fault; a man can't control what his superintendent hires, when that is all in the latter's hands. For his part, he would be glad to employ grown men and women entirely; children, on the whole, cost more than they save. It takes an experienced head to hold out against his hurt feelings, his utter ignorance of the situation, and his high-class intentions. The inspector utters a courteously veiled warning and departs with her facts.

In some cases the warning is enough to bring about an unwilling, resentful reform; in others, an unexpected visit, ten days later, will show the same violations, and then the matter must be laid before the courts. There are many employers who, appreciating the value of these laws, do sincerely try to keep them, but to the great mass of violators their meaning has never for an instant penetrated. They see only an irritating interference in their affairs. Prosecution, to them, means unjust punishment, not enlightenment.

A Visit to a Candy Factory Is not Always a Delight

There is something pathetic in the bewildered impatience of an employer who has no earthly objection to unsanitary conditions for himself at being obliged to reform them for his employees. I know a peanut-candy factory kept by an Italian, a visit to which is a sure cure for the peanut-candy habit. It is established over an old granary or stable, up two flights of greasy, black, and rotting stairs. Moldering heaps of rubbish fill the corners; dirt and soot and puffs of gray lint lie half a foot deep under the tables, and the floor is sticky with a coat of slime, so that the heels leave it with reluctant clicks. Never in slum or tenement has mortal eye seen such filth.

"But the candy is not made on the floor," the proprietor explains, with deprecating hands outspread; he believes he has clinched the matter. Slabs of the guileless golden stuff are lying on an unalluring wooden table, grooved and seamed and blackened with age,—but with the name of being occasionally cleaned. It is doubtful if anything else in that hole has been cleaned in five years; if it has, the instrument was undoubtedly that brush which is now being used to sweep together the unshelled nuts. Ach! Let us who are not inspectors hurry away: some day we may again yearn for peanut candy. One of the young girls here has told us, in a chance meeting outside, that they work ten hours a day; now, after a whispered word from the proprietor, they all assert, shamedly and with lowered heads, that they are employed only the legal nine hours. That sight hurts worse than all the filth; they stick in the memory, those lowered faces flushed with the unwilling lie.

GUS ANGELO
who is giving the best part of his life to a soap factory

These are only a few instances of how children are employed. Hundreds of such records have been published in the past few years. Take, for instance, the grim comedy of Katie Finnegan and her fine of two cents. This case was discovered by Miss L. F. Foster, one of the ablest inspectors of the New York force, a woman who knows how to combine perfect thoroughness with a total absence of red-tape tyranny. Katie, aged thirteen, was found working eleven hours and fifty-five minutes

[*Concluded on pages 45 and 46*]

Some of the Leading Actresses in the

Maxine Elliott,
As "'Jo' Sheldon" in "Her Great Match," the latest comedy by Clyde Fitch

Carlotta Nillson,
In the rôle of "Elizabeth Annesley," the young heroine of the new comedy of Washington diplomatic life, which is a dramatic version of Harold MacGrath's novel, "The Man on the Box"

MAUDE ADAMS,
As "Peter Pan,—the boy who would n't grow up." This is one of J. M. Barrie's most appealing characters, and is especially suited to the temperament of Miss Adams, who is making with this play one of her greatest successes since "The Little Minister." It is a whimsical play of fairyland, and so different from the average run of noisy stage productions as to be delightfully novel and refreshing

Mabel Taliaferro,
As "Nance Olden," in "In the Bishop's Carriage"

THE theatrical season in New York opened this year with more than the usual number of failures; but, like all other constituencies in which wealth and talent are invested it quickly rallied and is progressing. The new plays seem to stand for a good element of dramaturgy,—a healthy sign, inasmuch as dramatic authors have played the last card in the old game of problems and have tired the public with their idle vaporings of human indiscretions which none may understand. The most notable success of the season has been achieved by Miss Blanche Bates in David Belasco's new play, "The Girl of the Golden West." It is a stirring story of the California days of '49, and, though seemingly hackneyed in scene and situation to those who read its plot, Mr. Belasco has certainly mined a wealth of new material and has achieved in it the greatest triumph in his notable career. J. M. Barrie's "Peter Pan," in which Miss Maude Adams appears, is one of those delightful fairy dramas which are either a blessing or a bore. Mr. Barrie has struck the first note. His artfulness, whimsicality, and keen perception of human ideals have made his little play a master stroke. Miss Carlotta Nillson's appearance in "The Man on the Box" —the dramatization of Harold MacGrath's clever novel,—is something of an event. Miss Nillson is one of the most promising of the younger actresses. "The Man on the Box" is a vehicle in which to star Henry E. Dixey. The intensity of Mr. MacGrath's topsy-turvy scenes makes his book one of the best dramatized novels of the day. Miss Mabel Taliaferro assumes the leading part in another dramatized novel, "In the Bishop's Carriage," by Miss Miriam Michaelson, a California novelist who has quickly made a place for herself in American letters. Miss Maxine Elliott has made a thoroughly artistic success of Clyde Fitch's latest

BLANCHE BATES,
Who is now appearing in the new Belasco play "The Girl of the Golden West"

Successful Plays of This Season

EDITH WYNNE MATTHISON,

Who formerly played Shakespeare's heroines with the Ben Greet company of players. The productions which this company has been giving have been an attempt to go back to the original ideas of Shakespeare, and the plays given have relied for their success on sympathetic interpretation and spirited acting rather than on elaborate stage setting. It has been an interesting experiment

Madame Kalich,

The leading character of "Monna Vanna," Maurice Maeterlinck's intense emotional drama of mediæval Italy, in which she has been winning honors. She is a Jewess who rose from obscurity

Alice Neilson,

A former comic-opera star who is now appearing in grand opera

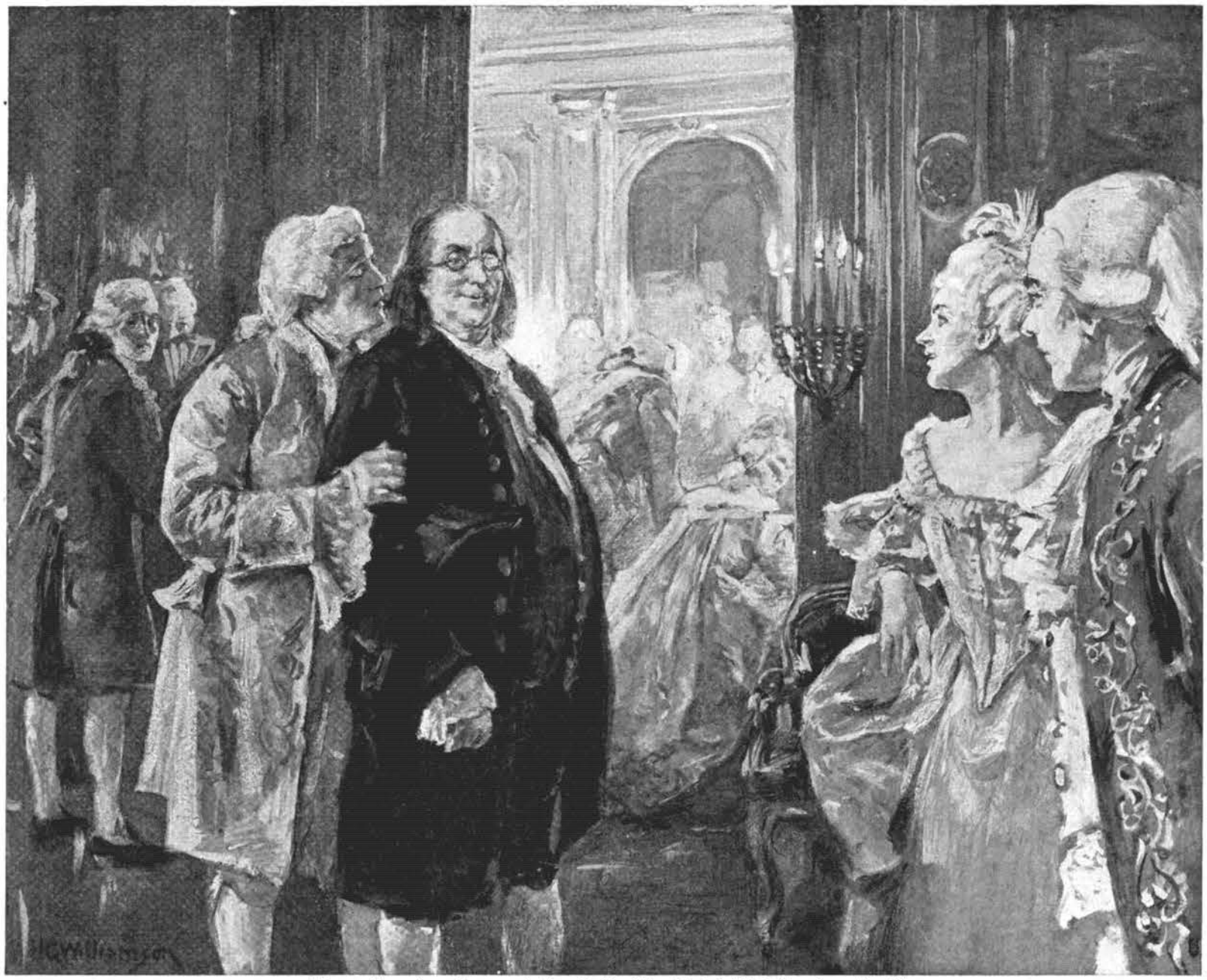
MARGARET ANGLIN,

Who is appearing as "Zira," the Red Cross nurse, in the play of that name

Ruth Vincent,

Who recently came to America to present the leading rôle of Messager's new comic opera, "Véronique"

play, "Her Great Match." Miss Edith Wynne Matthison no longer appears in her early triumphs, the presentation of Shakespeare's heroines in the Ben Greet productions, which are the most artistic productions of the great dramatist now in the country. Miss Margaret Anglin has a stirring part in "Zira," a new play by J. Huntley Manners and Henry Miller. Mme. Kalich comes before the New York public this year to win her first honors as what is commonly known as a "Broadway star." The play she selected was Maurice Maeterlinck's "Monna Vanna," a play of emotions and all manner of undisguised and unsolvable problems. "Monna Vanna" never was and never will be a great play, but, like the worn and threadbare "Camille," it is a splendid vehicle for an actress who wants to show her dramatic talent,—otherwise it has absolutely no use on earth. Mme. Kalich, who worked for years in the poor Yiddish theaters way down in the dark East Side, New York City, struggled against all manner of adversities until she pushed her way through to a Broadway theater, the haven of a theatrical career. She is one of the most intensely dramatic and forcible actresses of the day. Ruth Vincent is the star of Messager's new opera, "Véronique," one of the daintiest and most refreshing comic-opera productions that have visited Broadway this season. Miss Vincent is very attractive in her rôle. Alice Neilson has returned to the United States to appear in grand opera, after six long years of foreign study. Her appearances in New York predict a future for her in grand opera, although many of her friends who admired her so greatly in "The Fortune Teller" and "The Singing Girl," years ago, fear that she will never be able to rise in her new and more trying work to the heights that she attained as a comic-opera star.



"I may have forgotten my wig," said Franklin, "but I did n't forget my head"

Ben Franklin,—America's First Self-Made Man

The Bi-Centenary of the Great American, January 17, 1906.—His Schooling and Self-Culture, His Services to Education and His Lasting Value to the United States

By HOSMER WHITFIELD

Illustrated by H. G. Williamson

IF THIS country owes its independence to the work of one man more than another, that man was probably Benjamin Franklin. We are to observe, on January 17, the two hundredth anniversary of his birth. Particular emphasis should be laid upon this anniversary, for upon that birth hinges the history of this country to perhaps a greater degree than has generally been considered. It is generally agreed that these colonies would never have won their fight for independence without the aid of France. This aid was granted as a result of the success of the American arms at Bennington, but it was not a sudden resolve. The French temper had been skillfully and diplomatically prepared for intervention by the efforts of Franklin during his many years' residence as commissioner, and the final signing of a treaty of alliance crowned his work, establishing his position as one of the greatest of American diplomats. Bancroft calls him the "greatest diplomatist of his century." It would seem, in view of the difficulties under which he labored, and the results which he accomplished, that his work was equal to, if not greater than, that of any other diplomatic agent that America has ever produced.

It is hardly probable that there was, in all the thirteen colonies, another man so well fitted to undertake this mission to the French people. He went to France with the advantage of two previous visits and a fame that was even greater there than in his own country. He was, in French eyes, the greatest living American, the only citizen of the English colonies who had, by his personal intellectual achievements, made himself a peer of the great minds of the Old World. The French nation welcomed him and listened with favor to his cause. No other American ever received such an enthusiastic reception from the French people. They showered upon him their highest marks of esteem and called him "the great American liberator."

Franklin, leaving his home in Boston with his clothes in a bundle, like many another boy, sought his fortune in New York

His mission to France was a tremendous undertaking,—more so, in all probability, than he ever anticipated,—and the wonderful results that he accomplished have possibly never been to their fullest extent appreciated by the American people. In the first place, his position in France was an anomalous one. What did he represent,—an organized nation? The colonies had little claim to such standing. What, then, but a combination of rebels in armed opposition to what was indeed a tax imposed by their lawful sovereign? It was preposterous to ask the king of France to move in the aid of rebels fighting for what seemed a mere pecuniary cause. Yet Franklin accomplished the unheard-of achievement of inducing an absolute monarch to assist a community of rebels to set up a constitutional republic in which he was to have no voice or control.

In 1777, when the cause of the colonies was at its lowest

ebb, and there seemed no hope whatever, the three commissioners in France became desperate. Deane urged strongly the forcing of the king's hand. Uncertainty was agonizing. Why not make the French government decide upon its action, and, if there was no hope of aid, why not know it at once? Lee rather favored this plan. Franklin, however, opposed it with all his power, and finally won Lee over to his side. Such rash action would undoubtedly have lost us the aid of France and brought the rebellion to an ignominious close. Franklin's stand was triumphantly vindicated in the following year, and in that particular surely saved the American cause. The treaty finally secured with France was one of the finest ever recorded in history, from the viewpoint of the petitioning nation. France acted the part of a generous friend. Practically, she gave all and the colonies received all.

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Franklin's work in Europe was more than that of a mere commissioner. He was the great business agent of the United States abroad. On his shoulders fell the brunt of work as a diplomat, consul general, financial agent, and naval adviser. To John Paul Jones, he was the whole navy department. He issued commissions, fitted out ships, passed on the plan of operations in European waters, and raised the necessary money. Jones admired and respected him greatly, and said that his letters "would make a coward brave."

When a boy, Franklin tired of his father's systematic saying of grace three times a day, so he rolled in the barrel of pork from the kitchen and requested his sire to bless it in bulk rather than to string out the process through separate meals

Upon the successful maintenance of our credit abroad depended not only the success, but also the very continuance of the fight at home. This task, almost in its entirety, fell upon Franklin. Without his work, Robert Morris could never have administered finances at home. There would, in fact, have been little in the way of finances to administer. Jay was meeting with no success whatever in Spain, and Adams could see but little hope in Holland. Franklin, at Paris, was the only man who could secure much money. Congress, with a blissful confidence in the ability of its agents, began to issue drafts upon them almost before they had arrived at their foreign destinations. It even drew bills upon Henry Laurens, commissioner to The Hague, who had been captured by the English and spent most of his time locked up in the Tower of London. All these drafts eventually found their way to Franklin, and that he was able to honor them is a marvel that passes ordinary comprehension.

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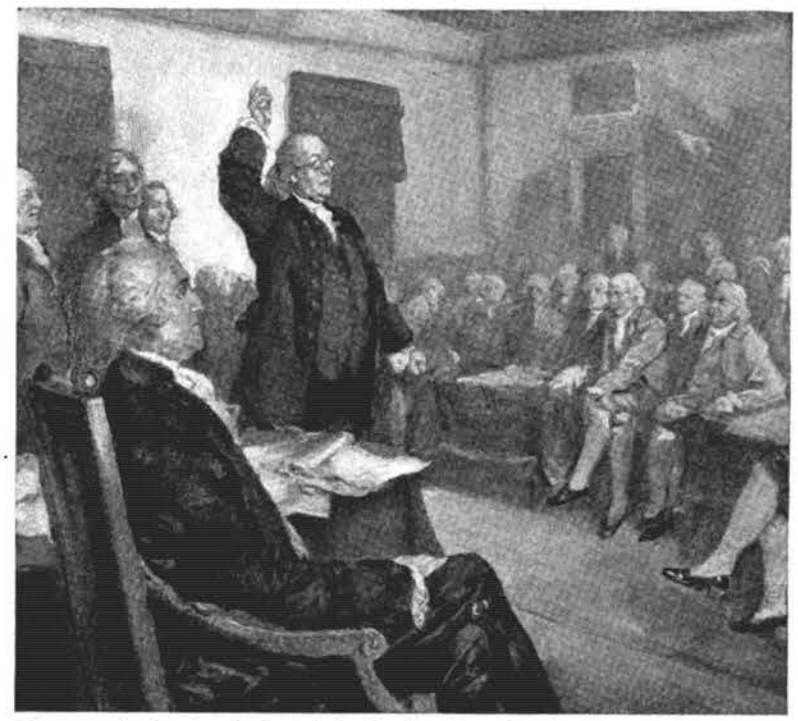
He was the first of our great "self-made" men,—the greatest example, in his day, of a rise from obscurity to wealth and position. He owed his success entirely to his own efforts. His parents were people of little ambition, with means enough for a modest living but insufficient to give him the education that had been planned for him. None of his ancestors had succeeded in more than a humble way.

The cruel treatment of his brother drove him from home. A year or two later he came back, his pockets filled with money, and lorded it about the shop, assuming such a patronizing air that his brother never forgave him

When he landed at Philadelphia, a mere boy, he had only one dollar and a few pence over; at the time of his death he was easily the most prominent man in America, as well as one of the richest. Indeed, he stands as the very greatest of all the multitudes of Americans who have risen from nothing to greatness. Our modern "self-made" men have, as a rule, succeeded along the single line of money, art, scholarship, or science. Rarely has the first been accompanied by any one of the latter. Franklin stood at the top in all. At the age of forty-two, without college training, he had become a man of position and means. He was always a scholar, and his attainments were honored by degrees from Scottish and American universities; as a scientist, his fame extended to every country. Besides, he had some opinions on medicine which were not unworthy of consideration, and he even made a considerable study of scientific agriculture. He was the most many-sided man in all our public life.

As a business man he had one failing,—a lack of order and method. He himself complains that he never could learn to keep things in their places or arrange any system. This was one of the complaints made against his work as an ambassador in France. It would possibly have meant his failure in the involved maze of present-day business. But he had the ability to see and grasp an opportunity, and his enterprises became finally almost of the manifold nature of a modern department



The scene during the signing of the Declaration of Independence when Franklin said: "We must hang together, or we will hang separately."

store. In addition to his printing shop, which was the main object of his attention, he sold books, importing many from Europe, published books and tracts, and conducted a stationery store, besides editing and publishing his own writings, and even sold groceries, feathers, and junk of various kinds. He really owned the first "general store."

A stranger called at Franklin's printing establishment and asked the price of a certain book. "One dollar," replied the clerk. The stranger thinking this too high, asked for Mr. Franklin himself. The proprietor came in and on being requested to reduce the price of the book raised it to a dollar and twenty-five cents, then to a dollar and fifty cents, saying the value of his time increased so long as the stranger hesitated

Some of the various lines that he handled included medicine, toilet articles, clothing, vehicles, lottery tickets, mariner's compasses, and rags. In connection with his trade in the latter article he established a small mill and manufactured paper. It is also recorded that he bought and sold negro slaves and carried on a considerable trade in taking up and disposing of the terms of indentured servants. As a side issue, he invested in real estate and bought a farm of three hundred acres near Burlington, New Jersey, which he worked carefully. He is credited with having introduced the growth of broom corn and basket willow into this country.

He is said to have been the father of the advertising business, giving the first examples of effective display advertising in the columns of his papers. There is no great proof of this, however. It has been the easy custom to ascribe the beginnings of many things of which there is any doubt to Franklin. He certainly was responsible for the first steps in many different lines, but there appear to have been some attempts at selling goods by advertising before he began the publication of his paper. He probably, however, through his extensive printing business, combined with other lines of trade, gave a great impetus to the establishment of advertising as a definite factor in modern business. It is recorded that, in his account of the siege of Louisburg, he inserted into the columns of the "Gazette" a crude cut which he fashioned himself from type metal. This was, probably, the first attempt made at illustrating ordinary newspaper matter.

When he traveled from New York to Philadelphia in the days of stage coaches he spent his time knitting a pair of mittens, to the amusement of the passengers

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There is a curiosity to know how much of a business success he made in terms of present-day achievements. He retired from active business at the early age of forty-two, having accumulated a fortune which was of considerable size for his day. When he died, his estate was estimated at $100,000. He sold his various interests to David Hall, who was to retain Franklin's name in the busi-

Franklin and his son flying a kite to attract the lightning enjoyed a unique bit of sport, which was of tremendous benefit to the world of science

ness and pay him $5,000 a year for eighteen years. It is thought that his annual income, during his active business life, was in the neighborhood of $10,000. The value of his estate, at his death, represented, in part, the gain from an increase in the value of considerable real-estate holdings. It is probable, then, that he was worth, at the time of his retirement from business, about $75,000, every penny of which was the result of his own efforts. His real estate consisted of houses and vacant lots in Philadelphia, a house and lot in Boston, and considerable tracts in Georgia, Ohio, and Nova Scotia.

Franklin was commonly known to his contemporaries, especially to his colleagues in congress, to whom he, with his seventy years, was a patriarch, as "Doctor" Franklin. This title came not from any medical diploma, but from the degree of LL.D., which had been conferred on him, in 1759, by the University of St. Andrews, in Scotland, in recognition of his scientific studies, although he had never had any collegiate training whatever. Doctor Franklin was, nevertheless, not without some little knowledge of medicine, and he entertained positive views on certain forms of treatment. He believed that the constant use of meat, as a food, is detrimental, and for a considerable time he followed a vegetarian *régime* that proved of great benefit to him. He believed that colds come not so much from exposure or dampness as from breathing impure air, and early advocated the fresh-air cure that is now generally recognized as of so much efficacy. He says, in his own account, that he found great benefit in rising early and stripping and sitting by a window enjoying a refreshing air bath, which, he argued, did him more good than a cold-water bath. He favored inoculation as a defense against smallpox, a belief in which he was half a century ahead of his time. He neglected, however, to use this method of treatment upon his favorite son, who died of the disease when four years old, a matter of the greatest grief to the bereaved father ever afterwards.

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One of the incidents in his career that illustrates not only his celebrated wit, but his agreeable and conciliatory disposition as well, took place during his official residence in France. A large cake was received at the headquarters of the commissioners at Passy, sent by some of his many admirers. It was inscribed, "Le digne Franklin,"—the worthy Franklin. His associates, Lee and Deane, were somewhat inclined to resent the attentions paid to him to the exclusion of themselves. Franklin, however, generously explained to them that their French wellwishers had merely been ignorant of the proper spelling of their names, that the gift was meant as tribute to their cause, and that the inscription really was intended to be "Lee, Deane, Franklin."

Born a democrat, he abhorred all forms of snobbishness. On his being sent to France in 1776 as a commissioner from America, he was obliged to go before the French senate. On the morning of the opening of the session that was to hear him he appeared in the anteroom in his well-known plain clothing and without a wig. In the midst of the wigged and powdered autocrats dressed in all the spangled glory of their age he presented a rare contrast. One of the lackeys approached him just as he was entering the senate chambers, tapped him on the shoulder, and said:—

"Excuse me, sir, but you have forgotten your wig."

"Maybe so," replied Franklin, "but I did not forget my head."

Once after an absence of four years, Franklin returned home unrecognized. Strange to relate, his own mother did not know him at first, and occasionally peeped into a room where he insisted on napping, thinking that he was a burglar intent on robbing the house after nightfall

It was Emerson who said that the mind of a child is more inclined by the books that it reads than by the precepts of its parents, and it would seem that, in a sense, the axiom stood good in the case of Benjamin Franklin, according to his own confession. "Bunyan's Voyages" was the first book that laid hold of the attention of the philosopher that was to be, and, after he had devoured it, he swapped it for "Burton's Historical Miscellanies," giving, as he tells us, a trifle to boot. "Plutarch's Lives" was yet another of the works that laid hold on him, but it was a small volume by Daniel De Foe, entitled, "An Essay on Projects," that, as he admits, was the work "from which I received impressions which influenced some of the most important events of my life." Is it fancy to state that the spirit of these volumes is made manifest not only in his life, but in all the varied lines of his literary work as well?

At midnight when he could not sleep, he used to sit up and write out the thoughts that came to him. Thus he was impelled to write his short pamphlet, "A Dialogue with the Gout"

Speaking of books reminds one of the devotional affection that Franklin gave to his. Once, when he was in Paris, he was dining with friends, the Abbe Raynal being a guest. The conversation turned upon the man who deserves most pity, the abbe propounding the query. After the others had expressed themselves in regard to the question, Franklin, who had said nothing, was asked his opinion, and thereupon gave this definition of such an individual: "A lonesome man on a rainy day who doesn't know how to read."

As showing from what insignificant causes great results may ensue, one may cite the fact that Franklin's hatred of oppression and tyranny, evinced in his work for the cause of American liberty, was, as he himself admitted, the outcome of his sense of the injustice of the terms of his apprenticeship to his brother James, for whom, by the way, he entertained a dislike that was based on many and apparently sufficient reasons. Benjamin, when but twelve years of age, was apprenticed to his brother for nine years, the arrangement being that only during the last year of his bondage was he to receive any payment. James was not only a hard taskmaster, but, in addition, he seems to have subjected his apprentice to many unnecessary tasks, although he did not fail to avail himself of the even then manifest talents of his younger brother. So with the passing of each year of the apprenticeship, the latter's detestation of his brother's methods grew apace and bore fruitage that had to do with the destinies of two great nations.

During this period he had two special chums, both of about his own age: Matthew Adams, who was learning the carpenter's trade, and John Collins, a tanner's boy. Collins and Benjamin were fond of disputing about social questions and philosophical problems. On one occasion the controversy waxed warm about the relative mental qualities of women and men, Franklin holding that the former are, in every respect, the equals of the latter in the matter of brain force and real intellectual power.

Finally Collins said, sneeringly, "Did you ever know of a woman equaling Sir Isaac Newton?"

"No," rejoined Franklin, on the instant, "and you never heard of a man doing so, either."

Franklin's reputation for learning, even when a lad, obtained for him a recognition which might have turned a cooler head than his. For instance, Governor Burnet, of New York, once invited him to his house, treating him as a clever child, however. During the visit the governor asked Franklin, patronizingly, if he knew anything of Greek or Latin. The answer was in the negative, whereupon Burnet expressed his surprise that

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Even when a prosperous middle-aged man he set type in his office, and never scorned to put his hand to any detail of his wide business

Jefferson consulted him on the task of drawing up the Declaration of Independence and submitted the first draft to him for his approval

Governor Burnet, of New York, often visited him at his home and spent hours in his library enjoying his collection of rare volumes

"'It is a matter of life and death,' I said, determined"

THE WRONG COAT

By HAROLD MAC GRATH

Author of "The Man on the Box," etc.

Illustrated by Sigismund Ivanowski

IF it had n't rained at Waterloo Napoleon might not have sunk to the obscure fame of a cigar label; if Lot's wife (whose name, at this particular moment, I fail to recollect,) had n't looked around, many 's the humorist who would be shy sundry half dollars; if Ulysses had n't met Calypso, Penelope's knitting would have been accomplished in a reasonably small compass of time: thus, if, on the morning of March 10, a blizzard had n't romped in from the Atlantic, there would n't have been any wrong coat. The day before had been treacherously warm and springlike, and I had gone about my affairs without any coat. It is always the seemingly infinitesimal things that count heaviest in the final reckoning.

I had n't gone two blocks from Mouquin's, that night, when I noted the fact that I was wearing a coat that did not belong to me. With a growl I turned around and went back. I simply wasted my time; my coat was nowhere to be found. I stormed about, sending the waiters jumping all over the restaurant, but to no avail. Finally I calmed down and admitted that it was all my own fault. I should have examined the coat when I shouldered into it. So I left word at the cashier's desk and sought the street again.

Doubtless, in your time, if you who happen to read be a man, you have lost a coat or a hat. It is curious; but, no matter how much you are bettered in the exchange, you raise a howl,—you make the echoes ache with your lamentations. There is nothing on earth you want save your own coat and hat. To be sure, if, in the pockets of the wrong coat, there happen to be several thousand dollars, your howl is modified and innocuous, and you go at once to look for the other fellow,—perhaps. But, as in this instance there were only thirty-five cents, a canceled railroad ticket, and a scattering of cloves and tabloids for the breath, my cries were heard afar. Hang all absent-minded duffers, myself included, whose wits go woolgathering at bad times! The coat was just like mine, a light gray winter paddock, lined with heavy satin. The only difference lay in the sleeves: these had small-change pockets, whereas mine had none. It was even exchange and no robbery, but I was none the less angry. The truth is, it was just after the first of the month and there were four or five unpaid bills in the inside pocket of *my* coat. (One was the bill for the coat!) So I climbed the stairs to the elevated station in no amiable frame of mind. Well, well; it really did not matter if the gentleman who had appropriated my coat learned that I owed my tailor. To owe one's tailor as long as the law permits is quite customary,—not only customary, but also proper and commendable. The other bills were for cigars, gloves, and hats; that is to say, of no great importance.

I plumped into a vacant seat and glowered at the street below. It had stopped snowing and the wind had gone down. For once in my life I took no interest in the advertising signs. I wanted my coat, and for all I knew the man who had it might stumble under an automobile and ruin the garment; and, even if he did n't ruin it, it would smell tolerably strong of gasolene. I conjured up all manner of catastrophes regarding the ultimate end of my coat. The other fellow might be burned up in it; he might fall down a greasy elevator shaft in it; he might even be lugged to jail in it, which was not at all unlikely, the cloves and tabloids speaking not very well of his habits. Was there ever such luck?

Having no newspaper with which to pass away the time, I fell once more to rummaging the wrong coat. As I searched the pockets, my sense of guilt was in no wise agitated. Doubtless the owner was at that moment going through the pockets of *my* coat. Thus, honors were even. But I found nothing by which to identify my man. One's identity can not be established by means of thirty-five cents, a worthless ticket, and a few cloves. A. Conan Doyle might accomplish such a feat, but I could n't. . . . Hello! What was this? From the handkerchief pocket I drew forth an envelope; but, as I glanced at it, my hopes slumped. The address side was missing; only the sealing-flaps remained. I was about to toss it contemptuously into the aisle, when I discovered that it was covered with pencil scribblings. . . . Merciful heavens! I held the thing under my very nose and read, with horrified eyes:—

"Girl must die between twelve and one o'clock.
Chloroform,—
Bow window at side unlatched,—enter there.
Safe in library. Secure well. Leave by front door.
Servants' night out.—Girl alone."

Mystery! I sat up straight and breathed quickly. I saw it all very plainly. Fate had thrust this coat upon me; fate had given me a mission; I might be the means of saving the girl's life. I was an amateur detective, after a fashion, and more than once, in the old newspaper days, I had succeeded where the police had failed.

In a far corner of the envelope was a house address. Without doubt it was the very house in which this murder was to be committed. I glanced at my watch. It was eleven o'clock. There was plenty of time. . . . Or, had the crime already been perpetrated? I shuddered. It was left for me to find out. "Servants' night out," I thought. This might or might not be servants' night out. In any event I should have the happiness of confounding a great rascal. From the address I learned that the house was located in a particularly aristocratic part of the West Side. But why should he kill the girl? Ha! I had it. There was a will. No doubt she stood between! With the girl dead, the property would fall to him. It sounded like a play at the Fourteenth Street Theater; but, in real life, the melodrama is closest to our everyday affairs.

I at once determined not to notify the police; they would only bungle the matter with the red tape of delay. I could call them in when the work was over.

And to think that this ruffian's taste in overcoats was one and identical with mine! I had half a notion to tear off the coat, only it would have attracted attention,—and, besides, it was cold.

Some men would have shrugged their shoulders and permitted the thing to go on. In a great city the good Samaritan is usually looked upon as a meddler; and, besides, every one has trouble enough of his own. The girl was nothing to me; even her name was unknown. I hoped, however, that she was beautiful and young. My duty lay clear enough. It was possible to save a human being, and that was all there was to the matter. Any right-minded man would have done exactly as I did, though hardly with the same result. (This is not to say that I 'm not right-minded, however!) If I should save the girl from her persecutor, I should always have something to fall back upon if by any chance I myself left the straight and narrow way. To save a life is to do penance for many sins.

Putting aside all flippant moralizing, it was an adventure such as invariably appealed to me, and it was a habit of mine to pursue things to the end. It is a fine and noble pursuit, that of research; it takes courage and patience. But sometimes, as in cases like this adventure of mine, persons lacking my sense of the romantic are called busybodies.

I do not recollect what street it was in the eighties the guard bawled out, but it was near enough for my purpose. I hurried out of the car and down the stairs to the street. Everybody gets in the way of a man in a hurry; so, for a block or more, the time was spent in making apologies to gruff-tempered persons. They *would* get in my way, and they *would* demand what I meant by not looking where I was going. Finally I succeeded in ridding myself of the crowds, and turned into a quiet and sober street. The sign on the lamp-post told me that I had arrived upon the scene. It was twenty minutes past eleven. Two things were possible: either the girl had been killed the night before or I had half an hour or so in which to render her the greatest possible service.

The house proved to be a fine structure, one of those few dwellings in the metropolis that boast of anything like a court or yard. This yard was at the right of the building, and was more a roadway to the stables in the rear than anything else. Still, I may stretch it a point and call it a yard. I cast a hasty glance about. Not a soul was in sight. I tried one of the gates. It was unlatched! This certainly must be the

night. I stole up the roadway cautiously. The fact that I left some fine tracks in the dusty snow did not disturb me. *I* was not guilty of anything wrong. Yes, there was the bow window through which the rascal was to enter. There would be a surprise in store for him. There was a subdued light to be seen through the half-closed blinds. Some one was awake; doubtless the girl herself, reading.

Everything was working out nicely. I would even save her any real annoyance.

I tiptoed back to the gate, and was about to make my exit, when I paused, horrified, my heart in my mouth. Coming airily along the walk was a policeman. He was whistling popular Irish melodies and swinging his night-stick. The deuce! Supposing he took it into his head to examine the gates? I hid behind the great stone gatepost, breathing with difficulty. If there was anything in the world I did *not* want to happen, it was to be arrested in this other fellow's coat! Besides, the policeman would n't believe a word I said. He would hale me to the nearest police station, and all my efforts to save the girl would come to nothing.

The policeman *did* start for the gate, but a cat-fight across the street distracted him and he crossed over to break up the conflict. I was saved. After a reasonable length of time, I stole forth. It was a close shave.

I dare say that I have omitted the fact that I am young, still under thirty, and am a struggling dramatist, after having been a struggling poet, into which craft I had drifted after having been a struggling humorist. The main fault of my want of success I lay to the fact that I do not look the parts. As a dramatist, I lack the requisite irritability of temper; as a poet, I have not that distinct disregard for personal appearance usually considered characteristic; as a humorist, I was totally deficient of the long, cadaverous and dyspeptic countenance and lusterless eye of the typical writer of funny fancies. When my uncle died and left me a comfortable income, Art received a staggering blow, from which it is doubtful if she will ever sufficiently recover. A spinster aunt insists that I am more than ordinarily agreeable to the eye; but, of course, blood is partial to blood. That is enough for the present of what the amiable Thackeray called "first person, singular, perpendicular."

When once more in the street, I boldly approached the steps, mounted slowly, and pushed the button. If a maid or a footman should open the door, I would know instantly that it was not servants' night off. There remained only for the girl herself to open the door.

This she did.

I remarked, elsewhere, that I hoped she would be young and beautiful. She *was*. I was n't exactly expecting such a vision of loveliness. Her hair was like golden cobwebs, her eyes like sapphires, and her complexion had the shadowy bloom of a young peach. I stared, standing first on one foot, then on the other.

"What is it?" she asked, rather impatiently.

It was quite evident that she had been deeply absorbed in the book she held in her hand. I wondered how I should begin!

"Well, sir?"

"Are you the young lady of the house?" I finally summoned up the courage to ask.

"Yes." The door moved perceptibly —— toward me.

"I have, then, something of vital importance to tell you."

"Call to-morrow morning," she replied, briefly. The door continued to move in my direction.

I saw that I must act quickly, or turn the matter over to the police, which I was exceedingly loath to do.

"It is a matter of life and death," I said, determinedly.

"Life and death? Whose?" she asked, with discouraging brevity. Then she cried, suddenly: "Has anything happened to my brother?"

"Brother? Not that I know. It is *you!*"

"What?" She inclined toward me, and for a moment the door ceased to gravitate outward.

"You possess a terrible enemy, known or unknown."

"An enemy? . . . I have n't the least idea, sir, what the meaning of this hoax can—"

"Hoax!" I interrupted. "It is n't a hoax; it is frightfully serious, as you will soon learn, if you will only be so kind as to give me a few moments of your attention."

There spread over her beautiful face various shades of amazement, indignation, and fear. Hoax! It was, indeed, a very ungrateful world. Decidedly, this time, the girl meant to close the door in my face. Resolutely, I shouldered past her into the hall!

"How dare you?" she cried, her wonderful eyes blazing and her wrath dyeing her cheeks. "If you do not instantly go, I shall call for help. How dare you?"

"This is servants' night out, and your aunt is away," I said, intending to tell her all at once.

But she suddenly drew back against the wall and gazed at me as if for all the world I resembled the uprising of Jason's dragon-teeth.

"What do you want?" she asked, in a panting whisper. "There is n't a penny in the house!"

Goodness! if the girl did n't take me for a burglar!

"Do you think I 'm a burglar?" I gasped.

"But,"—piteously.

"I am simply here to do you a service; and it *is* a service."

"There are no jewels save these rings. Take them and go." She stripped her fingers and held the rings toward me.

I flushed hotly. "Will you do me the honor to listen to me?" I asked, as calmly as I could. "Put back those rings; otherwise I shall regret that I took it upon myself to befriend you. I am *not* a burglar."

She complied, but the terror in her eyes subsided none. (I learned afterwards that several robberies had recently been committed in the neighborhood.)

"At a restaurant, to-night," I began, "I got another man's coat by mistake. In a pocket of this coat I found evidence that a terrible crime was about to be perpetrated. I came here to aid you."

She stared at me wildly and fumbled her rings.

"You have," I continued, "a deadly enemy, a wretch who wishes to put you out of the way. You may not know who he is, but none the less he exists. You stand between him and a will. It is money, the greed of it, that brings him like a wolf to your door. According to my information, he is to enter here between the hours of twelve and one, chloroform you, and pilfer the safe. He knows the habits of this household well, for he is aware that on this night neither your aunt nor your servants would be in."

She still eyed me with unchangeable terror.

"It was only human on my part," I went on, "to make known to you what I had found."

Suddenly an inexplicable change went over her.

"Yes, yes; I see, I understand! Thank you! Oh, thank you!"—hysterically. "Come into the drawing-room and sit down. I have been dreading this moment for months!"

Dreading it for months? And yet she remained alone in this big house? I was vastly puzzled; but I followed her into the drawing-room and sat down, waiting for a further explanation on her part. She was a rarely beautiful creature, and the idea that any man could harbor thoughts against this exquisite life filled my soul with horror.

"The will is in the safe, but the safe is in the library. Wait till I go and see if the papers are intact." She hurried from the room, leaving me with a sense of utter bewilderment. There was something about her present actions that I could not understand. She was gone fully five minutes. When she returned she was very pale, but all her agitation was gone or suppressed. "The will is there; nothing, as yet, has been disturbed. Tell me all you know,"—looking anxiously at the clock, the hands of which were now close upon midnight.

I reviewed the whole affair.

"Yes, I *have* a terrible enemy, who seeks my life at every turn,"—her slender fingers snarling and unsnarling.

I nodded comprehensively. "You ought never to be alone," I said.

"I realize that. This will . . . leaves me untold mining property. . . . To my horror I must confess that this man is a near relative."

"Your brother?" I whispered.

"Heavens, no! A cousin; yes, that is it, a cousin. I live in constant misery."

"Frightful!"

"Is it not? And I am so young!" Then she proceeded to tell me what I believed to be the family history. It was marvelously complicated.

"It seems incredible," I observed; "yet we read of like tales every day in the newspapers."

"And no words of mine can express my thanks to you, sir. You have put me on my guard. I had heard that my uncle—"

"Uncle?"

"Did I say *uncle?*"—with a catchy sort of laugh. "I meant cousin. I was going to say that I had heard he had left the country."

But why did she watch me so closely? Every move I made caused her to start. When I turned down the collar of the *other* fellow's coat, she shuddered; when I drew off my gloves, she paled; when I folded my arms, she sent a terrified glance toward the door. I could not make any sense out of her actions.

"To prove the manner of his entrance, let me see if the bow window is unlatched. But wait," I cried, producing the frayed envelope. "Listen to this and see how carefully he planned it, the rascal!" I then read to her the scribbling, putting careful emphasis on the bow window and servants' night out. "Now, if you do not mind, I 'll try the window."

Sure enough, it was unlatched!

"You see?" I cried, triumphantly.

The wild look returned to the girl's eyes.

"Let—let me see that paper,"—holding one hand to her throat while the other she stretched out toward me.

I gave the paper to her. She glanced at it, dropped it, and burst into tears.

"Good heavens!" I cried.

Then she laughed shrilly and hysterically.

"What is the matter.

"You positively came here, then, to do me a real service; and all the while I have been thinking that you were a—"

"What?"

"A *lunatic!*"—covering her face.

"A lunatic?" I was absolutely dumfounded.

"Yes; and when I left the room it was simply to call the police. The manner of your entrance, —the incredible thing you told me,—sir, there is some dreadful mistake. I have n't an enemy in the whole world. There is no will in the safe. My brother and I live with our aunt, who owns this house. We have no property whatever. What I have been telling you was in the effort to keep you in good humor till the police arrived. But what can it all mean? It is simply incredible."

I picked up the envelope and stared at it stupidly. "The address is the same," I said trying to find something to stand on.

"I know it; that 's what makes it so uncanny. I can not possibly understand. Perhaps the police can untangle it."

The police! I saw that I should have to give a good account of myself when the police arrived. Where did I stand, anyhow? What did it mean? No man would write such a thing for the fun of it.

"I 'm sorry," said I, awkwardly. "I thought

I was doing right. Indeed, I really thought so."

"And I thank you. You will admit that some of my suspicions were excusable. To whom am I indebted?"—graciously. In this mood she was charming.

I told her my name.

She looked puzzled, and finally shook her head.

"It has a familiar sound, but I can not place it."

"There goes the bell," I exclaimed. "It 's the police,—come for the lunatic!"

The girl flew to the door. I could easily read her mind. If I *was* a burglar or a lunatic, the police meant protection; in case my errand was in good faith, there would still be the police to greet the mysterious stranger.

Presently she returned, followed by a private detective and two policemen.

"Is this the fellow?" asked the former, scowling at me.

The girl explained, rather incoherently, her mistake. Everybody sat down. It was quite a social gathering, or would have been but for the scrutiny of the police, which I bore none too well. From all sides questions came popping at me, and it was only by the use of the telephone connecting my bachelor quarters that I succeeded in establishing my identity. The frayed envelope was vastly interesting to the police. They read it forward and backward, upside down, and even held it close to the fire to see if any sympathetic ink had been used in writing it.

"I guess Mr. Carewe's a well-meanin' chap, Miss," volunteered the detective. "But this matter will need close attention. It looks like a tough proposition." He began to ply her with questions, but to no avail.

During the examination I vaguely wondered what the other fellow was doing with *my* coat.

The clock on the mantel struck half after midnight.

"There 's only one thing to be done," said the detective; "and that 's to turn out the lights and wait for the blood-thirsty gent."

For three quarters of an hour we five sat in the semidarkness, our ears strained to catch the faintest foreign sound. Once I sneezed suddenly, and one of the policemen nearly fell out of his chair. It may seem funny to you who read, but it was mighty serious to the girl and myself. The suspense was nerve-racking. We scarcely dared breathe naturally. The occasional slumping of the coal in the grate was pregnant with terrors. And our faces, seen but dimly, were drawn and tense with the silent watching. Each eye was directed unwaveringly toward the baleful window, through which, at any moment, we expected to see a man crawl.

"Sh!" The detective raised a warning hand.

Upon the stillness of the night there came a clicking sound, like that of a key being inserted in a lock. Presently we heard the hall door open and close. We waited in agony, or at least I did. Possibly a minute passed, and then we saw the figure of a man loom up in the doorway. We saw his arm extend toward the electric-light button, and instantly the room became brilliant with light.

The young man blinked at us and we blinked at him.

"If you move a step," said the detective, "I 'll plug you full o' lead."

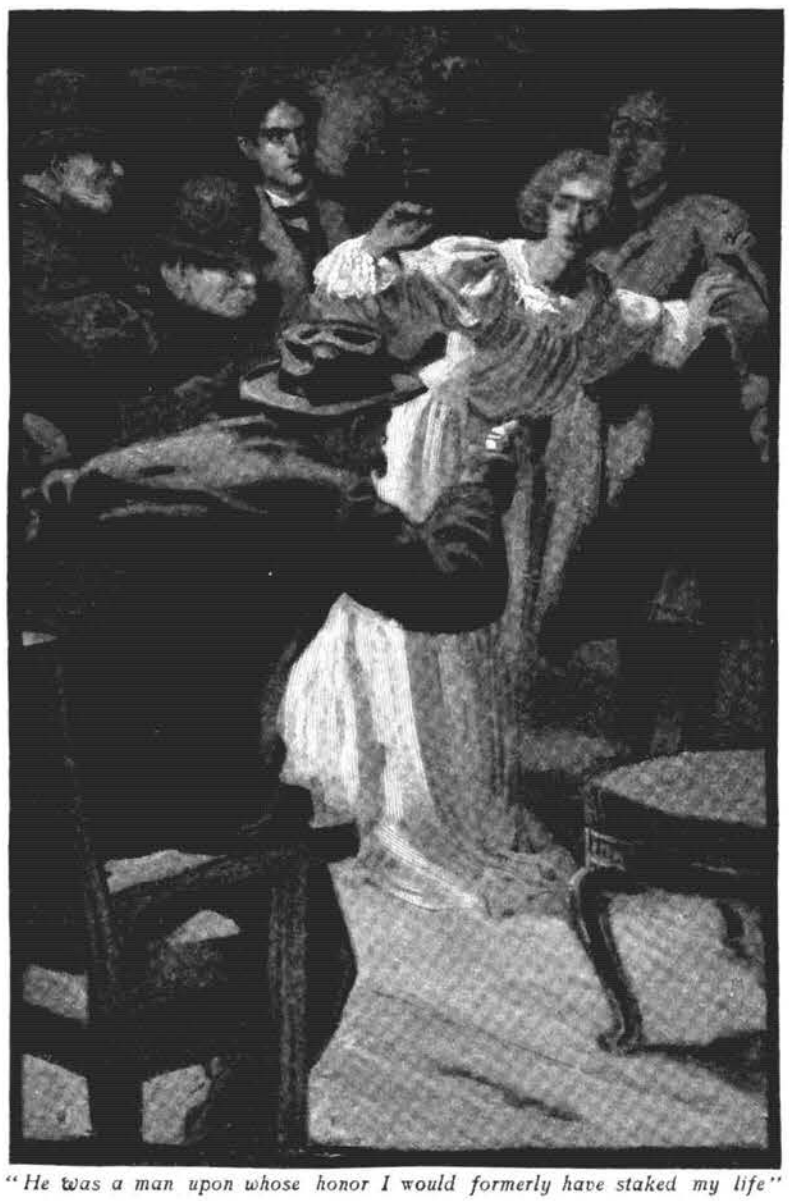
"What the d——?" began the newcomer, gazing from face to face.

"Stop!" cried the girl, springing to his side; "it is my brother!"

Her brother! I looked at the man with indescribable horror. He had on *my own coat*! And, more than this, he was a man upon whose honor I would formerly have staked my life, Arthur Kellerd, one of my classmates at college. And this exquisite girl was his sister, the girl I had always been wanting to meet!

"Your brother!" cried the detective, taken aback.

"Yes, her brother," said Kellerd, amiably.



"He was a man upon whose honor I would formerly have staked my life"

"Now, what 's all this pother about, anyhow?" Here he chanced to get a good square look at me. "Hang me, if it is n't Dicky Carewe!—and wearing *my* coat!" He came forward and grasped my limp hand and pumped it. "If you only knew how I 've been cursing you!" he added, laughing.

Then everybody began to talk at once, and nobody would have learned anything had not the detective resolutely interfered. He thrust the frayed envelope under Kellerd's nose.

"Do you know anything about this?" he demanded.

Kellerd scrutinized it for a moment, and then he began to laugh; I might say that he roared.

"I 'm askin' you if you know anything about it?" repeated the detective, coldly.

"I ought to know all about it," answered Kellerd, finally; "I wrote it not four days ago."

"Arthur!" cried the girl, her voice full of shame, horror, anguish, and reproach.

"Come, come, Nancy; it 's all a curious mistake, a very curious mistake; and you 'll all readily understand why I laughed, when I explain."

"A joke, eh?" said the detective. "Perhaps you can explain it, and perhaps you can 't,"—truculently.

"Easily. You have doubtless heard of Norman Douglas," he began.

The police shook their heads, but the girl and I looked interested.

"Douglas is the fellow who 's writing all these queer detective yarns for the magazines," said I.

"Well." said Kellerd," I 've been trying to keep it dark, but here 's where I must confess. I 'm Douglas, and that slip of paper represents the climax to a chapter in a new story. Come into the library, gentlemen."

We followed soberly, even foolishly. Kellerd drew out from a drawer in his desk a bundle of manuscript, and the portion he read aloud coincided with the writing on the envelope.

"Well, I 'm jiggered!" breathed the detective, heavily.

I looked around for a hole to crawl into, but there was n't any.

"Your sister notified us that a lunatic was at large and had forcibly entered the house," said the detective, perfectly willing to cast all the odium on my shoulders. (I could have throttled him with joy in my heart!)

"A lunatic?" roared Kellerd. For a moment I thought he was going to die of suffocation, and if he had I should not have been sorry at that moment. To have made an ass of myself before the prettiest girl I had ever laid eyes on!

"I 'm very sorry," said the girl.

"Never you mind," I replied. "Some day I 'll tell you all about the tabloids for the breath I found in Arthur's coat."

Shortly after the policemen solemnly filed out into the hall and into the street; and, not being in a strictly amiable frame of mind, I started to follow.

"Oh, hang it, now, Dicky!" cried Kellerd; "a man who used to be a professional joke-writer ought not to harbor any ill feelings. Have a cigar?"

I shook my head. I had an idea that I wanted to utilize.

"But I want you to meet my sister."

"I am delighted,"—bowing rather stiffly.

"But you 're not going off with my coat again!"

I flushed, and shook the erstwhile evil garment from my shoulders.

"Not just a friendly cigar?" pleaded Kellerd.

"Nary a one."

The girl approached shyly and touched my arm. (This was my idea.)

"Not even a cup of chocolate,—if I make it?"

"Oh," said I," that 's altogether a different matter."

Subsequent events proved that it was.

When we preach politeness and propriety to our children, it would be well to practice these virtues ourselves.

GETTING AWAY FROM POVERTY

ORISON SWETT MARDEN

"THOSE who have the misfortune to be rich men's sons are heavily weighted in the race," says Andrew Carnegie. "The vast majority of rich men's sons are unable to resist the temptations to which wealth subjects them, and they sink to unworthy lives. It is not from this class that the poor beginner has rivalry to fear. The partner's sons will never trouble you (the poor boys,) much, but look out that some boys poorer, much poorer, than yourselves, whose parents can not afford to give them any schooling, do not challenge you at the post and pass you at the grand stand. Look out for the boy who has to plunge into work directly from the common school, and who begins by sweeping out the office. He is the probable dark horse that will take all the money and win all the applause."

The struggle to get away from poverty has been a great man-developer. Had every human being been born with a silver spoon in his mouth,—had there been no necessity put upon him to work,—the race would still be in its infancy. Had everybody in this country been born wealthy, ours would be one of the dark ages. The vast resources of our land would still be undeveloped, the gold would still be in the mines, and our great cities would still be in the forest and the quarry. Civilization owes more to the perpetual struggle of man to get away from poverty than to anything else. We are so constituted that we make our greatest efforts and do our best work while struggling to attain that for which the heart longs. It is practically impossible for most people to make their utmost exertions without imperative necessity for it. It is the constant necessity to improve his condition that has urged man onward and developed the stamina and sterling character of the whole race.

History abounds in stories of failures who started with wealth; and, on the other hand, it is illuminated with examples of those who owe everything to the spur of necessity.

A glance at the history of our own country will show that the vast majority of our successful men in every field were poor boys at the start, such as Benjamin Franklin, Alexander Hamilton, Andrew Jackson, Henry Clay, Daniel Webster, Abraham Lincoln, Horace Mann, George Peabody, Ulysses S. Grant, James A. Garfield,—to mention but a few of the great names of past generations who rose to distinction from an iron environment and direst poverty. Our most useful and successful men of to-day have, also, been evolved from the school of want and stern necessity. Our great merchants, railroad presidents, university presidents and professors, inventors, scientists, manufacturers, statesmen,—men in every line of human activity,—have, for the most part, been pushed forward by the goad of necessity, and led onward by the desire to make the most of themselves.

A youth born and bred in the midst of luxury, who has always leaned upon others, who has never been obliged to fight his way up to his own loaf, and who has been coddled from his infancy, rarely develops great stamina or staying power. He is like the weak sapling in the forest compared with the giant oak which has fought every inch of its way up from the acorn by struggling with storms and tempests. Power is the result of force overcome. The giant is made strong in wrestling with difficulties. It is impossible for one who does not have to struggle and to fight obstacles to develop fiber or stamina. "To live without trial is to die but half a man."

Strength of character is a thing which must be wrung out of obstacles overcome. Life is a great gymnasium, and no man who sits in a chair and watches the parallel bars and other apparatus ever develops muscles or endurance. A father, by exercising for his son, while he sits down, will never develop his muscle. The son will be a weakling until he uses the dumb-bells and pulley weights himself. How many fathers try to do the exercises for their boys, while they sit on soft benches or easy chairs, watching the process! And still those fathers wonder that their boys come out of the gymnasium weak, with as soft and flabby muscles as they had when they entered.

Is n't it strange that so many successful men who take pride in having made themselves, and consider it the most fortunate thing in the world that they were thrown upon their own resources and were obliged to develop their independence and stamina and self-reliance, should work so hard to keep their children from having the same experience? Is n't it strange that they should provide crutches for them so that it will be all the more difficult for them to walk alone?—that they should take away the strongest possible motive for the development of power by making it unnecessary for them to strive by providing for every want and guarding them on all sides by wealth?

A great artist, who was asked if he thought a young man who was studying with him would make a great painter, replied, "No, never. He has an income of six thousand pounds a year." This artist knew how the great struggle against thwarting difficulties brings out power, and how hard it is to develop a strong, manly fiber in the sunshine of wealth.

How many young immigrants have come to this country uneducated, ignorant of our language, friendless and penniless, and yet have risen to positions of distinction and wealth, putting to shame tens of thousands of native-born youths who possessed every advantage of wealth, education, and opportunity, but who have never been heard from!

I have in mind a young man of this class who came to this country a comparatively short time ago, but who has already risen to a very important position wholly unaided. He is a remarkable example of a persistently self-educated, self-trained, self-disciplined man; and, in this persistent process, he has developed a very strong, positive, aggressive character. He has brought out his latent powers and strengthened his weaker faculties. He has pruned out of his mentality and habits those things which would embarrass and hinder his progress, and has gained such a strong momentum that there seems to be scarcely any limits to what he is likely to become. His is an inspiring example of the possibilities of manhood in America, one which explodes all excuses of the poor boy and girl who think they have absolutely no chance to get up in the world.

I am no advocate of the blessings of poverty, considered as a finality. Poverty is of no value except as a vantage ground for a starting point. It is only good as is the apparatus in the gymnasium,—to develop the man. In itself it is a curse,—slavery,—but it is the great thing to get away from; and it is the getting away from it,—if honestly and conscientiously done,—that calls out the man,—that develops the human giant.

We did not always see, at the time, that what we got incidentally on the way up from poverty was infinitely better and more precious than the thing we were aiming for,—a living and competence; that the development of a strong man in the mighty struggle with necessity was a thousand times more valuable than the living, the money, or the property gained.

Grover Cleveland, who was once a poor clerk at a salary of fifty dollars a year, in speaking of poverty as a developer, says:—

"There is surely no development of mental traits, and no stimulation of the forces of true manhood so thorough and so imperiously effective as those produced by the combination of well regulated ambition with the healthful rigors of poverty."

It is the student who has to struggle hardest to get an education that gets the most discipline and the most good out of it. Boys who are "born scholars" and who only need to read a lesson over to know it and to be able to pass an examination upon it, do not get half so much out of their college course as those who have to drill and fight hard for everything they get. It is not, as a rule, the youth who has a regular income and every want supplied by indulgent parents who makes the most of his opportunities at college, but the one who has to work his way through,—who has to toil in college and out to make his expenses, or else go without an education.

What would the average youth do if he were not compelled by necessity to work,—if he were not obliged to exert himself in order to get the thing he wants? If he already has all he wants, why should he struggle for more? Not one in ten thousand would go through the struggle with poverty—the wrestling with necessity,—just to produce character, and make himself a stronger man, but he would do it for selfish reasons,—to satisfy his ambition and get that which he longs for for himself and those he loves.

The boy who is conscious that he has a fortune awaiting him says to himself, "What is the use of getting up early in the morning and working one's life out? I have money enough coming to me to take care of me as long as I live." So he turns over and takes another nap, while the boy who has nothing in the world but his own self to depend upon feels the spur of necessity forcing him out of bed in the morning. He knows there is no other way open for him but the way of struggle. He has nobody to lean on,—nobody to help him. He knows that it is a question of either being a nobody or getting up and hustling for dear life.

Thus, shrewd Nature, in making man get that which he wants most by the way of necessity, brings about her great ends of civilization and character-development of the race. The money, the property, the position are small things in comparison with the man she is after.

What price will Nature not pay for a man? She will put him through the hardest school of discipline, and train him for years in the great university of experience, in order to perfect her work. The mere money or property the man gets on the way is only incidental. Nature is after the man. She does not care a fig for the money, in comparison; but she will pay any price for a human giant.

"I'm not wasting my sympathy on the children of the poor," says U. S. Senator J. P. Dolliver, once a poor boy himself. "What little sympathy I have I will give to the children of the rich. If you have one hundred thousand dollars, and give it to a boy to start him out in life, he does n't start. I suggest keeping that hundred thousand and that boy apart; it will be better for the boy. The cabin where Abraham Lincoln was born did not shelter the childhood of a king, but something better than a king,—*a man.*

The Offham Sawdust Corner

The Story of a Modern Financial Effort that Became Mixed up with the Prowlings of a Desperado

By ROBERT MACKAY

Illustrated by Arthur G. Dove

"'Tell me about yourself,' said Barr"

I.

BARR had elected to walk home, that night, the tension on his nerves calling for the counter irritant of physical exercise. He lived in the outskirts of the city, two miles from the bank. On the side of the street on which was located his flat was a long, narrow park. Thanks to the economic instincts of the municipal authorities of Rangeville, the thoroughfare was lit at infrequent intervals by gas lamps, whose dim gleams suggested the illuminative status of a good deed shining in a wicked world. Barr had reached a patch of shadow cast by one of the park trees, his hands behind him, when suddenly his left wrist was seized and twisted, and, simultaneously, an arm slid round and pressed back his neck, while deft fingers began to fumble at the pin in his tie. Being a fairly good amateur wrestler, he knew that, under the circumstances, there was only one thing to be done, and he did it. Pivoting to the right, he drew his head back sharply, striking his assailant on the nose, at the same time kicking upward, mule-like, while giving his captured wrist a coincident and screwing wrench which secured its freedom. His assailant, with a grunt of pain, turned to flee; but Barr, on the instant, had him by the coat collar, and, swinging his head around, delivered an "upper cut" on the point of the chin, which felled the recipient; then he lit a match and eyed the face of the fallen.

The would-be robber had been big and brawny, but his cheeks were hollow and sicklied with the pallor of malnutrition. Barr noticed that his hands, though big and large-boned and hairy, showed thin and white between their patches of grime.

"Well!" said the victor, as the victim recovered consciousness and stared stupidly upward.

"Say!" said the fellow, drowsily, "you done me an' you done me good. It ain't often that a swell guy like you knows how to turn a trick on a bloke. Well, I guess it 's the cops for mine," and he struggled staggeringly to his feet.

Barr eyed him meditatively.

"As to the cops," he said, "that depends. Do you do this for business or for fun?"

"I do it because it 's me business ter," he said, with a sort of defiant humor; "but I do n't want ter stand chinnin' here. Let 's git ter der station house soon ez we kin. Der grub ain 't none too good dere, but it 's grub, anyhow, an' grub I wants."

"Straight?" queried Barr.

"Straight," said his vanquished assailant, with yet another wan grin. "P'r'aps yer 'd like me pedigree in advance?"

"Sure," said Barr.

"Well," exclaimed the other, amazedly, "I 'm surprised!"

"Tell me all about yourself," said Barr.

"Soon told," replied the other, as he leaned weakly against a tree trunk. "I 'm a 'lag,' I am. Just finished doin' me bit; blew in what come ter me with pals when I comes out of de jug, den tried ter work de honest racket, had de cops a-layin' fer me all de time; got sick, went ter de hospital, comes out, have n't touched booze or grub fer two days, an' seen dat glimmer of yourn. But, say, young feller,"—this with a touch of angry pride,—"yer could n't have done me up dat way if I wuz wot I ust ter be."

"Poor fellow!" said Barr, and then he paused,—having in mind that he was a member of a charity organization and some other similar societies. But he did not pause long. "Poor fellow!" he said, again; "I think, anyhow, that you 're honest in your story," and then, slipping a bill into the man's hand, with a careless "Be as honest as you can;—good night!" he turned upon his heel and strode away.

The man stared after him dazedly. Then he ran and overtook him. "Say, you," he said, "will yer please gi' me yer name, an', if I 'm ever on the straight lay, I 'll pay yer this back,—s' help me."

Barr laughed. "Same old story," he said, with a touch of irony, but nevertheless he gave the man his card.

II.

There were two institutions which the citizens of Rangeville swore by. These were Offham and Company, East India merchants and coffee importers, and Barr and Barr, bankers. The concerns were associated, in the mind of the average Rangevillian, with the ultimate of commercial respectability, integrity, and solidity. What the Bank of England is to the Briton, or the Bank of France to the Frenchman, or the Rothschilds to the financial world, Offham and Company and Barr and Barr were to Rangeville and the region round about, and with reason. Each concern dated back a century or more, each had been conducted by descendants of its respective forbears for generations, and, during their respective existences, there had never been a shadow or stain on their standing or methods.

Rangeville is a city of some hundreds of thousands of inhabitants, and, by reason of its topographical position and its water way which permits ocean-going steamers to dock at its wharves, would seem to be the main natural distributing center, in a mercantile sense, for the South and the Middle West. For many years it has disputed the right of New York to cater to the wholesale trade of the territory in question. It has been fairly successful in so doing, although not to the extent that its citizens believe is its due. The traditional pet project of its prominent people, especially the Offhams, was, and, for that matter, still is, the raising of Rangeville to the dignity to which they think it is entitled. So far as the Offhams were concerned, the ambition to further the project had been religiously handed down from father to son up to the date of this story. In the interval it gathered weight and impetus like an avalanche; but it had failed, nevertheless, of accomplishment, because the family had so far been unable to produce a scion with the necessary instinct of conception and execution.

Jacob Offham, the current head of the firm, since his incumbency in that capacity,—a matter of three or four years,—had, however, given indications of being "the man on horseback." Before the conduct of the affairs of the firm passed into his hands he had been in Wall Street, his father believing that a period of experience in that stronghold of Mammon would be of service to the young man when finally he should become pilot of the Offham craft. The methods and ethics of the "Street" appealed to and gratified both

the temperament and the instincts of its apprentice. So it came about that, when Nature presented her sight draft on Offham, Senior, and remorselessly collected it, Jacob came to Rangeville imbued with those ideas of money-making on a rapid and gigantic scale which are characteristic of the "Street" of to-day. He was wise enough to know that the conservative methods of his firm, upon which were built its riches and its reputation, would not admit of the introduction of revolutionary plans on the instant. Nevertheless, he began, by easy degrees, to lay the foundation of certain bold plans and schemes which he had had in mind for a long time. These were at utter variance with the traditions of his firm. Personally, Jacob was tall, dark, and saturnine. He had acquired a reputation on the "Street" for cunning boldness in connection with several small deals that he had engineered. His few friends declared that he was always within his rights, in every transaction with which he had to do; while his enemies averred that, though he kept within the pale of the law, he occasionally played the game to the limit.

Offham and Company had a street of warehouses of their own in Rangeville, and, in addition, practically monopolized the facilities afforded them by two or three warehouse companies. These latter corporations were, so it was held, backed by the Offham firm, but so thoroughly under cover was the connection kept that, while the belief obtained, the proofs were lacking.

The bank of Barr and Barr, while not the biggest one in Rangeville, was looked upon as its safest financial institution. As in the case of Offham and Company, its affairs were conducted by a comparatively new incumbent, Edward Barr, eldest son of John Barr, who had died six years previously. Now Edward Barr was the antithesis of Jacob Offham, being strong minded, cautious, and conservative. He was amply content with the condition of the bank as he found it, and was free from any itch to use it for the purpose of securing unearned and more or less useless thousands. It was the recognition of these qualities that caused the customers of the bank to congratulate themselves when he took charge, realizing, as they did, that, in consequence of his having inherited his father's qualities, the integrity of the institution would be sustained even if the sphere of its influence were not enlarged.

The business of Offham and Company necessitated its principal's being in daily contact with the bankers and merchants in Rangeville, and thus it was that Jacob Offham and Edward Barr saw a great deal of each other. They were comparative strangers, although mingling in the same social set, and they were antagonistic so far as their business methods and aspirations were concerned.

So, although not exactly "on the aggressive," the men, nevertheless, were conscious of a mutual, if veiled, dislike. Among his friends, Offham would speak of Barr as a queer kind of old fogy; while, if Barr, by chance, was asked to express his opinion of Offham, in a private or a business sense, he would simply refuse to do so, dismissing the subject with an imperceptible shrug of his shoulders. Incidentally, it may be remarked that antagonisms of this type are likely to develop into the bitterest of permanent hatreds on slight provocation. Two men of the average sort who quarrel over a sufficient cause are apt to fight robustly, shake hands heartily, and become good friends. But it is otherwise in the other instance, where years of mistrust are brought to a head by a sufficient quarrel.

Jacob Offham had at last come to the conclusion that the finances of his firm and the state of the market in regard to certain West India products warranted him in making a bold bid for the trade of the section which Rangeville dominated along the lines of the Offham ambitions. In order to encompass the project it would be necessary, so he concluded, to form a semi-corner on certain commodities which included spices, gums, drugs, and some other of those things of which the public knows little, except through an occasional purchase or a chance allusion to them in market reports. The results of the corner would be several, among them being the undercutting of New York prices, a consequent diverting of trade to Rangeville, and the establishing of the fact that Rangeville was a worthy rival of the metropolis.

There were two other members of the Offham firm besides Jacob, but they took no active part in the business, their interests in it being small. Practically, they were, in a sort of way, beneficiaries on the bounty of the concern, so Jacob had a free hand in whatever he saw fit to undertake. The formation of the corner began quietly, unostentatiously, and through the agents and by the means that Jacob felt he could trust.

At this juncture an unexpected crisis arose in the coffee market, in which article the firm dealt extensively. For many years coffee growing had been looked upon as a staple and lucrative industry which, somehow or other, had escaped the notice of syndicates—especially those of foreign birth,—that are always on the *qui vive* for a safe investment on a big scale, no matter in what part of the world it happens to be. Then, all of a sudden, a flock of syndicate agents, mostly from England, descended on the coffee-growing districts of the South American republics, examined the grounds, decided that what they saw was satisfactory in the present and full of promise for the future, and proceeded to buy up or obtain options on everything in sight. The Brazils, especially, were favored by them, the result being that the rich Rio districts practically passed into their greedy hands in a comparatively short space of time.

Paradoxically enough, while in due season the output of the plantations was in excess of the hopes of their new owners, the results were disastrous not only to them, but also to the coffee dealers throughout the world, especially in the United States, which is the chief market for "Rios." The market was so glutted with coffee that reduction after reduction was made by growers anxious to realize on their output. In a short time coffee was selling in New York at the actual cost of production; a little later it was being offered at a loss, and still later it could be bought at figures which hardly paid the cost of the bags and transportation.

Now, when coffee had touched a very low figure, Offham naturally thought he saw an opportunity to further that portion of his plans which contemplated the centralizing of the territory's trade. In the belief that it was a moral impossibility for the article to obtain lower prices, he was unquestionably justified, for no one dealing in coffee deemed otherwise. It was at this period that the first direct breach occurred between him and Barr.

Offham and Company, like every other big concern, often had need of ready money, which they obtained in the usual fashion,—by notes or by pledging a portion of their stock with banks, receiving in return the cash needed. The formula is sufficiently simple. Collateral, in the latter instance, takes the form of the warehouse receipts issued to the borrowers for goods stored. So it came about that Offham made demands on nearly all the Rangeville banks, and among them was an application to Barr and Barr for twenty thousand dollars on the security of warehouse receipts for some of the "Rios" bought by him, which had been shipped to him from New York.

The transaction was a safe one. Barr knew this, for even in the event of the collateral depreciating to a figure that would not cover the money which was asked for it, Offham and Company would certainly "make good" for the notes. On the other hand, the conservative training of Barr would not admit of his loaning money on collateral which represented a phenomenally falling market,—this as a matter of the business principle which was his by right of hereditary education. It may also have been that his antagonism toward Jacob Offham biased him in the matter more than he cared to admit, even to himself.

So it came about that he declined to make the loan. Offham was as amazed as he was furious. Somewhat unwisely, he sent the following note to the banker:—

"BARR & BARR.

"Gentlemen:—Your refusal to grant our firm a loan on securities that cannot be questioned demands an immediate explanation.

"Respectfully,
"JACOB OFFHAM."

Barr replied in an equally curt fashion, as follows:—

"JACOB OFFHAM.

"Sir:—In reply to your note of this date, I beg to say that we are not in the habit of explaining to outsiders the why and wherefore of our business methods.

"Respectfully,
"BARR & BARR, E. B."

That settled it. Jacob, with his little, beady eyes narrowing to pin points, put Barr—so to speak,—in the pigeonhole of "Enemies to Be Attended to Later." As for Barr, while he did not forget the incident, it did not then worry him, though, later on, he had occasion to admit it was the cause of more trouble to him than he had anticipated.

Meanwhile, coffee prices were still falling, and Offham and Company were still buying, buying, buying with a regularity and apparent recklessness that began to cause talk, not only in Rangeville, but also in the metropolis. All available space in the personal warehouses of the firm in Rangeville was being rapidly filled, and options on space were being obtained in warehouses belonging to local companies. Still prices fell, and still Jacob Offham continued to buy, until, finally, some of the ancient friends of his father ventured to remonstrate with him on his apparent fatuity. Their advice and their remonstrances the young man treated alike, adding the assurance that he knew what he was doing, an intimation that he was capable of running his own business, and the assertion that he declined to be interfered with. Those who had looked upon Barr's action in declining to accept the concern's warehouse-receipts security as an act of unwisdom now began to secretly applaud the caution of the young banker, while at the same time they began to ask the question whether or not Jacob Offham was in his right commercial senses. The firm would have felt the effects of the situation in short order, had it not been that its visible resources were of an apparently vast sort for Rangeville,—and, in addition, the mist that surrounded some of its invested resources acted as mists always do, for it made them loom large and assume a size that was out of proportion to their actual caliber.

Offham's explanation for piling up thousands of bags of coffee was to be found in secret information that he had received from Brazil. It was to the effect that the Brazilian government, realizing that the chief industry of the country was on the verge of paralysis, had determined to take drastic action to remedy the evil. To this end, it was on the eve of enacting a law

which, in brief, would enable it to buy up half of the annual output of the plantations, which was to be destroyed. Thereby the available supply would be reduced fifty per cent., which, so it was believed, would make the industry once more profitable. The opponents of the measure were told that, while the money to purchase the half crop would necessarily be raised by direct taxation, it would be redistributed to the people by becoming the purchase price of the coffee, and that the measure was, in consequence, nothing more nor less than an ingenious method of restoring the integrity of the coffee plantations without harming the finances or increasing the financial hardships of the Brazilian people as a whole. Offham had been assured, by those who were in a position to get at the inside intentions of the Brazilian government, that the measure would pass. So he reasoned that, when it should do so, coffee prices would immediately soar and hence he would realize a handsome profit on his accumulated bags.

The man of malice is never so busy that he can not spare a little time to devote to the furtherance of the misfortunes of his enemies. So it was that, whenever the occasion served, he did what he could to harm the business of Barr and Barr. The prestige of the bank rendered it impregnable to open attack; nevertheless he found ways and means of dealing it small jabs and stabs that, in the aggregate, were as annoying to Barr as they were petty. For instance, an old customer went to the banker, one day, and told him that he regretted to say that he would have to close his account. The customer was a local grocer in a small way, who bought the majority of his goods from jobbers who were, in reality, small boughs of the great tree of Offham and Company. The grocer's trade being dull, he asked a jobber for a temporary extension of credit.

"You bank with Joplin and Smythe," said the jobber, "and I'll see what I can do for you." It had long been reported that Joplin and Smythe had, for a sleeping partner, Jacob Offham. The grocer demurred, although he saw the point.

"Do as you like," said the jobber, "but—." The grocer understood the meaning of the "but;" and so, reluctantly, he had his account transferred. This was but one of a dozen similar instances. In a couple of cases, Offham had come between Barr and some pretty heavy transactions in the shape of proposed loans to the city for municipal improvements.

At about this juncture, the Brazilian government passed the measure referred to, and, to the intense astonishment of everyone concerned, the news fell flat. The consequent rally of the coffee market was as feeble as it was brief. There were two reasons for this. One was that the market was so gorged with coffee that it was unable to move. Its repletion bred not only torpor, but even paralysis. It was now seen that, before the action of the Brazilians could produce results, the normal consumption of the country would have to break. The second reason was that not only had the market been glutted with all kinds of fake reports manufactured by despairing holders, but, in addition, it was known to certain of the big importers that the law was bitterly opposed by the great mass of the Brazilians, who believed it to be an invention of the not-too-much-beloved foreign syndicates; furthermore, it represented a tremendous strain upon the general scanty resources of the people as a whole. The knowing ones knew that, for all practical purposes, the measure would become inoperative forthwith; or, at the best, after a month or so of trial, would be gracefully repealed.

Jacob Offham was astounded at the miscarriage of his plans and deductions. Naturally, he affected to believe that the checking of the boom was only of a temporary nature. Actually, he knew that the situation was serious, for the coffee in his warehouses represented, to the full, the normal credit resources of his firm. In other words, he had pledged the firm to very nearly the limit set to it by Bradstreet's and those persons from whom he was accustomed to borrow money. In addition to this, the habits of the "Street" cling to a man, and, ever since his assumption of the direction of the affairs of the firm, he had been taking surreptitious dives into the seething whirl of the stock market, sometimes emerging with his hands full of gold sand, and at others with them empty and himself stripped to his marginal skin.

Longshoremen are accustomed to keep in their pockets a bit of lead, which, when they reach a stressful point in their labors, they put between their teeth and grind upon so as to relieve the tension on their nerves and muscles. There are a good many men in other walks of life who keep a pet enemy to serve the same purpose. In times of storm and trouble, they will think dire thoughts concerning him or do bitter deeds unto him, finding themselves much relieved. Barr represented the chunk of lead with Jacob Offham, and so it came about that, in pauses between the unlucky transactions of the latter, he managed to inflict many small ills on the banker. Finally the hints and innuendoes that Offham let fall concerning Barr, and the bits of underhand business which he managed to do him, began to have an effect on the business of the bank,—not to a serious extent,—but to an appreciable amount, nevertheless; so much so, indeed, that one of Barr's ancient and loyal friends and customers told him point-blank, one day, that the bank was not in such good odor as it had been.

"Why?" asked Barr.

"I don't know," said the other, and that described the situation exactly.

Offham began to feel some of the burdens of the unsuccessful speculator. Coffee bills and notes began to fall due thick and fast. The traditions of the concern did not include renewals of notes on a large scale; but, in this instance, Offham found that it was necessary for him to ask for a continuance of certain loans. The following month or two saw the situation thus created tided over without difficulty, but simultaneously, for the first time in the history of Rangeville and its affairs, a faint cloud of rumor and mistrust began to mar the hitherto fair horizon of Offham and Company. The situation was not improved by rumors that reached the city relative to some of Offham's Wall Street speculations; and in one instance, when the sensational failure of a New York broker resulted in publicity being given to the books of the bankrupt, the fact became apparent that Offham had departed from the ways of his fathers, and that some portion, at least, of the Offham millions was being cast into the ever-yawning maw of the "Street." When, for the third time, Jacob found it necessary to renew some of his Rangeville notes, he did not meet with that ready financial hospitality that had previously been extended to him. Matters were also complicated by the fact that the coffee situation had affected, sympathetically, the majority of the other commodities in which the firm dealt, and the result was that, practically, the entire contents of the Offham warehouses did not represent within ten or fifteen per cent. of their original value, which, in the case of a couple of millions' worth of goods, is a serious matter, indeed. One morning, Jacob Offham woke up to find that his concern was in rapidly shoaling water, and that it might strike a shoal at any moment.

At this juncture there came an unlooked-for turn of luck. Certain securities in which Jacob Offham had speculated heavily rocketed upward, so that his brokers placed one hundred thousand dollars to his credit. This amount, however, was a personal one, in the sense that, while the firm's money had earned it, nevertheless it had not appeared in the books of the concern,—and for obvious reasons. Several notes were about to fall due and Offham would have to take them up when they should. Under the circumstances, he could do only one of two things,—either use the money lying to his credit at his brokers', and so deprive himself of ready cash, or else sell some of his coffee at a loss. For twenty-four hours he pondered over this question, and when, finally, he reached a conclusion, his face was not good to look upon. He seemed like a man who had just emerged from the clutches of a nightmare,—the recollection of which was strong upon him. He drank heavily

"'I guess it's up ter me ter do somethin' fer you'"

that night at his club,—a thing unparalleled in his club history. At two o'clock in the morning he summoned a hansom and bade the driver drive to hades. Later in the day he went to New York. Two days later he returned to Rangeville with an unwonted flush and an equally unwonted glitter in his usually cold eyes. A week later came tidings from the East Indies that, owing to the failure of the monsoon, the commodities of that picturesque land in which Offham and Company dealt would probably hop to precipitous prices. Twenty-four hours later came the added news that Offham and Company had practically engineered a corner on several of the commodities, in proof whereof, the week following, carloads of the same began to dribble into Rangeville, to be stored in the firm's warehouses. There began to be heavy shipments of coffee from Rangeville to Boston and Baltimore, it being announced that certain individuals had agreed to shoulder some of the stock and responsibilities of the concern. As a matter of fact, Offham was still realizing on his coffees at a loss,—hence the shipments. The yarn about the divided responsibility was ill-advised, for some of the heaviest creditors of the firm looked upon it as a confession of weakness. Nevertheless, Jacob met his obligations by the means indicated, and, as he tippled his now invariable "ponies" at the club, he smiled into their amber depths creepily and sardonically.

About this time he obtained news of a projected railroad deal in which he believed he saw the possibility of retrieving his losses by a single swift *coup*. The situation was this: the "A, B, & A" trunk line ran through a territory connecting, on the north and the south, by means of minor local lines, two flourishing towns. West of these towns the territory was practically virgin, in a railroad sense, as the minor lines, their facilities, rolling stock, and plants in general were of a low caliber, owing to their respective indifferent finances. The trunk line was now proposing to absorb its little neighbors and extend them, from both towns in question, westward to a point where they could again join the main line. The president of the big corporation, being under some obligation to Offham, had, in turn, given him the tip as to what was impending. The small lines were so insignificant, from a stock-exchange standpoint, that their securities were rarely quoted. This made it easy for Offham to obtain possession of pretty nearly as many of them as he wished, on a marginal basis. His faith in the future of the deal was so assured that he plunged heavily,—in fact, right up to the hilt of his available finances.

Two days before the merging of the interests of the roads, the public read in its morning newspapers of the collapse of one of the most gigantic of the giant trusts. The ruin that followed in the wake of the revelation of the rottenness of the whole affair was not confined to its victims. Public confidence was shaken as it had not been shaken since Wall Street became that which it is. Hundreds of minor and fairly safe enterprises went down before the blast caused by the major collapse, because of the rush of investors to realize on their securities, or from their fear to place money in the keeping of corporate bodies. The news of the railroad merger fell deadly flat. The stock of the little roads remained stagnant, and, for the second time within a year, Jacob Offham faced a situation of eminent financial difficulty, if not of imminent danger, due to apparently infallible "tips" proving worthless through causes which could not have been possibly foreseen. At his club, that night, he acknowledged to himself, with brandied and defiant indifference, that, within a week or so, it would be known that Offham and Company were insolvent, unless—

III.

In response to code telegrams which Offham sent to New York, at intervals, during the following day, carloads on carloads of the drugs, gums, and spices which he had been credited with "cornering" began to arrive at Rangeville. These shipments were made in New York from what were known as the "Offham Reception Warehouses,"—a half block of time-stained, tall brick structures on Water Street. Here it was that the importations, such as were not ordered to be shipped direct to customers, were taken when unloaded from incoming ships, overhauled, sorted, and kept until it was convenient to forward them to Rangeville. Incidentally, the demands of Offham's brokers for margins relative to the railroad deal had not only wiped out his winnings on his preceding successful "plunge," but, in addition, he had been compelled to use such other funds of the firm as were available.

Then the "corner" which Offham and Company were credited with forming was duly recorded, to the accompaniment of black headlines and exclamation marks, in the local papers. The press of the country followed partial suit, and the newspapers abroad did likewise. The cause of it all chuckled cynically as he read a portion of the matter devoted to him, knowing, as he only did, that the editors were unwittingly, but thoroughly, furthering his plans.

As fast as the cornered commodities reached Rangeville, they were stored in one of the warehouses there, and Offham, though not too hastily, began to raise money upon the warehouse receipts. He had no difficulty in so doing, for the bankers knew that the collateral, unlike coffee, was not subject to excessively violent fluctuations in value; but that, on the contrary, it was of a nearly constant worth. Within three weeks, Offham and Company had borrowed, on the receipts, the sum of two hundred thousand dollars, and the procession of heavily laden cars from New York showed few signs of diminution. Offham was keeping the wires hot with code messages to his confidential representatives at the warehouses in the metropolis.

The warehouse in which was stored Offham and Company's stock was one of twenty which were arranged in two blocks, back to back, a narrow alleyway dividing them. This alley was just wide enough to admit of the passage of a couple of men abreast. At either end was a heavy iron gate. There was one watchman to two warehouses, he being supposed to visit the several floors of each at intervals of half an hour, in addition to which a watchman of the force was supposed to make a regular inspection of the rear of the warehouses through the medium of the alleyway. For that purpose he had to unlock the gate at one end of the alley, walk the length of the latter, retrace his steps, and, emerging, refasten the gate behind him. The man upon whom this duty devolved performed it at the end of his tour of the warehouse floors. As there were five floors to each warehouse, he had, in consequence, ten floors to cover. So it will be seen that the alley was scrutinized once every five hours.

This particular night was a dark one. Gusts of warm, bland air were blowing up from the south, portending squalls and a thunder storm. As in the case of all other big cities, the warehouse district of Rangeville was at night badly lighted, full of deep shadows, and scant of pedestrians. At two o'clock A. M., Samuel Hardy, a watchman in the employ of the warehouse company, whose lot it was to have the "alley trip," unlocked the gate, entered, walked the length of the gloomy little canyon, returned, closed the gate after him, and walked around to the front of the warehouse, where, entering, he either snoozed or clambered from floor to floor, as his conscience dictated.

Five minutes after the door of the warehouse had closed upon him, a couple of men emerged from the shadow of a near-by doorway and flitted across the street to the alley gate. This was followed by a muffled snap of metal. The gate swung back, closed again, and the men hurried up the alley. A bag was placed softly on the ground, a drill was pressed against the bricks by the breast of one man, and, actuated by the other, began to hum almost noiselessly. In a few minutes the hot, whirling steel sank into the masonry, was withdrawn, and was planted six inches higher up. The operation was repeated until a space two feet square had been punctured by the drill point. Several pieces of steel were produced from the bag, among them being a "T-shaped" apparatus, to the center of which was attached a small wheel. The point of one arm of the "T" was put into a drill hole, and the wheel revolved. In a few seconds a tiny saw was cutting upward through the brick to the next hole. The operation was repeated from hole to hole until the last had been reached, and then the loosened square was quietly lowered to the ground. Into the aperture in the warehouse wall one of the men crept.

IV.

"A man wishes to see you, sir," said a clerk to Barr, early one morning, as the latter sat in his private office at the bank.

"Who is he?"

"He looks something like a longshoreman, but won't give his name and says you know him."

"Show him in," said the banker.

A hesitating knock came at the door of the room, and, in response to Barr's "Come in!" there entered his footpad. The visitor was roughly but cleanly dressed, and looked facially and physically better than when he and the banker had first met. Hesitatingly and sheepishly he stood, with the door half open. Barr felt a curious little thrill of satisfaction at seeing the man, possibly because he represented a momentary respite from thoughts of Jacob Offham and his machinations.

"Sit down," said the banker.

"Foist of all, boss," said the visitor, with a manifest effort, "I 'm on de square."

"Naturally," replied Barr, with a cynical smile.

"Dat 's level, anyhow," replied the other, emphatically, having caught the note in Barr's voice. He extended two hands that bore horny evidence of work.

"Glad of it!" said the banker; "and now, what can I do for you?"

"Nawthin'," was the unexpected reply; "but I guess it 's up ter me ter do somethin' for you."

"Really?" said Barr.

"Reely," repeated the other, apparently somewhat nettled by the banker's tone. "It 's like this,"—and, leaning on the table, he punctuated his remarks with a huge forefinger. After the first two sentences the skeptical smile on the banker's face disappeared. A minute later he rose and locked the door. Then he offered his caller a cigar, and said, almost sternly, "Go on!"

The ex-convict did so.

It was an hour and a half before he left Barr's sanctum, and when he did there was a look upon the latter's face of mingled wonderment, triumph, and doubt.

Hardly had the door closed upon the visitor when John Orme, president of the Rangeville First National Bank, entered.

"Morning, Ted!" said he.

"Morning, John!" was the reply. "What's new?"

"That 's what I am trying to find out," was the answer. "Ted, I 'm either crazy, or figures lie, or else I 'm getting infected with your dislike of Offham and Company."

Barr started. "What on earth do you mean?" he queried.

"Upon my word, I hardly know myself; but anyhow I thought I 'd come round here and have a chat with you about the matter. Offham and Company are into us pretty deep, our collateral being almost entirely the warehouse receipts on some portion of the goods that they are said to be cornering. I think they 've got about seventy-five thousand dollars of our cash, so far. Yesterday, Jacob Offham came to us, asking for a loan of thirty-five thousand dollars more, on the strength of more of the same collateral. I was absent from town at the time of his call, and he did n't get an answer. As he is now in New York, we shall not do anything till his return, to-morrow. Now, I do n't know what struck me, but last night, at the Merchants' Club, I began to glance over the market reports relative to the merchandise he deals in. In one article there was a long reference to Offham and Company's corner, to which was attached a table which gave the import totals for the past two years of the gum and spices involved. Now, if that table is correct, Offham and Company have cornered seven-eighths of the world's products, if in addition we accept recent newspaper articles relative to their deal and the practical statements of the concern itself. My curiosity was aroused to such an extent, by what I had read, that I telegraphed our correspondents in all the big cities of the East and the West to find out the approximate amount of the imports held by dealers in them. The returns have just begun to come in, and those already in my possession show a startling discrepancy between the table and Offham and Company's statements. In the interval, I have been making the rounds of the banks here, and the amount of money that the concern has got out of them seems to indicate that some one is lying profoundly."

Barr had risen, white to the lips. He went to his private safe, unlocked it, and produced therefrom two small cardboard boxes, which he opened and showed to Orme.

"Perhaps you will find the solution of the problem there," he said, huskily.

Orme looked at him dazedly. Barr walked up and down the room with his hands in his pockets and his forehead wrinkled. Then he halted and said:—

"This morning, John, an ex-convict who thinks that he is under an obligation to me, called here and gave me these,"—indicating the boxes. "He said that he had read the newspapers and knew, in consequence, that we were at outs with Offham and Company, and, to show his gratitude to me, he came here to give me an opportunity, as he phrased it, 'to get square' with them. The story he told was to this effect: two former pals of his, a few nights ago, burglarized the warehouse in which is stored Offham and Company's most valuable merchandise. They cut through the wall, reached the packages, which they had 'stalled,' cut them open, and found that, in at least six instances, they contained this,"—and here he pointed to the contents of the boxes.

"It takes a knave to appreciate a clever piece of knavery, and so, apparently, realizing the humor of the situation, they took samples of the 'spices,' replaced the bricks they had cut out, retreated, and, being at the end of their resources, 'touched' the ex-convict for a small loan, at the same time telling him the joke upon themselves."

Orme rose to his feet. "Do you believe this?"

Barr pointed to the boxes. "I unquestionably do."

"What is to be done?" asked Orme.

Barr laughed. "What is to be done? Well, as Offham has unquestionably 'done' you, the best thing for you is to 'do' him as soon as possible. Demand an inspection of the stock on which you loaned your money and let your own men go through it. By the way, how on earth have you and the others been persuaded to loan so much cash on dummies?"

"It seems to me that the question is unnecessary, Ted," said Orme. "Who would have dreamed that Offham and Company could be guilty of such a scoundrelly piece of business? We simply took Offham's word for it. It is the ancient yarn of a rogue trading upon a reputation which does not belong to him."

At ten o'clock on the following morning, Offham faced the president of the First National Bank in his private office. Neither man had much to say, because each knew exactly what was in the mind of the other. Finally Mr. Orme said:—

"I presume there is no reason to ask you if all this is true?"

"If you should ask me I would reserve my answer," replied Offham.

"That, to me, is equal to a confession of guilt," said Orme. "I presume that you have up there a regular plant for packing tins and boxes with earth, shavings, and wood, and that your packing staff consists of a half dozen men who are paid handsomely to keep their mouths shut. Is that a lie or not?"

Again Offham said, "I prefer to reserve my answer."

"And again," replied Orme, "I take that as a confession of guilt. Please do not leave,—as I intend to 'phone for the police."

PUSHING TO THE FRONT

Life Sketches of Ambitious Young Men and Women

THE ONLY WOMAN SCENIC ARTIST

What Miss Grace N. Wishaar Has Accomplished in a Field in Which She Seemed Totally Unsuited

PLUCK, enthusiasm, and conscientious work have enabled Miss Grace N. Wishaar to become the only woman scenic artist in the United States. Seven years ago, when she was nineteen, Miss Wishaar was beginning to win recognition in Seattle, Washington, where she spent most of her childhood, as a painter of miniatures. Perhaps it was the contrast between miniature painting and scene painting, the two extremes in the realm of brush work, that attracted her to the latter. She persuaded a friend connected with a Seattle theater to allow her to try her hand at it in an experimental way, and the success of her first efforts fired the desire to give up miniatures for scenery. She wrote to D. Frank Dodge, one of the foremost scenic artists of New York City, asking him for an opportunity to show what she could do. Mr. Dodge smiled at the idea of a woman attempting to enter his field, and, being a very busy man, neglected to answer the letter. He had quite forgotten its writer, when, one day, about a year afterwards, he found two young women waiting for him at the stage entrance of the theater in which he had his studio.

Grace N. Wishaar

"I am Miss Wishaar, of Seattle," announced one of them. "I wrote to you, but you never replied, so of all the scenic artists in town, I have called on you last. The others have 'turned me down,' but I won't submit. I intend to show you men, somehow, that I can do as good work as most of the artists you have working for you, even if I have n't had much experience, and am a woman."

Mr. Dodge looked at her smilingly. He liked the enthusiasm she displayed, although he felt that he had no use for a woman in his studio. The idea of a woman painting huge pieces of scenery on a bridge away up under the roof of a theater struck him as being somewhat amusing.

"I do n't see what I can do for you," he said. "Women are not adapted to this work. Besides, my men would certainly go on strike if I should put you among them on the bridge."

"I do n't believe they would, at all," replied Miss Wishaar, "and so far as a lack of adaptability for the work is concerned, I intend to show that I am adapted for it; I'll disguise myself as a boy,—if I find that nobody will give me a chance as a woman."

"Well," he finally said, "come back to-morrow, and I 'll take the matter up again."

The next morning Miss Wishaar appeared with a satchel in which she had an artist's painting dress. She was ready to go to work. This business-like method strengthened the good impression she had made on Mr. Dodge, and without further delay he put her to work in the model room, and a few days later gave her an opportunity to do real scenic painting on the bridge. His artists protested, but were told that they must give the young woman fair play. Within a week she had won their good will, chiefly because she asked no favors and had shown that as a craftsman she could "hold up her end" with any of them.

Within a year and a half after her arrival in New York, she was director of the scene painting in an important theater. A large order for scenic painting for a theater in Seattle was received by Mr. Dodge about three years ago. This being Miss Wishaar's home city, the idea of returning as a successful worker in her chosen sphere appealed to her, and she asked her friend and sponsor if she could not take the order off his hands. An arrangement was made and Miss Wishaar went to the Pacific coast. She has been there ever since, painting scenery in Portland, Seattle, Tacoma and San Francisco, where she is at present.

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A NEW METHOD OF GETTING TRADE

How J. S. Shields, a Young Merchant, Devised a Scheme that Brought Him Business without Much Cost

IT has been generally believed that the avenues to commercial achievement in the important branches of wholesale trade in the East are blocked to newcomers by the houses of large connections and long established reputations. The average business man of the interior would not have the temerity to attempt to enter any of the fields which are supposed to be monopolized by these concerns. J. S. Shields is not an average business man. He began his commercial career at the age of eighteen as a drummer. After several years of this, he became a wholesale grocer, and then a wholesale hatter, in Knoxville, Tennessee. He gained the confidence of retailers and built up a fair business, but it did not satisfy him. Feeling that his traveling men were eating up his profits, and that he was too far away from the center of the hat trade, he determined to eliminate both of these disadvantages. His friends endeavored, without avail, to impress him with the folly of trying to establish himself in New York and attempting to do business without the aid of commercial travelers.

It was seven years ago that Mr. Shields rented a loft in the metropolis, and began to send out illustrated catalogues in lieu of traveling men. During the first six months he lost twenty-five thousand dollars, but, before the year was out, he began to make money, and he is now doing a business which amounts to over half a million dollars annually. Mr. Shields says this is due, in addition to his customers' confidence in him, to his catalogues, illustrated with half-tone photographs of the hats and men's furnishings which he has recently added to his line of stock. He believes that the traveling man takes up an undue amount of the retail merchant's time, and very frequently persuades him to over-buy, whereas the catalogue, with its accurate photographic portrayal of the goods and concise descriptions, indicates to him in a very short interval of time, just exactly what he wants. The interests of both the wholesaler and the retailer are thus advanced. Mr. Shields has estimated that it would cost him about two million dollars a year to send commercial travelers to his twenty thousand customers, who are reached by the catalogues at vastly less expense, and to the better satisfaction of all concerned.

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RICHARD GEORGE

How a Son of the Late Henry George Discovered His True Vocation

IN the sculpture of Richard George, one is struck by the life quality. After a few moments of scrutiny the sense of the material is lost; the marble or bronze seems to have turned to living flesh, with lips parting to speak. I asked Mr. George what school had given him this vitalizing power. He replied that his only school had been the rough world, and that, fortunately

Richard George

or unfortunately, he had no academic training whatever.

Mr. George struggled with a diversity of pursuits before he reached his true vocation. After his school days in Brooklyn he was successively amanuensis to his father, the late Henry George; clerk in a law office; employee of a street railway; and business manager of his father's weekly newspaper. He married at twenty-three years of age, and at twenty-six moved with his little family to Johnstown, Pennsylvania, where he took a position as draughtsman in a steel-rail plant. Here, owing to his acquaintance with the heads of the concern, many of his associates regarded him with such jealousy and suspicion that after three years' work he resigned. He then purchased a half interest in a photographic gallery, and, incongruously enough, in a coal mine. These he lost in the panic of 1893.

"My needs were pressing," he told me, "and prospects of work were slender. Swallowing my pride, I

went again to the steel company in search of work. I saw the president. He referred me to the foreman, who, on account of the dull season, turned me down. I finally applied to the general manager.

"'I am very sorry, Mr. George,' he said, 'but we are dropping men instead of taking them on. I can offer you nothing but a job as laborer.'

"The words stunned me. But my needs were too great to refuse. I informed the manager that I would think the matter over, and then went home and told my wife of my glittering prospects.

"'There is nothing demeaning in physical labor,' she said; 'Have not many of our great men been laborers?'

"'Talk like that gives me courage for anything,' I answered, and the next day I went to work. I was subjected to the gibes the green hand suffers, my self-esteem was constantly ruffled, my work was exhausting, and my future seemed dark. It was not a period of joy for me, and yet it taught me valuable lessons.

"Finally, a better opportunity came to me from a friend engaged in the manufacture of architectural terra cotta in Philadelphia. On the day I reported for duty as a draughtsman he conducted me through the plant. In the modeling room, as I stood watching the clay take form under deft fingers, I was fascinated, and ventured the suggestion that sometime I might be allowed to try my hand there.

"'Have you ever modeled?' my friend inquired. I answered that I had not, but that the possibilities it offered appealed to me. He had been a sculptor, and understood me. In his studio he put clay into my hands, and left me to copy a simple architectural design,—if I could. I became so absorbed in the work that two hours passed with no realization on my part of the flight of time. I was startled by a hand upon my shoulder.

"'Why, my boy,' exclaimed my friend, 'you have a wonderful instinct for sculpture. I will place you immediately at modeling.'

"This was my beginning. I finally opened a studio of my own in New York. I would say this to the young sculptor: Regard each piece of work you do as one of the vital things in your life. Put your best into it, and it will grow to be worthy, and you will grow with it. The secret of achievement in art is sympathy, and a conscience so exacting that it will not allow you to stop short of your highest capabilities."

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NEW ENGLAND'S YOUNG PROFESSOR

The Upward Climbing of William T. Foster, Whose Future, at One Time, Seemed Absolutely Hopeless

WILLIAM T. FOSTER was born in one of the lowest districts of Boston in 1879. His father died before the boy ever knew him, leaving the family without any support. At the age of thirteen, the boy was earning his own living through a foreign postage stamp business, which he had built up in Boston stores. At fifteen, he was earning three dollars a week in the carpet house of John H. Pray. At seventeen, he was editor and manager of "The Roxbury Enterprise," a school paper, by means of which he made enough money to start him at college. But he was not prepared; he had never studied Greek or Latin. Everyone told him that at least two years' study of Latin would be necessary to pass the Harvard examinations. One man agreed to help him during the summer. He had just two months, and in September he passed the entrance examinations for Harvard.

William T. Foster

At college, he worked at thirty different occupations to earn expenses. He read gas-meters, shingled barns, tutored, wrote for papers and magazines, coached debating teams, worked as a gardener, acted as an agent for an engraving house, edited a weekly paper during the summer, and worked on a college catalogue. In 1901, he was graduated near the head of a class of six hundred with honors. He was elected instructor in English at Bates College.

He saved some money, returned to Harvard and took the degree of master of arts. Then, above fifty other candidates, he was elected instructor at Bowdoin College. President Hyde told him that there was little chance of promotion at Bowdoin; there was no place. His reply was characteristic: "Very well, I will make a place," and he did. The enrolment in his courses increased one hundred per-cent. and he organized the department of education. Trustees, faculty, and overseers all agreed that they must keep him at Bowdoin. So they founded a new chair, and in June, 1905, he was elected professor of English and Argumentation, the youngest full professor in New England.

THE EDITOR'S CHAT

Strengthening Deficient Faculties

FEW people are well-balanced, well-rounded. A great many have splendid ability in certain lines, good education, fine training, and yet have some deficiency in their make-up which cripples the whole life and dwarfs the results of their utmost industry. Many of us have some little, contemptible weakness which offsets our strong qualities and ruins their effectiveness.

How humiliating it is to be conscious that one has dragged up to maturity some such weakness or deficiency without realizing it, or at least without having it remedied. The deficiency is slight, perhaps, and yet, if it cripples life, if it mars achievement, if it is a perpetual humiliation, if it submits us to a thousand embarrassments and keeps us from rising in the world, what a terrible misfortune it is!

What a pity to see a giant in possibility tied down by some little, contemptible weakness which cripples what might have been a magnificent career! If parent or teacher would only point out to a child a weakness which, perhaps, will be fatal if not remedied, and teach it how to guard against it, how to strengthen the defective quality by mental exercise, what a tremendous help it would give to the child, perhaps preserving it from failure.

It is pitiable to see a young man bowing to what he calls fate, which he thinks has been fixed by the contour of his brain or in his hereditary tendencies. Why should we drag our weaknesses through life when a little common sense, a little right thinking in fixing new habits of thought, will soon remedy them?

If you are conscious of a mental weakness, a deficient faculty, using a little concentration, thinking in the opposite direction, and dwelling upon the perfect faculties or qualities you desire, would soon put you in a normal condition. It is normal thinking that makes the normal life.

But if you leave your weak faculties alone,—do not exercise them, do not try to enlarge them, do not think it worth while,—how can you expect them ever to become strong? You can not develop a symmetrical body by simply exercising the arms. The same is true of the mental faculties. Those which are not used deteriorate. If you long for a thing and strive for it with all your might persistently enough and long enough, you can not help approximating it; you must get what you wish in some degree.

If your call for wisdom is loud enough and persistent enough, you will become wise. If you call for idleness and mere pleasure, you will get them; but you must not expect wisdom while you are struggling for another goal.

If you wish health, say health, think health, hold the picture of yourself in health before your mind as he sculptor holds that of the statue he is carving from the marble, hold it persistently and you will create health.

Do you wish relief from poverty? Hold the idea of plenty to use, to enjoy, not to hoard, not to oppress, but to bless, and it will as surely come to you as a rose from a bud.

"Affirm that which you wish, and it will manifest in your life."

If, for example, *melancholia*, taking too serious a view of things, is your fatal weakness, you can entirely remedy this condition in a little while by perpetually concentrating the thought upon the bright, cheerful, sunny side of things. If you persist in this, after awhile you will seldom have a depressing, gloomy thought. When you do, fling it out of your mind. Thrust it out as you would the thief from your house. Because a burglar gets into your room, is that any reason why you should let him stay there? Fling open the shutters and let in the light, and the gloom will disappear.

It is not difficult to do this; but every time you nurse the weakness or harbor the thought that depresses you, you make friends with it and invite it to stay. When you dwell upon the dark side of things, then you are encouraging everything which is darkening your life and hampering your career.

If you hold persistently in the mind the picture of the normal faculty which corresponds to the one you think is deficient, you will soon bring about the desired results.

I wish it were possible to show young people what a tremendous power for good there is in forming the habit of stoutly affirming and claiming desired qualities as one's birthright, with all the determination to possess them that can be mustered. It is a wonderful help in achieving the things that we long for. Do not be afraid of claiming and repeating over and over again the qualities you so long to attain or the object of your ambition. Keep your desire in the forefront of your thought. Resolve that you will possess these things and will accept nothing else, and you will be surprised to see how rapidly you will make yourself a magnet to draw the things you yearn for.

If you long for a beautiful character, claim it, assume it, stick to it with all possible tenacity, and you not only prepare the mind to receive it, but you also increase the power of the mind to attract it.

We all know that, in some way, somehow, most people get the things they long for and struggle for persistently. And even if they do not get all that they desire, they approximate much nearer to it, get much more of it than they would if they did not claim it stoutly and work constantly toward it. We have the ability to change our attractive power, to increase it or diminish it, just in proportion to the intensity of our yearning for it, struggling towards it and assuming it as our birthright.

Forget Yourself

FORGET yourself. You will never do anything great until you do. Self-consciousness is a disease with many. No matter what they do, they can never get away from themselves. They become warped upon the subject of self-analysis, wondering how they look, how they appear, what others will think of them, how they can enhance their own interests. In other words, every thought and every effort seems to focus upon self; nothing radiates from them.

No one can grow while his thoughts are self-centered. The sympathies of the man who thinks only of himself are soon dried up. Self-consciousness acts as a paralysis to all expansion, strangles enlargement, kills aspiration, cripples executive ability. The mind which accomplishes things looks out, not in; it is focused upon its object, not upon itself.

The immortal acts have been unconsciously performed. The greatest prayers have been the silent longings, the secret yearnings of the heart, not those which have been delivered facing a critical audience. The daily desire is the perpetual prayer, the prayer that is heard and answered.

Success Comes from the Right Mental Attitude

THE mental attitude which we always hold toward our work or our aim has everything to do with what we may accomplish. If you go to your work with the attitude of a slave who goes lashed to his task, and see in it only drudgery; if you work without hope, seeing no future in what you are doing, beyond getting a bare living; if you see no light ahead, nothing but poverty, deprivation, and hard work all your life; if you think that you were destined to such a hard life, you can not expect anything else than that which you look for.

If, on the other hand, no matter how poor you may be to-day, you can see a better future; if you believe that some day you are going to rise out of humdrum work, that you are going to get up out of the basement of life into the drawing-room, where beauty, comfort, and joy await you; if your ambition is clean-cut, and you keep your eye steadily upon the goal which you hope to reach, and feel confident that you have the ability to attain it, you will accomplish something worth while. The direction of your effort will follow your eye. If that looks up as well as on, you will climb.

It is astonishing what power there is to bring about the end we long for in holding it persistently and vigorously in the mind. Keeping the faith that we can some time do the thing which we can not now see any possible way of accomplishing, just holding steadily the mental attitude, the belief that we will accomplish it, that somehow, some way, it will come to us, gets the mind into such a creative condition that it becomes a magnet to draw the thing desired.

There is a great cumulative, magnetic effect in holding in your mind continually the suggestion that you are made for success, for health, for happiness, for usefulness, and that nothing in the world but yourself can keep you from it.

Form the habit of repeating this affirmation, this faith in your ultimate triumph, form the habit of holding it tenaciously and vigorously, and after awhile you will be sur-

prised to find how the things come to you which you have so longed for and believed in. The persistent desire will fulfill itself.

When we all learn the tremendous power of this process, we shall not have so many failures in the world.

I do not believe that any person with average intelligence and energy, with ordinary health, would be a failure if he knew and practiced this wonderful secret. No matter what comes, or what goes, whether you succeed or fail at any particular moment, never let go your grip upon your faith that you are going to achieve what you undertake. Stick and hang, no matter who may try to discourage you or get you to turn back. Hold your faith and push on, no matter how dark, how discouraging the prospect. Light will come, victory will be yours.

I have seen a man, when all the results of half a lifetime of struggle and sacrifice had been swept away by financial disaster, when he had nothing but his grit and determination left, and a great family of hungry mouths to feed, who would not even for an instant admit that he would not get on his feet again. There was no use talking discouragement to that man. You might as well talk to the winds. With clenched fists, and a determination which did not recognize defeat, he kept his eye resolutely on his goal and pushed on, and in a few years he was on his feet again.

That one quality of holding persistently the faith in themselves, and never allowing anything to weaken the belief that somehow they would accomplish what they undertook, has been the underlying principle of all great achievers. The great majority of men and women who have given civilization a great uplift started poor, and for many dark years saw no hope of accomplishing their ambition; but they kept on working and believing that somehow a way would be opened. Think of what this attitude of hopefulness and faith has done for the world's great inventors! how most of them plodded on through many years of dry, dreary drudgery before the light came, and the light would never have come but for their faith, hope, and persistent endeavor.

What if they had listened to their advisers! Even those who loved them tried to beg them to give up the foolishness of coining their lives into that which would never be practical or useful. We are enjoying to-day thousands of blessings, comforts, and conveniences which have been bequeathed us by those resolute souls who were obliged often to turn a deaf ear to the pleadings of those they loved best as they struggled on amid want and woe for many years.

If Abraham Lincoln had not held the attitude of hopefulness and faith in the future which he could not see, he would never have been the greatest figure in American history. Other boys about him did not have his faith, did not hold the same attitude of mind regarding the future, and were never heard from.

In fact, the world would be a very dark and dreary place to live in but for the blind faith and the firm confidence in the future of people who believed that if they did the best they knew how there was an unseen Power which would bring things out right, somehow. And this persistent faith was a tremendous factor in bringing things out right. This optimistic faith in the future makes the future. It is the magic which brings us to what the heart longs for.

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Too Serious

It takes a great deal of sunshine to produce a perfect peach or a perfect rose. The sunshine will do what clouds can not do. It is the sunshine that gives the inimitable tint of beauty to fruit and flower.

No character is complete which lacks moral sunshine. Many a man has failed because he was too serious, because he thought that life was too important and too short "to be trifled with," as he put it. But the fact is, the cheerful life is the healthy, productive life. Cheerfulness is as necessary to man as sunshine to the flower. Nothing normal can be produced in darkness or in the shade. Fun is just as necessary to the normal life as water is to fish, or as oil is to machinery.

Note it where we will, the smileless life,—the life which has no brightness or sunshine, no humor or gladness—is morbid, sour, pessimistic. It is the joyous life, the cheerful, happy life that is helpful and inspiring. This is the sort of life the world wants. It has too many sour faces, too many vinegary countenances, too many criticizers, too much pessimism. It wants more sunshine, more optimism, more joy.

Is it not a pitiable thing to see people going through life peddling vinegar, radiating bitterness, criticizing, finding fault, seeing only the ugly, ignoring beauty, nagging, worrying, fretting, and tearing down? Some people seem to have a genius for seeing the crooked, the ugly, the disagreeable. There are too many vinegar peddlers. We need more joy peddlers, more sunshine makers, people who ignore the ugly, the bitter, the crooked, but who see the world of beauty and perfection which God has made. We need the people who see the man and the woman that God made,—pure, clean, sane, and healthy; not the ugly, diseased, discordant, criticizing one that sin, wrong thinking, and wrong living have made. A man becomes strong and creative when he sees his fellow-men and the world as God made them—but those who look for the bad, the ugly, the crooked, are never creative. They are never producers. They are destroyers. They tear down.

DANCES FOR DÉBUTANTES

By MRS. BURTON KINGSLAND

Illustrated by Maud Thurston

THOUGH Madame Crœsus was the only one conspicuous for wealth and fashion among our number the woman herself was little changed from the warm-hearted girl whom we had known and loved at school. She always protested against her *sobriquet*, but she equally rejected any others that we suggested, if at all complimentary, so "Madame Crœsus" she remained.

She asked the "favor" of having the next luncheon at her house, for she explained, "I am going to bring out my eighteen-year-old daughter and I think the conversation of our little coterie will be an antidote to the worldly-wise maxims that I am constantly hearing elsewhere about how to plan for my little girl's pleasure and happiness."

When we assembled in the stately dining-room of the Crœsus mansion its very grandeur imposed a little stiffness at first, but our hostess soon dissipated it by her extreme naturalness and her evident pleasure in having us with her.

The walls were covered with fine "verdure" tapestries, the furniture was of old oak elaborately carved, the sunlight filtered in through leaded panes and lighted up the table which was beautiful with flowers, choice glass, and silver, while each place-plate was a work of art in itself and claimed our attention and admiration upon taking our seats.

"I feel as though I had stepped into the 'Arabian Nights!'" exclaimed Chatterbox. "We impecunious folks are not used to such fine doings,—but I've no doubt that we enjoy them the more keenly because of the unaccustomedness."

"Nothing but my best was good enough to do honor to my old friends," said our hostess, cordially; and, when someone admired the flowers that wreathed the four dishes of bonbons, fancy cakes, etc., and surrounded the bases of the silver candelabra, she volunteered:—

"Oh, those wreaths are nothing else but strings of smilax with the few pink carnations and blossoms of stock-gillies stuck in at intervals, as you see, to recall the flowers of the centerpiece. Stock-gillies are such dear old-fashioned flowers,—the cheapest that bloom, but always to be depended upon in profusion. This variety is called 'Cut and Come Again.'"

It was a floral arrangement not beyond the resources of any one of us,—upon special occasions.

The *menu* began with grape fruit, a few marischino cherries upon each half-fruit, placed before us. A delicious *bouillon* followed that looked like claret-wine, its color due to tomato juice and a drop or two of cochineal. Oyster-crabs next, then a *vol-au-vent* of sweetbreads and fresh mushrooms, followed by quail served with melted currant jelly and celery salad.

The sweet course was a "bibesco"—a ring-form, made of *marrons-glacés* passed through a colander, the space filled with whipped cream and garnished with candied fruits. Turkish coffee, made at the table by our hostess, concluded the feast.

"I wanted very much to have you all here to-day. As I am so much older than the rest," said Madame Crœsus, looking at us through a lorgnon that I always suspected was more for ornament than use, "my turn has come first to meet the social problem about what to do with our daughters, and it makes me 'sea-ill,' as a would-be *élégante* once said to me, to hear people talk as though I were putting my child 'on the market' and must do all that I can to 'advertise' her. Of course I want her to have a 'thoroughly good time.' I was married at eighteen and began the cares of life too soon,—so I want her to enjoy all that I have missed."

"Well, you will give her the usual coming-out reception, I suppose, to begin with," I volunteered.

"I never thought of anything else, but Sybil says all the girls vote them so stupid. They are just like any other reception, except for the girl hostess in white and her numerous bouquets, more flowers, and music. Sybil wants a dance. Now, I do not know enough young men to provide her girl friends with half a partner apiece. Of course it is perfectly correct to invite the sons of my friends, whether I know them or not, but I may have to resort to the highways and hedges yet!"

"It is a very common experience of those who have not been working for years ahead to provide their daughters with a fashionable circle at their *début*," I said.

"I have thought more of her education and moral training,—though she has belonged to two dancing-classes," Madame Crœsus replied, looking somewhat rueful. "I have yet another resource,—to accept the list of a friend or two who will each inclose her card in my invitation to the young men whom she knows. My husband raved like a bull of Bashan when I proposed it! but he has calmed down for Sybil's sake."

"Where is the dance to be,—at Sherry's?" I asked.

"That is what my friends advise," she replied, "but with the 'borrowed' young men it does seem all of a piece with the advertisement plan."

"Do you know enough young men for a small dance?" asked Heartsease.

"Oh, yes, I could give a small dance of twenty or thirty couples."

"Why not give such a dance, here, at home?" continued Heartsease.

"Ye-es," hesitated Madame Crœsus—"but that would not be very 'smart.'"

"Do you want to be 'smart,' dear?" asked Heartsease, gently.

"Well,—it is the 'New York' of it, I suppose. One can not altogether escape the influence of one's social atmosphere. Yet, why *do* I want to appear to have a large acquaintance and float Sybil conspicuously? Bah! I knew that I should get a different point of view from you all and find my bearings. Help me, girls!"

The "girls" smiled affectionately at her, and Gladys Joyce said,—

"I think young folks enjoy small, jolly affairs more than the big smart ones, except those who go into society to be seen and are making their present acquaintances stepping-stones to those whom they

"Turkish coffee, made at the table by our hostess, concluded the feast"

consider more desirable. You may think that I do n't know much about it, but I hear my brother talk. He has a welcome at houses where I have merely the *entrée*, so, when I talk 'society,' I am only his echo; but I think he knows. I have heard him say that dinner dances are rather nice,—that those invited to dine seem like assistant hosts to those who are asked to come afterwards, and that boresome time of waiting for the first guests is avoided as well as the bald feeling that those who arrive early themselves experience."

"I could give three or four such dances and do more for Sybil's real popularity than by one large affair," said Madame Crœsus, reflectively. "Of course I shall have her stay at home with me on my 'days.'"

"Your friends and she will in that way feel in some measure acquainted," said Heartsease, "while, at a formal reception, they would only receive some slight impression of her outward appearance, and she would not know them at all."

"Well, I do not wish to center all your attention, dear friends, upon me and mine, I hasten to apologize," said Madame Crœsus, slightly blushing.

"On the contrary," I hastened to reassure her, "we are all interested in 'our' *débutante*, and I want to make a suggestion. A 'costume' dance is no more trouble to the hostess than any other but enlists twice as much interest in the guests. Girls dearly love to 'dress up,' and the men need not. A little frolic that does not call itself a 'costume dance' or any big name—and informal invitations explaining the plan will settle that,—is sure to give pleasure. '*Trianon* costume' permits the girls to powder their hair, add the wee touch of rouge and patches,—which is all so becoming,—but the gowns may be of flowered cretonnes, and paper roses wreath cheap straw hats. If the style of the period is followed in a general way, the girls can not help looking fascinatingly pretty."

"Met us all with such a pretty deference"

"My brother was asked last January to just such an informal frolic," said Gladys. "He said they called it a 'Meeting of the Years,' and each person was asked to represent by some bit of costume a year specially marked by some familiar event. One girl I knew wore a red and white striped petticoat, a blue bodice with *mousseline* fichu, and a red liberty cap,—to recall 1793 of the French Revolution. Another wore her brother's college cap and gown, to suggest the Reformation,—the black gown is the badge of Protestantism in the Episcopal Church, you know. A third was charming in a Puritan dress, for the year 1620, and a fourth wore the brown serge of the mediæval pilgrims with the red badge of the Crusader on her sleeve. The hostess represented the earth—Madame Terra,—dressed in sea-green tarlatan, covered with maps cut out in sections and glued to her gown, and the host was resplendent as Sol in orange canton flannel 'beef-eater' kind of costume, with a large gilt paper sun on his chest.'"

Madame Crœsus seemed pleased with the suggestion and promptly said: "Sybil could dress as Luna, all in silver tissue, with a crescent on her head, *à la* Diana, if we followed the example of your brother's hosts."

"The men merely wore ordinary evening dress, with cards attached to their button-holes," Gladys resumed. "My brother's had on it a bit of blue cloth and a bit of gray, a tiny map of the United States torn across transversely, and a sketch of two swords crossed to recall 1861. Another card had on it a few notes of 'Yankee Doodle,' a palm of victory, a liberty bell, and a splash of red paint for blood,—to represent 1776,—and still another a drawing of an Indian, a caravel, and the words 'We are discovered!' As all were expected to make guesses of what the others represented, cards with pencils attached were distributed, upon which to record the guesses. The prizes were a tiny clock, to mark the flight of time, and several pretty calendars."

I then told of a dance which I had attended, in which the hosts appeared as Uncle Sam and Columbia, the guests as their different subjects,—Porto Ricans, with lace mantillas, fans, and high combs, and Hawaiians, fancifully dressed with many paper flowers. "Boston" appeared as the typical blue stocking, "Chicago" wore her brother's shoes, and "New York" was dressed in the extremest fashion of the day. One man, in a brown sweater and a girdle of feathers, (for which a feather duster had been despoiled,) represented a Filipino and another, in his automobile coat, an Alaskan."

"A children's party for 'grown ups' is not new," said Chatterbox, "but, as the girls say, 'it 's lots of fun,' and an Ancestors' Reunion is a nice informal costume party. Everyone is supposed to represent his or her

earllest ancestor in this country. Some go as emigrants the more ridiculous, the better,—some as Quakers, others as Indians, Dutch burghers and 'Vrouen, Puritans, and Cavaliers. One's costume is simple or elaborate, as he prefers."

"I think that to get a reputation for giving unusual entertainments at which people thoroughly enjoy themselves would serve a girl's popularity as well as to give smart affairs,—still harping on my daughter, you see," said Madame Crœsus, apologetically.

"Your problem will soon be facing most of us, and clamoring for solution, and I think," said Heartsease, "that it is something to have decided at 'the parting of the ways' that we will do what we can to give our daughters real fun and frolic,—thoroughly good times, unspoiled by social ambitions and ulterior motives of any kind. It is bad enough to see the pushing, calculating spirit in the older women, but mothers at least need not initiate their innocent young daughters into ways of worldliness, when probably they have been trying all their lives to hold before them the highest ideals for their admiration and imitation."

"The great danger with our daughters is," said Heartsease, "that on their entrance into society they grow to feel that pleasure is the chief aim and not a recreation. We should cultivate in them counter-balancing interests. I know a family of girls who enjoy keenly and have an 'awfully good time,' as they call it, but have been brought up to feel the necessity that when they enjoy anything very much they must try and give a pleasure to someone else less favored than they,—to pass it on in some form. They say that it doubles their own appreciation."

"Yes," said Madame Crœsus, "there is no doubt of it. Happy people owe a debt to God to make others happy, just as rich people should give to the poor. Oh,—there is Sybil! I recognize her ring. She has been out exercising the dogs. I will have her come right in to see you all."

Sybil appeared—appropriately with the sweet course,—and met us all so naturally, cordially, and with such a pretty deference, that we all became her sworn friends at once. There was no hint of a perfunctory courtesy to the old and uninteresting,—as is sometimes obvious.

Like a happy child she accepted the invitation to join us at table, and the conversation ceased to be general.

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If You Are Well-Bred

You will not use a toothpick in the presence of others. The time has passed when its use in public was countenanced.

You will not, if you are a young woman who knows the most elemental rules of good manners, hum or sing as though for your own amusement in a place where strangers are present, who have the same right to be there as yourself. This rudeness is not infrequent.

Any one—man or woman,—who does anything so as to attract the attention of strangers betrays vulgarity. The word is ugly, but not more severe than that form of vanity requires.

It is not required that a call be made upon one's hostess after having attended a reception. If one were not present, then, indeed, an after-call is incumbent.

If a woman is the recipient of some attention in the form of hospitality from a man, she does not thank him upon taking leave, but expresses enthusiastically as truth will permit the pleasure that she has enjoyed. Chivalric traditions impose the possibly apocryphal idea that the man is always the one under obligations when a woman accepts his attentions.

It is extremely ill-bred for a woman, at the theater, after removing her hat—or anywhere else in public, to take out her side-combs and arrange her hair with them. Her hands must do what they may. *All* matters of the toilet, including the attention to one's finger-nails, should be performed in private.

In street cars, manners leave much to be desired. If some one notifies the conductor to stop the car, it is not polite for another to rise and go out before that person. He or she should be given precedence.

Let it be written in italics on the mind of every woman, that the attentions of a married man are compromising, *always*. A reputation smirched is the hardest thing to clean in this world.

An invitation for a church wedding that does not include a card for the reception or breakfast requires no acknowledgement. It is little more than an announcement. Since no address of the residence is given, evidently no answer is expected.

The question of the gift of wedding presents is determined by one's intimacy with the bride or the bridegroom, or with their families, upon one's wishes, and upon the fact of whether or not one has been included among the friends invited to the reception. If invited to a small reception or a sit-down breakfast, a present of some kind should be made.

It is a breach of good manners to look over the shoulder of a person who is reading a book or paper. One should say, "May I look at your paper for just a moment?" and be careful not to exceed the self-imposed limit.

It is said in France, that no woman puts on her gloves in the street, except a "*femme de chambre.*"

New Fads in Embroidery

By MARY LE MONT

JUST now there is a very pretty fancy for combining lace and embroidery in the same article of personal or household adornment. In place of lace, an open *filet* or machine Brussels net are employed and expert needleworkers frequently use drawn work, as an airy mesh upon which to set flowers and birds and geometrical figures in raised satin-stitch embroidery. This new arrangement of a background of filmy openwork to figures of solid character is thoroughly artistic and gives to the figures in the raised design an added value together with a daintiness of effect not to be procured in any other way.

Only the simplest forms of these designs are shown here because an intricate design could not be understood by any one not familiar with needlework of this kind, and because the woman who learns how to do the simple backgrounds readily makes them elaborate as she becomes more expert.

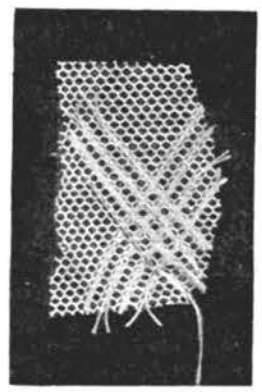


Figure I.

The designs shown in this lesson are used upon all sorts of neckwear pieces. A yoke of plain net would have the lawn or linen stamped with an embroidery design, basted neatly over it around the lower part of the yoke or only in the front and back, as one pleased. *Replicas* of the design would be basted upon the stock collar, preferably upon each side, and after the embroidery was all completed, the linen would be cut away, leaving a raised design of embroidery upon the simple background of net. Lace, fancy nets, and *point d'esprit* net are all used as backgrounds for yokes.

Smaller yokes and cuffs for short-sleeved dresses show different bits of the same kind of lace—all transparent or all in a heavy mesh,—basted under the edges of embroidery designs, so that various patterns of lace come between the embroidered figures. The design intended for embroidery is all of the same character, but any odd bits of left-over lace may be utilized to fill in the background, since the pieces are all small. After the embroidery is done, its linen or lawn edges are neatly cut away and the edges of the lace underneath are trimmed off where not caught down under embroidery stitches. The effect is very lovely.

Yoke designs are usually arranged in a band of embroidery around the lower part of the yoke, with straggling bits of the pattern trailing up on the lace mesh. Small yokes show alternate bits of embroidery and lace and the stock is formed in the same fashion. Where sleevelets are worn below short sleeves they are treated in the same manner as the yoke, only the heavy trimming comes at the bottom and is finished with a frill of lace.

The designs illustrated are of the character used upon the lunch table, the dressing table, the gown, and arti-

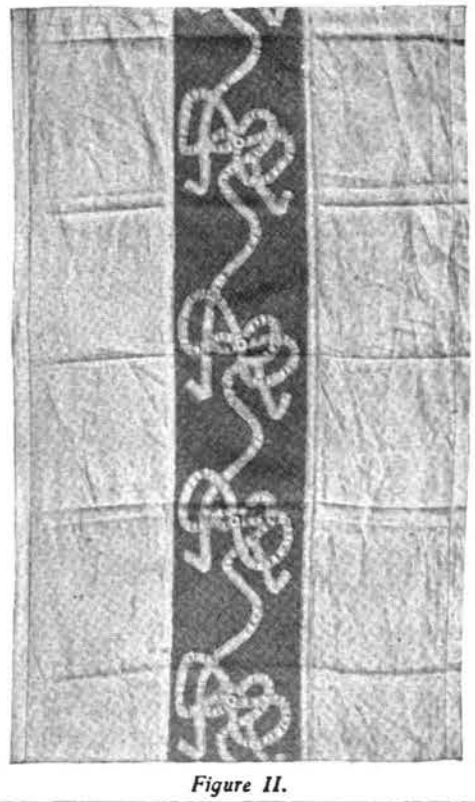


Figure II.

cles of underwear. One may choose any design of embroidery preferable to them,—roses and daisies are both smart and are easier than other flowers to work,—but the work is done according to the methods shown and the same backgrounds are used.

The novelty of this style of work lies not in the embroidery, which is done in one of the oldest of embroi-

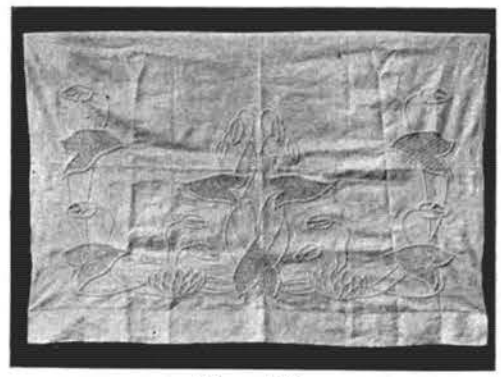


Figure III.

dery stitches, but in the backgrounds and the way in which these are applied.

Irregularity of design and outline are the main things to be considered, together with neatness of workmanship.

Figure I. shows the background used in Figure III. It is also popular for small spaces in yokes and dresses and can be effectively employed in place of the drawn-work backgrounds in Figure VI.

The net employed for illustration is coarser than one would buy for the purposes named. It is purposely coarse so that the threads may show to advantage. In finer net a single thick thread of embroidery floss would be used instead of the double thread shown. The object is to fill in alternate holes in the net and the method is so simple that the illustration explains itself. The effect, however, is astonishingly handsome and rich and gives a novel appearance to a piece of decorative work.

Figures IV. and V.

Figures IV. and V. are also done with coarse stitches, not put as closely together as in the finished article. The object is to show how the stitches lie, in Figure IV., where a leaf and star are done in two shades of one color. Figure V. shows a scalloped edge with a single outline edge on the bottom partly worked over with satin-stitch embroidery, the stitches lying apart so as to show their direction. When working an article for use these stitches should lie so closely as to appear a solid pattern. One section of Figure V. shows how a double line of stitches is taken around the edge of a figure, one stitch lying across the open space in the stitches above it. These are called filling stitches and should fill up the entire figure. The embroidery stitches are taken across these, as at one end of the figure and in the completed dot. The needle is run through the stem of the design in the act of making a line of filling stitches. All the embroidery shown in this article is done in this fashion. The more filling stitches set in a design the higher the embroidered pattern is raised. These stitches are long

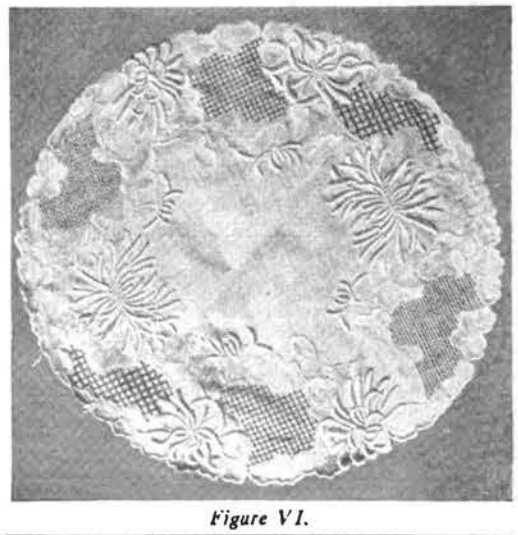


Figure VI.

and loose and usually of a thicker cotton or silk floss than is used in doing the decorative pattern.

In Figure III. pieces of darned net are set under the embroidery patterns, and the linen is cut away after the embroidery is done. This pattern would be beautiful upon a dress or a yoke and sleeves.

The center of the scarf illustrated in Figure II. is the simplest of all methods of decorating net with solid figures. Anyone can make this sort of decoration and it is fashionable and lovely.

For a dress band, to insert down the front or around a skirt, or for a yoke and sleeves, select a fine net and baste upon it this bowknot design in lace braid. Flemish or Honiton lace braid is excellent for the purpose. A lace button ring is sewed in the center of each bowknot and the edges are carefully sewed down on the net with fine thread. Separate bowknots can be placed where rows of them would not fit in the design, and the bands may be made of any suitable width. This scarf has a single band running through the center and put on with an edge of lace braid over the seam.

Now that net dresses are so smart—and nothing is more serviceable than either a white or black evening dress of net,—any woman can make a most effective trimming for her dress by applying such bands and separate designs to her gown. Either black or white net may be trimmed in this manner, the design being worked out in all black or all white, or else with a narrow gilt or silver braid upon the net. Both gilt and silver are immensely fashionable and either can be effectively employed where decorative patterns are made for dresses. Gold and silver gauze are both used as backgrounds for embroidery of silk upon evening gowns of elaborate style and materials.

All the embroidery patterns illustrated show narrow lines. These are easiest of all to work and light and delicate patterns are in vogue now. In working a broad petaled flower a great deal of skill is required to make the threads lie smoothly and evenly, and the amateur needlewoman would do well to confine herself to narrow lines until she has mastered them before attempting to make large poppies, roses, and water lilies.

Figure VI. illustrates a table centerpiece done upon a piece of fine linen which has three different kinds of drawn work in it. Few would take the trouble to draw these sections, and most people would prefer to baste small bits of drawn work under the spaces intended for them and clip away the linen above them after the embroidery was completed.

Six different kinds of lace may be used in place of the drawn work, or pieces of net of one or of several sorts could be arranged in the same fashion. It is easy to see how boldly and beautifully the embroidered design stands out in contrast with the open mesh back of it.

This fashion is an economical one for the woman who has bits of lace and embroidery which she can *appliqué* together into charming chemisettes, collars, and cuffs. So fashionable is the fad that the leading importers are already beginning to import robes and table pieces made in a mingling of lace and embroidery upon *crepe-de-Chine* and silk robes and on table linen.

Better Chances for the Young Writer To-Day

"A HUMOROUS story is to me a serious matter," recently said Jerome K. Jerome to the writer. "It takes me at least a month to write one. What some persons have been pleased to call my ease and spontaneity of style, is, as a matter of fact, rarely very spontaneous in the writing. It is the result of patient effort, of tearing up at least a half dozen pages of manuscript to one I let stand.

"At the outset of my writing days I was just as painstaking as I am now, but for several years the British publishers would have none of me. There were not as many of them, nor as many magazines as at present, and the gentlemen who occupied the editorial chairs seemed to be very well satisfied with the writers they had. They certainly did not encourage new ones. One of my first successful books, 'The Idle Thoughts of an Idle Fellow,' was hawked around to more than half the publishers of London.

"Within the last fifteen or twenty years, the advent of numerous new publishers and magazine editors who are blessed with enterprise and appreciation of 'good stuff' have made the conditions much more favorable for young writers. The demand for literary product is so great that, it seems to me, no man or woman who can qualify as a capable novelist or short-story writer need wait long for a hearing. In the United States I think that this is even truer than in England. America, the country of immense sales and circulations, offers the best field in the world, so far as fame and financial returns are concerned.

"I do not believe that a story writer should devote himself exclusively to what we call humorous work, in the narrow sense of that expression, unless, of course, he has no faculty for anything else. If he acquires a wide reputation as a humorist, he will find difficulty in persuading the public ever to consider him seriously; this is a pity, because in real humor—humor in the broad sense in which the greatest of English humorists, Thackeray, Dickens, Swift, and others conceived it,—there is a good deal that is serious. Humor, I take it, is common sense in the sunshine. The writer who infuses this into his work, yet does not neglect the more somber coloring, which is a part of life, will have the truer transcript of the latter, and will achieve a more lasting influence."

The Adaptability of Dress

By Grace Margaret Gould

A CLEVER girl, with but little money to spend on her clothes, need not despair, for, with good taste, all things are possible in dress. It is quality not quantity that counts. With one serviceable, tailor-made gown, perfect of fit and inconspicuous in color, the infinite variety of accessories may effect wonderful changes.

Criticism generally exhausts itself on the general appearance; when this is pleasing the details are of little importance. One does not seek to analyze a flower, one admires its beauty.

A waist to go with a tailor-made gown

Good taste is the best dressmaker and thought is her ablest forewoman. The clever girl instinctively knows what is becoming to her. She reasons long and carefully how to make this instinct available. As if, in a flash, she sees herself as she would be, then she sets about reproducing the picture at the least expense and with the fewest details.

Possessing, then, the foundation of a serviceable and appropriate gown, what should the clever girl, with little money, do to make it all-sufficient for a stylish and pleasing appearance? She should study herself, she should study the modes, she should study well-dressed women, and try to determine just what differentiates them from the commonplace. Often the difference will be found to lie in an artistic turn or touch. But what is artistic for one person may be inharmonious for another. Therefore, self knowledge and acquaintance with the demands of fashion should be considered first, and taken into account when studying the women who lead the fashions and who are recognized authorities in style and taste.

Every young woman needs one good style tailor-made gown if she aims to be well dressed. It is the biggest and safest foundation stone for a serviceable wardrobe. That a tailor-made gown stands for just one costume in one's wardrobe is an old-time idea. The clever girl knows it is capable of all sorts of possibilities; and the ways she has to transform it and suit it to different occasions are well worth hearing about.

Before experience had shown her the error of her ways, she made for herself to wear with her tailor-made frock on important occasions, a silk shirt-waist. It was invariably of some delicate, dressy color, and in design a duplicate of her flannel and heavy cotton waists which she wore with her tailor-made suit on every-day occasions. This silk shirt-waist required the making or buying of a separate stock collar and belt to complete it, and it was generally made with the idea of not

Extra sets of cuffs for the elbow-sleeve jacket

only looking well with her tailor-made suit, but also with any other separate skirt, forming in this way a sort of impromptu little dinner or evening dress. This idea was not half bad for a season or two ago, but whimsical Dame Fashion is always changing her mind and, at present, for those who can afford it, she is favoring and forwarding the costume idea. Of course, this means that the clever girl with little money has a problem to solve, but then she is one of the gifted people who have a knack of making much out of little.

A chiffon ruff scattered with rosebuds

Here is one way, and her first way, of solving the difficulty and making one dress serve duty for two. When she buys a tailor-made suit she gets at the same time enough soft silk exactly matching it in color for a waist. Any of the silks, such as radium, *chiffon* taffeta, or *messaline*, are appropriate. She does not make up this silk in shirt-waist style, but fashions for herself a separate waist with the collar and yoke in one and finished with a shaped belt or bodice. She carries out the fashionable elbow-sleeve effect, by making the full elbow puff of the silk and then fitting the lower arm closely with a deep lace cuff. The yoke and collar will be found most becoming if made of lace, and will give the waist a dressier effect as well. If she is very anxious to have her silk waist and her cloth tailor-made skirt have some pronounced connecting link, she may have the yoke of the waist outlined with a stitched band of the cloth. This is considered quite *en règle*, if her tailor-made suit happens to be made of such soft cloth as *chiffon* broadcloth or satin-faced cloth. Of course, if it is a cheviot or serge suit, the cloth band on the waist must be omitted, and, if trimming is desired, silk braid or *appliqués* of velvet or lace may be substituted.

By having a waist made on this plan, the clever girl has two frocks out of one,—her tailor-made suit and, when the coat is removed, a charmingly blended costume consisting of skirt and bodice so well matched that they reveal a complete gown and give no idea of the separate skirt and waist. Such a costume is appropriate for an afternoon tea, for calling generally, and even for card-party wear.

The value of a becoming neck-piece as a dress accessory every girl knows. If she can not afford a fur boa she does n't despair at all, for she knows she can do wonders with one of the fluffy, airy *chiffon* ruffs. It will look well with her tailor-made gown, throughout the season and it will be just the thing to throw about her neck at the theater. Something very new in the way of a *chiffon* boa is made in triple box-plaits mounted on a narrow band of ribbon, or silk may be used for the mounting, doubled, so that no raw edges are visible. The ends of the boa are also box-plaited, but they are graduated in width,—wide at the top and tapering toward the ends. Two box-plaited strips are used for each end. They are sewed together through the center producing a round boa effect. A pretty feature of this neck ruff is that the edges of the box-plaits are caught here and there at irregular spaces with tiny silk rosebuds. In the shops a boa of this sort would cost from ten to fifteen dollars, but a clever girl can make it at a cost anywhere from three dollars and a half to six dollars, according to the quality of *chiffon* used. It requires about six yards of *chiffon* and a half-yard of silk for the tiny rosebuds. This rosebud-scattered *chiffon* boa will be most serviceable in black with the tiny roses of black silk. Many and effective are the ways in which it may be changed to suit varying occasions. For evening wear the black rosebuds may be replaced by artificial pink button roses, and at the neck the ruff may be caught in front with a rosette made of a group of the little pink roses, finished with dangling streamers of narrow pink ribbon with a rose at each end.

An adjustable silk collar

The adjustable silk collar is another attractive accessory for giving a new effect to a tailor-made costume or, in fact, any coat or waist. If a coat or waist requires just a certain dressy touch to make it appropriate for some special occasion, this touch may be given by a rolling collar of white silk, slashed in such a way that the collar also forms reveres, and finished with a single

long tab end. An effective way of trimming such a neck decoration is to embroider it in some pretty floral design, such as violets worked up in their natural color, forget-me-nots, or roses, and then to mingle with the embroidery an *appliqué* of fine gold braid. This adjustable collar may also be developed in soft kid or in velvet.

If the clever girl wants to add one of the very smart and very fashionable little short jackets with elbow sleeves to her wardrobe, she realizes first that she must not, because such a little coat is more or less frivolous, and what goes into her wardrobe must be at least adaptable, which is just another way of saying practical. However, there is no dress problem that she does n't solve, and so, if she wants very much the elbow sleeve jacket, she has it, and she makes it take the place of a long-sleeved coat, too.

Sets of cuffs solve this problem for her. She makes them of fur, of mull and lace on the *lingerie* order, and of velvet braided or embroidered. They fasten invariably with hooks and eyes under the cuff of the elbow sleeve, and they not only make a coat suitable to wear on cold days, but, by slipping off the fur cuffs and hooking on the *lingerie* ones, they make it quite dressy enough to wear at afternoon teas and matinées. If this clever girl happens to have a scrap of fur large enough to go about her neck, she makes a little fur stock to match her fur cuffs, and adds a tiny fur tail or two in the way of decoration.

An adjustable cape and extra covers for the buttons

There is no better illustration of the fact that in fashions it is the little things that count, than the buttons with adjustable covers that the clever girl has just thought out. Perhaps she has a coat with velvet or cloth buttons matching it in color and the whole effect is extremely dark. Perhaps in a hurry some day she wants to give the garment just a little different look. What does she do? Why she slips over the buttons new covers, and presto! the coat looks quite new. The covers for the buttons are made of circles quite a little larger than the buttons they are to cover. They may be of velvet, silk, cloth of gold, or silver tissue. In place of hemming the circle, it is finished on the inside by having the edge turned over and cat stitched, leaving just room enough for a draw string of very narrow elastic or silk twist. After the circle is slipped over the button then the draw string is pulled, the gathers adjusted, and the string tied securely. These covers for buttons may be decorated in many attractive ways. They are effective beaded or embroidered and it is a good idea to have a set showing one's monogram or initial letter worked in gold threads.

Adjustable capes are one of the convenient accessories which the clever girl could n't get along without, in adapting her gowns to different occasions. With the cloth coat she will often have three sets of capes, one set of very heavy all-over lace, lined with whatever color silk she prefers. The other sets may be of velvet and kid, or she may substitute plush for the velvet, since it is so much the fashion this season, and use *suède*, if she so chooses, in place of the kid.

Why Does a Moth Fly into a Candle Flame?

EVEN such a vague poetic emotion as "the desire of the moth for the star" has, it appears, its scientific explanation. Only, if we are to believe those who have studied the subject, the moth does not really desire the star, or even the moon, or the sun; it is attracted only by artificial light. Theories on the subject vary. There are purely mechanical ones like that of Professor Loeb, who sees in the insect's flight candleward only a directive effect of light similar to that which causes the flower to turn toward the sun; and psychologic explanations like that of Romanes, who ascribes the effect purely to the insect's curiosity. One authority notes that only flying and swimming creatures are thus affected, and he explains this by reminding us that such creatures must rely for their guidance almost wholly on sight. Hence a bright light in the night attracts them, because it gives rise to the sole external impulse that can act upon them.

Radiographs of the Tiny Chinese Foot

X-RAY photographs of the deformed foot of a Chinese woman have been obtained by M. A. Duval, a druggist attached to a body of French colonial troops. He asserts that, owing to the reluctance of Chinese women to show their feet, these pictures are the only specimens of their kind. They show clearly the depression of the heel-bone and the curling of the toes beneath the sole of the foot, and indicate in a striking way the torture that must be undergone for years by the victims of this curious fashion.

Turning Children Into Dollars

By JULIET WILBOR TOMPKINS

[*Concluded from page 17*]

a day—five minutes being allowed for supper,—for the sum of three dollars and one-half a week. Her father was a helpless paralytic, and her mother could not leave him to get work; so Katie, with a cough that nearly rent her small frame, carried the larger part of the family burden until help came in the outer guise of an inspector who made her lose her job. Her salary, that week, was minus ten cents for talking,—for the eleven hours and fifty-five minutes were supposed to pass in perfect silence,—also, two cents for tardiness. The explanation of that lay in the fact that West 27th Street has a marvelous ice slide, the joy of the winter to the children of that neighborhood. Katie had passed it day after day without faltering, but there came a morning when the sun glittered on the ice and the other children were flying down, and Katie's downtrodden human nature asserted itself.

"It was the beautifulest slide you ever saw," she explained, earnestly; "I looked at it, and I says to myself, 'Katie Finnegan, you slide or die!' And, inspector, I slid."

She slid, poor little soul; and she paid her fine of two cents without a murmur. A year or two more, and the temptation to do anything active would not have been overwhelming, at that rate of work. She would, no doubt, have lived to grow up, to marry, and to bear children; that is the terrible part of it. The children born of exhausted lives are not the stuff of which a strong people is made.

In Katie's family, her work was absolutely necessary unless outside help was given. Many employers are lenient to child labor on a general assumption that this is usually the case,—an assumption that is emphatically not true. When it is true, the problem is a delicate and difficult one, for the law can not make exceptions in its rulings.

To meet such cases Philadelphia is now working out a system of scholarships, a plan that has been tried in Chicago and New York and that promises to give help with the least possible harm to the receiver. These scholarships are provided by the Public Education Association, for the benefit of children between twelve and fourteen whose fathers are dead or disabled and whose mothers can not get along without their earnings. When the law turns such a child out of factory or shop and his family want is found to be imperative, he is sent to school and a scholarship of three dollars a week is paid to his mother for the whole year, provided that he is diligent and regular in his attendance during the school term and does not try to get employment during vacation. It is usually required that any younger members of the family shall help him earn this scholarship by going regularly to school and getting good marks for their intentions, whatever their achievements may be. The teacher fills out a weekly report card for each and the mother mails every card to the association, getting in return her three dollars. If the cards are not received the money is not sent; and, if the children persistently refuse to profit by their chance, the scholarship is withdrawn. A friendly visitor has a talk with the mother, about once a month, to see how things are going. Should the family affairs prosper, so that the children can be kept at school without help, the scholarship is passed on to others more needy.

The money for these scholarships has nearly all been contributed by individual members of the Public Education Association, though in some cases relatives of the family in question have been induced to furnish part, or their church has helped. Last October enough for over fourteen scholarships had been secured, but the preliminary investigation was so thorough that, out of seventy-two applications, only ten had been granted. So far but one has been withdrawn, and then only when repeated warnings had failed to make the recipients live up to their contract.

This was the case of an Irish family, in which the father had tuberculosis, complicated by drink, two of the nine children were dead of the same disease, and the other seven were running wild while the mother was away at a factory, earning five dollars a week. They lived in a miserable shanty, dirty beyond the power of words to describe, and the two oldest boys, twelve and thirteen, were not legally of working age. For these two a scholarship of five dollars a week was provided, under the following conditions: the mother should give up her work and devote herself to making her home decent and taking some care of her children; the father should go to a tuberculosis hospital, thus removing the contagion of his disease and his bad habits as well as giving himself a chance to get well, and all the children old enough should go faithfully to school. These conditions were agreed to and the father went duly to the hospital, where his case was not considered hopeless if he would submit to the necessary regimen. But "submit" was the last word this pig-headed son of Erin could understand. He broke every law of the hospital, from smoking to going off for the day without leave, with a cheerful perversity that finally led to his

expulsion. Meanwhile the mother had given up her factory work, but had not bent her energies to any other. The home was still unmitigatedly filthy, and the children ran as wild as ever. The two older boys went to school regularly enough, but nothing else was being accomplished; so, after several earnest efforts to raise the family standards, the scholarship was withdrawn and the case suggested to the Society for Organized Charity, which has the power to take children away from parents who will not care for them.

The other scholarships are doing excellent work. One goes to a mother of six children, whose husband has recently become insane; another, to a widow with five children and a little store that clears for her about two dollars a week. In every possible way the aspect of charity is avoided. This system was started to meet the inevitable hardship of a change of law last May, whereby the age at which children may work in Pennsylvania was raised from thirteen years to fourteen and stricter school requirements were enforced; it promises to be a growing institution that will do much to relieve the desolate and the oppressed.

The laws concerning child labor vary widely in the different states. New York, for instance, demands that the child shall be fourteen and prove it by a birth certificate. South Carolina makes it twelve, and accepts the affidavit of a parent or guardian as proof. Michigan forbids the employment of children under sixteen after six at night, while Alaska contents itself with prohibiting night work in barrooms to minors. In New York a child must have attended school one hundred and thirty days during the previous year and received instruction in reading, writing, spelling, geography, grammar, and arithmetic up to and including fractions; but in twenty-four states no educational test is required. In the states where a parent's affidavit of the child's age is accepted in lieu of a birth certificate or baptismal paper, there is practically no enforcing the age limit; for, if a mother can get her boy a job by the simple expenditure of twenty-five cents to a notary and a lie, experience has shown that she pays and lies without a qualm, and the child repeats the lie, learning a useful lesson on the innocuousness of perjury. I have heard a wizened mite call herself nineteen,—six good years added in a lavish desire to do the thing thoroughly. So long as the mother sides with the factory, only the most rigid test is of any value.

The factory wants the child, and the child is eager for the factory. The humane and the far-sighted see in this rushing of the children to work—one million, seven hundred thousand, or more,—a menace to the minds, bodies, and souls of the growing generation. The evil can be modified by law; it can be modified by public opinion, growing up out of a realization that young lives may be "worked out" just as mines are worked out, leaving nothing for later years; and, best of all, it can be modified by so improving our school system that the children themselves will be enlisted, and that they will want and demand their school chance as honestly as they now try to avoid it. We have not yet learned how to make schools for children; if we had, they themselves would help to make child-labor legislation unnecessary by clinging to school until they were forced out. When our schools are so run as to hold the children and to teach them the things they want and need, and are made vital to their growing lives, then the factory will learn to adjust its methods to the fact that it can not have the child.

Her Idea of It

AN official of one of the telegraph companies tells an amusing story of a young woman in a Pennsylvania town who wished to send a telegram to a New York firm ordering a supply of dress goods.

After some inquiries as to whether the line "really and truly" did "connect with New York," the young woman finally decided to afford the company the benefit of her patronage. Opening her hand bag, she took therefrom various samples which she consulted from time to time as she undertook the task of expressing her wants in the usual "ten words." When she had apparently completed the interesting operation, she attached two of the samples to the telegraph form and handed her message to the man at the window. Her telegram read as follows:—

"Blank and Company. Send express four yards sample 'A' and six yards 'B.'"

His Overcoat Was too Thick

A TEACHER formerly employed in the public schools of Milwaukee says that certain features of the instruction in hygiene and physiology at one time taught the children of that city did not always meet with the approval of the parents. As illustrating this, the instructor tells of a note he received from the father of one of his pupils. It ran something like this:—

"Mr. Teacher:—My boy is always telling me that when I drink beer the overcoat from my stomach gets too thick please be so kind and do n't interfere in my family affairs. Gustav Blank."

Many a fool is counted wise because he knows just enough not to expose his ignorance.

The Shameful Misuse of Wealth

By CLEVELAND MOFFETT

[*Concluded from page 8*]

on show and selfish pleasures while thousands of his fellow men are perishing of want, while tens of thousands by their utmost labor and pain can barely secure the necessities of life. Remember the vast toiling army enslaved in our factories and mines, men, women and children, millions of them, giving the strength of their bodies and the hope of their souls that a few thousand rich men may draw handsome dividends on investments, dividends which they have done nothing to earn and which it bores them to spend.

A second point is that no man has a right to demoralize his fellow men by setting them an example of extravagance and folly, by instilling in their hearts the seeds of envy and discontent, not to say hatred. Of course if our multi-millionaires insist on being mere amusement seekers, money flaunters, we can not make them otherwise, but we can at least let them know how right-minded citizens regard them, that is as harmful and vicious influences, enemies of the state.

Finally there is a special reason why we may express ourselves frankly about these enormous fortunes and the manner of their *spending* since, if we consider the manner of their *getting*, we can usually trace back their sources to dishonesty, monopoly or unfair privilege. Is it possible for *any* man to earn several hundred million dollars without one of these three to aid him? How many of our huge fortunes rest simply on high tariff favoritism? How many on the discriminating rates of railroad companies, which, says Henry George, Jr., in his "Menace of Privilege," have become "organizations for public plundering and monopoly breeding." Did not William J. Gaynor, justice of the supreme court of New York, recently declare that favoritism in railway freight rates is "the greatest crime of our day and generation, a crime that has crushed and beggared thousands all over the land, a crime so infamous and heartless that we will be looked upon as a generation lost to moral sense for having allowed it so long."

Let us now return to our inquiry whether it is likely that among the sons of our multi-millionaires there will presently arise a master spirit, one able to make formidable use of his opportunities. Think what our industrial magnates, our great merchants and bankers would accomplish if they could take control of their vast enterprises with the strength of youth! Strange, is it not, that their sons in the main prefer polo playing and cross-country riding! Or art dabbling in Paris! Or the excitement of race tracks and divorce proceedings!

Evidently, the burden of inherited millions is too heavy for most of us and it is far more likely that these unfortunates of the second and third generation in millionaire descent, victims of conditions, slaves to temptations,—far more likely that they will destroy themselves than greatly injure this republic except as their example in extravagance will injure it. But this is a most serious point, a most real injury, for there is no end in sight to the reign of luxury and show that is year by year exalting itself in this land. It may be said that spendthrifts will soon wreck and scatter their fortunes, but even so others will take their places; besides it is not so easy, with most amiable intentions, to wreck and scatter fortunes that automatically bring in two or three million dollars a year, fortunes in first-class securities or New York real estate, fortunes that accumulate resistlessly as the country grows. A very foolish dictum is that of three generations from shirt

sleeves to shirt sleeves if applied to such conditions; indeed, with their utmost extravagance and vanity, with palaces here and castles abroad, with twenty-thousand-dollar balls and hundred-thousand-dollar rugs, with all the endless ways that fashion and folly have devised for wasting millions, it is still very difficult, often impossible, for the sons and daughters and wives of our multi-millionaires to spend even their incomes. So the reign of luxury *must* continue.

As a last word, let us note that there is always a *chance* that this most unlikely thing will come about, I mean the sudden emergence into first-class power of one of these multi-millionaire sons or grandsons. Already several of them have developed conspicuous accumulative force, thus William H. Vanderbilt increased the ninety millions of his inheritance to two hundred millions. And J. P. Morgan has certainly surpassed his father, Junius Morgan. And August Belmont and William R. Hearst are abler men than were their fathers. And Philip Armour was a less formidable force than his son who now towers at the head of the beef trust, J. Ogden Armour, than whom, says Charles E. Russell "no more extraordinary figure has ever appeared in the world's commercial affairs, nor has any man, not even Mr. Rockefeller, conceived a commercial empire so dazzling."

Extraordinary happenings are always unexpected yet once in a century or so, like the advent of a mighty conqueror or reformer, they do come to pass. And if there *should* arise in this land a man of thirty or forty who, starting with two or three billions (owned or controlled by him,) should be great enough to brush aside the trammels of indolence and temptation, great enough to see that *never* in modern times has there been offered to a man, not even to Napoleon, so stupendous a chance as this to wield absolute despotic power, great enough finally to *use* his two or three billions to its full potentiality then,—well there would surely be interesting history made in that man's lifetime! We have had our iron kings, railroad kings, copper kings, sugar kings and others, but there is one kind of king we have not had yet. A real *king*? Yes, for how long, pray, would this republic stand against the aggressions of such a man, a great-minded despot without conscience or bounds to his ambition, one in comparison to whom our Rockefellers and Carnegies would seem like blundering beginners? Already our millionaire magnates have begun to buy our courts and legislatures, to corrupt our cities, to debauch the public conscience; *he* would finish the work and do it thoroughly, he would make the laws, own the newspapers, subsidize churches and colleges, mould public opinion, direct the machinery of justice, control the industries, the banks, the insurance companies, the conditions of labor, regulate supply and demand, fix prices, absorb profits, centralize everything, *be* everything. Why not? Even as things are, has the world any king more powerful than J. P. Morgan or John D. Rockefeller? Remember how Europe cringed to Mr. Morgan at his last visit, with emperors seeking his favor and princes waiting at his door. A real king? Why we practically have two of them already!

Whatever happens, then, there is peril in the existence of these enormous fortunes, peril to the possessor through the corroding blight of indolence and vanity, peril to the people through the example set them of luxury and extravagance, peril, finally, to the state if some surpassing money lord shall presently arise and with his vast resources work the undoing of this republic. "A triumphant plutocracy," says E. J. Shriver, "has enslaved the vast body of our people; and unless there is some relief its weight will crush the bearers of the burden, or the uprising of the latter will wreck the republic, and bring such chaos as France saw

in 1789." And Russell Sage, certainly a conservative authority, recently denounced the further consolidation of industry and predicted that, if this continues, "the result will be widespread revolt of the people and subsequent financial ruin unequaled in the history of the world."

[The next article in Mr. Moffett's series will appear in our February number. Mr. Moffett wishes to take this opportunity to thank the many readers of SUCCESS MAGAZINE who have furnished him with letters containing instances of willful extravagance and dire poverty in their separate communities. He hopes for a continuance of these letters in the future. At all times he will be glad to hear from the readers of SUCCESS MAGAZINE regarding any phase of his series, which, in the words of many of the leading newspapers of this country, is the most important ever set forth by a monthly publication.]

The Cowboy's Best Friend

By Capt. Jack Crawford

Farewell to the forty-five caliber Colt,—
A cowardly weapon at best;
Too long it has had a tenacious "holt"
On the slummy cowboy of the West.

Nor has it been needed in twenty long years,
In truth it is quite obsolete,
Except for the bluffer and bully who fears,—
The swashbuckling bunch of conceit.

The tough Bowery boy with a big cigarette,
And the six-shooter cowboy of war,
Were usually raised in the slums of the street,
And their stock is about on a par.

There are college-bred cowboys,—fine gentlemen, too,—
And some who know nothing of books;
But manly and modest, big-hearted and true,
And as clean as their own mountain brooks.

To these the old Colt is a souvenir now;
And it hangs on the wall as I look
At the wonderful change,—and I'm thinking,—somehow
The cowboy's best friend is his book.

A New Method of Water Purification

Copper Sulphate Acts as an Excellent Germ Destroyer

REMARKABLE results are announced from the application of a new method of destroying microorganisms in water, which was discovered about a year ago by Drs. Moore and Kellerman, of the bureau of plant industry at Washington. It consists simply in dissolving a certain quantity of copper sulphate in the water to be purified. Fortunately the dilution can be made so large that no deleterious effects are produced upon water intended for drinking purposes. One part of copper sulphate to eight million parts of water is the proportion generally used, and it is pointed out that, in order to obtain a medicinal dose of copper from such a mixture, a man would have to drink forty gallons of the water.

During the latter part of 1904 more than fifty sources of water supply in the United States were treated by this method with gratifying success. Not only are dangerous bacteria thus destroyed, but the green growths that frequently choke up small ponds are also eliminated. Most important of all is the promise that by this treatment the germs of typhoid fever may be entirely removed from any source of water supply.

In case of a lake, or pond, the chemical is applied by suspending bags filled with copper sulphate over the side of a boat and allowing the crystals to dissolve while the boat is rowed about. In two or three days the copper is entirely precipitated from the water, but the beneficial effects of the treatment last for weeks or months.

It has been suggested that this discovery may raise the question whether, after all, our mothers were not right—although they did not understand the scientific aspects of the matter,—in preferring copper kettles for preparing many kinds of food.

"My head feels dull-like," said an old lady to her doctor, "and I 've kind of lost the power to worry over things."

"Assiduous Anne's" Career

By ELIZABETH JORDAN

[*Concluded from page 10*]

me with the dearest little friendly gleam in her nice big brown eyes. At first her cheerful tone repelled me; but pretty soon I began to like it and I stopped talking almost under my breath, the way I had been doing, and finally I told her all about the career and how much I wanted to do something for mamma.

Her eyes softened then. She patted me on the shoulder, and got up and roamed around my room and seemed to be thinking. At last she turned and looked at me and said: "Who 's looking after you,—all of you, I mean? Who 's running the house?"

Think of my disappointment as these words fell upon my eager ears. I explained politely, but in a tired voice, how Aunt Maria was coming in January, but Miss Jeffreys interrupted me in her quick way.

"Yes, I know all that," she said, "but who 's doing it now?"

I said I did n't know, but that I supposed the servants were. I meant to be dignified, but I 'm afraid my voice sounded kind of sulky. Would n't anybody feel hurt to have her sacred confidences about careers treated that way? Miss Jeffreys came over to me and bent down and kissed me on the cheek.

"You 're a dear, dear child, Anne," she said very softly, "and those gray eyes of yours will see a lot, once they 're opened. But in the meantime I want to think a bit. Suppose we look around the house while I 'm doing it!"

That sounded better. If she really was going to think things out for me, and wanted to wander over the place while she was thinking, I did n't mind. I could see she was a restless woman. So I lit a candle and we went downstairs.

Really, do you know, I was rather ashamed of things,—the way they looked, I mean. Everything in the library had been left just the way it was when dear mamma—when she lay there. Even the long mirror was still covered; and the dust everywhere was an inch thick. It used to be our favorite room and we all sat there evenings, but now it looked like a vault. I turned away and gulped hard. The drawing-room was just as bad. Dust was over everything, and the windows, when Miss Jeffreys drew aside the curtains to look out, were a sight. It had rained and snowed and Betty had not cleaned them.

I said, "Of course you know things did n't look like this while mamma was with us," and Miss Jeffreys answered very quickly, "Certainly not; your mother was famed for her exquisite home," with a great deal of emphasis.

Then we went into the dining-room and I think that was the worst of all. The mahogany looked dull, the centerpiece on the table was soiled, the silver on the sideboard was black, and the brass andirons and fender that mamma always kept shining were brown and stained. Miss Jeffreys did n't say anything, but just looked. Finally she asked: "Where does the family sit in the evenings?" I explained that papa and the boys were not home much, and she turned and looked at me a long time, and shook her head. Then she said: "Oh, Anne, Anne! You have an opportunity to make five human beings happy, and here you sit pining for a career."

I reminded her, rather stiffly, I guess, that we were in great affliction. She stopped smiling then, but she answered at once, very slowly and seriously:—

"You can make them comfortable at least, Anne, and when you make five men thoroughly comfortable you come pretty near to making them happy. And,—could you do anything in this big world that would please your mother more?"

I felt as if she had lit a candle inside of me,

everything got so bright all of a sudden. I could n't speak, but I looked at her and she kissed me again, very tenderly. Then she said in the most business-like way that it was getting late and she and Sadie must be going home; and they went. I went to bed and you 'd better believe that I did some thinking.

The next morning I got up early and without saying a word to anybody else sent Betty to engage a woman to come in for the day and help us to clean. She was the one mamma always had, and she knew just what to do. I put on an old dress and a dust cap and gloves and one of Betty's long aprons, and we cleaned and we cleaned and we cleaned. It was fun. By five o'clock that afternoon we had the halls and drawing-room and library and dining-room in perfect order. The house was aired and all the brass and silver were polished. I had ordered a very nice dinner, and I sent out and got flowers for the table, and we used the best linen and china. When papa and the boys came in at half past six I had open fires in the hall and in the library and dining-room, and everything looked so lovely and "comfy." I had their evening clothes all laid out for them in their rooms, the way mamma used to do, and I put on a pretty white dress myself.

I wish you could have seen those five men when they saw me. At first they were scared because they thought unexpected guests had come, or something, but Betty explained that it was for them and that "Miss Anne had took hold of the housekeeping;" so when I came down the last of all they were waiting in the library. I came in late on purpose; I wanted to see how they looked. They did n't say anything at first—I guess they could n't. But papa took me in his arms and held me there a minute, and when we went into the dining-room and I sat down in mamma's old place at the table I saw the expression in Harry's eyes. Well, anyone who wants the plaudits of the masses and newspaper reporters coming to the house can have them. I had all the career I wanted,—then and there!

As Sister Genevieve used to say, "there was a perceptible sense of strain" for a few moments. We were all thinking of darling mamma and missing her and feeling glad we had each other left, and it was dreadfully hard to talk. I know I dropped a big tear right on one of Annie's nice stuffed peppers, but I guess no one saw it. After a few minutes Harry saw how good the dinner was, and then we all began to talk and they told me funny little things that had happened downtown, and pretty soon we were chatting like old times. Betty's face simply beamed as she served the dinner, and once Annie came upstairs and peeked into the dining-room. I saw her but pretended I did n't.

After dinner, instead of going out, every one of them came into the library and stayed there. It was a nasty night,—snowing, and you could hear the wind howling around the windows; but it was lovely in the library, with the firelight shining on the brasses, and those handsome brothers of mine around the big table reading the evening newspapers and the magazines. I had their cigars ready, and I cut the end off papa's cigar just the way mamma always did. His face twisted dreadfully for a moment, just as if he had to cry; but Harry began to read aloud something that was interesting, so papa had time to pull himself together.

After that the old home life went on pretty smoothly. Annie and Betty were as good as they could be, and only too glad to have me tell them what to do, and I was humble enough about it and asked them to advise me and help me, for I knew I did n't know much. I was bound to have everything clean, though, and cheerful and attractive, and to have nice things for my family to eat. That was a good beginning and in the end everything came out all right for Miss Jeffreys helped me a lot. But

you should have seen the ter-ri-ble grocery and meat bills poor papa had to pay until I learned how to market. He never mentioned them, the darling, but just pinched my ear when I confessed how careless I had been about ordering too much.

I am saving my greatest triumph for the last, so that my story will have a nice climax. One morning at breakfast, early in December, papa asked me if I found the housekeeping "too arduous," and if I was willing to keep on. At first I felt dreadfully, for I thought perhaps he was not satisfied with me,—though the bills were ever and ever so much smaller by that time. But I said I loved it more and more and that the best fun I had was the marketing and the planning of surprises for my family. I said I was learning all the time, and would try to improve fast. Then papa said Aunt Maria's letters showed she did n't really want to come home from Europe and was doing it only because she felt it was her duty; and he added slowly,—"If you say so, Anne, we 'll tell her the invitation to keep house for us is off!"

I just beamed and he saw how happy I was; but the noble man had more to say, and he leaned across the table and looked at me when he said it:—

"We would n't change our present housekeeper," he declared, "for anyone alive. Little Assiduous Anne, you 're the best daughter a man ever had."

Then, while happy tears filled my eyes, as real authors say, (only mine *were* really happy and they *did* fill my eyes, and I could n't say a single word of the eloquent thoughts that bubbled up in my bosom,) while all this was happening inside of me, Harry put his arm around me and said: "The best daughter and the very best and dearest little sister! You 've solved the career question in a way that suits us down to the ground."

So, as the poet so beautifully says, "When you 're wanting a song for the brave and the free, let none look at me." They need not look at me either if they want actresses, or doctors, or women in other careers. But, though far be it from me to boast or to show a spirit unbecoming in the young, for true merit is always modest, you can ask me anything you want about moth balls, or the care of hardwood floors; and—but this is a very, very big secret,—I may write a cookbook sometime. Only this last month I 've made up several dishes all by myself; and Annie, our cook, says she never in her whole life tasted anything the least bit like them!

Roosevelt and His "Dude Outfit"

"IT was in 1885 that I first saw Roosevelt," said H. W. Otis, of Peshastin, Washington. "That was the year he established his ranch in the Bad Lands of Dakota and Nebraska. Had I known that young fellow was booked for the presidency of the United States I certainly would have cultivated his acquaintance more than I did.

"The most conspicuous parts of him then, as now, were his glasses and his big teeth. I remember his advent into camp and his initiation as a cow-puncher. It is always the custom to get, for the tenderfoot to ride, the worst broncho obtainable. Roosevelt, on getting astride the wild horse, was mighty soon dumped off. He was thrown time and time again, but persisted until he succeeded in breaking the animal to ride, and when he came back to camp he let out a war whoop worthy of a true buckaroo. That experience gained for him the respect of the older cowboys, who looked with haughty disdain upon a tenderfoot.

"There were five or six young fellows from New York with Roosevelt, and we called them 'the dude outfit.' I have no doubt President Roosevelt well remembers an incident which occurred in camp one day on the round-up. We had in our gang a wild, reckless fellow named Bill Jones. Bill had killed another man's dog. One of the New Yorkers said, 'I'd like to see that Bill Jones kill a dog of mine.' 'Well,' said Bill, who chanced to hear the remark, 'you just play for a few minutes that it was your dog that Bill Jones killed.' The young New Yorker concluded that he did not care to have anything to do with supposititious cases,—at least, he remained in the tent."

If a man wishes to rise above mediocrity he must rid himself of conflicting ambitions.

THE FUNNY SIDE OF THINGS

NOTHING THE MATTER

By HAROLD SUSMAN

[With apologies to the author of "Nothing to Wear."]

MISS FLORA McQUINSY,
Of Medicine Square,
Is a person of very strange notions;
She is crazy for medicines, I do declare,—
She has powders, and tablets, and lotions.
What is in all these things must remain a great mystery.

I just write of Miss Flora. Behold here her history!
Miss Flora 's a spinster, exceedingly wealthy;
She would rather be poor though, she says, and be healthy.
Her aches come alone, and her aches come together,
At all hours of the day, and in all sorts of weather;
She 's all manner of things that the doctor can put
On the crown of her head or the sole of her foot;
Or rub on her shoulders, or tie round her waist;
Or that 's known to the feel, or the smell, or the taste;
Or that 's smeared on without, or digested within.
She 's afraid she 'll get fat, she 's afraid she 'll get thin,
She 's afraid she 'll get sick, she 's afraid she 'll stay well,
She 's afraid she 'll keep silent, she 's frightened to tell.
She 's frightened of fruit, and she 's frightened of meat,
She 's frightened to diet, she 's frightened to eat,
She 's afraid to stay in, she 's afraid to go out,
She 's afraid to believe, she 's afraid she will doubt,
She 's afraid she 'll get warm, she 's afraid she 'll get cold,
She 's afraid she 'll die young, she 's afraid she 'll grow old,
She 's frightened to live, and she 's frightened to die,
She 's frightened and scared, 'cause she does n't know why,
In short, for all ails that could ever be thought of,
Or doctor, or dentist, or druggist be bought of,
From a spray for the throat, to a cure for the chills,
From a lotion for bruises, to food for the blood,
From a gargle for gumboils, to bathing in mud,
She 's tried all these things,—and she 's footed the bills.

Miss McQuinsy is known unto every physician,
As a woman who 's got a diseased disposition,
With her fears about measles, lumbago, and sprains,
And her horror of fevers, and all sorts of pains.
For of every disease Miss McQuinsy complains,—
And there was never anything awful around
But in Miss McQuinsy the symptoms were found.
When *you 've* got it badly, why, *she 's* got it worse;
She 's always in charge of a doctor and nurse.
'T is thus that she uses her very long purse.
She wastes time and money on doses and drugs;
Her only companions are frauds and humbugs.
They humor her whimsies, but still keep her ill.
With horrid concoctions her insides they fill.
Alas, Miss McQuinsy, you 're in a bad way;
The doctors have "cured" you, but you are sick still;
And sick, my poor lady, it seems you will stay,—
As long as you gloat over troubles rheumatic,
As long as you dote upon ailments asthmatic.

And now, be it told, though she screams and she faints,
And though her whole life is a list of complaints,—
That while on each ailment she 's anxious to seize,
And while there 's no ill can her longing appease,
She will still have complaints. But she has no disease!

"She 's always in charge of a doctor or nurse"

Not Likely to Escape

HENRY VIGNAUD, secretary of the American Embassy at Paris, enjoys telling of an American who was being shown the tomb of Napoleon. As the loquacious guide referred to the various points of interest in connection with the tomb, the American evinced the greatest interest in all that was said.

"This immense sarcophagus," declaimed the guide, "weighs forty tons. Inside of that, sir, is a steel receptacle weighing twelve tons, and inside of that is a leaden casket, hermetically sealed, weighing over two tons. Inside of that rests a mahogany coffin containing the remains of the great man."

For a moment the American was silent, as if in deep meditation. Then he said:—

"It seems to me that you 've got him all right. If he ever gets out, cable me at my expense."

A Brisk Trade in Sermons

THE wife of a Philadelphia clergyman recently sold a box of waste paper to a ragman. In the box were a lot of manuscript sermons of her husband's. A month or so thereafter, the ragman again came around, and asked if the lady had any more sermons to sell.

"I have some waste paper," said she, "but why should you particularly want sermons?"

"Well, mum, you see I did so well with them that I got here a month ago. I got sick up in Altoona, and a preacher there boarded me and my horse for a couple of weeks for that box of sermons, because I had n't any money. Since then, he 's got a great reputation in those parts as a preacher. I 'll give ten cents a pound for all you have."

A deal in theology

Needed a Quick Decision

A FEW years ago a young American in London, finding himself financially embarrassed, was forced to have recourse to his pen to keep the wolf from the door, but found it a rather difficult task to dispose of his articles.

One day the young American presented himself at the office of a British editor who had bought certain articles of him. The great man was extremely busy, but, after considerable insistence, the author was allowed to enter. He had a roll of manuscript that he begged the editor to read at once. Strange as it may seem, the latter consented. It was a story,—"a rattling good story," the editor afterwards called it,—about a young man who had purchased a typewriting machine on the installment plan. All had gone well till the final payment of one pound was due. The young man had n't the money, and could n't get it. Twice the firm who had sold the machine gave him additional time. Finally, however, an agent was sent with the message that the overdue payment must be made at once or the machine would be taken away. At his wits' end, the unlucky writer begged the agent to wait just two hours. This the latter agreed to. Then the writer sat down to his machine and dashed off a pathetic tale of his own struggles with fate, and of his fruitless efforts to raise money to pay for the typewriter. When he had finished, he went to a newspaper office, sold the story, and brought back the money in time to save the machine.

"You will remember that I once suggested that you do a bit of fiction," said the editor, when he had read the story, "but you never would. This is most ingeniously told. Come around

in a day or two, and I'll let you know whether we can use the story."

The young man hesitated. "Pardon me, if I seem too persistent," said he, "but would you mind deciding now?"

"Why?" asked the editor, in surprise.

"Because," explained the young writer, "the chap who came after the typewriter is waiting for the money."

Where Life Is Long

SENATOR TILLMAN and a colleague were discussing the question of the salubriousness of various sections of the country. "Well," said Mr. Tillman, "if the healthfulness of a region is indicated by the mere longevity of its inhabitants, then I think that Asheville, North Carolina, must have the palm. As an illustration of how long-lived the people are thereabouts, we Carolinians are fond of telling this story:—

"A visitor from the North asked an old gentleman where he was born and how old he was. The old chap replied: 'I was born here in Asheville, and am seventy years old.' 'Oh!' exclaimed the Yankee, 'as you appear to be as hale and hearty as a man of forty, I 've no doubt you 'll live to a ripe old age. How old was your father when he died?'

"'Father dead!' said the old man, looking surprised, 'Father is n't dead! He 's upstairs putting grandfather to bed!'"

Why the Actor Smiled

THE late Joseph Jefferson used to enjoy telling, in his quaint way, of the sad case of a player in the old days. A company had been sent out from New Orleans to visit the towns along the Mississippi River up to St. Louis. Business had been anything but good, and the meager receipts at the box office had resulted in a heavy reduction of salaries before the company had been out for many weeks. One night, after the performance, the stage manager, who was also the leading man, took exception to the manner in which one of the players had interpreted a certain "death scene." "Why," exclaimend the stage manager, indignantly, "you actually smiled in that scene!"

"Yes," replied the player who had been rebuked, "in view of the salary that you now pay me, death seems a pleasant relief."

The Girl He Left Behind

THERE is a public library in Baltimore that has a regulation by which any member wanting a particular book which is not "in" can, by paying a small sum, secure the next turn; and, upon the book's coming in, the librarian sends him a notification.

In this connection, an *attaché* of the library tells of an amusing incident. A member desired a copy of a novel entitled "The Girl He Left Behind Him." The book not being in, he made the customary deposit, and, in due course, received a notification. This the member's wife received,—to her alarm, at first,—for it read as follows:—

"Mr. Blank is informed that 'The Girl He Left Behind Him' is now in the library, and will be kept for him till Friday morning next."

Curious Medical Phenomena

A PHILADELPHIA physician, while making a social visit at the house of a friend, chanced to meet a colleague. After some general conversation, a remark was made that gave a professional turn to the talk. The first physician said:—

"You know one may look into the throat of a child and determine upon which foot it is standing merely by the way in which the blood collects on the other side of the body."

"A more remarkable fact than that," observed the second doctor, "is that by manual training you can actually increase the size of the brain of a stupid child, so that by proper mental exercise it develops a marked degree of intelligence."

It is probable that the host began to suspect that his medical friends were trying to "chaff" him; at any rate, he, as a layman, contributed the following extraordinary addition to the stock of medical knowledge:—

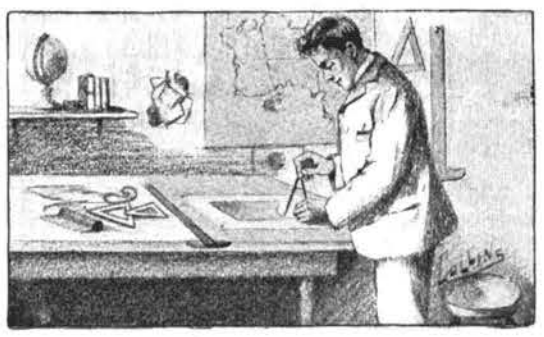
"Gentlemen," said he, "the facts you mention are nothing compared to one coming under my own observation. I have actually seen a man who by looking in his pocketbook could tell you what he was to have for dinner!"

What 's in a Name?

FREQUENTLY in the South one finds among the negroes as remarkable Christian names as those bestowed upon their offspring by the Puritan fathers.

A gentleman of Virginia tells of a negro living near Richmond, who for years had been familiarly known, to him as "Tim." It became necessary at one time in a law suit to know the full name of the darky. The not unnatural supposition that "Tim" stood for "Timothy" met with a flat denial.

"No sah!" exclaimed the negro, "mah name ain't Timothy. It 's 'What-timorous-souls-we-poor-mortals-be Jackson.' Dey jest calls me 'Tim' fo' sho't."



NEW IDEAS

Contributed By Our Readers

[If you are a housewife, tell us of any practical new idea that has come to you in regard to your household work. If you have discovered an improved way of doing a common task, be it house cleaning, cooking, washing, ironing, making or putting up preserves, storing away apples, pears, vegetables—no matter what it is, let us hear about it. If you are a handy man or woman in the home, tell us of any new and proved method you have discovered for cleaning clothes, polishing silver, destroying insects, painting, gardening, papering, carpentering, or any of the thousand and one things that are to be done in the garden and in the home. If you are a business or professional man or woman, and have found some simple and better method of doing any ordinary thing in the line of your business or profession, whatever it may be, let us have the news. If you have an improved plan for study or reading; if you have anything original and helpful to communicate in regard to work, or sport, or study we shall be glad to hear from you. Illustrations need *not* accompany contributions. Manuscripts will not be returned. Write on one side of the paper only and with ink or on a typewriter. SUCCESS MAGAZINE will pay one dollar for each item accepted, provided the author will assure us of its originality. Address, New Ideas Editor, SUCCESS MAGAZINE, New York City.]

A Kitchen Clothes Line

Articles required: one small single pulley, one small double pulley, three screw hooks, a bunch of clothes line, and a pole, light and strong.

Place two of the screw hooks in the ceiling at a distance apart equal to the length of the pole. Pass one end of the rope through one side of the double pulley, through the single pulley, and tie to one end of the pole, then pass the other end of the rope through the other side of the double pulley and fasten to the other end of the pole. Put into the wall at a convenient height, the third screw hook so that it will be under one of the screw hooks in the ceiling. Then hang the pulleys—the double one over the screw hook in the wall,—to the screw hooks in the ceiling. This will leave a loop of rope in which knots are tied so that the pole may be either at the ceiling for drying clothes, or fairly low to put clothes on it.—NEW SUBSCRIBER.

A rest for aching hands

How I Sprinkle Clothes

My already aching hands rebelled at the thought of being again brought into contact with water. I spied a small whisk broom which I had recently cleansed, and tried sprinkling with it. To my delight I found that this method of clothes-sprinkling not only saved my hands, but also distributed the dampness more evenly over the articles, and consequently made the ironing much easier.—BERTHA SPRINGER.

To Freshen Faded Clothing

Into a pint of clear, soft water, grate two good-sized potatoes, strain through a coarse sieve into a gallon of water and allow the liquid to settle. Pour the starchy fluid from the sediment, and in it rub the articles to be cleansed. Rinse thoroughly in clear water; dry, and press. It is said that this is the idea accepted by the English Society of Arts, which offered one hundred dollars for the best method of cleaning silk, cotton, and woolen fabrics.—WILL H. COOK.

Cleaning Furs

To clean sable, chinchilla, squirrel, etc., heat a quantity of new bran in a pan, taking care that it does not burn. Stir constantly.

When well heated rub thoroughly into the fur. Repeat two or three times. Shake the fur and rub briskly until free from dust. This process leaves the fur soft and with the appearance of being new. To clean white furs, ermine, etc., lay the fur on the table and rub with bran, moistened with warm water; rub until dry, then rub with dry bran. Use flannel for rubbing with the wet bran and book muslin for the dry. After using the bran, rub with magnesia. Dry flour may be used instead of wet bran. Rub against the way of the fur.—MRS. H. GUSTAVESON.

A new fur cleaner

For Patching Broken Plaster

Sifted coal ashes, sand, and wheat flour,—two parts each of ashes and sand, to one of flour,—make an excellent mortar for patching holes where the plastering is broken. It becomes as hard as stone over night, and is equal to cement for patching. It can be put on by hand and papered over, making a good wall, with little trouble or expense. MRS. SALLIE A. HUMES.

Holding Manifold Paper in Place

Of the countless thousands of stenographers and copyists doing manifold work in law offices and elsewhere, only a very small per cent. know of the great convenience of having their paper made in tabs (gummed at one end.) Innumerable inventions for holding manifold paper in place are on the market. Some of these are clasps of one sort or another, others are attachments for the machine itself. All could be done away with by ordering the paper tabbed. Say five manifold copies are to be made. The required number of carbon sheets are inserted in the tab, leaving, say, a half inch of the carbons protruding at the end. The paper is then easily detached from the tab, and instead of five or six fluttering sheets, to all intents and purposes you have but one sheet to handle. When this is run through the machine, the carbons are quickly removed by a gentle hold on the protruding ends. Before this is done, however, the original is read for errors. If any are found, the sheet is inserted in the machine, and all corrections are made with one stroke. If the carbon sheets slightly adhere after being withdrawn, a slight wave in the air will separate them. Once this tabbed paper system is adopted it will never be dropped. It is a time-saving, simple system. —JAMES R. NOLAND.

The Right Way to Teach Punctuation

Punctuation is a subject usually neglected by teachers and disliked by pupils. It is, therefore, seldom thoroughly learned by students in our schools, and a large number of boys, girls, young men and young women annually seek positions involving a knowledge of correspondence, though they are insufficiently grounded in this element of composition.

This is because punctuation has been taught, and still is taught, in rhetorics and hand-books, in the wrong way. The custom has been, and still, in many cases, is, to give a rule and to illustrate it by a single example, or, at most, two.

This presents the subject wrong end foremost. The student should first see the example, or rather, a number of examples, illustrative of the rule, and should then deduce his own rule or have the rule stated.

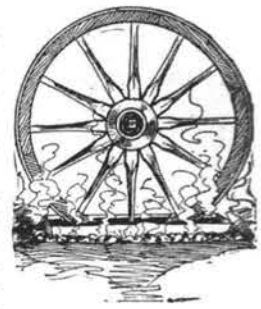
People who have learned to punctuate have acquired the knowledge through endless examples, in their reading of applications of the rule. So in teaching, the illustrations should be most profuse, and the rule should be formulated only after its application is understood.

The student, if carefully directed, would learn the first and most important rule: that punctuation is a mere device to aid interpretation. If it does not keep the reader to the sense of the passage, the tendency now-a-days is not to employ it. Punctuation should be more thoroughly taught, and taught through the medium of profuse illustration, and not, primarily, through rules. The rules should come last.—JOHN D. HANEY.

To Set Wagon Tires

Scrape and wash all mud from the wheels, leaving the paint on. Dig a trench three feet long by eight inches wide; fill with live coals; place in this a pan (our plumber made one for the purpose for a small sum,) containing coal tar. Place the axle of the wagon on a lift,—as when removing the wheel to grease, —placing the tire and felloe in the boiling tar; turn the wheel slowly so as to pass the entire tire through the tar three or four times; remove to cool, and your tire will be as good as new.

MISS LIZZIE L. MEADOWS.



To make an old tire new

An Aid to Self-Expression

Letter writing is one of the most interesting and successful forms of expression that I have found. I have a number of friends with whom I correspond, and each of us makes every letter a careful essay on some subject, such as:—"An Outing," "The Value of a National Exhibition," or even deeper subjects. The material is the result of the reading of books, magazines, newspapers, reports, etc., of observation and of original thought. Care is taken to spell and punctuate correctly, and a forceful style is attempted. The receiver is expected to write a short and mutually helpful criticism of the letter received. Ordinary news is not suppressed, but it is condensed into the fewest words possible, often serving as an introduction to the main theme.

It is wonderful how this method broadens the mind. The most delightful feature of it is that the study of subjects often considered dull is made interesting and pleasant by the elements of personality and friendship introduced.—LAWRENCE BROE.

To Keep Insects off Your Storeroom Table

Ants and bugs may be kept from crawling upon tables in your storeroom by cutting four pieces of sticky fly-paper, three inches square each, and placing one under each table leg. No insect will crawl over it. I have caught mice also in this way.—K. E. J.

Keep your meat fresh

To Keep Fresh Meat without Ice

I learned while living in the country, where ice was unobtainable, that fresh meat could be kept fresh and sweet if kept immersed in buttermilk. The meat should be rinsed well before cooking.

MRS. EMMA SMITH.

Hint for Preserving Fruit

If housekeepers, in preserving fruit, will make a syrup of the sugar in a separate dish, cooking the fruit only long enough to be thoroughly heated, then, when putting it up, fill the jar about one-third full, add about three spoonfuls of the thick syrup, and so on till the jar is full, they will find the fruit much better and more natural in flavor than when the sugar is mixed in with it and cooked. In this way, too, it does not take so much sugar to sweeten it, as it is a well-known chemical fact that it requires more sugar to sweeten fruit if it is *boiled* with it than if prepared in this way. Cook only about two quarts at a time and the fruit will not mash up.—W. A.

How to Utilize Old Tidies

If you have any of the old crocheted tidies, which are now quite *passé*, don't throw them away—but use them in your white linen waists and you will be delighted to see how effective they are. If the tidies or scarfs are made in wings or medallions, separate them and apply in yoke shape on your waist, and cut out the linen underneath. Should the pattern be such that it can not be separated, cut a small yoke of it, leaving, if possible, bits for the cuffs. Your waist will launder beautifully and can be worn all winter over a lining of silk or satin.—MRS. O. S. M.

A new use for grain

Successful Plant Slipping

An easy and successful way to slip geraniums and equally stocky plants, is to insert an oat or grain of rye in the bottom of slip, then place in earth in permanent flower pot, keeping the soil moist, and they are ready for winter blooming.

MRS. J. G. LYFORD.

Ben Franklin,—America's First Self-Made Man

By HOSMER WHITFIELD

[*Concluded from page 22*]

a youth of Franklin's appetite for knowledge had not studied the languages in question. The youngster's reply was characteristic. Said he:—

"I look on the languages, sir, merely as arbitrary signs or characters whereby men communicate their ideas to each other. Now, if I already possess a language which is capable of conveying more ideas than I shall ever acquire, were it not wiser in me to improve my time in getting full sense through that one language than to waste it in getting more signs through fifty languages, even if I could learn as many?"

▲ ▲

Students of Franklin's life are familiar with the fool's errand on which Sir William Keith, then governor of Pennsylvania, sent the young philosopher to London, armed with letters of credit for the purpose of obtaining fonts of type, presses, etc., sufficient to set up a printing establishment in Philadelphia, "under royal auspices." It will be remembered that, when young Franklin reached England, he found that his dream of power and place was a mere bubble. Acting on the advice of a good old Quaker, Benjamin called on the principal of a firm then eminent in book printing in London,—one Palmer, a good-natured, clever, but prejudiced cockney, being its head. After some little conversation, Palmer told the young man to call upon him in the morning, at his residence. Benjamin was on hand about sunrise. At this period the term "buckskin" was equivalent to Yankee, and so Palmer said:—

"Do you buckskins always get up this early, in America?"

"Yes, sir," replied Franklin; "that is, the most of us do, as we find it cheaper to burn sunlight than candlelight."

▲ ▲

Palmer, in spite of his good heart, could not refrain from quietly sneering at Franklin on the score of his American birth, but the latter kept his temper, and, after some conversation, the Englishman said:—

"Well, we will give you a trial, and see what kind of printers buckskins are." Thereupon, he turned to the foreman of the room and ordered him to give Franklin a composing stick. "Now get to work," said he.

In four minutes Benjamin had "set" this sentence from the New Testament: "And Nathaniel said unto him, 'Can there any good thing come out of Nazareth?' Philip saith unto him, 'Come and see.'"

The rapidity of the work and the delicacy of the rebuke appealed to the Briton, and, holding out his hand, he said:—

"You 're a good one, and you 're employed," and it need hardly be added that Benjamin did most creditable work thereafter.

▲ ▲

How many people are there who know that the historic ship on which John Paul Jones fought and overcame the British frigate, "Serapis," was named after what is probably Franklin's most famous work? The first issue of "Poor Richard's Almanac" was in 1732, and it attained an immediate popularity both in America and abroad. Louis XV., of France, heard extracts from "Poor Richard" read, and he was so pleased with the common sense thereof that he ordered that a new frigate then building should be called "Le Bon Homme Richard," which is French for "Poor Richard." She—if, indeed, "Poor Richard" could be a she,—was a ship of thirty-six guns. In the earlier part of her history the vessel does not seem to have attained much repute, but when Jones became her commander the case was otherwise. "Le Bon Homme Richard" met, fought, and overcame the "Serapis," which had forty-four guns. Jones's ship sank, four hours later, owing to the damage inflicted upon her by the British. It may be added that "Poor Richard's Almanac," in the early years of its inception, attained a popularity of a then unprecedented nature, having a circulation of no less than fifteen thousand annually.

▲ ▲

One of the series of letters written to Franklin's closest friend, Dr. J. Priestley, and dated October 4, 1775, is redolent of the intense patriotism of the writer, as it is suggestive of the spirit of aroused American manhood. It runs thus, in part: "Tell our poor, good friend, Dr. Price, who appears, sometimes, to have doubts about our firmness, that America is determined and unanimous; that there are a few Tories and placemen, who may be expected soon to export themselves. But Britain's total expense of three million pounds sterling has resulted in the killing, in this campaign, of one hundred and fifty Yankees, which is twenty thousand pounds sterling per head, and at Bunker Hill they got a half mile of ground. During the same time she lost, in one place, fully one thousand men, and we have had sixty thousand children born in America. From this *data*, with the aid of his mathematical head, Lord North will easily calculate the time and expense necessary to kill us and conquer our whole territory."

Our New Year's Cover

WE wish to call special attention to the cover design for this issue. It was painted specially for SUCCESS MAGAZINE by Mr. Clyde O. De Land, of Philadelphia, and represents the well-known historic scene of the arrival of Benjamin Franklin in Philadelphia on a certain Sunday morning in October, 1723. The buildings and thoroughfare are historically correct, and the incident is characteristic of the life of Franklin.

Franklin came to Philadelphia when not quite eighteen years of age. We learn from his autobiography that he arrived there quite dirty from being so long aboard a boat, much fatigued with walking, rowing, and want of sleep, and very hungry. Once ashore, he went immediately to a baker's for something to eat, and, not knowing the prices or names of the different kinds of bread, he asked for three pennies' worth of any sort. Accordingly the baker gave him three rolls, and Franklin, having no room in his pockets, walked off with a roll under each arm, heartily munching the third.

He next proceeded to take a short walk around the city, and, on Market Street, passed the home of his future wife, Miss Deborah Read, who happened to be in the doorway and found much amusement in the young printer's awkward and ridiculous appearance. In a short time he found himself back at the wharf, near the boat in which he arrived, and, noticing several cleanly dressed people all walking in the same direction, joined them, and was led into a Quaker meeting house. Before the service was over Franklin fell fast asleep. He naïvely wrote: "This, therefore, was the first house I was in, or slept in, in Philadelphia."

The background of this month's cover design has been studied from old prints. It represents Market Street, from Third, looking toward the Delaware River. The brick building at the left is a jail; in the middle distance are market sheds and the old court house, known also as the "Great Towne House," or "Guild Hall." In this structure the colonial assemblies met, and from its balcony, in front, the royal governors made their addresses to the cheering populace below. It was the capitol building of the colony until superseded by Independence Hall, in 1734.

Questions and Answers

EVA A. W.—The period of seclusion when in mourning is governed by feelings rather than by fashion. There are, however, certain social rulings which regulate such matters in a general way among people of culture and refinement. In circumstances such as you name, a society woman would probably begin to call informally on her friends six months after the bereavement. At about the same time, she would be privileged to attend picture shows, concerts, and even matinées at the theater.

LOVE GIFTS.—When an engagement is broken, all presents exchanged beforehand should be returned to the giver. The ring is, of course, included with the articles returned. A note may accompany the returned love gifts, or they may be simply neatly packed and addressed to the sender without any word of comment.

MILLICENT.—Flowers are always the best and most suitable decoration for the dinner-table. No matter how elaborate the function, nothing could prove more tasteful or elegant than an abundance of fragrant blossoms, leaves, and trailing vines. Color-harmonies in table decoration are still in fashionable favor. If the prevailing color is to be yellow, a crystal bowl or a silver vase filled with daffodils in springtime or yellow chrysanthemums in winter will make a charming centerpiece. On a table where pink predominates, pink and white sweet peas, intertwined with maidenhair fern, or a large cluster of softly tinted roses will make a beautiful beginning for your color scheme.

HOUSEWIFE.—To rid cupboards of mice and ants, stop the mouse holes with corks dipped in carbolic acid, and scrub the floor and shelves with a dilution of the same acid. The correct proportions for the dilutions are a tablespoonful of the carbolic acid to one bucket of water. The water must be boiling hot and the acid should be stirred in with a stick. This remedy is said to be an unfailing one, but great care should be exercised in handling the carbolic acid, as it is a dangerous and powerful corrosive.

SUPERSTITIOUS.—When you imagine that a friendship could be broken because of the present of an umbrella or a pin, you show yourself bound by a foolish superstition which is altogether unworthy your sound common sense. The acceptance of the present would break nothing at all except your belief in a silly superstition. Firm friendship is composed of mutual esteem and affection. It could hardly be rudely torn apart by the combination of silk, wood, and steel in an umbrella, or the sharp point of a pretty stick-pin.

THE WELL-DRESSED MAN

By ALFRED STEPHEN BRYAN

Editor of "The Haberdasher"

FADDISM does not constitute fashion, and the assumption that a thing is "the thing," merely because some eccentric wears it, is clearly unwarranted. Many of the peculiarities in dress seen on the street and in the clubs are ridiculous, and only express the wearer's distorted taste and his itch for the lime-light. The day has gone when any one man, or group of men, can force a fad. With the lifting of dress to a sound and sane level, has come a surer estimate of what is a vagary of the moment, and what is destined to endure. The ignorance of what dress fundamentally stands for, which, for a long time, made the "fop" the commonly accepted conception of a well-dressed man, has been dispelled.

* * *

To-day, the queer person who disregards the niceties of dress, in the belief that, by doing so, he shows a high and rare brand of culture, is put down as of a piece with the attic dauber, whose jacket collar bristles with dandruff, and whose hair knows no comb but his fingers. Such people arouse the same pity that is bestowed upon the merry man in tatters, whose home is where he hangs his hat. There is this to be said for our tattered friend:—he frankly admits that "it 's too much trouble."

* * *

No other people, save the English, have done as much as we have to foster manly sports and wholesome activity in the open. This spirit, as I have frequently said, is mirrored in the dress of Americans, which shows no trace of effeminacy, but is simple, comfortable, sensible, and suited to climate and environment. The statement often triumphantly put forth, that there is no such thing as "fashion," and that what is called fashion is simply the expression of the individual's taste and judgment, is quite without point. Unquestionably, a gentleman does not dress by rote, and, unquestionably, he consults his own notions as to what is becoming to him.

* * *

There are, however, certain primary principles of dress, just as there is a primary standard of good breeding, that are acknowledged wherever gentlemen meet, the world over, and these constitute an unwritten dress code, that stands as firm as a granite shaft. Everyone who has traveled, has noticed a marked likeness between the dress of men of social position in all countries. Customs and racial characteristics may be as far apart as the poles, but, at bottom, you will find that the attributes which contribute to form a gentleman, in the social sense, are identical. The prig is not the man who follows the fashion, but he who affects to hold himself superior to it, and who, if the truth be told, is often an abject, though stealthy, worshiper of caste. The one is deeply observant of the usages that govern his fellows; the other is addicted to a form of caddishness, all the more odious because it is masked under pretended scorn of the proprieties.

* * *

The overcoat portrayed here expresses the drift of fashion toward more form-fitting clothes. It will be observed that the coat is quite snug at the waist, "springs" outward and falls into rather full folds below. The same tendency is noticeable in jackets this season, and the newest define the figure sharply at the waist, this constituting, in effect, a revival of the "military" cut of a few years ago. To be sure, the military cut should be adopted only by men whose figure fits it, and, also, only by young men. The elderly *beau*, in a jacket cut *à la militaire*, is apt to be the drollest creature on sea or land. The fashionable waistcoat this season is cut high, and should show above the lapels of the jacket. A new development of the mode is to leave the jacket lapels loose, instead of having them pressed flat, in order to give a softer, more graceful appearance.

As a sign of the leaning toward greater freedom in dress, it may be noted that the "morning coat," a form of cutaway, is now very generally worn instead of the frock, on all but the most ceremonious occasions. This includes forenoon weddings, afternoon calls, and assemblies not of a severely formal character. This change is to be welcomed, for it strips dress of much of its "starchiness." The frock coat will never lose caste so long as there are those who prize the beauty of simplicity. The frock, however, is not becoming to all men, whereas the morning coat is. It helps to make the man of slight stature look tall, and the tall man, taller. What has been known hitherto as the "cutaway," which is simply a pocketless morning coat, has been virtually elbowed aside by the last named, which is worn the same occasions as the other, and has, besides, a broader usefulness.

* * *

Mourning has a mode all its own, which extends, in its extreme phase, even to waistcoats. A representative type of mourning waistcoat is made of heavy flannel in a close check pattern, and has the collar, edges, and pocket flaps taped with black braid. The buttons are of dull black bone. I can not say that I fancy this somewhat bizarre garment, but it is interesting, as denoting the lengths to which some men go in search of oddity.

* * *

In mourning clothes it is wise to avoid extremes. The black suit, the deep black band, on the hat, and the black cravat are virtually all the indications of sorrow that good taste sanctions. Men of breeding do not parade their grief—indeed, such a parade is inexpressibly vulgar. Deference must be paid to custom, and it is paid with as little beating of muffled drums and wearing of crape as possible. Black shirt studs and links are yet worn by some men in mourning, though black studs and links with evening clothes are an absurdity. Summing up mourning dress, he who makes the evidences of his sorrow as unobtrusive as he can is following the surest of guides,—good taste.

This winter's style

Questions About Dress

[Readers of SUCCESS MAGAZINE are invited to ask any questions which puzzle them about good form in dress. No names will be used here, but every inquirer must attach his name as a pledge of sincerity. It is suggested that the questions asked be of general, rather than personal interest.]

PRESCOTT.—White kid evening gloves may be washed in gasoline. Once a month is often enough to iron a silk hat. Too much ironing hurts the delicate surface. A silk hat should rest on the crown when not in use. The "opera" hat should be kept "sprung," not crushed. Ammonia is the best general cleaning compound. Patent leather shoes are best polished by being rubbed with cream and a soft cloth. Freshly printed newspapers are more effective than camphor balls in keeping moths away, as moths can not endure the smell of printer's ink.

* * *

THESPIAN.—We do not consider the actor whom you mention a well-dressed man in the best sense of the word, and we certainly do not advise you to "take your cue from him." Have your own ideas about dress and put them into practice within the limits of good taste.

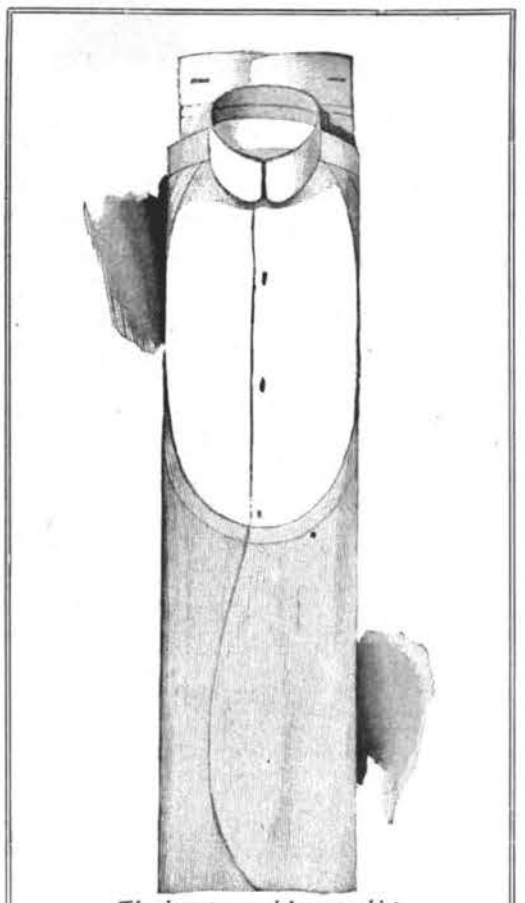
* * *

POLO.—A plain white shirt, with attached cuffs, is worn with formal evening dress. Separable cuffs are always in questionable taste.

* * *

HAMMOND.—Coat and trousers may be folded as follows: Spread out the coat (frock, cutaway, or swallow-tail,) flat on a table, lining downward. Turn up the collar, pull the sleeves out straight, and flatten them. Fold over the sides of the coat so that the sleeves are just covered. Fold back the left tail of the coat so that the crease comes just below the buttons. Do the same with the right tail and fold the coat in half. The crease

across the tail will disappear when the coat is put on. The same method can be followed with jackets, except that, being tailless, they are simply folded in half, which brings the lining on the outside and protects the cloth from dust. To fold trousers, hold them at the waist and fold them by bringing together the first suspender buttons on each side. This will give the straight line of the crease from the waist downward. Then simply double the trousers over.



The latest round-bosom shirt

Little Dress Needs

"Watch Alberts" is the name of the strips of leather which buckle into the lapel of the jacket and thence lead into the breast pocket.

Cuff links of gold, round or oval in form, and having the monogram of the owner cut in the center, are regarded as in the best taste.

Belts of heavy trace leather, pigskin, ooze and wash leather, Russia, patent leather and kid are all smart in their place.

Gold waistcoat buttons, to be in good form, must be plain and not have diamonds or other precious stones in the center.

Fur greatcoats for autoing are variously made of dogskin, goatskin, and coonskin, with gloves, caps, and boots to match.

Boot hooks, for putting on riding boots, come with ebony, ivory, or metal handles.

Fleece-lined sleeping stockings are a luxury that some men might appreciate during nipping weather.

Bath sheets are usually sold in pairs, and they retail at all the way from four dollars to twelve dollars.

The season for knitted waistcoats is coming, and they are sold with silk sleeves, with wool sleeves, or without sleeves.

There are leather cravat and pin cases combined for the convenience of the man who travels.

Skating caps are fashioned of Shetland wool, and some protect both face and neck.

Bag tags and umbrella straps are among the trifles that become oh, so handy, at times.

Cabin bags for the sea-goer are made of light or dark canvas and beaverteen, and have brass fittings and locks.

Hat boxes are of sole leather, and may be either round or square, according to the owner's preference.

Golf kits for traveling are made of solid cowhide or sturdy green rep, leather and brass trimmed.

Pocket, saddle, and grip flasks are leather and wicker covered and have metal or silver cups.

There are special leather cases for holding white evening ties, and they are flat with bellows top.

There are both low-necked and high-necked sweaters, and some men prefer the low-necks because they are easier to slip on and off and look less *negligé*.

The luckless man who does n't own a leather collar box or collar roll for the convenient holding of his collars, is to be commiserated.

Seal raccoon and bearskin caps are comfortable for country wear when the snow flies and the weather is bad.

Special heavy boots are made for skating, and the preferred hunting boots have hobnailed elk soles.

Riding boots are fashioned of black or Russia leather and are extremely soft and pliable.

Nickel combination button hooks and shoe horns serve a double purpose capitally.

Shooting jackets and waistcoats of leather are not to be matched for excluding cold and wet.

Caddie bags for golfers may be had in grained cowhide, and in canvas and beaverteen.

The cloth hats known as "Squire," are admirably suited to country or steamer wear.

Suspenders come in plain or fancy silks, knit, felt, leather, and lisle and cotton webs.

Spats of drab or white linen are not an eccentricity, though they make some wearers look like eccentricities.

There are such things as pigskin wrist watchholders, and they sell for $2.50 to $3.50.

Riding leggings may be had in pigskin, box-cloth, ooze leather, or doeskin.

Traveling clocks are simply indispensable to those whose heads, perforce, must flit from pillow to pillow.

Cravat pins should not be too large or conspicuous or too grotesque in form.

The boots that are not treed regularly curl up in ungainly fashion.

An effective style

Clothes that get attention will repay care tenfold and serve you like faithful servants.

Practical philosophy consists in not desiring a thing so strongly as to be badly disappointed if you do not get it.

Men who do not plan their own future seldom have any.

Be what you wish others to become; let yourself, and not your words, preach for you.

RHYMES OF THE TIMES

By Edmund Vance Cooke

FAMILIARITY BREEDS CONTENT

I.

You sometimes think you 'd like to be
John D.?
And not a man you know would dare
To josh you on your handsome hair,
Or say, "Hey, John, it's rather rude
To boost refined and jump on crude,
To help out Harper's University,
Or bull the doctrine of—immersity."

II.

You would n't care to be the Pope,
I hope?
With not a chum to call your own
To hale you up by telephone,
With, "Say, old man, I hope you 're free
To-night. Bring Mrs. Pope to tea.
Let someone else lock up the pearly
Gateway to-night and get here early!"

III.

Perhaps you sometimes deem the Czar
A star?
With not a palm in all the land
To strike his fairly, hand to hand,
With not a man in all the pack
To fetch a hand against his back
And cry, "Well met, Old Nick, come out
And let us trot the kids about.
Tut, man! you need n't look so pale,
A red flag means an auction sale."

IV.

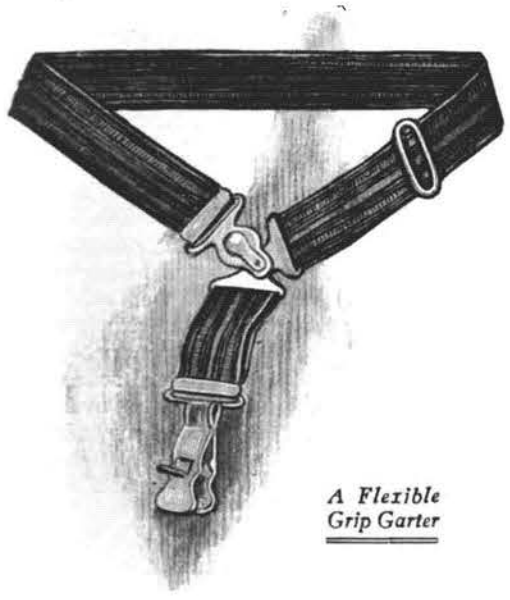
I 'll bet even Shakespeare's name was "Will,"
Until
He was so dead that he was great,
For fame can only isolate.
And better than "The Immortal Bard"
Were "Hello, Bill," and "Howdy, pard!"
Would he have swapped his babies' laughter
For all the praise of ages after?

Novelties in Clothing

THE introduction of half-sizes in ready-made clothing will, to a great extent, help to increase the sale of ready-to-wear clothes. There are a great many men now wearing tailor-made garments who would prefer to buy a certain percentage of their clothing ready made, if they could only get a perfect fit, but they have not been able to do so, as their chest measure calls for a half size and coats have been made only in full sizes. For example, a man measuring thirty-six-and-a-half inches around the chest must choose between a thirty-six and a thirty-seven-inch coat. The half size feature in ready-to-wear clothing should be as advantageous to the clothing industry as quarter-size collars.

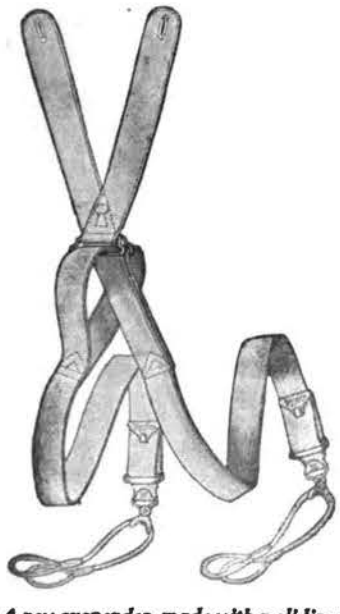
A "Cravenette" Fur Felt Hat

The "Cravenettes" are made in the same manner, from the same material, and look exactly like the ordinary felt hats. They can be had in all shapes and colors, in both derbies and soft hats. The only difference between a "Cravenette" hat and the kind usually worn is that the body and trimmings of the former have undergone the "Cravenette" process and are made waterproof, rain having no effect on them whatever.



A Flexible Grip Garter

The new feature of the garter shown in the illustration is its flexible rubber grip, which opens and closes with a little lever which forms a part of the grip. Another feature is in the "cast-off," which is made on a swivel principle, and conforms with every movement of the body and cannot become disengaged when in use. The metallic part is so arranged that all strain comes on the metal, instead of on the webbing, thus avoiding the fraying of the webs at points where they come in contact with the metal.



A new suspender, made with a sliding back, which adjusts itself automatically with every movement of the body

We Offer You

A PAYING POSITION
As Field Representative

We teach you the Magazine Business and pay you while you learn. You take no chances. *Your Earnings Start as Soon as You Start*

A Business Opening It Costs You Nothing to Investigate

Neither does it cost you anything to try it. The SUCCESS MAGAZINE desires to engage an active representative on full or spare time basis in every town and county. If you wish a position that will be *permanent*, one that will enable you to build up a paying business and make you independent, here is your opportunity. The work of looking after renewals and obtaining new subscriptions to popular magazines has opened up a new field of profitable employment for an enterprising man or woman in every community. The only capital you need is *energy*—we supply equipment and instructions.

A SUCCESS Agency combines these special advantages:

Count the Reasons

- A larger commission than any other dollar magazine offering cash prizes.
- A guaranteed salary to those who give us their full time.
- A Correspondence Course in Magazine Salesmanship.
- An opportunity to handle the greatest clubbing bargains ever offered.
- A fair chance to win a substantial cash prize every month.

If you are interested, read the stories of "*What Others Have Done*"—a handsome booklet, mailed free on request

We have scores of letters like this

WELLINGTON W. HUME, who lives in a small Wisconsin city, writes:—

"When I started to solicit for 'Success' I told you I was working for an education. Well, thanks to you and 'Success,' I have won. I have saved out of my two months and ten days' work just two hundred and fifty dollars, which will pay my expenses at the State University for one year."

WELLINGTON W. HUME

Send TO-DAY for full particulars of our attractive proposition

SUCCESS MAGAZINE 37 Washington Sq. E., NEW YORK

A Business Opening

WE very much doubt if those who seek money-making employment realize the wonderfully profitable field which exists in every well-populated town or county in the United States for doing *a general magazine subscription business.*

Magazine-reading is on the increase. A decade or two ago one magazine was considered a luxury in the average family; nowadays, five or six of the low-priced magazines are usually found each month upon the reading table of the average intelligent family. With the increase in circulation of this class of reading matter, the opportunity for securing subscriptions for it has also increased enormously. It is safe to say that in every community of any size, hundreds, and often thousands of dollars are spent each year in subscribing for new periodicals and in renewing old subscriptions. Much of this business is placed in the winter months, but there is absolutely no reason why a steady, continuous business cannot be done in every month of the year. The publishers, for various reasons which we need not describe here, would really prefer to get this business at the hands of local agents, and are willing to pay a commission of from twenty-five to forty per cent. of the amount collected in return for such work. It is easy to convince the public that they should patronize a "home industry" rather than to send their money out of town, and, in this way, the agent who is on the ground has the inside track in getting whatever business is placed each year,

A few farsighted individuals have seen the possibilities of harvesting this annual subscription crop, and their earnings in commissions, and the large amounts of prize money which are offered by the various publishers each year, have exceeded even their fondest expectations. One man who is securing subscriptions for all the popular magazines by personal solicitation in and about Boston is earning over five thousand dollars a year right along, and his business is constantly increasing. In Dayton, Ohio, there is another representative who is doing almost as well. In a number of other communities, individuals are located who are following out the same idea this season and are earning from twenty-five to fifty dollars a week right along, at work which is easy and of the most dignified character. But there is still much unoccupied territory. Probably there is no local agency of this description in your town.

To you who read this we would say that *the business is within your reach, and you can get it if you go after it in the proper way.* The beauty of the magazine business lies in the fact that once a year all subscriptions are renewable, and that while the task of renewing them becomes easier each year, *the compensation for securing a renewal is just as great as for securing a new subscription.* This is why every one of the individuals above referred to has increased his earnings every year, without exception.

In a general magazine business an agent can get better results in connection with the great SUCCESS MAGAZINE and book clubbing offers than on the offers of any single magazine publisher. Thousands of magazine readers look forward each year to these wonderful bargains and wait until they can take advantage of them. They cover a field so broad, and the prices are so low, that they sell on sight.

Moreover, we have just completed plans by which we are enabled to permit our representatives to accept a subscription for practically *any magazine published*, and send it to us after deducting a commission which is approximately as large as they would be allowed if dealing direct with the publisher. No other magazine can allow its representatives so wide and profitable a field for their efforts.

THE OUTING MAGAZINE

1906 — EDITED BY CASPAR WHITNEY — 1906

What It Is *and* What It Stands For

THE OUTING MAGAZINE appeals to every lover of America—Our Country; Out-Door Life; Virile Fiction; Travel and Adventure in Remote Corners of the World; Manly and Womanly Sport; Country Life and Nature

A Remarkable Series of Articles

THE OUTING MAGAZINE has in preparation a series of articles of national interest and importance upon the growth and development of our country. These articles will be of the widest possible scope, dealing not only with our material prosperity and possibilities, but with the rank that the United States has taken among the family of nations. The series will be prepared by the most capable and forceful writers of the day, and will present, in concrete form, the rise of the nation and the possibilities that are still before us as they have not been presented before to this generation of readers. They will be of value and intense interest to every patriotic American man, woman and youth. No work so important or of so great a scope has ever been undertaken by an American magazine. THEY WILL SET FORTH THE CLEAN, WHITE SIDE AND NOT THE FOUL SPOTS.

The Great Lakes; The Great Rivers; The Great Mountains

By EMERSON HOUGH

Travel and Adventure

NO other magazine does such important work in the line of travel and adventure as THE OUTING MAGAZINE. Mr. Dillon Wallace is now in Labrador exclusively for THE OUTING MAGAZINE, and his articles and photographs from that almost wholly unknown land will appear in the spring and summer of 1906. Caspar Whitney will contribute a series of articles entitled "By Canoe and Mule," which will describe his travels and adventures in South America. This will be followed by another series entitled "Among the Yun-Yuns of the Congo," which will deal with wilderness wanderings and big game shooting in Africa. The Yun-Yuns are a cannibal tribe; the strangest and least known people of Africa.

FICTION FOR THE OUTING MAGAZINE

FICTION will not be a predominating feature, but each number will contain enough to leaven the more serious and vital matter, and it will be of the best. In evidence of this note that

JACK LONDON	HENRY VAN DYKE	NORMAN DUNCAN
CHARLES F. LUMMIS	SEWALL FORD	JOHN LUTHER LONG
STEWART EDWARD WHITE	VANCE THOMPSON	CHARLES G. D. ROBERTS
W. A. FRAZER	ALFRED HENRY LEWIS	JOHN R. SPEARS
RALPH D. PAINE	GOUVERNEUR MORRIS	HARRY LEON WILSON

are already engaged to furnish work for early issues. This fiction will be typically American—virile and of an out-of-door flavor

Illustrators for 1906

THE OUTING MAGAZINE will make a specialty of its illustrations during 1906, and the finest color work ever seen in a magazine will appear in its pages during the coming year. Among the illustrators who will contribute to THE OUTING MAGAZINE are:

F. E. SCHOONOVER	WALTER APPLETON CLARK	J. N. MARCHAND
HENRY S. WATSON	LYNN BOGUE HUNT	FERNAND LUNGREN
C. M. RUSSELL	FREDERIC DORR STEELE	PHILIP R. GOODWIN
CHARLES SARKA		SYDNEY ADAMSON

"How to Do Things"

THE OUTING MAGAZINE will contain articles on "how to do things," especially how to hunt, fish, camp, swim, sail, etc.; how to beautify your home at the minimum expense; how to know what to grow on an acre of land and how to grow the same; how to play any game with skill and sportsmanlike spirit. In short, "how" articles of play and work.

The Interpreter of Human Side of Outdoor Life

THE OUTING MAGAZINE is a full-blooded magazine, and its editor, Caspar Whitney, is President of the Outdoor Republic. Its pages throb with drawings and photographs that talk. THE OUTING MAGAZINE is the offspring of high art and high workmanship.

Slums of the Cities of the World: The Jehus of the World's Cities; or How the World Sees its Cities

By VANCE THOMPSON

For the School and College Man

The School and College World, conducted by Ralph D. Paine, is designed primarily for college men. Attention is given to the work of college athletes in the West and South as well as in the East. Just notice a few of the subjects discussed in this department in recent issues: Beef vs. Skill in Football; The Importance of Cross-Country Running; Is the College Debater an Athlete?; The Winter Campaign of the Track Athlete; College Athletic Finances; Athletics as an Honest Livelihood. THE OUTING MAGAZINE always places the playing of a clean, manly game first, and makes victory only a secondary consideration.

For Women

THE OUTING MAGAZINE is of interest to that constantly increasing number of women who are in sympathy with outdoor life. It appeals strongly to mothers with children in nature study classes, who desire to supplement and enliven the class-room routine by outdoor work. THE OUTING MAGAZINE stands for everything which means better mental, moral and physical health for mother and child. It is a long time before a boy knows more than his mother if she reads THE OUTING MAGAZINE. There is no better influence for the home than a copy of THE OUTING MAGAZINE on the library table throughout the whole year, it is so full of the breath of the fields and the smell of the woods.

SPECIAL BULLETIN North Pole Exploration By Lieut. ROBERT E. PEARY JUST RECEIVED

Something for Everyone and All of the Best

THE OUTING MAGAZINE	$3.00	All four $3.00
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	$5.50	
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Woman's Home Companion	1.00	
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	$6.00	
THE OUTING MAGAZINE	$3.00	All three $3.25
Metropolitan Magazine	1.80	
Success	1.00	
	$5.80	
THE OUTING MAGAZINE	$3.00	All three $3.50
Review of Reviews	3.00	
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Beauty and Health	.50	
Pearson's Magazine	1.00	
	$7.50	
THE OUTING MAGAZINE	$3.00	All four $4.00
Review of Reviews	3.00	
Bohemian	1.00	
Success	1.00	
	$8.00	
THE OUTING MAGAZINE	$3.00	All three $4.25
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Success	1.00	
	$7.00	
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	$7.00	
THE OUTING MAGAZINE	$3.00	All four $5.00
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Smart Set	3.00	
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	$10.00	
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Success	1.00	
($1.00 extra after Feb. 1, 1906)	$8.00	
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Appleton's Booklovers Mag.	3.00	
Metropolitan Magazine (2 yrs.)	3.60	
American Illustrated (Leslie's)	1.00	
	$10.60	
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Success	1.00	
	$10.00	
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World's Work	3.00	
Country Life in America	4.00	
Success	1.00	
	$11.00	

THE OUTING PUBLISHING CO.

239 Fifth Avenue, New York

PRINTING PLANT AND SUBSCRIPTION DEPARTMENT, DEPOSIT, N. Y.

J. M. HANSON'S MAGAZINE CLUBBING OFFERS

LEXINGTON, KENTUCKY

TO THE PUBLIC

We strongly recommend these special offers as the best which, in our many years' experience in the subscription business, we have ever been able to offer to the public. We hope that everyone reading this advertisement, especially our thousands of old customers throughout America, will take advantage of these Special Offers before they expire. Only a few can be shown here, but **OUR COMPLETE 44-PAGE CATALOGUE**, containing all subscription offers and much valuable information for magazine readers, will be sent **FREE** upon request. **BETTER WRITE FOR IT TO-DAY.** It is sure to interest you. Yours sincerely, J. M. HANSON.

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Or Pictorial Review		
Review of Reviews	$3.00	My Price
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Cosmopolitan (or Children's Magazine)	1.00	
Woman's Home Companion	$1.00	My Price
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Cosmopolitan	1.00	
Outing Magazine	$3.00	My Price
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Success Magazine	$1.00	My Price
Review of Reviews	3.00	$3.00
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Or any magazine of Class A		
World To-day (or Outdoors)	1.00	
Or any magazine of Class A		
Outing Magazine	$3.00	My Price
Or Ainslee's		$3.25
Or Lippincott's		
American Magazine (Leslie's)	1.00	
Or Metropolitan		
Success Magazine	1.00	
American Illustrated Magazine	$1.00	My Price
For 30 years Leslie's Monthly		$3.25
Success Magazine	1.00	
Review of Reviews	3.00	
Cosmopolitan (or Vim)	1.00	
Or any magazine in Class A		
Success Magazine	$1.00	My Price
Review of Reviews	3.00	$3.50
Or Etude (or Musician)		
Or Searchlight		
Current Literature	3.00	
Or Lippincott's		
Or Smart Set (or Ainslee's)		
Or Outing Magazine		
Or Burr McIntosh		
Success Magazine	$1.00	My Price
Etude (or Musician)	1.50	$3.75
World's Work	3.00	
Review of Reviews	$3.00	My Price
World's Work	3.00	$3.75
Success Magazine	1.00	

CLASS A

American Boy	1 year	$1.00	Any Two of These $1.50
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Pictorial Review (with free pattern)	1 "	1.00	Any Two of These With One of B $3.00
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SUCCESS MAGAZINE	1 "	1.00	
Vim	1 "	1.00	
*Woman's Home Companion	1 "	1.00	
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CLASS B

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Ladies' World	.50	$1.50
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Success Magazine	$1.00	My Price
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Suburban Life	1.00	
Success Magazine	$1.00	My Price
Outing	3.00	$3.00
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American Boy (or Vim)	1.00	
Or any magazine of Class A		
Success Magazine	$1.00	My Price
World's Work	3.00	$3.25
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