

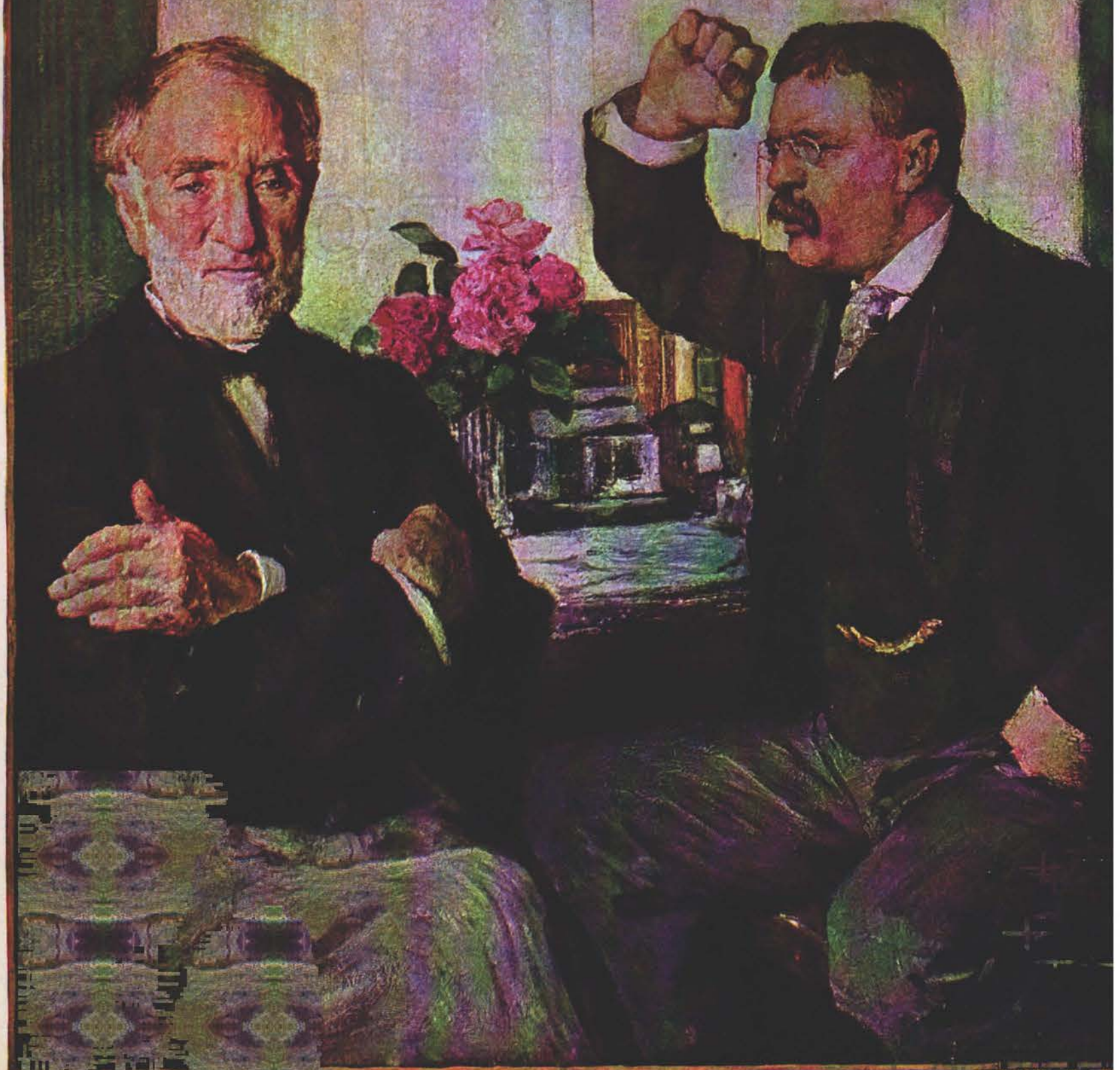
HOW ROOSEVELT PLAYS THE GAME

# SUCCESS

## MAGAZINE

SEPTEMBER

1906



THE SUCCESS COMPANY, NEW YORK—PRICE 10 CENTS





FOR EVERYBODY AT HOME

# HAND SAPOLIO

**THE BABY,** because it is so soft and dainty for its delicate skin.

**THE SCHOOLBOY,** because its use insures him "Perfect" marks in neatness.

**THE "BIG SISTER,"** because it keeps her complexion and hands soft and pretty.

**THE BUSY MOTHER,** because it keeps her hands young and pretty in spite of housework and sewing.

**THE FATHER** himself, because it helps him to leave behind the grime of daily work.

**THE PERFECT PURITY** of HAND SAPOLIO makes it a very desirable toilet article; it contains no animal fats, but is made from the most healthful of the vegetable oils. It is a delicate preparation of the purest ingredients, a luxury but also a necessity to every man, woman, and child who desires the beauty of perfect cleanliness.

**HAND SAPOLIO** neither coats over the surface, nor does it go down into the pores and dissolve their necessary oils. It opens the pores, liberates their activities, but works no chemical change in those delicate juices that go to make up the charm and bloom of a perfect complexion. Test it yourself.

**GOLFING, AUTOMOBILING, FISHING.** All great fun, but all necessitate a visit to the bath. Make that bath a luxury by using HAND SAPOLIO, the only soap which lifts a bath above the commonplace cleansing process. It removes all scurf, casts off the constantly dying outer skin, and gives the inner skin a chance to assimilate new life.

**AID THE NATURAL CHANGES** of the skin by using HAND SAPOLIO. If you want a velvet skin, don't PUT ON preparations, but TAKE OFF the dead skin, and let the new perfect cuticle furnish its own beauty. Those who use HAND SAPOLIO need no cosmetics—Nature, relieved, does its own work, and you will gain, or retain, a natural beauty that no balms or powders can imitate.

## HAND SAPOLIO

The Soap with "life" in it

# A WORD ABOUT DEPARTMENTS

## A Matter of Policy

THE policy of conducting departments in **SUCCESS** MAGAZINE has been on trial with us for a little more than a year. Adopted at first with some misgivings, the experiment has so splendidly justified its existence that for some months past we have been working with great enthusiasm on plans and ideas that practically amount to a revolution in this part of our editorial programme.

We recently took a *referendum* among our thousands of workers who engage in taking subscriptions for us in all parts of the country. We felt that since they come in personal contact with you and so learn most directly your wishes, desires, suggestions and criticism, they were exceptionally qualified to advise us in these innovations. We were prepared to some extent for your approval in this matter of departments, but the unanimity of sentiment reported to us was remarkable. You have truly surprised us. There can be no doubt now, according to our representatives, that the department plan has "made good" with you. That is why we feel justified in giving it extraordinary emphasis at this time. We are only offering you, to the best of our ability, what you yourselves have approved of.

## Practical Helpfulness

THE keynote of good department stuff, as we understand the matter, is *practical helpfulness* in the actual conduct of daily life. The inspirational writings of the editor and founder of **SUCCESS** MAGAZINE stimulate and arouse the energies and suggest action. *What to do* and—then—*how to do it* in the form of specific, practical, and helpful suggestions is a necessary complement to articles of a purely inspirational character. Hence we propose to supplement the powerful editorial themes of this magazine with series of articles of the most practical and helpful sort. We will have ample space—more than ever before—for this purpose.

Our advertising department has warned us that we must prepare some big fall and winter numbers to accommodate all who are seeking admission to our columns, and, since we have chosen for our departments the space next the advertisements, it means you will have a column—sometimes two—of department matter for every extra column of advertising matter we issue. We have accordingly made the most generous editorial provision that has ever been possible in the history of this magazine.

Our plans—based on what you have chosen to tell us of your ideas and wishes so far—is to conduct series of articles, each complete in itself (with a very few exceptions,) but grouped about a central theme. The subjects selected all have a bearing upon the conduct of daily life. They are the sort of things that, in the words of Bacon, "come home to men's business and bosoms."

## The New York Shopper

Conducted by Mrs. C. B. Williams

Mail-order service is so perfect nowadays that the privilege of shopping in the metropolis is available to all our readers. We take great pleasure in announcing that we have arranged with Mrs. C. B. Williams, purchasing manager of the Woman's Domestic Guild of America, to answer any and all inquiries of intending purchasers.

This shopping service is absolutely unlimited. It includes in its scope both men's and women's personal belongings, as well as everything required for house-furnishing and miscellaneous articles of every possible description.

Styles, qualities, and prices will be ascertained, whenever possible samples will be furnished, and, if desired, actual purchases will be made without any charge whatever to the subscriber.

The possibilities of the service will be apparent, upon reflection. The purchase of books, gifts, dress goods, sporting or camping outfits, *trousseaux*, house furnishings of all kinds and degrees of expensiveness, can be intrusted to Mrs. Williams and her assistants with the certainty that they will be executed with rare taste, economy, and dispatch. No purchase is too trifling or too enormous to receive the most prompt and satisfactory attention.

Subscribers who contemplate visiting New York for shopping purposes can save a good

deal of time and energy as well as money by communicating with our staff of shoppers. Others in remote towns or rural neighborhoods may avail themselves of the latest up-to-date information, and in many cases get the best and newest commodities by mail and at less rates than are obtainable locally.

Address all letters of inquiry to "The Editor's Cabinet, Room 819, University Building, New York."

## Sparrow's Nest and Mammon

By Anna Steese Richardson

IN support of the "New York Shopper" Service, Mrs. Richardson is writing a charming little love story about the experience of two country girls in making a home for themselves in a New York City apartment. They ransack the New York markets for all manner of personal articles and house furnishings, and discuss what they see, together with current ideas and styles, taste and other principles in purchasing, with two men friends who, later—but there!—we will let Mrs. Richardson tell her own story. Correspondence is invited from all who are

struggling with the problems of home-making in the city or country.

## Hints to Investors

Conducted by Edward Sherwood Meade

SAVINGS for a rainy day and how to invest them constitute another family problem. To say: "Do not speculate upon margin!" "Do not buy stocks in industrial securities of which you know nothing!" "Do not readily trust the advice of neighbors and friends, whether disinterested or not, who quite likely are not any better informed than you are!"—all this does not help unless one knows what to do. In this department particular properties and their value as investments will be discussed by experts. A staff of experts will also investigate for our readers financial propositions which may be submitted to them and report the facts, if obtainable, or advise how best to proceed to obtain necessary information. Such a service may be of inestimable value to those who are approached by "get-rich-quick" schemers with "fake" propositions of all descriptions. We will be most earnest in our endeavors to label these "leather-legged fellows" with their true brand, and, in the process of heating the irons and applying them, you will become acquainted, and know them as they are.

## The Human Machine

By Dr. Woods Hutchinson

OUR accomplishments in life are determined by the perfection or the imperfection of the human machine—the physical body. Dr. Woods Hutchinson will be recognized as the author of that delightful article, "Some Delusions of Diet," which came like a clear breath from the north to blow the cobwebs of vegetarianism and other dietetic "isms" clean out of the minds of thoughtful people. Dr. Hutchinson's point of view is sane, fresh, novel. In reading his manuscript, we are delighted to find a new charm attached to subjects whose importance is such that they have been worn well-nigh threadbare.

## The Diet of the Nations

By a Congress of Famous Cooks

Our national diet is made up of many elements brought to us by immigrants and travelers from every country of the globe. We are preparing a series of articles on the diet of the nations, the first of which, by Mme. Berthé Julienne Lowe, appears in this issue, and we would like to have from our readers of foreign birth or parentage their favorite recipes for making national dishes—French, German, Russian, Italian, English, Scotch and Irish,—as adapted by experience to the conditions and markets of the new world. A prize of \$5 will be given for the best recipe of a representative dish of each of the above-mentioned nationalities, also \$1 each will be paid for other recipes published. All contributions must be written in ink on one side of the paper only, and must not exceed two hundred words. Articles submitted in this contest can not be returned.

## The Editor's Cabinet

A Clearing House of Personal Problems

FEW people who read, think, and take an active part in the world's affairs do not run up against snags, twisting things in the shape of inquiries that tease one's mind until he has exhausted every available source of information. Answers to these constantly appearing questions often mean much. Happiness is involved—money is at stake—one is embarrassed at social functions—or what not.

The number of such inquiries coming to **SUCCESS** MAGAZINE without solicitation proves the need of some sort of authoritative source of information which shall be absolutely universal in character.

Our constant endeavor is to make **SUCCESS** MAGAZINE of intrinsic worth to its readers. The creation of the Editor's Cabinet (see page 614,) is another great step in this direction. Its successful completion assures our readers that expert opinion and advice of the highest order may be had for the asking. In addition to the present and prospective members of the Editor's Cabinet many contributors and friends of **SUCCESS** MAGAZINE have volunteered to advise and assist our readers.

# SUCCESS MAGAZINE

ORISON SWETT MARDEN  
EDITOR AND FOUNDER

ROBERT MACKAY  
ASSOCIATE EDITOR

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## Contents for September, 1906

Cover Design by H. G. Williamson

How Roosevelt Plays the Game, Henry Beach Needham	593
<i>Illustrated with thirty special portraits of the President</i>	
Breaking Through (A Story) . . . W. C. Morrow	596
<i>Illustrated by Gordon M. McCouch</i>	
Fools and Their Money.—I. . . Frank Fayant	599
<i>Illustrated by Gordon H. Grant and Clare V. Dwiggins</i>	
Susan's Surrender (A Story) . . Elizabeth Seymour	602
<i>Illustrated by Walter Jack Duncan</i>	
Taking the Hoe to Congress . . Samuel Merwin	604
<i>Illustrated with life sketches by R. Emmett Owen</i>	
The Snare (A Story) . . . . . Frank Savile	606
<i>Illustrated by Charles Saroka</i>	
David Warfield (A Character Sketch) J. Herbert Welch	608
<i>With a new photograph of Mr. Warfield</i>	
The Second Generation, David Graham Phillips	609
(Chapters XIV. and XV.) <i>Illustrated by Fletcher C. Ransom</i>	
Poverty a Disease . . . Orison Swett Marden	612
How to Write Humorous Verse, Ellis Parker Butler	636
<i>Illustrated by Clare V. Dwiggins</i>	
Verse:	
White Hands . . . . . Mildred I. McNeal-Sweeney	598
Bung, the Idol . . . . . Wallace Irwin	628

## OTHER FEATURES, STORIES, AND DEPARTMENTS

The Editor's Cabinet . . . . .	614
The Pulse of the World . . . . . Samuel Merwin	616
What the French Eat . . . . . Mme. Berthé Julienne Lowe	618
Sparrow's Nest and Mammon . . Anna Steese Richardson	620
The Human Machine . . . . . Woods Hutchinson, M. D.	622
The Editor's Chat . . . . . Orison Swett Marden	624
The Well-Dressed Man . . . . . Alfred Stephen Bryan	630
Hints to Investors . . . . . Garet Garrett	650





# My Conversion to Life Insurance

By ALFRED HENRY LEWIS

THERE once lived a Scotchman—born in 1812—who went to and fro in the world as Samuel Smiles. For all the inferential hilarity of his name, Mr. Smiles took, if not a sad, then a serious view of life and its responsibilities. He began his career by studying medicine and surgery in Edinburgh. Graduating in drugs and lancets, he found the speedy road to England, after the manner of those Scotchmen of whom the jealous Johnson so often complained to Boswell.

Mr. Smiles settled in Leeds—a fifth among the principal towns of Great Britain. Here he was in the swirling midst of manufacture—woolen, iron and countless other branches—and those neighbors who surrounded him were, for the most part, mechanical wage-earning folk. If not poor, they were not rich, and young Smiles, as he tied up their arteries and set their bones, grew to a tacit philosophizing over their work-a-day conditions. In the end he tired of pills and plasters; thereupon he took down his doctor's sign, cut the wire of his night bell to protect his pillow, and gave himself to writing books.

Being young, with blood hot, and perhaps a liking and a lust for trouble, he wrote the "History of Ireland." Later he became cooler; and as he did so, what he'd seen and heard and thought in those days when he went drug-dispensing among the work-folk of Leeds began to come uppermost. He wrote "Character" and "Duty," and "Self-Help"; and as, one after the other, these went from under his pen, fame began to settle like a mantle about the shoulders of Mr. Smiles. He found celebration and acceptance for his honesty, his wisdom and the solvent worth of his counsel. In the end he wrote "Thrift," which some think the capstone of his works.

The other evening, being in that mood of mental weariness when one is inclined to relegate one's thinking to one's neighbor, and wants to be told things without being driven to the trouble of hunting them out for oneself, I picked up "Thrift." The book did very well as a rest-cure, and I drifted about among its mild and temperate passages with a deal of passive satisfaction. For the greater part it was telling of people who, in a worldly sense, were worse off than I myself was, and that alone is ever calculated to invite repose.

This pleasant condition continued until I

went aground on certain observations touching Life Insurance. The particular chapter was headlined "The Economy of Life Assurance"; and it turned out to be replete with a long array of fact and argument, all urging the investment-propriety of rich and poor, high and low alike, going with Life Insurance, each to the fair limit of his means.

What I read made an impression upon me; for my author Smiles was not a Life Insurance agent, owned no personal interest in any Life Insurance attitude that either I or any other individual might take, and as a last but not least weighty feature wrote this his argument in favor of the idea, towards the end of his own long life, when it would be reasonable to assume that he was not to be deluded by the fallacious in theory or imposed upon by the fraudulent in fact. Particularly I was caught by these words:

"But life is most uncertain, and he knows that at any moment he may be taken away, leaving those he holds most dear comparatively destitute. He insures for five hundred pounds, payable to his survivors at his death, and pays from twelve to thirteen pounds yearly. From the moment on which he pays that amount the five hundred pounds are secured for his family, although he died the very next day. Now if he had deposited that twelve or thirteen pounds in a bank it would have taken about twenty-six years before his savings would have amounted to five hundred pounds. But by the simple expedient of Life Assurance, these twenty-six years of the best part of his life are on this account at least secured against anxiety and care. The anticipation of future evil no longer robs him of present enjoyment. By means of his annual fixed payment, he is secure of having a fixed sum at his death for the benefit of his family. In this way Life Assurance may be regarded in the light of a contract by which the inequalities of life are to a certain extent averaged and compensated, so that they who die soon—or rather their families—become sharers in the good fortune of those who live beyond the average term of life."

Having come thus far with Mr. Smiles, I closed the book—with my finger holding the place—and gave myself up to cogitation. In one sense I had met defeat. I had embarked upon those rippleless tides of

"Thrift" with a thought of rest, and to avoid the heave and billow-toss of even a least mental exertion. Now I was of a sudden caught up in a very storm-center of conjecture. I could understand Mr. Smiles. Those who take alpenstock and go forth to climb the Matterhorn are made, by the prudent wisdom of the guides, to tie themselves together, each man to his neighbor, front and rear, to the end that should he miss foothold and slip, the rest shall save him. That, thinks I, so far as one's wife and children are involved, is Life Insurance. The policy is that saving rope. One misses one's foothold on the steep of existence, but one does not thereby—because of that saving rope—hurl wife and children into an abyss of want. Living, one labors and supports them; dying, that good binding rope, the policy of Life Insurance, reaching from neighbor to neighbor and holding all for each, takes up the strain and saves them from destruction.

Most men, particularly those who make a trade of ink, are more apt to think on living than on dying, and seldom make plans for the last day. The greater part of us are not forethoughtful. We live as carelessly as Highlanders, in the rocks and the cliffs and the caves of opportunity, going down onto the plains of each occasion, carrying off what we can, and setting fire to what we cannot carry off. And yet, speaking for myself, I have lived long enough to be afraid of error, and to take defensive measures against mistake. One cannot afford error: it provokes peril, provides risk. Peculiarly should one shrink from going wrong concerning Life Insurance, which gravely and seriously proposes to take up the burden of fending for one's family when one is no more. Thus ran argument when, on the heels of Mr. Smiles and his "Thrift," I fell to thinking.

"Surely," I said, in conclusion, "it is either a great fraud or a great philanthropy. And yet it cannot be a fraud for if not the honest Smiles, then those years upon years of its successful existence offer an incontestable evidence against that assumption. It could not thus have lasted for that century and more, during which it has had first rank as a soundest economy. If Life Insurance were mere malignant hocus-pocus, the world would have discovered it; if it were a fool's fallacy, the world would have pierced it; in both cases the world would have rejected it, and it would not now occur



either as a pet proposal on the pages of the sage Smiles, or a question of sound investment in the sane minds of men."

Having decided, both by the word of my good Scotch author and what deductions I have laid bare that the theory of Life Insurance embodied within itself a best principle of safety—like the anchors of a ship—and fearing as I've said to be wrong or ignorant in so important a matter, I resolved upon investigation. I was as untaught of Life Insurance, in either its theory or what I shall call its practice, as of oat-culture in Nova Zembla; and with that I cast about me for a best practical example, to become the basis of my studies. The Prudential, that Gibraltar of Life Insurance, attracted me. I had heard it best spoken of. Besides, its controlling spirit was Senator Dryden—whose intelligence had been its architect, just as his integrity was and is its corner-stone.

It is not difficult to get possession of Life Insurance literature, and I presently had an armful. And I went carefully through it, booklet after booklet, with occasional side-flights into Mr. Smiles and his "Thrift."

For a first confident matter, I discovered that Life Insurance has been brought to a science. Every chance has been measured and accounted for; every last possibility eliminated of the company breaking down. The process of Life Insurance, as practiced by The Prudential for example, is mathematically exact, and as certain in its results as two and two are of making four. Given a policy plus death, the death-loss is paid, and that promptly.

True, my doubtful friend, all things of this world are liable to fail or to fade. Crowns rust, thrones decay, and the sponge of time wipes nations from the map. And yet, as men use the word, such companies as The Prudential are *sure*; since they found themselves on investments that are as the blood and sinew of the country. The government must fall before they fall; and the policies they issue, and the promises they make, have all the vital enduring qualities of a government bond.

In a broad way, the thought behind Life Insurance, I found this out as I read my literature—is readily comprehended. I had seen the Hanlons in their daring flights, over the heads of a theater audience, from one swing to another. In its raw stage, the "act" lay wide open to peril. The flying Hanlon might fail to connect; he might miss his clutch at the swing, and come tumbling, to break his back on the orchestra seats. As closing this door of death, the Hanlons always did their "act" over a net; then, should a Hanlon fall, his safety was made sure.

Life Insurance was the Hanlon idea over again, with the policy acting as the net. The natural risks of existence make every man a Hanlon, with the added drawback that, in his flights from swing to swing, he must take wife and children with him. His risk is bound to be their risk. And so, being a prudent Hanlon, owning enough of loving forethought to bear the welfare of his family on his daily slope of thought, he takes out Life Insurance, and spreads that net of safety between those he loves and a poverty that might destroy them.

Being by this time thoroughly converted to Life Insurance as a theory of good, I began to read over what proffers were made by The Prudential to the would-be policy getter. There were, I found, the "Whole Life Policy," the "Limited Payment Policy," the "Endowment Policy," the "Intermediate Policy," the "Guaranteed five per cent. twenty-year Insurance Endowment Bond," and the "Five per cent. Gold Insurance Bond Policy." These policies, being one and all of the sort termed straight Life Insurance, were aside from that Industrial Insurance which the company offered, and of which it conducted a larger business. This Industrial insurance, by the way, is most import-

ant, as opening a path of safety to the wage-earner.

Running these proffers over in my mind, from the "Whole Life Policy"—which is the old-fashioned, heel-and-toe method of insurance, whereby one pays his premium of so much per year while he lives, and his family receives the face of the policy when he dies—to the "Five per cent. Gold Bond" plan—which latter struck me as an admirable savings-bank arrangement—it was made clear that The Prudential had invented for the good of its policy holders, divers improvements that were unknown when Life Insurance was young. Under the old system, a failure to pay your premium on the nail when due, meant the death of the policy. You might have paid your premiums for years; let your foot but slip, miss but one payment, and all was swept away. The policy died; the premiums already paid were lost, and you were where you started. No, you were worse off than when you started; for there was now that handicap of added years. Your increased age, should you seek to take out fresh insurance, would tell against you in increased premiums. You would now pay more, while the face of your policy would be no bigger than before.

This catastrophe, the result of a failure to meet one's premium, was obviated in those offers of insurance which The Prudential held forth. If one who had met his premiums during a certain brief space of time—always written in the policy—should fail in any particular payment, the policy did not die. As a primary step there was a month of grace given the policy holder. If his premium was due on the first of July, he had until the first of August wherein to pay.

Even then a default did not put him out of court. Failing to bring in his premium by August first, the whole amount he had already paid in premiums would be counted up. Then he was granted a paid-up policy, for a sum the size of which grew in proportion to the whole sum of his former premiums.

The scheme was perfect; it was like those safety arrangements one sees on the modern elevator. The rope breaks; but the car does not go crashing to the far bottom of the shaft. The mere parting of the rope gives instant action to the automatic brakes; the car is caught and held. And so with these safety contrivances of The Prudential Insurance Company. The rope might break, the premium might fail; those automatic safety brakes will catch the policy, midair, and the policy holder is saved his honest proportion of Insurance. This feature of

excellence is incident to all policies written by The Prudential. Another element—and one calculated to make easy the sleep of the policy holder—is that the company waives all right to contest a policy, and squabble in court against the payment of a loss, once the policy be one year old.

In a day long gone in Life Insurance, when the old and only the old method prevailed, a blunt personage, approached on the subject of taking out a policy, put the suggestion aside on the grounds, as he phrased them, of "not caring to go into a game where he had to die to win."

Something of this gentleman's egotism and selfishness I confess abides in a partial sense with me. If I don't wholly refuse a game wherein you have to die to win, I at least prefer those games in which you may both live and win. Being thus constituted, I am frank to say that of those Insurance proffers made by The Prudential, that one to most win upon me was the "Guaranteed Five Per Cent. Twenty-Year Endowment Bond."

As illustrating what might be done with this scheme of Insurance, I imagined a man whose years were thirty: What would he give, and what would he get, under that scheme of Prudential Insurance?

Assuming then that under it he takes out a policy for five thousand dollars, the whole amount of the premiums to be paid up in twenty years: His premium yearly, by this arrangement, will be \$405.30. But this further fact is to be considered: While year after year he pays \$405.30, and no more, the face of the policy increases annually by five per cent. During the first year, the policy calls for \$5,250; during the second for \$5,500, and so it grows until at the end of twenty years when the policy is paid up and no more premiums are to be called for, the policy is worth \$10,000.

There then is the situation: My friend of thirty has paid into The Prudential, during those years, \$8,106. On his side, and as against this, he holds the company's paid-up promise for \$10,000.

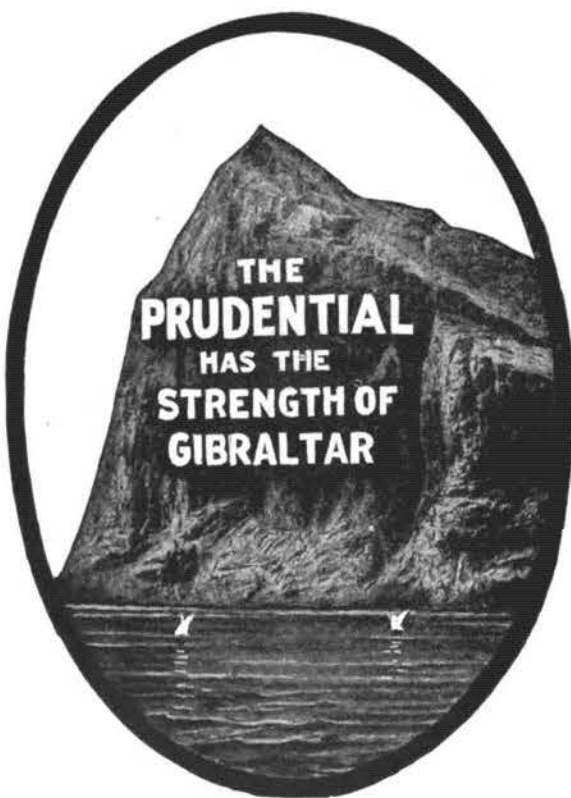
What can he do with that promise?—being now in his fiftieth year. He can cash it at the company's office for \$10,000. Or he may have part cash, and part in a paid-up policy, and there are other methods. Best of all, he may buy an annuity for himself; and if he be what President Roosevelt would call "a square man," he'll do the latter. By this annuity plan, the company would receive his \$10,000; and for it would pay him \$750 every year for life—being seven and one-half per cent.—even though he lived to be as old as Old Parr.

The great point, never to be forgotten—for it was the first reason of insurance,—is that should he die at any moment during those twenty years, were it the next day after the policy was written, his wife and family would be paid the face of the policy. It would be at the smallest amount, \$5,250. It would increase five per cent. of \$5,000 for every year the policy ran.

Suppose my provident friend had put those annual \$405.30 into a bank at four per cent. interest. It would take ten years before the deposit climbed to \$5,000. And yet, at the end of ten years, that Prudential policy in the event of death would call for \$7,500. No saving could equal it; no investment approach it. Samuel Smiles was right.

"But," says one, turning the 'ifs' and 'ands' in his thought, "if he had put those \$405.30 in a bank, he could have drawn them out at any time, and used them."

Read your policy, friend! Given a certain age, three years I think, you, on your policy, can borrow from the company a big proportion of all you've paid in as premiums. Or you can surrender the policy for cash. The whole story of what you can borrow, or what you can "cash" for, is plainly told in the policy; for I might say in passing that the





Prudential sells no pigs in pokes.

The longer I looked at the above insurance, the more perfect the scheme seemed to me. It was safer than a bank; for there can be no "runs" on the Prudential, to lock its doors and put its shutters up. It was better than other investment; for it paid five per cent.—more than the usual "safe" investment pays. Also—and this was the unique advantage,—it anticipated the years, and gave one an investment capital of \$5,250 at the very threshold of the transaction.

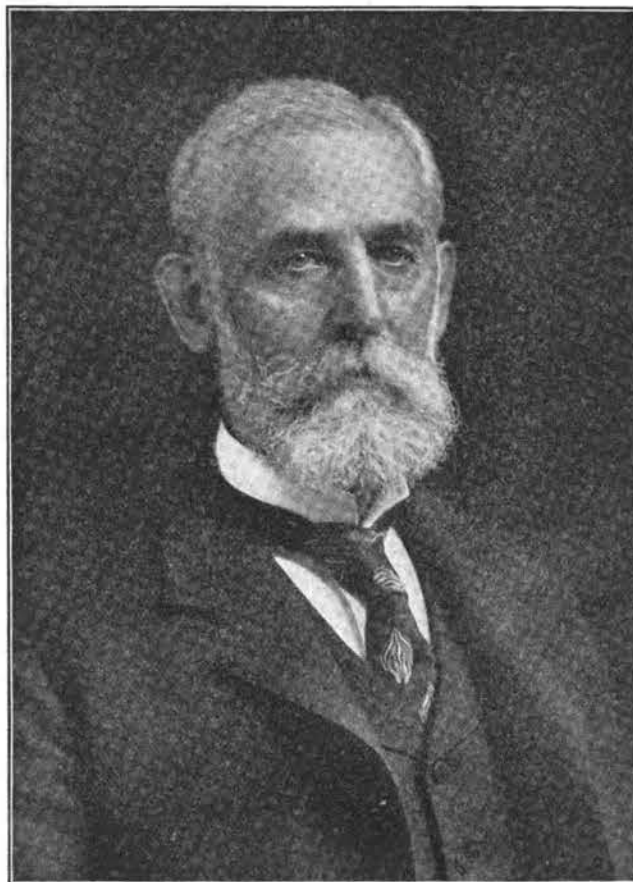
How can the Prudential pay so much for so little?—how can it take your \$405.30 a year for twenty years, and when you are fifty give you an alternative of \$10,000, in hand, or an annuity of \$750 while you live? Because, in addition to it being Life Insurance, the company buying, as it does, millions of securities at a time, it can get a bigger interest for its money than you—a small investor,—can get for yours. Beyond that—and here is another great reason,—it will issue policies only to hale people. Everyone who asks for a policy doesn't get it. The would-be policy holder must show himself sound in wind and limb, or the company will refuse him. It requires no argument to show the effect of this in favor of the company—an effect which finally expresses itself in those vast advantages whereof I've told you to healthy folk who are granted policies.

When Senator Dryden laid the bed-plates of the Prudential as its founder, he had Industrial or *mass* insurance in his thoughts. Until then, in America, only the well-to-do in this world's goods might talk Life Insurance. The wage-earners, that great body of people who were "poor," couldn't think of a policy because they couldn't manage the premium. Insurance, in those days, went in \$1,000 parcels, and was out of a wage-earner's reach.

Senator Dryden is a practical and thinking man. He saw that, to best help a man, one had but to help him help himself. Then it was he resolved upon inaugurating an Industrial Insurance; and with that the foundation of The Prudential began.

America has taken many a good thing out of England besides its Independence; and, among the rest, Industrial Insurance. Senator Dryden, who begins a study at its source, went to England to make himself master of the details of Industrial Insurance. This was in the early 70's; when he had equipped himself he returned and formed The Prudential in 1875.

Industrial Insurance is primarily a burial insurance, which gives even the poorest an opportunity to relieve the public of a burden



U. S. SENATOR JOHN F. DRYDEN  
*President and Founder of The Prudential Insurance Company  
of America*

that does not belong to it, and at the same time take his own self-respect down with him to his grave, and therefore it should have the widest public endorsement.

Whatever may be the life beyond, certainly one's entrance into it can in no wise be injured by making a reputable exit from this one. Also, on grounds of sentiment, and for the mere sake of a name, it is worth the while of any man to be laid away under conditions of solvency and level manhood. He shall be none the worse, here or hereafter, who gives no occasion for those he leaves behind to either lie or blush when his funeral is mentioned. Being first of all a burial Insurance, Industrial Insurance must needs provide for every member of a family—the man and the woman, the child at school, the grandsire by the hearth.

There are those six or seven black weeks—weeks empty of plan, void of direction,—which inevitably descend upon a house with the death of the bread-winner. With crape on the door!—that is no time for a family to be without a dollar. Industrial Insurance steps in and pays the face of the policy—that policy which five or ten or fifteen weekly cents provided.

And what should it mean to pay those five or ten or fifteen cents? The foregoing of a glass of beer! A walk of a mile on Saturday afternoon, when one would have else taken a car! The sum is easily mastered; and with the peril that lies all across them like a shadow—the black peril of dying a pauper, with the blacker peril super-added of leaving wife and children without a least splinter of provision,—it is no wonder that nearly every wage-worker, however small his fortune, buckles himself, his wife and little ones with this insurance.

There is another admirable plan, which the Prudential makes, that should have widest advertisement. The father may also provide for the child's education. Under the "Child's Endowment" plan, by the annual payment of a small sum, the father secures the child, say at the age of eighteen, the flat fortune of one thousand dollars. An ambitious boy can go a long journey into his books with that equipment of one thousand dollars.

In England, when a rich man's son is born, the rich man begins "laying down," in the baby's bibulous behalf, cellars of claret or port. These are sacred as the wine-bins of the son; and young hopeful may pull the corks at twenty-one.

The Prudential "Child's Endowment" offers a more reasonable field for the exercise of paternal love. Instead of "laying down" a bin of claret, let the father lay down the premium asked, and thereby secure that money needed later to give the son a finished education.

"Plant the tree of learning in your youth," said Lord Chesterfield, "and it will shade your old age."

The old cantaloupe expert of Blackheath was wise in his way, and the American father could do no better than just to help his son with the planting of that tree.

There you have the story of my conversion to Life Insurance. It protects a man—or the man's family,—from those natural dangers that surround us all. It protects a man from himself—often his own worst enemy,—and teaches him sobriety and thrift. It lengthens life by lessening anxiety.

The more I consider, the more I believe. If a liner, now, were to clear for Europe, wanting its lifeboats, vast would be your horrified amazement. By the same token, it is as wild a venture and one as recklessly improvident, when a man goes sailing the dangerous reef-sown oceans of existence, with wife and babies aboard, and never a life-boat policy of insurance swinging from the davits, to see them safe ashore should he strike and go down.





# How Roosevelt Plays the Game

By Henry Beach Needham

*With illustrations of thirty different facial expressions of President Roosevelt*

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"You can never plan the future by the past."  
EDMUND BURKE.

RIGIDLY independent critics of the administration agree that in the first session of the fifty-ninth congress more general laws of a far-reaching character were enacted than in any other session of recent years. Fairer judges regard this legislative work as the best, from the standpoint of the whole people of the Republic, that has been done in the last quarter century. And, in this accomplishment, friends, caustic critics, and enemies declare, with one accord, that the driving power was unquestionably the President's. As tersely expressed by a progressive Southern Democrat:

"Roosevelt has galvanized congress into action."

This means that the President is a usurper. But his interference in legislative matters is by and with the advice and consent of the people. Not so much can be said of the usurpations of congress. When considering the one the other should not be forgotten.

## The Duty of Congress

In order to "promote the general welfare," and for other purposes, the people of the United States ordained and established a Constitution which vests the powers of the government in three coördinate departments,—legislative, executive, and judicial. The Fathers, wise, far-seeing, but not omniscient, contemplated a separation and independence of these three departments. Notwithstanding, they so framed the legislative and executive branches that their respective powers necessarily overlap. It is the duty of the President to "recommend" to congress "such measures as he shall judge necessary and expedient." These recommendations are to be made "from time to time," and the manner of their making is not prescribed. However, this much is clear: as disclosed by the Constitution, the function of the executive in legislative matters begins and ends with recommendations, save in the approval or veto of bills already passed. Congress is to enact measures in any form it sees fit, or to refuse to legislate in response to the President's recommendations.

## "The Graveyard of Treaties"

The treaty-making power was apparently designed to be both an executive and a quasi-legislative function. The President, "by and with the advice and consent of the senate," is to make treaties, "provided two thirds of the senators present concur." This governmental function has occasioned much discussion. Should the senate,—that is, the committee on foreign relations,—be consulted at every important stage of the negotiations? is the question frequently argued. As the upper branch of congress has merited John Hay's characterization—"the graveyard of treaties"—it is the part of prudent statesmanship to humor the senate as far as possible in the exercise of the treaty-making power. In proof of such wisdom, witness the cold reception accorded the Santo Dominican treaty and

the Algerian convention by reactionary senators.

In the light of the Constitution, nominations,—namely, *selections*,—for federal offices are to be made by the President, and "by and with the advice and consent of the senate" the executive shall appoint such officers,—that is, issue to them their commissions.

This, in part, is the *theory* of our government. The making of the laws is the function of congress, the President acting as a check on the exercise of the legislative power. The selection of men to administer the laws is purely an executive function, the senate safeguarding to the nation the naming of eligible officials. How far removed is the practice from the theory which guided the framers of the Constitution?

## The "Right" of Senators

In the first congress a dispute arose in the senate over the procedure in advising and consenting relative to the nominations sent in by President Washington. There were members who contended that the senate must, without consultation with the executive, confirm or reject the nominations. There were others who made so bold as to assert that the President should be asked for *references* for the nominees in case they were not known to senators. At that early period there was no expression of the "right" of senators of a state to be consulted before selections were made,—a political doctrine upheld by the late Senator Hoar, a "statesman of the old school."

## Interfering with the President

As the country grew and federal offices multiplied it became necessary for the President to seek counsel before nominating men to the government service. He naturally turned to senators and representatives. At just what period the giving of advice came to be construed as the tendering of consent in the *making of selections*, it is difficult to say. Even under so independent an executive as Roosevelt the appointive power is largely usurped by congress.

"Has the collectorship of the port at — been filled?" was the query recently made at the White House.

"No," was the reply. "The President would like to appoint his old friend Hardy, but Senator Slick is committed to Heeler."

About all the President can do is to see to it that senators and representatives name fit men. But, if he suspects that they are ineligible, the burden is on him to discover their unfitness.

There was the same interference with this executive function under Cleveland, with whose postmaster-general, Joseph Weldon Bailey, then a representative, had a disagreement over appointments. Because of his criticism of administration policies, the Texan was denied the privilege, enjoyed by his fellow Democrats in congress, of filling certain federal offices. Straightway he introduced in congress a bill which made it a misdemeanor for any senator or representative to solicit, directly or indirectly, the appointment of any person to any office







within the gift of the President. This constitutional lawyer entitled his measure "a bill to secure the separation and independence of the executive and legislative departments."

With this elementary discussion in mind, it is patent that there is congressional—particularly senatorial—usurpation of one of the important functions of the executive, in this day and generation. A practice inaugurated by some president for his guidance and convenience has come to be regarded by senators as an inalienable right. It is equally true that there is executive interference in legislative matters. How and why has that come about? For an answer let us go to the legislation of the last session of congress. But let us go behind the work of congress.

#### The Label Will Tell

Although the Republic is one hundred and thirty years old, there has never been a ban on interstate traffic in adulterated, poisonous, and deleterious foods, drugs, medicines, and liquors. The good people who "pay the freight" have been fed on codfish, sausage, and green hams, ("smoked cured,") which were preserved in boric, salicylic, or benzoic acid; have devoured "New Orleans molasses," composed mainly of glucose; have swallowed "olive oil," which was nothing but cotton-seed oil; have feasted on "pure raspberry jelly," manufactured from apple parings, citric acid, and coal-tar dye; and have "doped" themselves and their children with patent medicines, which contained a large amount of alcohol or harmful narcotic drugs. These are only a very few of the frauds practiced on the American people. The entire list would require serial publication.

Meantime, congress did nothing. After the introduction of the first pure-food bill in the senate, seventeen years elapsed without legislative action. During the fifty-seventh and the fifty-eighth congresses, the house of representatives twice passed pure-food measures, but there was no legislative response from the north wing of the capitol. In the last session of the fifty-eighth congress the pure food bill was deliberately "killed" in the senate. The reason for this was the presence in Washington of representatives of the most powerful lobby that ever directed its batteries against the congress of the United States.

By this time public sentiment was thoroughly aroused. The senate was severely condemned for smothering a measure which had the widest degree of popular appeal. The "Congressional Record" constituted the indictment against the ruling senators. Then President Roosevelt strongly recommended pure-food legislation to the fifty-ninth congress; and early in the first session a bill was introduced by Senator Heyburn. Aided by public sentiment, which senators did not dare oppose, he succeeded in forcing a good measure through the senate early in 1906.

Followed then four months of inaction on the part of the speaker and the "direct representatives of the people." True, the Committee on Interstate and Foreign Commerce was busy; the lobby kept it busy. The committee backed and filled, now adding a strong provision to the bill for the protection of the consumer; now emasculating the clause at the behest of some clamorous "interest." And all the time there was no disposition on the part of the leaders of the house to pass any pure-food bill.

#### Here Entereth the President

The 'leven-th-hour protestations of "Uncle Joe" Cannon to the contrary notwithstanding, pure-food legislation was not on the official programme. The people could wait for their legislation; they had demonstrated their patience. It was wise not to offend "certain powerful interests" until after the congressional elections.

Enter now the President of the United States, who was thick in his fight for efficient meat inspection. A letter was dispatched to the speaker, making inquiry as to the status of the pure-food bill, and urging its passage. On the same day Mr. Roosevelt pledged his active help in securing legislation, but he suggested that a fight be made by the press, or the bill might fail. The fight was made by a few independent newspapers, and it counted heavily for good. A week passed and still no word from the speaker. The situation was somewhat discouraging, although the meat agitation was helping the general cause of pure food. The President was urged to send in a special message. He would not promise to do so, although he gave renewed assurances of his determination to work for the legislation. Exactly what he did is not known, but this is what happened: one bright day the speaker announced to the newspaper correspondents at the White House that there would be pure-food legislation. He kept his word; and on and after January first, 1907, the people of America will



know just what they are buying in foods, drugs, medicines, and liquors. The dishonest manufacturer who seeks to defraud the public will be liable to fine and imprisonment. As it has been doing for years in England, so in the United States the label will tell.

#### From the Pasture to the Package

The executive interference in meat legislation was more high-handed. Having convinced himself of the need of rigid inspection of meat products, the President requested Senator Beveridge, in conjunction with government experts, to prepare a drastic bill. Senators Carter, Warren, and Millard, who are the representatives of the cattle raiser in the upper branch of congress, agreed to interpose no objection to the passage of the measure as a "rider" to the agricultural-appropriation bill. These shifty senators had been advised by the President of the outcome of the investigation made by Commissioner Neill and Mr. Reynolds, and they deemed it prudent to exchange a bill for immunity from exposure which might, indirectly, injure the cattle business.

In the house of representatives the proposal for fair and adequate meat inspection encountered the hostility of a "gentleman farmer," who, although chairman of the committee on agriculture, is not a friend of the farming people. Representative Wadsworth is now being opposed for reelection by the farmers' organs. Why? Because of his friendship for oleomargarine, instead of for honest butter; and because of his championing of the cause of the packers. By his fight to emasculate the Beveridge amendment, Mr. Wadsworth forced the giving out of the Neill-Reynolds report. His antagonism to the people's interests made necessary the publication of the Roosevelt-Wadsworth correspondence. This wrong-headed member of congress should be charged with a great part of the publicity that has—so the packers claim—"injured the market for our meat products abroad." Moreover, the misguided activities of this militant congressman necessitated the interference of the President in the actual framing of legislation.

#### How the Law Came About

The house of representatives did not pass the sort of meat-inspection bill that the leaders had agreed upon with Mr. Wadsworth. The speaker and his cohorts put up with the dictation of the President, who usurped the functions of the legislative department in the interests of the people. But for Theodore Roosevelt there would not now be the means for efficient inspection from the pasture through the slaughterhouse and through the canning department; there could not be an insistence by the government that the preparation of meat products for market shall be amidst conditions which are sanitary, and which will insure clean, healthful, and wholesome food. But for the people's executive the secretary of agriculture would not have been able to announce, with absolute justification:

"The new law is comprehensive, the means for its enforcement are ample, and its execution will be thorough. People at home and abroad may eat our meats with confidence."

#### Let Secretary Wilson Enforce It. All Eyes Are on Him

As a result of the decision of the United States supreme court, rendered in 1897, which denied to the Interstate Commerce Commission the power to say what rate should be made for the future to supplant a rate found to be unjust and unreasonable, an organized effort was made to obtain legislation amendatory of the interstate commerce act. The Millers' National Association was the leader of the movement, which brought about a convention held at St. Louis, Missouri, November 20, 1900, and attended by delegates from a number of national and state associations of various aims but with one common purpose. A permanent organization was effected, called the Interstate Commerce Law Convention, of which E. P. Bacon, of Milwaukee, Wisconsin, was chosen chairman. Of the executive committee, S. H. Cowan, of Fort Worth, Texas; Murdo McKenzie, of Trinidad, Colorado, and Joseph H. Call, of Los Angeles, California, have been particularly hard-working since the organization was formed. From that time to the enactment of the railway-rate law the Interstate Commerce Law Convention has rendered splendid service. And yet these intelligently directed efforts for reform must have gone for naught, as measured by legislation, had it not been that the cause of the shippers and the public was taken up and carried forward to success by President Roosevelt.

His annual message to the third session of the fifty-eighth congress contained a strong recommendation







for railroad rate legislation. Once he had undertaken the fight, the President argued for a rate bill in season and out of season. The house responded promptly with the Esch-Townsend bill, which had only seventeen negative votes on final passage.

#### Wanted to Hoodwink the People

But Senator Aldrich, who was at that time in undisputed control of the senate, had sailed for Europe, and had carried with him the promise of Senator Elkins and other railroad senators of the committee on interstate commerce that there would be no rate legislation during the short session.

It is a fact that, when the session ended, these railroad senators had not the slightest intention of passing an effective rate bill; certainly nothing was further from their thoughts than the bestowal of the rate-making power, in any form, on the Interstate Commerce Commission. Their real intention was to hoodwink the people, and these railroad senators spent thirty thousand dollars of the people's money in this futile attempt to change the rising tide of public sentiment. Hearings were held by the committee on interstate commerce, which lasted well into the summer. These hearings were a farce. They were packed by the railroads. Ex-Senator Faulkner, the Washington representative of the fighting railroad interests, sat behind Chairman Elkins and posted him as to the questions to be asked. President Stuyvesant Fish, of the Illinois Central, and Walter D. Hines, formerly vice president of the Louisville and Nashville and now general counsel of the Seaboard Air Line, were constantly at hand with "expert" advice. But it was all wasted effort. President Roosevelt had the ear of the people.

His annual message to the first session of the fifty-ninth congress emphasized the need for rate legislation in terms stronger than the recommendations in the previous state paper. The Hepburn bill, against which only seven votes were recorded, was the response of the house of representatives. This measure—the basis of the rate law—was acceptable to the President and to the real friends of rate legislation. Let its acceptability be not forgotten.

#### The Two Points of Discussion

The Hepburn bill did not attempt to keep the railroad company out of court. Whether, under its original provisions, the courts would have made a broad and an unrestricted review of the orders of the commission—that could never have been determined without a decision of the highest tribunal in the land.

In the senate the controversy raged about two points: (1) the proposal to deny to the inferior courts (the federal tribunals below the supreme court) the right to issue preliminary injunctions, and (2) the suggestion of adding to the bill a "narrow" court review amendment. Senator Bailey argued the first point in the ablest speech delivered during the entire debate. He routed such great constitutional lawyers as Senators Spooner and Knox on the injunction question, and forced to his standard such independent thinkers as Senators Hale, Burkett, and LaFollette. But petty jealousies on the part of some of his party associates prevented the

Texas senator from realizing for the country the full benefit of a provision which would have greatly strengthened the measure, in that it would have done away with frivolous suits. As it is, the principle for which he contended is embodied in the new law.

#### The President's "Surrender"

Through the Long "narrow" court review amendment, the President sought the same end which Senator Bailey was seeking; namely, to keep the carrier out of the courts as much as possible. If its constitutional guarantees were invaded, of course the carrier could not and should not be denied the right to go into court. But otherwise the President wisely desired to leave the arbitrament, as between the people and the railroads, in the hands of a high-grade, independent commission of experts. On the other hand, the railroads, through their recognized senators, sought to substitute the judgment of the courts for the judgment of the commission.

The so-called Allison amendment—a fit child for its wavering father—was a compromise. The President, whose support in the senate, aside from Democratic votes, consisted of about six sincere advocates of the legislation and a varying number of Republican conscripts, had to accept it or run the risk of perhaps splitting his party and thereby losing other important legislation. The Allison amendment "saved the faces" of Aldrich *et al.* It adds nothing to the Hepburn bill, which, remember, was acceptable to the President and to the true friends of rate legislation. Only a decision of the United States supreme court will determine the breadth of the review provided by the law.

Aside from this crumb of comfort of very doubtful

value, the "Conservative" forces were completely routed. The measure as passed by the senate was far more radical than the original Hepburn bill, and the conferees weakened it in only one particular; namely, in excluding oil from the commodity amendment.

Few people realize how far-reaching is the new rate law. In the first place, it empowers the commission, when it finds a rate unreasonable, to prescribe the reasonable maximum rate to obtain for the next two years, and to issue an order putting the same into effect. This order the federal courts are required to enforce. The definition of the term "common carrier" is enlarged to include pipe lines,—which was particularly distasteful to the Standard Oil Company,—express companies, and sleeping car companies. The definition of the terms "railroad" and "transportation" are enlarged by including under the one terminal facilities,—important in reaching indirect rebating,—and, under the other, services in connection with the receipt, delivery, elevation, and transfer in transit, ventilation, refrigeration or icing, storage, and handling of property,—a blow at the private car and the grain elevator monopolies.

#### Where the Railroads' Favors Fall

The act does away with the "midnight tariff"; it gives the commission jurisdiction over through routes; provides for the keeping of books under the supervision of the commission, and prohibits the keeping of duplicate memoranda,—most important in preventing the payment of secret rebates; restores the imprisonment penalties, which the Elkins law repealed; and prohibits the issuance of free transportation or passes, on and after January 1, 1907, except to those persons toward whom the senate, in its superior wisdom, was kindly disposed. The following classes may accept of the bounty of the railroad without offending the statute:

Its employees and their families, its officers, agents, surgeons, physicians, and attorneys at law; ministers of religion, traveling secretaries of railroad Young Men's Christian Associations, inmates of hospitals and charitable and eleemosynary institutions, and persons exclusively engaged in charitable and eleemosynary work; indigent, destitute and homeless persons, and such persons when transported by charitable societies or hospitals, and the necessary agents employed in such transportation; inmates of the National Homes or State Homes for Disabled Volunteer Soldiers, and of Soldiers' and Sailors' Homes, including those about to enter and those returning home after discharge and boards of managers of such Homes; necessary care takers of live stock, poultry, and fruit; employees on sleeping cars, express cars, and linemen of telegraph and telephone companies; railway mail-service employees, post-office inspectors, customs inspectors and immigration inspectors; newsboys on trains, baggage agents, witnesses attending any legal investigation in which the common carrier is interested; persons injured in wrecks and physicians and nurses attending such persons: *Provided*, That this provision shall not be construed to prohibit the interchange of passes for the officers, agents, and employees of common carriers, and their families; or to prohibit any common carrier from carrying passengers free with the object of providing relief in cases of general epidemic, pestilence, or other calamitous visitation.

If the common carrier violates this provision of the statute, he shall, for each offense, on conviction, "pay to the United States a penalty of not less than one hundred dollars nor more than two thousand dollars." Likewise,—mark this,—any person, other than those excepted in the act, who uses a railroad pass "shall be subject to a like penalty!"

But let those immunes who may journey at the expense of the stockholders of the railroad remember: the Interstate Commerce Commission has the power to demand of the common carriers a list of all passes issued, together with the names of the users of the same, and the reasons why such persons were provided with free transportation. In other words, there will be, in the archives of the United States government, an official roster of railroad "deadheads."

#### An Iniquitous Partnership Dissolved

Through a letter to Senator Tillman, a Democrat, from the Republican Governor of West Virginia, the senate and the country learned that the state was in the grasp of a railroad monopoly, which dictated what coal should be mined and what coal should be shipped. To Senator Elkins it was not a new story; for he was in the coal monopoly business himself. He had been guilty of illegal and lawless acts, and had "squeezed out" a small rival in the most high-handed fashion. If West Virginia is blessed with anything resembling a conscience, "Steve" Elkins will not be reelected to the United States senate.

These disclosures made possible the passage of the Tillman-Gillespie resolution, which was accompanied with an ample appropriation. Under it the Interstate Commerce Commission began the investigation of the coal-carrying railroads, and soon some

[Continued on pages 626 and 627]



# BREAKING THROUGH

## BY W. C. MORROW

Author of "A Man: His Mark"

ILLUSTRATED BY GORDON M. McCOUCH



"RAY," said his mother, whom he shyly and secretly worshiped, without her ever suspecting the least of it beneath his cautious reserve and occasional outbursts of temper, "my son, I hope you will remember, to-night. You are nearly a man."

She was a wise woman, and said it kindly and meant it well; but his face flamed, his eyes hardened, and he sullenly walked away. Mrs. Gilbert sighed, and went about the preparations for the young people's party which her daughters, aged sixteen and eighteen, were to give that evening. She could not foresee what her son would do. Would her gentle warning, filled with the tender pride of a mother's love for her one man-child, drive him with his dog to the woods, whither many a time before this day a word less pointed had sent him, there to live for a week or longer at a time, in a manner that he had never disclosed?—or would the disjointed thing within him which harried his somber, lonely life force him in a blind moment to make a disgraceful scene at the gathering? She prayed that neither would happen, and that the sunshine fighting for egress through his darkness would come forth soft and genial and very fine and sweet, as it did sometimes, and always unaccountably.

The worst had happened at the party. No doubt it was intolerable,—but not so bad as when (he was then only four,) he had tried to kill a boy for lying about him and was whipped mercilessly by his father,—for here, in the library, he was sitting before Mr. Gilbert, who was pale and whose eyes had a deep, inscrutable look. He was a large and powerful man, and had a genial nature, with force and sternness. The lad had never seen him looking thus, and so evidently guarding a prisoner, and the boy felt a strange weight within.

Whatever had happened must have left a shadow on the assemblage, for, though faint sounds came through the closed doors, they were somewhat lacking in the robustness of youth. Ray did not deign an effort to remember. More than that, he hoped that it never would come back, for it might be disturbing to his solitudes. Of his attempts to remember the attack on the boy ten years ago, there had never come any result but the recollection of a wholly disconnected event,—when he was enveloped in a swirl of flame and smoke from a fierce grass fire, and had to fight his way through to life. He did not try to think what his father's purpose was in holding him a prisoner to-night. Was it to give him a lecture? Pshaw! The beautiful, peaceful woods would make him forget that child's-play, and he would steal away to them with Cap this very night, as soon as all were asleep.

Thus, motionless and in silence, sat he and his

father, seemingly through an endless, aching time. After a while the guests quietly left. His sisters omitted their customary good-night to their father. All sounds from the servants ended. Then entered his mother, uncommonly pale, and in silence looked from her son to her husband. She was small and dainty, and very, very pretty, the boy reflected. It was a pity that her bright eyes should be dim to-night and her sweet mouth drawn. She looked worn and as though she dreaded something.

"Are you ready?" Mr. Gilbert asked, regarding her fixedly.

Her lip trembled, but there came a flash from her eyes. "Do you really mean it?" she asked.

"Certainly. It must be done."

"My dear, dear, he's too large for—"

"He'll never be too large for it so long as he is a boor and coward, insults our guests, scandalizes us all, shames his sisters, and treats his parents with open scorn. He won't try to be like other people and accept his world as he finds it. His inordinate conceit is a disease. It is eating up his own life and making our lives miserable. We will cure it."

He had spoken calmly, but with a low vibration of tone; and as he came to his feet he looked very tall and terrible. Ray's blood began to rise, and as he looked about for something undefined he felt the heat and smelled the smoke of the grass fire of ten years ago.

He knew he was a coward. That was the shame and the curse of his life. He did not think it had always been so, but believed it had come about gradually. At first he had not minded the whippings that other boys gave him because of his temper and his physical inadequacy, for he had invited the punishment; but when they all learned that his fighting spirit had weakened, that they could whip him easily, that they need not wait for provocation, and that he would never tell, they bullied and hounded and beat him until he had come to know a craven, sordid fear, which spread from the boys to the whole terrible world in which the masculine entity must fight for a place.

"I am ready," said Mrs. Gilbert, trying to hide a sigh.

"Come," Mr. Gilbert ordered the boy, looking at him for the first time in two hours.

The boy quailed before that look, the most dreadful thing he had ever seen. It made him numb and sick, and when he rose he staggered; for, though tall, he was slender and had

little strength. The weight on his chest became a pain and fixed on his throat, to choke and torment him.

His mother had gone out. He followed his father, and the three went out into the back yard, the boy bareheaded. The night was sharp and the moon very bright. All the boy's power of thought was suspended.

In silence they walked down the terraces of the park-like yard in the rear. Cap, Ray's dog, his only intimate, came bounding forward for his young master's unfailing good-night, but Mr. Gilbert angrily ordered him away. The animal, astonished and hurt, slunk away, keeping a watchful view of the group, and sat down at a distance and gazed in wonder. They passed through a gate into an orchard, and shut the dog out.

Mr. Gilbert selected an apple tree, because the wood was tougher than that of a peach. From it he cut two switches a yard long, and carefully pared the knots, his wife observing without a word or a movement, and the boy looking away into the distance. When Mr. Gilbert had done, he ordered his son to prepare.

The lad numbly, dumbly removed his coat and waistcoat, slipped his suspenders down, tightened the strap at the back of his trousers, clasped his hands in front, and bowed his head. The dog, which had crept to the fence and was peering through the pickets, whined anxiously and was quivering. When roughly ordered away by Mr. Gilbert, he went upon a terrace that overlooked the fence, and trembled as he watched.

The boy did not once look toward him. He was struggling with the pain in his throat.

Mr. Gilbert offered one of the switches to his wife.

"Oh, how can you!" she pleaded.

"You must," he firmly said. "I'll relieve you when you are tired."

The boy's mind suddenly cleared, and he comprehended. A whipping from his father would be frightful enough,—not for the blows; they were nothing. The plan was not alone to humiliate him beyond all measure, but to scourge his soul, ravage the sanctuary of his mother there, rend him asunder, and cast him into an unthinkable hell of isolation; for she was the bond that held him to the world, she was the human comfort and sweetness of his life.

Since his tenth year his discipline had been solely in her hands; his father having given him up as worthless, hopeless. She had whipped him many a time, but not for two years; and he had felt no pain,



"He simply went on, thinking nothing, remembering nothing"



no shame, no outrage, no resentment. The case of the teacher was different. Ray had solemnly sworn, renewing the oath every day, that when he came to manhood he would beat his teacher to death for whipping him so often and severely because of his dullness, his apathy, or his rebellion; the whippings from his mother had only increased his tenderness for her, and, in some way that he could not understand, his pity also. Perhaps it was because he vaguely felt that she was impairing something in herself that was precious to him. Never had she conquered him; never had he cried out in pain, never pleaded for mercy, never confessed penitence nor promised reform.

Mrs. Gilbert shut her teeth hard, and, deathly white in the moonlight, raised the switch. It was poised a moment, and then her arm fell limp to her side; but the look that her son had seen in his father's eyes held her and steeled her with a sort of desperate madness, and her arm again rose.

A long cry, an anguished wail, almost superhuman in its power to shatter the silence of the night, and more startling than any human cry could be, struck disorganizingly through the drama. It may have hastened the catastrophe. Mr. Gilbert was unnerved for a moment, and in exasperation picked up a clod and threw it at the offending dog trembling on the terrace. When he turned again, his son was kneeling beside his unconscious mother, peering anxiously into her pallid face, and calling her softly.

In a stride Mr. Gilbert was upon him. A hand armed with strength and fury caught up the shirt on the lad's shoulder, raised him, and flung him away with so great violence that the slender body struck the ground as a log. Mr. Gilbert tenderly picked up his wife and bore her into the house.

The fall had half stunned the boy. As he slowly struggled to a sitting posture the moon danced fantastically, and some black trees crowning a near hill bowed and rose, and walked sidewise to and fro. A whine, low, cautious, packed with sympathy and solicitude, pleaded at the pickets, but the boy gave it no attention. He sat for a time, rose giddily, swayed as he dressed himself, and with deliberation walked to the gate. The dog, whining, trembling, crawled to meet him; but the boy, instead of caressing him, ordered him quietly but firmly to the kennel. Obedience was slow, and the animal looked up incredulous, wondering. The order had to be repeated. Finally the dog obeyed, frequently pausing to look back, but his master stood inflexible.

Passing round the house, and without thinking or caring about hat and overcoat, he noiselessly passed out the front gate, for a moment studied the big house that had cradled him, bred much of his anguish, and held all of his love, and firmly stepped out into the road. There was a gnawing ache somewhere. Assuredly that one blow—and from *her*,—could not have caused it. After finding it in his throat, he was much relieved, and struck out on secure legs.

It did not occur to him that he was an outlaw and outcast. He did not think at all. Hence there was no plan in his going. He did not even understand that something deeper within him than had ever operated before had assumed, in the disqualification of his ordinary ruling powers, an imperious regency, and that it was infinitely greater or infinitely less than his usual intelligence. He simply went on, thinking nothing, remembering nothing. The beautiful highway, arched by great trees, above which rode the moon in keeping pace with him, was a tunnel under a luminous sea; he half walked, half floated, in the crystal water, and had no wonder that he breathed it. The houses along the way were the palaces of lordly gnomes that inhabited the deep.

Whatever was leading him turned him out of the avenue at last and drifted him along a

winding road that was as beautiful in *its* less conventional way. He did not reflect that all of this was familiar, shamefully familiar. It was the road to his grandmother's, but he had not visited her for a year.

Her great wisdom and tact had gone to a study of the strange, unhappy child; she had been kind to him in every cautious, delicate fashion that she could devise; but he had ceased coming, and avoided her when she visited his home, and she had never known why. She was a patient woman and good; she knew prayer, and in her peaceful twilight she walked with God; yet no revelation had come at her appeals, for the times were not ready; and the boy went his way alone and silent, forever alone and silent, and unhappy, unhappy!

A white picket fence was presently marching with him alongside the shining road. He did not consciously recognize it, and it brought no rekindling of an old terror, an old shame; but soon, on the other side of it, a distance away, there broke on the stillness a challenge that he remembered, and its tone was contempt. He understood it, and woke with a start, because of a sudden fluff of flame and a whiff of smoke from the grass fire of ten years ago, and the ache in his throat gave him a strangling wrench. His head rolled; the moon swung through an arc of alarming length. That call beyond the fence struck the dominant note of his life, and it was Fear. Yet it came from a mere animal,—his grandmother's old buckskin horse, the most docile of creatures.

Ray had never feared the wild things of the woods. The cry of the panther in the dead of night is dreadful, but it had no terrors for the boy in the forest solitude. Other fierce pad-footed members of the cat tribe had come and sniffed him as he lay under the stars, and experience had taught him to feign sleep, for a suspicion of his wakefulness would send them bounding away, and he was lonely, always lonely. One night, roused from slumber, he sleepily put his hand on the shaggy head of a bear that was curiously rummaging him, and he was sorry that the beast took alarm and trotted away,—he would have been comfortable to hug. That was before the dog had come into his life. He could never understand why he was not afraid of anything whatever—not even of the terrific lightning and thunder that sometimes flamed and crashed and belled all about him,—except human beings and the forces that they controlled; and at times he wondered why Cap loved him and the buckskin horse would kill him from hate if he could.

Here, then, beyond the picket fence, was the proclamation of his shame,—coming from a gentle, superannuated horse with no more spirit than a snail's. By some means, perhaps instinctive,—for all the world, when it finds out, will hunt down and destroy whatsoever fears it, (although the boy had not reasoned it out thus,)—the beast had learned that the boy was afraid, and had then found an interest in life. Let him but have a glimpse of Ray, and, ears back, lips drawn from hideous yellow teeth, and head thrust horribly forward, he would snort, charge,—and the boy would run abjectly. The horse had never thus treated another living thing. So the boy had stayed away from his grandmother's, and she had never suspected, and her love and prayers had brought no revelation.

As the fence intervened, the horse knew that a charge would be useless; but when, with a neat leap, the boy nimbly caught his feet on the

ground within the pasture, the buckskin advanced in his minatory way. Ray did not know why he had leaped the fence, unless the wrench in his throat had hurled him over or the flame and smoke of the grass fire had driven him; nor did he know why he went steadily to meet the horse, nor why his nostrils stretched and his arms strained and his hands clenched, nor why there was a fierce eagerness in him; a rasping thirst for something dried his tongue. The horse came on, and the boy, perfectly calm, as fatally went to meet him. There was no calculation of results, yet the lad knew that a horse's teeth and hoofs may be deadly. He knew only that he was not going forward to end all his wretchedness, as, last year, the shoemaker who drank had done with a shotgun, and young Corson, the thieving clerk, with poison. It occurred to the boy that he cared nothing about the teeth and hoofs of any horse, and nothing about what they might do.

So ridiculous was the *fiasco* that he would have laughed had he not been sorry for the beast; for to see any rampant thing so suddenly stricken with fear, when there was not the least danger nor any intent of harm, was pitiful to



"She looked as if she dreaded something"

see. He wished to assure the buckskin that he was only a boy, a frail boy at that, and not what the animal had apparently taken him to be,—a spawn of Darkness and Terror. He followed up the trembling beast, trying to reassure him and to get near and pet him; but the creature fled wildly at every advance, and when not pursued stood with head aloft, ears cocked, and nostrils vibrant, quivering in fear.

Seeing the uselessness of further pacific effort, the boy sprang over the fence, went back to the main highway, and by the unseen Hand was led into the short cut past Mr. Elderby's house, where the greatest terror of his life—human excepted,—had months ago driven him to use the long way round. He did not know, nor for a moment consider, why he chose the short cut to-night. He turned into it, walking free and strong.

Girls had meant nothing in the boy's life. That was because they did not seem members



of his species, but something fragile, mysterious, and ranking somewhere between flowers and angels. Thus his feeling for them was composed of a little awe, more reverence, and a sense of great remoteness. Never had he observed them thoughtfully without reflecting that they were, in a general way, much like his mother, or at least of her species; therefore they must be sweet and dainty and gentle and kind. His only large swellings of the heart had come from his thinking about them, particularly Grace Elderby, now twelve years old. Nothing could have been so grand, for instance, as an opportunity to rescue her, single-handed, from wild savages that had her tied to a tree and were piling fagots about her; then to dance in fiendish glee about her as the flames rose. He would dash up on a splendid charger, his sword flashing in the sun; savage heads would roll in the dust, or fall open, cleaved in twain; there would be wild yells of fright and a wilder flight for life; he would leap from his horse, speak reassuring words while he severed her bonds, mount with her in his arms, and fly away, away, away.

Twice had Grace seen his shame. She had seen him pale, and run when her father's big, noisy dog had made a flamboyant show of rage, and she had seen him stand mute and white when Andy Carmichael, older and larger and much stronger than Ray, grossly insulted him in her presence. The Elderby dog was the terror that had closed the short cut,—closed it to Ray alone.

Thus into the short cut swung Ray, walking strong and free, the ache in his throat not so painful as before. The dog would be on guard, and the boy was empty-handed.

The shadows were deep under the trees, or possibly the dog's hate and rage blinded him to what the buckskin had seen, or perhaps he was of a different metal. Near the rear of the premises the big brute came in so great a fury that he broke through the palings. The ensuing collision—for the boy stood his ground,—was so violent that Ray went down underneath, and an ecstasy thrilled him when the flame swished and the smoke stung, and he felt something sink into his shoulder and a stifle of hot, foamy breath in his face.

It seemed to have been easily and quickly done. True, when he came erect he was weak and tired, and swayed dizzily, and wondered why. As, without the least exultation, or even triumph, or even gratification, he looked down at his work, and saw with surprise how deeply the ground had been torn up, two men with sticks came running out,—evidently there had been some noise, despite all his care for silence. One was Mr. Elderby, the other his coachman. The gentleman stood in astonishment as the boy, controlling his heavy breathing, stepped into the moonlight and calmly faced him.

"Ray Gilbert! What are you doing here, at this time of night?"

"I was walking in the path. Your dog attacked me."

"What did you kill him with?"

"My hands."

Mr. Elderby stood in wonder as he studied the lad. "I'm thankful to God that you are alive. It's a miracle." He noticed that Ray's clothing was torn nearly to rags. In compassion he laid a hand on Ray's shoulder, quickly withdrew it, and examined it in the moonlight. "You are hurt, my son. Come into the house. I'll put you to bed and send for the doctor and your parents."

"Thank you, sir; I have something to do."

"But you must have attention.—Jake, hitch up the bay to the light buggy,—quick,—and drive him home."

"No, sir; but I'm much obliged. I have something to do. Good-night." The shadows enveloped him.

The short cut led him over a sharp hill and into the road again, and there he sat on the

bank till his strength came back. Then he went on till he arrived at a gate leading into a private avenue. The ache in his throat was nearly gone. Passing quietly up the driveway and round to the rear of the house, he came to a window, which was open at the top, and sharply tapped on the glass.

"Who's that?" came a voice.

"Dress and come out, Andy Carmichael. I'm Ray Gilbert."

The sash was thrown up and the boy glowered in the opening. "Ray Gilbert!—you cowardly, sneaking puppy! What do you want?"

"I want to see you. Dress and come out. Don't wake anybody."

He spoke quietly, trying to appear his usual self lest this monster, this overshadowing terror of his life, should see whatever it was that had frightened the horse and slain the dog. This was the boy who had beaten him so often and with such merciless, sodden, gluttonous enjoyment; the boy who, when he did not care to give the beatings himself—no provocation was ever needed,—would stand threateningly by and let the smaller boys, even to the little ones with soft, puny fists, beat the coward as long as they wished, merely for the love of beating what did not resist; the boy whose lies had brought undeserved whippings from the teacher; the boy who openly insulted him whenever he pleased, and, worst of all, had humiliated him before Grace Elderby. It was the presence of this boy at the party that evening, and the looks that he gave Ray, and the sly tortures he inflicted, that had sent up the curtain on the night's drama.

In wondering surprise Andy studied the bare-headed, ragged, dirty figure standing in the moonlight; and as crimson looks a muddy brown in such a light, he mistook the smears on the other's face and the dark splotches on his clothing. What could the creature want of him at this time of night and with that extraordinary appearance? Likely Ray had been set upon and was seeking any refuge. It would be joyous to complete the work that the others had begun. Andy soon emerged from the house.

"Come this way," said his mysterious visitor, and perplexed Andy followed him to the rear of the fowl-house, where the light was clear. The flame and smoke of the old grass fire were strong in the air.

Ray halted, and faced him.

"Take off your coat," he quietly said, removing his own tattered garment.

"What for?" with a slight quaver composed of anger—and something else; for there was a touch of the uncanny here.

## WHITE HANDS

By MILDRED I. McNEAL-SWEENEY

The very snowiest hand that ever  
The lip of true man kissed;  
Soft as a flower and with faint veinings  
Of May blue toward the wrist,—  
So fine, so frail it is, we ponder  
The drudgery it has missed.

My own is white, too, lying beside it,  
But there's a trace of horn  
In the inner palm—work's mark. Dost see  
Her little look of scorn  
At hearing of the hundred guises  
My busy hand has worn?

Hers is for jewelery and gloving,  
Innocent of all price;  
Mine has the strength of striving in it—  
White as it is,—weighs twice  
In the world's affairs, for gentle color  
And unspoiled energies.

"We are going to fight."

"Fight, eh! What put that into your fool head?" Under the initial impulse from the challenge, Andy was all heat and eagerness, and he bristled and swelled; but though, in some vital ways, human sense is less acute than brute sense, Andy did feel something of what the buckskin had felt, something of what had slain the dog, and his heart thumped with a strange heaviness. "What do you want to fight for? I'd beat the life out of you."

It failed of the effect intended, and Andy found his head suddenly twisted to one side by a slap on the cheek. He stepped back, white with fury, tossed his coat aside, and hurled himself upon the slender figure waiting with such unearthly composure.

Dawn was flooding the east, and still the boy lurched and floundered on and on, keeping to the road that led into the wilderness. Occasionally he would stop for a minute's rest and to listen for the baying of Frazier's bloodhound; and he wondered, in a purely detached and scientific way, whether he had sufficient strength and acuteness left for another such grapple. It was merely an engaging speculation, and was complicated with his determination to perform another task before his work was done. It would nearly break his heart to be stopped now. Likely the dog would not attack him, but merely hold him at bay until the pursuers came to his summons; but if the dog would not attack, then the boy must. Would strength or even life be left for the last and most important of all the tasks to which the Hand was leading him?—for there was a good distance yet to be covered, and work to be done at the end of it. He was thankful that the ache had entirely left his throat and that a strange warmth had kindled in his breast.

Perhaps they had not really meant what they said about setting Frazier's bloodhound to run him down. The remark had come from the yardman, not Mr. Carmichael himself, who had appeared too stunned to think of anything but his son. If they had wished to kill the outlaw, or take him and send him to jail, why had they not seized and bound him instead of staring at him so queerly, and then the yardman foolishly saying, as Ray staggered away and they picked up the limp figure, that they would get Frazier's bloodhound and set him on the trail? They were two strong men against a mere boy, who was so exhausted that only with a mighty effort could he stand. It was Andy's final despairing cry that had waked them.

Without either triumph or regret the boy struggled on. The broadening of day made him partly aware of the savage presence that he made and of the likelihood that traffic might open on the road at any time. Some of his clothing was gone, and he had bound the remaining strips and rags about him as best he could. He did not know about the aspect of his face and hair, but he realized that should any one encounter him in the road he might be forced to do something distasteful, and that the urgent task ahead might be interrupted.

A horseman and two market wagons passed at intervals, but the boy was hidden at the roadside. So he reeled on and on, and so he came at last to the great pine. There he turned out and crawled as much as walked through the trees and undergrowth to the summit of a low ridge, where he felt the sunshine fall on his half-naked back. It was so luxurious that he paused in the full glare of it, and slowly turned, as one very cold before a warming fire, and reveled in it. With every moment he felt it pouring into him, tingling softly as it ran. It was odd with what cheerful industry it hunted out the coldest places in him and kindled snug little fires under them. Most of all it gave attention to the warm place that had already started in the center, and that one woke to a

[Concluded on pages 639 and 640]





# Fools and Their Money

FIRST ARTICLE

By Frank Fayant

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Cartoons by Clare V. Dwiggins

Headpiece by Gordon H. Grant

Wall Street is necessary to the country. It is the great market place where securities and commodities may be exchanged—the broadest market the race of man has ever seen. Here you may sell a thousand miles of railway as easily as a farmer sells a load of potatoes at a country store. That in this broad market has also grown up the biggest gambling game ever known is true. You can no more stop men from speculating on the ebb and flow of prosperity than you can stop them building a house to-day to live in to-morrow. Wall Street performs a still greater function in our economic life. The very foundation of the complex structure of credit, it is the omnipotent agent directing the utilization of the free capital of millions of individuals in the commercial upbuilding of the nation. When funds and credit are needed in a great enterprise—whether it be the building of a railway from the Mississippi to the coast, the moving of a wheat crop from farm to market, or the transformation of a waste place into an industrial community—it is Wall Street that supplies the sinews. That the honest men who have the genius to lead in the constructive work of Wall Street must enrich themselves is not

to be disputed. But where there is one honest man in finance there are ten knaves. The golden stream pouring into Wall Street attracts to it a horde of financial parasites who seek to become rich by preying on the credulity of others. Masquerading as bankers and promoters, they rob the public yearly out of millions upon millions of dollars. They infest every street, every large office building in the financial district. To show who these parasites are and how they rob their victims is the purpose of these articles. It will be a bitter disappointment to the writer if these articles do not prove the means of making the game of fraudulent finance less lucrative. I ask, therefore, for the co-operation of the readers of SUCCESS MAGAZINE. I appeal to all who have been caught in the snares of those parasites—in the fraudulent mining and oil and industrial schemes, in discretionary stock pools, and "get-rich-quick" grain deals, in visionary "business opportunities"—to tell me how they have been robbed. These confessions will be treated as confidential. I want you to help me in the work of branding the parasites of finance.—FRANK FAYANT.

THE credulity of a multitude of more or less thrifty people, who, in their mania for money, are ready to believe that they can amass fortunes overnight, makes them the easy prey of a swarm of parasites who infest the financial districts. The gospel of the parasites, who build air castles for their victims and real castles for themselves, is terse:

I. "A fool is born every minute."

II. "A fool and his money are soon parted."

Posing as bankers and brokers, the financial parasites scour the country for the fools and then exercise their nimble wits in devising schemes to accomplish the partition. How many millions of dollars are parted from the fools every year may be conjectured from the millions of dollars spent by the pseudo-financiers in advertising. The bulk of the financial advertising in the leading newspapers of the country is intended for the fools. Another index of the richness of the harvest of parting money from the fools is the occasional exposure of some particularly glaring and bungled imposture, when the calculable "swag" runs into the hundreds of thousands, if not into the millions. But these frauds are seldom exposed, for the victims are usually as anxious as the victimizers to escape the limelight of publicity. Most men prefer to lose their money rather than hear their neighbors quote from the parasites' gospel, "A fool and his money are soon parted."

The childish credulity of the public in finance has never been more strikingly shown than in the little drama enacted in Brooklyn some time ago. An unknown young man in a little wooden house in a side street in Brooklyn announced through the newspapers that, by reason of his intimate knowledge of the hidden machinery of Wall Street, he could make dollars grow like mushrooms; he would guarantee to pay ten per cent. weekly dividends on all funds intrusted to him. This palpably absurd announcement immediately tapped such a stream of gold as the young man had never dreamed of. Thousands of dollars a day poured into the little wooden house in Brooklyn; one day the stream amounted to more than \$50,000. The

hoard reached a million, then two millions, and before an unkind government seized the young man's huge mail it had passed the three-million mark. For nine months the golden stream poured on in constantly increasing volume, despite the ridicule of newspapers which showed the colossal preposterousness of the young man's system of finance. And the victims railed at the police for killing the goose that laid the golden eggs. They failed to see the obvious, that the young "Napoleon of Finance" was paying his enormous dividends out of his victims' own money, and that he would run to the end of his rope the moment the golden stream began to diminish for lack of fresh victims.

That the young man's promise was colossally absurd is evident from a few moments' calculation. Without reinvesting the weekly dividend, ten per cent. a week means, of course, 520 per cent. a year, or a hundredfold larger return than is made by most stocks and bonds. The Brooklyn alchemist said to his dupes: "Invest \$100 with me and I will guarantee you as much income as the combined income you would receive from investing \$100 in each and every one of the hundred odd different railway and industrial stocks traded in in the course of a day on the stock exchange." But 520 per cent. was a pittance compared to the returns from an investment with the interest also left to earn ten per cent. a week. A dollar left in the syndicate for a year would earn more than 14,000 per cent. In two years' time it would amount to about \$20,000. From then on the weekly dividend would rapidly increase. Five years after the investment of the original dollar all the banks of the world, with their hoards of golden treasure, would not be able to send enough money to the syndicate to meet its dividends, for they would amount to thousands of millions of dollars every week on every dollar invested. All the world's wealth, the houses and lands, railways and steamships, mines and factories, would become the property of the investor who put a dollar in the syndicate. By the use of logarithms—ordinary multiplication is useless—it may be calculated that in ten



The old, old story





years a single copper cent in the hands of the omnipotent alchemist in the little wooden house would earn \$33,000,000,000,000,000,000, or more than \$20,000,000,000 for every man, woman, and child on this earth.

It is their ignorance of the first principles of investments that makes so many people the prey of the parasites who build these financial air castles. Their credulity usually varies in direct ratio to their ignorance. For nearly ten years the country has been blessed with unparalleled prosperity, and, in the words of one of the directors of the greatest industrial corporations in the world, "the man who has n't made his fortune in these ten years has only himself to blame." The rapid growth of the private fortunes of the men who have been identified with our recent marvelous industrial progress has made many people ready to believe any fairy story of fortune making without labor. The credulous, with money in the savings bank earning only three or four per cent., listen eagerly to the prophets who promise them incomes of twelve or twenty-four per cent.

Take the example of the widow who, after her husband's estate has been cleared up, and his life insurance has been paid, finds herself possessing \$10,000. In the savings bank this earns for her \$300 to \$400 a year, or six dollars to eight dollars

a week. The husband, by the labor of his hands or brain, was earning very much more than this, three or four times this, or even ten times this amount. The widow finds it very difficult to accustom herself to this much restricted scale of living. By fortunate investment in railway or industrial stocks she may increase her income to \$500 to \$700 a year. This is still a pittance in comparison with the previous income of the family. Some of her friends may take her in with them in a manufacturing enterprise earning ten to fifteen per cent., or \$1,000 to \$1,500 a year. Credulously she reads of men who are engaged in enterprises returning still larger profits. The parasites of finance, through the newspapers and the mails, tell her of dividends of two, three, and four per cent. a month. They promise as much income in a month as the savings bank pays her in a year. In her ignorance of investments, and in her readiness to believe in the honesty of men she has never heard of before, she takes her \$10,000 out of bank, or sells her good securities returning, perhaps, \$600 a year, and puts the money into wildcat ventures promising her \$2,400 to \$4,800 a year. The Brooklyn alchemist promised \$52,000 a year on an investment of \$10,000. The parasites get the widow's \$10,000 after paying her, perhaps, a few dividends out of her money, and another investor becomes wiser and poorer.

#### Flamboyant Frauds to Fleece Fools

The wildcat promoters who promise dividends several times as large as those paid by standard securities, and announce to a day when these dividends are to begin, proclaim themselves either as thieves or as men undeserving to be trustees of property. The man who has "a sure thing" in a mine need not leave his mining district to get the capital to develop the property. If there is the barest probability that the mine will earn "four per cent. a month" there is n't a town in the country where some banker would not be eager to back him. The bankers and capitalists of the country have their agents scouring the globe for investments returning from five to ten per cent. In the great banking centers, where the bulk of the world's securities are floated, investments returning much more than five per cent. are considered unsafe. The fact that the common stock of the Steel Trust was returning ten per cent. on its market price was reason enough for most bankers to advise their clients against buying it.

All these flamboyantly advertised bonanzas are, on their face, frauds to fleece the fools. If they were bonanzas they would not be so advertised. After a mine has been opened up and abandoned, reopened up and again abandoned, then some wildcat promoter comes along and buys it for a song and proceeds to sell it for a fortune. In brief this is his procedure,—the game is played with many variations on the same plan. He buys the property, say, for \$25,000 (real money,) and incorporates the company for \$1,000,000. As the vendor of the mine he sells it to himself, as the company, for half the capital stock. Then he, as the company, engages himself as a "banker and broker" or "fiscal agent" to sell the company's stock to the public at, say, fifty cents on the dollar, paying himself for his services a commission of fifty per cent.

The company receives its half, \$125,000, from the sale of the "treasury" stock, and if the promoter has some sense of decency he will spend a good share of this money in actual work on the property,

erecting buildings, sinking new shafts, driving new tunnels, and perhaps buying adjacent claims. A hundred thousand dollars spent in a hurry on a mining property, mostly above ground, will make it look like a bonanza in a well-made photograph. The promoter can buy his machinery and materials from the best makers in the country, and thus throw dust in the eyes of his dupes, who lose sight of the fact that buying a fish pole is not bringing home a mess of trout. The company soon has an empty treasury. If no workable ore has been struck the company dies a natural death and the little stockholders all over the country pocket their loss and say nothing. If, perchance, the mine does develop into something, the promoter has opportunity to increase the capitalization and sell another million of stock. Meanwhile he sets aside some of the incoming funds for dividends. It has happened that a mine so floated, with the sole purpose of fleecing the fools, has developed into a rich property. One of the most famous cases of this kind was that of a gold mine sold by American promoters to English investors at an extravagant figure, which later, to the astonishment of the promoters, developed into a great copper mine. This was one of those rare cases where the fool hunters made the mistake of parting with something of value. They seldom do.



The broker's might and the widow's mite

#### Some Honorable Promoters

Company promoting—an honorable and necessary, but much abused calling,—is the most successful lure for parting people from their money. Company promoting is honorable and necessary in our modern life, because the true promoter is one of the valuable agents in commercial progress. Pittsburg, the most wonderful industrial community on the globe, would still be a river trading post but for the men who had the genius and the courage to promote the giant industries along the river banks. The great empire beyond the Mississippi, with its millions of prosperous people engaged in agriculture, mining, manufacturing, and transportation, would still be an almost undiscovered country without the promoter. The men who opened up all that rich country by grid-ironing it with railways were promoters. The man who, in the face of ridicule, built a steam highway across the Northwestern States and virtually opened the doors of an empire, was a promoter of the highest type. His own resources were insignificant compared with the task he undertook, but, as a promoter, he invited other men in this country, Canada, England, and Germany to put their money with his in the enterprise, and he, succeeding in his promotion, made money for himself and all who joined him. And all who have followed this promoter since then have enriched themselves. Men promote companies because there is money in it. J. Pierpont Morgan promoted the Steel Trust because there was money in it. He and his associates in the syndicate received as a bonus in consideration of the use of his name as the chief promoter 1,300,000 shares of the company's stock, having a market valuation of \$91,000,000. Of this amount \$62,000,000 was the syndicate's profit.

But Mr. Morgan evidently did not regard this stock as a very good investment for his funds, even though it was returning ten per cent. on its market valuation, and he made haste to induce the investing public to take the stock off his hands. After Mr. Morgan had sold much of his stock and the other organizers of the company had parted with a good share of theirs, the dividends on the common stock ceased, and the stock that the public had been eager to buy at fifty dollars a share became the butt of the financial wits at ten dollars a share.

Mr. Morgan and his friends were severely, even harshly, criticized, for their promotion of the Steel Trust. The charge against them, in

a nutshell, was that they placed an absurdly high valuation on the steel plants merged into the trust, and, on the strength of their high standing in the financial world, sold the merger stock at this high valuation; and that, furthermore, to facilitate the sale of the hundreds of millions of watered stock by making it attractive to investors, they paid dividends that they knew could not be permanent. They put their best apples on top of the barrel.

The verdict of another generation will probably be that Mr. Morgan was a great organizer. The present skepticism as to the stability of the Steel Trust will probably appear as strange half a century hence as the early ridicule of the railways does to us now. Mr. Morgan dreamed of the future greatness of the American steel industry and immediately capitalized a good share of his dream. He discounted the future at long



"If I only could reach it!"





range. Fortunately for Mr. Morgan and his inflated stock issue the country to-day is turning out 63,000 tons of pig iron where it was making only 38,000 tons at the time of the historic dinner that inspired Mr. Morgan's dream. Those who believed in the steel promoter and clung to their belief through the trial of three years ago are not much out of pocket.

Company promotion booms follow the tide of prosperity. From 1899 to 1901 we had in this country the greatest period of security manufacture ever seen in any country. The parasite promoters, the pseudo-financiers, took full advantage of the public's enthusiasm for new securities. The success that attended the promotion of such legitimate concerns as the Amalgamated Copper Company and the Steel Trust made the parasites greedy. The development of the oil fields of Texas and California, the rise in the price of copper, the increase in the gold supply, the boom in the iron trade, and the rapid spread of the mania for sudden riches, enabled the seekers after fools' money to reap a rich harvest. The newspapers teemed with the glittering offerings of their spurious wares. The lithographers were kept busy month after month producing certificates of stock in oil companies, gold and copper mines, rubber and coffee plantations, wireless telegraph concerns and manufacturing companies. Every pseudo-financier who could find an acre of undeveloped land capitalized it as a bonanza and proceeded to sell it piecemeal at bonanza prices. But the slump in the steel industry, the collapse of flotations like the Shipbuilding Trust, and the exposure of the extravagant methods of "high finance" chilled the enthusiasm of the public for new stocks. The promoters of wildcat companies, following the forced example of the more legitimate promoters, gathered in what remained of the golden harvest and withdrew to await the next boom.

#### Results of Financial Indigestion

The bull market that opened in the spring of 1904 and has continued with only short interruptions since, was at first unattended by company promoting. The bankers who had promoted the great industrial trusts of the last boom were still suffering from the attack of acute financial indigestion which had threatened for a time to plunge the whole country into commercial panic. And even now, after two years of rising prices, the new offerings of railway and industrial stocks are inconsiderable. But the wildcat promoters, after waiting in vain for the real promoters to take the lead, have sowed another harvest. The rich discoveries of gold in the new Nevada camps have given a new impetus to wildcat ventures. Day after day new stocks have been put on the market. The newspapers East and West have been filled with their prospectuses, and scores of new newspapers and magazines have been started to boom the gold stocks. The hundreds of new companies are capitalized at more than what all the gold mines of the country will produce in years. Following the lead of the Nevada bubble blowers, all the other parasites of finance are touching up their wares left over from the last boom and are offering them to the fools. Another rich harvest will soon be gathered.

Not always with original dishonest purpose do the parasites of finance seek fortune in the guise of promoters. The bank officer who uses the funds at his command in private ventures does not intend to steal. But those who are constantly using other people's money in their own speculations are apt to become morally calloused. In the modern code of financial morals it is not wrong to take another man's money; the wrong lies in taking it and not giving it back. The financial parasite, whose banner bears the aphorism, "A fool is born every minute," further amends the code by asserting that it is not wrong to take anything from a man that he can be persuaded to give up. The courteous and genial highwayman of the romantic swashbuckler days defended his calling with the plea that his victims should not travel about with full purses and empty pistols. The financial parasite of to-day believes that "a fool and his money are soon parted," and those who have money deserve no sympathy for losing it if they do not keep their wits about them.

The owners of an undeveloped mining property, lacking the money to sink shafts and get their ore to market, resort to the expedient of raising funds by the sale of shares to the public rather than turning over a large interest in the mine to a few wealthy men, because they do not care to run the risk of losing control. It often happens that when a few men with money join with others without money in an enterprise evolved out of the brains of the poor partners, it is the rich partners who gather up the whole thing. The distribution of shares among many investors spread over the country leaves the control of a company in the hands of the original owners. The mine owners, therefore, be-

come promoters and offer stock in their venture to the public through the newspapers. If their publicity campaign is shrewdly directed, and the public is in the mood for putting money into new companies, a golden stream begins to flow into the promoters' offices.

It is the sight of this golden stream—checks and money orders and currency—that makes many an honest man a knave. Here, apparently, is the royal road to wealth. Men need only open an office in the financial district, incorporate a company to explore the mountains, offer a million or more of the stock for sale in the Sunday newspapers, and, presto! the stream of unlabored-for gold, fed by a thousand rivulets, pours in. The printing press and the post office are the two magical forces that tap the hidden springs and guide the course of the stream. And for what little price their marvelous power may be had! For \$200 the promoters may buy outright, without reserve, an entire column in a newspaper whose advice to investors is read the world over, and thus reach half a million people at their breakfast tables. For another \$200 the government will carry their personal messages across mountains and prairies, thousands of miles away, to the remotest corners of the country, to ten thousand individuals. In a day the newspaper and the post office now put them in touch with more people than they could have reached in all their lifetime in the days of the stagecoach and the pony express. Each morning their faithful and punctual servant, the government postman, pours his golden offering on the promoters' desks, and each afternoon the promoters add to their increasing hoard in the bank. Was wealth ever acquired so easily, so speedily,—wealth for houses and lands and servants, for horses and motor cars, and yachts,—air castles that each day take more tangible form and substance?

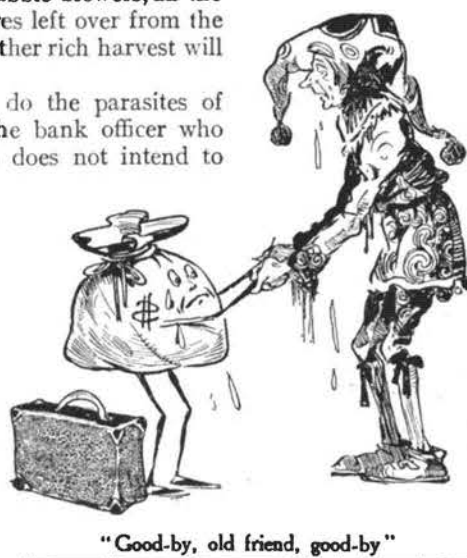
Why should the promoters longer seek to acquire wealth by the slow, laborious, uncertain methods of everyday life? How much of this golden stream should be turned into the treasury of the company, and how much into their own pockets? Before they were made dizzy by watching this magical stream, the company was to have all but enough to pay them a reasonable price for their property, and this payment they were to take in stock that they had agreed to keep off the market until the company was making enough money to give its stock an actual market value. But their cupidity is their undoing.

#### The Parasites Are Making Fortunes

In the world of finance they see men growing rich overnight and holding up their heads as men to be honored among their fellows. How was their wealth acquired? Surely, they, too, must have been in on the ground floor and caught the golden stream. And the promoters, in their greed for gold, cast aside their duties as trustees of others' property and turn money mad. Their own stock is all turned into money, and they, as the directors of the company, divert into their pockets a larger and larger share of the golden stream as commissions for the sale of stock, as payment for special services,—until the company is stripped of everything. The company sinks out of sight like a ship that has been scuttled by her pirate crew, there are a few cries of distress from the victims, the promoters get away with the booty, and the affair is soon forgotten. This is happening year after year, and the safes and private boxes of credulous investors are being filled with worthless stocks while the parasites of finance are making fortunes.

It is not alone the parasites of Wall Street who entice the credulous investors by extravagant pictures of the fortunes to be made by purchases of the bargain-priced stocks of new companies. Brokers who make some claims to financial respectability lend their names to glittering prospectuses and advertisements that must make some members of the lower strata of promoters envious. Newspapers throughout the country have been printing for several years the advertisements of a new industrial company which, through its high-sounding directorate, lays claim to eminent respectability. Two years ago the writer called attention to the utterly absurd and ridiculously extravagant public promises for the future of this company then being made in the newspapers by its fiscal agents. The mushroom bankers who were offering the stock to the public made as much capital as possible out of a list of directors which included several of the best names in Wall Street. The publication of this criticism immediately called forth denials on the part of several of these bankers that they were any longer connected

[Concluded on page 641 to 643]





# SUSAN'S SURRENDER

By Elizabeth Seymour

Illustrated by WALTER JACK DUNCAN

As I was calling upon Susan, the night before I started for the East as war correspondent, I let fall the chance remark that men are less afraid of ridicule than women. A speech of this kind is to Susan as a red rag to a bull, and I knew it very well; but she had been irritating that night. She swung her foot angrily in a swirl of dainty white laces and pale-blue muslin.

"Men," she breathed scornfully, in her deepest voice of disgust,—and I felt that that line of the hymn, "See how we grovel here below," contained the only words which could describe the state of the beings to whom she alluded,— "men won't carry packages in the street, for fear of being ridiculed."

"Suburbanites will," said I.

"That does n't prove anything. They're just a little more afraid of their wives than they are of public opinion," she rejoined, acutely.

"Conscience doth make cowards of us all," quoted George Morton, inanely. George is as vain of his quotations as of his clothes; but his clothes fit the better. He also was calling upon Susan. He is good looking, and very rich. Susan ignored him. She either ignores him or makes fun of him, but permits him to call three or four times a week, nevertheless. Sometimes I think that she is a flirt.

"You are not proving your case at all," said she, the light of argument in her eye. Susan loves to argue; but, as for me, I would as soon argue with a small, active kitten. In fact, arguing with a kitten would have decided points of advantage; one could hold it firmly on his knee while he overpowered it with resistless logic; whereas, with Susan,—but my thoughts are straying. Suffice it to say that her brilliant sallies and indefensible retreats are much like a growling kitten's mock battle with a ball of string. So I changed the subject.

George sat on. So did I. Susan had to do most of the talking. George would have been willing to, but he talks nonsense, and I was sulky. I was to leave for the East the next night, and circumstances in a certain direction had not been favorable.

"What do you suppose I am going to do tomorrow?" asked Susan, vivaciously. "Something that both of you would be afraid to do, I know."

"Go to a pink lunch," I hazarded.

"Give an afternoon tea," said George.

"Worse," said Susan. "I'm going on a Sunday-school picnic."

"That's nothing," said I. "I've been on lots of them."

She looked disappointed.

"It was about twenty years ago, though," I said.

She brightened up. "You would not be seen on one now, of course," she said, decidedly. "That just proves my case. Now, I don't mind at all."

"A girl," said George, in his expository tone, "can do lots of things a fellow can't do. She has the time, and then again she is better fitted by nature to—ah—do—ah—charitable work and

all that. I like to see a girl go in for that sort of thing, myself. But, for a fellow,—well, it would n't do, you know, that's all." He looked at Susan, smiling blandly. That smile puzzled me. I never can tell whether it is sincere self-satisfaction, or elaborately feigned idiocy.

Susan contradicted him flatly. He must expect it, for he never seems to mind.

I arose and took my departure. Did I imagine she seemed a little worried as I left? We had been sitting on the piazza, and I went around and into the front hall to get my hat. As I came out again, Susan ran around and met me.

"Shall I see you again before you go away?" she said. "I will be on the picnic all day, and you leave in the evening."

"I'll see you at the picnic," I said, carelessly. Her laugh, with a little incredulous, sharply disappointed note in it, floated after me as I went down the steps.

The alarm clock aroused me early the next morning. It was pouring rain outside,—a vile day. I dressed and went down into the kitchen to get some breakfast.

The cook regarded me with much surprise. "Is it you this early?"

she said. "Are ye looking for breakfast?"

"Just anything, Mary,"

I replied. "I'm going off on the river for the day, and I want a bite of something."

"Going off on the river, a day like this!" she exclaimed, in her high Canadian staccato. "Mr. Dick, you must be crazy."

I looked at my watch.

"Phew, I've got to hurry," I said. "You won't have time to cook me anything. I'll go hunt in the ice box."

There had been a thunderstorm the night before, and the milk was sour. I could find nothing but some cold smoked herring and some chocolate cake. Seizing some of each of these commodities, I ran out,

"Will ye be wanting a lunch?" called the cook.

"Have n't time to wait

tive bits of blue sky. I was within a block or two of the boat, when I met Miss Fanny George, puffing and panting and laden with many paper parcels. As Miss Fanny was an old Sunday-school teacher of mine, I had to stop and offer to carry her packages, which she thrust upon me gratefully. They were so many and mysterious as to baffle description. One, however, from the dark purple stain appearing on the top of the paper, and from the shape, appeared to be a huckleberry pie, and two were jars of some liquid. There were, besides, a gray shawl, a lap robe, and a red woman's sweater,—I mean a woman's red sweater, although either term would have applied, as Miss Fanny's round face was quite rosy from her exertions.

We were just about to turn the corner which led to the wharf, when she stopped.

"The front door!" she gasped. "I forgot to lock it."

"Oh, never mind," said I; "you'll miss the boat if you go back now."

But she had already turned around.

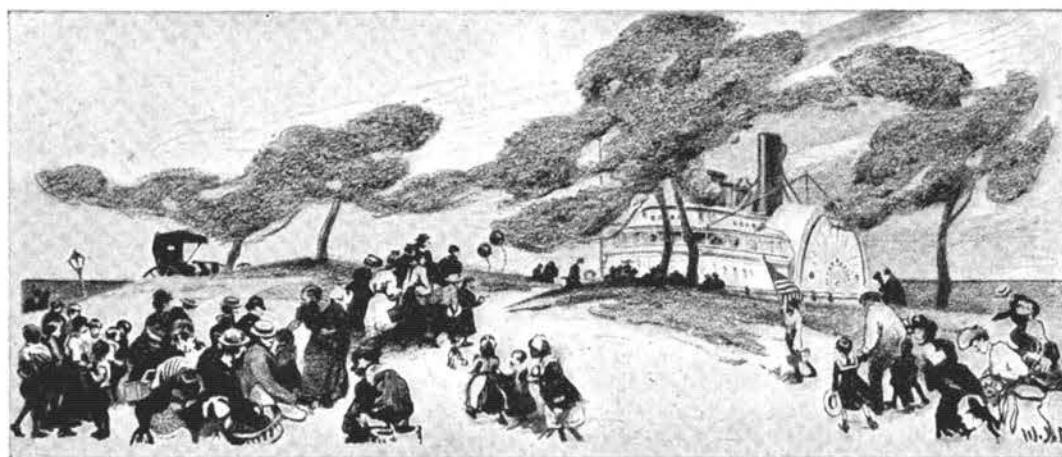
"Keep the boat for me," she panted back over her shoulder. "I know the captain. He'll wait."

The whistle blew. I ran to the dock, my arms full of bundles, the shawl and lap robe flapping, the sweater dangling one long red arm.

A familiar laugh greeted me as I reached the wharf. Susan was just stepping from her carriage. She looked stunning in a dark-blue suit, and her maid was carrying a trim package of lunch and an ulster.

"Put them in the cabin, Margaret," said Susan. "Well, Dick," and she bubbled over rapturously. "You do look picnicified."

"My, gracious!" came an admiring chorus from some small boys on the boat. "Look at the lunch he's got. He ain't going to be hungry. Oh,—I see a huckleberry pie. Take care, mister, you'll spoil them clothes of yours." I looked down. The huckleberry pie was protruding, damply pur-



"You are so splendid and independent"



ple, from its paper wrapping, plainly to view.

"Why, don't you know," said another voice, jocularly, "he's on the refreshment committee. He's bringing lunch for everybody. What do you suppose's in them other parcels?"

"Ice cream!" shrieked a little girl.

"Strawberry shortcake," said a small boy.

"Aw, keep still, can't ye," admonished the mother of one of the children. "Can't ye see he's Miss Susan's feller? Ye don't want to hurt her feelin's, do yer?"

Susan walked quickly on board. I followed. One of the jars of liquid fell to the floor with a resounding crash, and a white stream of milk flowed over the deck. Susan had disappeared into the cabin. I gave one of the deckhands some money, and told him to wipe it up. Then I went into the cabin and stowed the things in a corner. Susan, who was arranging her veil before the mirror, gave me an amused smile. I was just going to explain that it was not my luncheon, when the boat gave a final toot, and the deckhands prepared to cast off. I remembered that I was to keep the boat for Miss Fanny George, and I rushed upstairs to speak to the captain. Jumping over children and sliding past stout women, I finally gained the pilot house, with a wondering crowd in my wake.

"Oh, captain," I shouted through the pilot-house window, "Miss Fanny George wants you to keep the boat for her. She says you know her. She had to go back to lock the front door."

"Hi, there, you idiot," shouted the captain to a refractory deckhand. "Cast off that rope, can't ye?"

"What is 't ye say, young man?" he asked, turning to me.

I repeated the request. He turned a humorous, weather-beaten face upon me.

"Miss Fanny George, is 't?" he said. "Well, I've known Miss Fanny George for sixty years, off 'n on, and by gosh, she's played this trick on me on every Sunday-school picnic I've run for the last forty year. I'm sorry for ye, young man, if you're a relation of hers, but this picnic's going off on time, Miss Fannie George or no Miss Fannie George. Her front door, is it?" His face wrinkled silently. "One year 't was her orange marmalade, and nuther year it was a shawl. She's a nice woman, Miss Fanny, but of all the consarned—" He shook his head silently, the rest of his sentence being apparently too impolite for utterance. A young girl, who was sitting near, giggled coquettishly. She had on a pink dress, and a white hat with a bright blue veil. It seemed almost to go without saying that she had reddish hair and pale freckles.

"Ain't the captain mean to him!" she whispered to her companion.

"All right, captain," said I, in what I strove to make a "bluff voice," and I went back to find Susan.

A wild orgy of peanuts and bananas was already beginning on board the boat. I had some ado to find Susan among the wriggling children and fat, shirt-waisted matrons, but I finally caught sight of her among a group of small boys, evidently her Sunday-school scholars. They were eating peanuts as fast as possible, if not faster, and boasting as to how far they could swim. There was not a square inch of sitting room within ten feet of her, and she obstinately refused to look my way. Mischievous was in the very turn of her head.

In my search for a seat, I met the curate, poking nearsightedly about. He is a small, elderly man, whose absent-mindedness is proverbial. He shook hands cordially, though flabbily.

"Ah, it's a great pleasure to see you here," he said, evidently not remembering my name. "You're just the person I wanted. Now, if you would be so good as to look after the races and sports when we get to our destination, you would take a great load off my mind. You young fellows, you know how to do such things. I'm

too old for it, as I told the rector, and, besides, I forget. I'd be having the girls climbing the greased pole and the boys playing 'drop the handkerchief.' You'll take it off my hands, won't you?"

"But, Mr. Bracey," I objected, "I don't know anything about it. What are they going to do?"

"Oh, it's very simple," said the curate, easily, having shifted the burden to my shoulders. "Greased pole, floating barrel, obstacle races, all that sort of thing. It's all down on the programme. Just keep them going, you know, and see that they start fair and don't get drowned. Thank you very much. You're very good." He moved away, and began to quote the "Rubaiyat" to the mother of seven children who were clamoring for ginger cookies.

My brain reeled. "Heavens," I thought, "let me go and drown myself." I sat down moodily in the only vacant place I could see near me, and looked down at the green water.

We began to draw near our destination. The greased pole and the floating barrel loomed sinisterly in my mind's eye. At the same time, the era of smoked herring and chocolate cake seemed ages away. Fierce pangs of hunger assailed me. The pale, freckled girl came along and offered me some peanuts in passing. I



"I had to stop and offer to carry her packages"

partook gratefully. At that moment, Susan appeared in the offing. If I could have withered I would. Desirous, for once in my life, to escape Susan, I hurried down the companion way, at the bottom of which Miss Cutler caught me. She is the superintendent of the Sunday school, and the most talkative person I have ever known.

"As I noticed you brought a good deal of lunch," she began.

"It was n't mine," I edged in.

"You mean to share it with the children? How good of you. Well, I was going to say, some of Miss George's class did not bring their luncheon, and as she has failed to come, I wondered if you would see that they got some?"

"Miss George intrusted her lunch to me," I explained, desperately, but my words were but pebbles sunk in her loquacity. I stopped, hopeless, to hear her say:

"Eight little girls; very nice little things. I will get them together when we land, and you can give those that have n't any some lunch. Then see that they get ice cream, which will be served by a committee. So good of you. It is not often that young men will be so thoughtful. Miss Smith," she hailed an elderly Sunday-school teacher who was passing by,—"I think Mr. Stanhope deserves a great deal of credit." She turned proudly and patronizingly in my direction, but I had fled. The truly great are always modest.

The boat was drawing up to the dock at the

picnic ground. In the throng of happy Sunday schoolites squeezing down the narrow gangway, I presently espied Susan. Edging to her side, I said to her:

"Let's escape and have dinner at the little hotel, where it will be cool and comfortable. I came on this confounded picnic to see you, and I have not had a word with you." But she was icy.

"I am going to take lunch with my boys," she said. "And you have other friends here." She looked meaningly in the direction of the red-haired girl.

"Very well," I said, haughtily, "I shall not urge you."

Thereupon I became a martyr to the public cause. With a wild, determined energy, I plunged into a career of managership, of umpiredom, of general usefulness.

First, lunch being an instant necessity, I fed out of Miss George's bountiful lunch basket six small girls. All might have been well, had not there been five hard-boiled eggs, instead of six. The eggless one, regardless of the charms of cold chicken and ham sandwiches, lifted up her voice and wept. People looked reproachfully in my direction.

"Heavens, is that man abusing the child?" my sensitive mind read in their glances. I seized my penknife and cut each one of the hard-boiled eggs in two, giving each child a half, and putting the four left-over halves back in the basket. Peace reigned. The erstwhile defrauded one gave me an egg smile and nestled close to my side. From that moment her youthful affection was mine.

But the others regarded me with uneasiness.

"You did n't bring no pickles," burst forth one of them suddenly.

"Pickles?" I said, soothingly. "You don't want pickles, surely." I implied that to do so would be to forfeit one's claim to the respect of mankind. But children are not easily taken in.

"We always has pickles on a Sunday-school picnic," they wailed, disconsolately. I searched to the very bottom of the papers left in Miss George's lunch basket, but in vain. Somebody nudged me. It was the freckled girl, who, I swear I had not noticed till that moment, was sitting near.

"There's some pickles," she said, generously. "The children always wants 'em, but I don't know as you'd know that. It don't put us out a mite. We've got a lot of 'em." Her manner was cordial. In her neighborly friendliness all silliness had disappeared. I thanked her warmly, and we chatted together during the rest of the meal. I did not care what Susan thought.

Then, after lunch, hatless, coatless, and perspiring, I superintended the swimming races, tied sack racers up in bags, arranged equal sides for the tug of war, found boy's bathing suits, prevented boys from tying other boys' shirts up in hard knots, helped mothers hunt for their missing children, tried to see that youngsters did not get more than their share of ice cream, and, finally, mounted on a barrel, with a hitherto undreamed of facetiousness, distributed the prizes.

So taken up was I with this last occupation, that I did not know that George Morton's yacht had landed at the dock, some distance off, and that, even now, as I concluded my lame orations, George Morton and ten or twelve of his girl and men friends were listening in rapt attention behind me. Loud hand clappings and cheers greeted the close of my address, and, turning around, I saw them, white clothed and immaculate, indulging in wild gales of merriment at my expense.

"What a strong orator you'd make!" they cried. "To think of your hiding these talents all this time!" I bore their clapping with the best grace I could muster. Nothing mattered much. Susan was talking to George!

"We're going to take you both back in the yacht," they said. I acquiesced politely. But



the little girl of the egg incident, who had never been farther than a foot away from me since lunch, clasped me round the knees and began to cry.

"I want him to go home with me," she bawled. "He's my nice man." Confused, I tried to comfort her.

"You don't want me," I said. "You've got your mother." But she only wept the louder. "I do-on't care. I want you."

In the heat of embarrassment, I looked round upon the variously entertained group. I lifted the child high in my arms.

"I'll have to go back on the excursion boat," I said simply, and, nodding good-by to them,

I followed the returning band of picnickers. My last chance to see Susan before I went away had gone, but it did not matter. She did not like me anyhow. No woman could like a man who had made himself so ridiculous as I had.

The day had cleared off gloriously near its end. As I stood on the wharf, the child clasping my hand, I looked into the golden west. The river was calm as glass. George's yacht was steaming off majestically, with a silhouetted couple in the bow. "George and Susan," I imagined, and I watched the excursionists stream in with a heavy heart.

There was a swish of skirts behind me, but

I did not look around. Somebody stood at my elbow and looked appealingly up at me.

"I—I thought I'd stick by the ship," she faltered, like a child who has been caught in a fault. If it had not been for all those Sunday schoolites, I'd have kissed her then and there. As it was, my self-denial was rewarded later.

We went back over the twilight-tinted river in unutterable bliss. Haughty, elusive little Susan slipped her hand into mine, under cover of the darkness.

"I always did think you were nice," she whispered. "But now, I just adore you. You are so splendid and independent. You don't care a bit about what people think."

# Taking the Hoe to Congress

BY SAMUEL MERWIN

Sketches from life, by R. EMMETT OWEN

THE session of congress which ended with June was the most remarkable session the present generation has known. Laws establishing something very like the principle of federal control over great corporations were passed one after another, while the paid lobbyists, who have so long and so successfully steered legislation in the interests of their employers, looked on mournfully or withdrew to the seclusion of hotel *cafés*.

"It's no use," said one of these lobbyists to an acquaintance of mine. "You've got the people with you. We can't do a thing. But wait,—and he smiled,—wait a year. This clamor can't last forever. We'll be back." Do you know what he meant, and why he smiled?

Undoubtedly congress has been, as a certain very prominent man was heard to say, "on the run." The pure-food bill, which has been deliberately smothered in fifteen or sixteen sessions, was passed; and an astonishingly drastic law it is. The railway-rate law is in certain ways even more important, for it fairly launches the country into the policy of federal control over corporations. The packing industry, as probably every reader knows by this time, is to be subjected to what promises to be a fairly thorough inspection and regulation. A fourth new law, which should not be overlooked, is that reorganizing the consular service. This law does away with fees; but it does not provide for the promotion on the merit system. The fifth new law, and the last we shall dwell on here, is that removing the internal revenue tax on "denatured" alcohol, that is, alcohol which has been rendered unfit for use as a beverage. The list is remarkable because every one of the really sound, really wise, really honest laws was forced through a reluctant congress. At one time or another just about every device in the senator's and congressman's box of tricks was employed in the effort to block the good legislation, or at least to render it ineffective. The common method of wrecking a good bill is that of putting a "joker" into it. Let us stop here a moment, for it is here that we find congress in its most characteristic mood.



WILLIAMS

The "joker" is a clause or a sentence, or a paragraph, drawn up in so subtle a manner that, while appearing to be harmless, it really nullifies the spirit of a bill. Sometimes the omission or addition of an insignificant-looking word or two will turn the trick. When the whole country clamors for a pure-food law, your committeeman slips into it a phrase, written by the attorneys for the impure-food manufacturers, and the leaders will undertake to railroad it through as a "party measure." In other words, certain representatives of the American people, while outwardly obeying the commands of that people, conspire (I think conspire is the word,) to deceive their constituents, in the interests of a numerically small group of unscrupulous manufacturers.

## The "Joker" in the Woodpile

Ordinarily the deceit can be accomplished, because legal phraseology is altogether too complex for everybody except lawyers, and phraseology is what generally goes in the courts. One or the other house of congress tried successively to wreck the railway-rate bill, the pure-food bill, and the meat bill; and they succeeded in either damaging or wholly side-tracking the bill reorganizing the consular service, the Philippines tariff bill, and the bill prohibiting campaign contributions from corporations.



DALZELL

Let me quote Mr. Travis H. Whitney, assistant secretary of the Citizen's Union, of New York, on the "joker." He speaks from a long experience at Albany: "The presence of men in our legislatures who do not hesitate to introduce bills with 'jokers,' and grab bills pure and simple, requires the maintenance of elaborate machinery to circumvent their efforts. The machinery has to be elaborate, and the work most systematic, because of the ease with which bills can be manipulated. Any man who introduces a 'joker' knowingly is a sneak and a skunk, but to catch a skunk: a pretty good trap and some care are needed." The quotation is from an interview in the New York "Tribune." Mr. Whitney's language is strong, but hardly too strong.

Perhaps the most remarkable opposition to popular legislation appeared in connection with the meat-inspection bill. In this instance the indignation of an aroused public beat so fiercely on the house that the guerrilla fighters were forced into the open field. Then, it was that we had the questionable pleasure, to which I have already alluded, of seeing the speaker of the house, Mr. Cannon, and Chairman Wadsworth of the committee on agriculture, using their combined power to defeat or emasculate the measure.

## The Words of the Prophet

It is interesting to recall that at the "hearings" Mr. Wadsworth openly insulted the President's investigators, while according every courtesy to the paid representative of the Chicago packers.

The good laws were forced, I have said, through a reluctant congress. About three hundred other bills which affect the public were passed. Meantime, more than four thousand "private" bills went through without a murmur or a hint at obstruction. Most of the "private" bills are for pensions.

Now, really, why should our federal congress devote its best energies to defeating the public will? Why should it yield only inch by inch and with every conceivable effort at treachery? It is quite obvious that had, say, Mr. Cannon been in the White House we should never have got what we did. What does that paid corporation lobbyist mean when he says so confidently,—"Wait a year. We'll be back?"

The real condition is obvious to the most casual observer. It has been exposed and discussed a wearisome number of times. Most of the bureau and department heads who are compelled to put up with the unending visits of senators and congressmen, so many of them bent on crowding political heelers, crooks, and even unfortunate women into public office, so many of them scornful of "the merit system," simply turn sick and endure it as best they can; but oh, the veiled contempt in their voices when they speak of "the gentlemen on the hill!" It is not necessary to stay very long in Washington in order to catch the drift of those sinister undercurrents where flow patronage, and corruption, and shameless lobbying. Every department head and bureau chief knows what will hit him if he tries to clean up his department, to throw out the "lumber" and promote really worthy clerks.

Now, really, I repeat, why should this condition exist? Why should our federal congress be a degrading, demoralizing force in our national capital, and, therefore, in our national life? I am speaking plainly, but I am not speaking half so plainly as a



DE ARMOND



TOWNSEND





WADSWORTH

thousand and one men and women in departmental life would be glad to speak—if they dared. It is well to speak plainly, now and then. Let us probe a little way into this condition; let us try to discover the reason underlying the fact that it is the congress of these United States which stands in the way of the merit system, of honest efficiency, of constructive legislation, of really representative government. Perhaps the best way to arrive at an understanding will be to take what would seem to be the typical congressman, and look into his mind. There are, of course, many sorts of congressmen; but the traditions of congress, the life at the capital, and the influence of ancient party ideas, all tend to develop a type.

Suppose we have a look at him, at the average congressman.

Here again, we must be frank; we must clear our minds of cant. So many congressmen are moderately sober, are kind to their wives and children, and are fairly regular contributors at church, so few of them are what you could flatly call rascals, that a good many honest souls are misled by their pleasant smiles and their patriotic oratory. The charge I would lay against the fifty-ninth congress is, I trust, specific. It is that the worst and most demoralizing tendencies in our demoralized commercial structure meet and find their level there. I am speaking now particularly of the house. The senate, whatever its motives, did better than usual at the last session.

Take your average congressman. What is he?

He is a commonplace person who is desperately eager to hold on to his job. Perhaps he wants the money and the perquisites, perhaps he craves the publicity and appearance of power; perhaps he is interested in "protecting" his own or another man's business.

#### He Submits to the Party Whip

But no matter,—whatever the original motive, he wanted the job, he got it, and now he proposes to keep it. Possibly he was even elected on a reform ticket, in which event I pity him from the bottom of my heart. For there is no more biting scorn than that of the "practical" congressman for the "idealist." If the ambitious young fellow is interested in really constructive legislation, he is a heaven-sent butt in the eyes of the old timer. Unless he submits to the party whip and votes as he is told, he will be put on no committees, and will never be recognized on the floor. He soon learns that he is to do no thinking at all, that the thinking is done by the "leaders," by the machine. Until he submits he is a pariah. He is offered few of those pleasant little social opportunities which come so easily to the "regular" young man, and to the regular young man's wife. Under the present rules there is simply no chance at all that he will have the slightest influence on legislation. The whole universe seems against him. And so, nearly every time, he submits. He puts on the collar. Ten years more, and he is a routine congressional hack, spiritless wind-broken, warranted to stand without hitching,—in short, he is your average congressman.

His one, overmastering desire, I have said, is to keep his job. This is not always easy. How does he go about it?

Two things are essential to success at the game of

pleasing his constituents: one, to dip deep in the "pork barrel," which means to put through large appropriations for federal buildings, river and harbor improvements, irrigation works, or in some other way to induce the federal government to spend money freely in his district; the other, to get public jobs for the men who worked for his election.

These two things your average congressman certainly does with all his might and main. But there is another element in congressional success, which is very much more important; he must please the little group of corporations who put up the money which elected him. For it costs money to run a campaign. Office hire, halls, salaries of spellbinders and mysterious

"workers," printing, sign painting, advertising, traveling expenses, brass bands, torches and uniforms, and vote buying, (which is more prevalent than our friend would care to admit, even to himself,)—these expenditures soon run away up into the thousands and tens of thousands. He must have that money. Popular subscriptions would never fetch it—never in the world. But it can be got—at a price. The manufacturer who wants tariff "protection," the corporation which simply must have this or that form of special legislation in order successfully to plunder the public, will gladly put up the money if our friend will agree, once he is safe in congress, to deliver the goods.

It seems to be a case, right at the start, of "put on the



ESCH

collar or stand for defeat." He puts on the collar, and enters the south wing of the national capitol pledged to defeat the popular will wherever corporations are concerned,—which is pretty nearly everywhere to-day. And there you have him, in all his glory. Of course, the process is not always so simple and direct as this. The machine collects the money and delivers the pledges. To get money, and, which is also important, to get "big" speakers, our friend the congressman must go to that subdivision of the machine which is known as the congressional committee, and which is made up of the house "leaders." He may never hear these pledges discussed, he may never face out the truth in his own heart, but let him try just once to throw off the corporation yoke and see what would hit him! What would "Uncle Joe" Cannon say to him? What would the Honorable Sereno Payne say? What would Grosvenor say? What would Dalzell say?

There you have, in a nutshell, the three elements of success as a congressman. What do you think of them? Do you still feel like singing "The Star-spangled Banner in tri-i-i-umph shall way—hayve?" Do you wonder now that there are no more humorous, no more absurd words in our congress, than that expressive phrase "the pee-pul?" Make laws at the bidding of the corporations, because that is where the money comes from—simply that. Allay popular resentment against your treacherous course by plundering the public treasury in behalf of your district, and by cramming your hired "workers" into the post-office department, or into the treasury department, or into the department of justice! Do you think, for a moment, that the average congressman is interested in the merit system? Why, Heaven help you! he is opposed to the merit system. Debauching the public service is precisely what he goes in for. He breaks his own laws on the subject as a regular thing. He will do a good deal for us, under extraordinarily heavy pressure; but do you think, for a moment, that he is interested in building up a merit law around the consular service, or in prohibiting campaign contributions from corporations?

Yet it was a congress governed by this sort of motives and this sort of traditions that enacted the pure-food law, the railway-rate law, the meat-inspection law, the denatured-alcohol law, and the new naturalization law. Why did they thus violate traditions which are more sacred to them than individual honesty and decency, or than the upholding of our national character? The packers, the patent-medicine men, the railway men, the oil interests,—all had their lobbies at Washington. Arguments, specious and brilliant, were daily slipped into the hands of the "leaders;" and specious arguments sometimes go farther than money. Why, in spite of this enormous pressure, contrary to the worst and strongest traditions of congress, were these good laws enacted?

These laws were enacted because the pressure of the despised "pee-pul" was stronger still. The weapon of the people is publicity; and this terrible weapon the weak brothers and the rascals fear a great deal more than they fear anything else in the world.

#### The More Conspicuous Figure

I have been considering the house at much greater length than the senate because the upper body is coming to be rather better understood than the lower. More has been said and written about its methods, and, taking it by and large, more truth has been said and written. The individual senator is a more conspicuous figure than the individual congressman. It is easier to watch the senate at work and to follow the game that is so skillfully played in the north wing. I think we all know by this time that not only the greater number but also the most powerful of the senators are against the interests of the whole people. But after the flaying which the august gentlemen have received lately they were in no position to resist the popular will. With so many organs of wide publicity ready to make known their every act, with skilled observers watching them at every turn, they bowed their heads to the storm.

Congress, then, tends inevitably, as a body, to go wrong. So long as the majority of citizens go about their business, without even half an eye on Washington, the corrupt

[Concluded on pages 647 and 648]



GROSVENOR



HEPBURN



SULLIVAN



COCKRAN



OVERSTREET



# THE SNARE

## BY FRANK SAVILE

Illustrated by CHARLES SARKA



"The Malays who tended the rope knew what that meant"

"DOES not the awful loneliness oppress you sometimes?" I asked. "Have you never experienced a sense of panic?"

Davis laughed and tapped his pipe against the stonework.

"Of course," he answered. "All divers have their frights at times. But not over here,—not in civilization."

"Why not?" I argued. "Even here—"

"There is so little, comparatively speaking, that *can* happen here," he interrupted, pointing to the green calm below the pier. "Open water and next to no seaweed,—clear rock bottom to work upon. But, out in the tropics,—" he shrugged his shoulders.

"Well," I demanded, eagerly. "Out in the tropics,—"

He began to refill his pipe.

"Oh, all sorts of things," he answered, vaguely.

I took him firmly by the arm.

"What things?" I asked. "Tell me the yarn."

"The yarn?" he repeated. "Which one?"

"The best," said I, and he laughed. For a minute he was silent, musing.

"You saw my little girl when she brought my dinner?" he asked, suddenly.

I nodded.

"She's—she's a nice-looking child, don't you think?" he hazarded.

"The very sweetest!" I answered, enthusiastically and truthfully. "A little fairy!"

His face lit up.

"She's her mother's daughter," he said, simply. "It's ten years since I thought her mother the most beautiful woman in the world. I think it still."

I nodded again,—silently. I did not mistrust this opening. It might seem a far cry from tales of adventure below the waves, but—I knew Davis.

"And it's ten years since I all but lost her," he added, after a pause.

I breathed a sigh of relief. We had got to the adventure, already, by the shortest of short cuts. I drew out my own pouch and pipe.

"You're going to tell me all

about it," I murmured, persuasively.

He gave an abstracted little nod,—he hardly seemed to notice me. He was gazing dreamily at the unrippled calm which laved the breakwater.

"It seems so hard to realize now," he began, in a far-away voice. "To look at that weedless sea and those gray rocks and the sandy shore over there backed by the open fields, I feel, somehow, as if the sapphire blue of Malanga Bay, and the white of the lighthouse against the palms, and the green, and the calling of the parrots were all part of a yesterday which belongs to another life. Even now, when Mary comes down the little flagged path to meet me in the evenings, it seems as if she ought to be brushing a way through the cactus instead of past hollyhocks, and that the monkeys ought to be twirling

among the *lianas*, instead of the sparrows chattering beneath the eaves. It was out there I met her, you see, out there at Malanga, in the Philippines, where East and I were sent to sink foundations for the new lighthouse, because an earthquake was the first to discover that the old one was built on shale."

He stopped and blew a dreamy cloud or two. I coughed,—suggestively.

As if I had re-started it, the level, meditative voice went on.

"It was Brand, the old Indian marine quartermaster, who was light keeper, and Mary was his daughter. There were three Malays to help tend the light, and that was all,—just those five

souls on the island, with Birit, the trading port, five miles to the north. They didn't have ten visitors in the year, I dare say,—only Dutch traders now and then, all as fat as butter. Mary used to poke terrible fun at the Mynheers.

"Afterwards there was Pedro. I don't really know if you could call Pedro a white man. He called himself Spanish, and he came from Manila. But he'd darker eyes than they grow even in Spain, and his finger nails—well, of course, they showed the blood that ran in his veins. He was an electrical engineer, sent to work the dynamo and boring plant for us. But I must explain about that.

"When word came to the light commissioners that the lighthouse was beginning to sag, they sent over a committee of inquiry. The committee reported that there was only one spot where new foundations could be safely laid. That was a tiny cove on the northeast of the island, which had a bottom of solid rock. The whole of the rest of the island was coral or shale. The deceptive seam of stone upon which the old lighthouse was built was not two fathoms deep. So my employers were communicated with, and East and I were sent off from New York.

"The commissioners did not reckon on one thing, though. And that was that the 'Pride of London,' with pig iron from Bridgetown to Shanghai, should go and founder in that very cove, during the next cyclone, and fill up the one practical hole for the foundations. But it did, and a nice job it made of it.

"It lengthened our business by at least six months. Not only had we to blow the hull, bit by bit, from around the cargo, but we had also to derrick all those pigs of iron laboriously, one by one, into the surrounding niches, till we had cleared a space to bore our foundations. East was nearly out of his mind with it. He was elderly, married, and had saved a bit. This was his last job before retiring. But as for me, I was in Paradise!"

He halted again for a moment. The reminiscent light in his eye showed me how memory was writing pictures across the background of sea and sky.

"A man can hardly be expected to describe his own courting," he went on slowly. "Mary was—Mary, and I was—myself, and that seemed all there was to it. As far as our feelings went, it was all over in the first few days. But yet—I did n't blurt it out. Perhaps at first we didn't realize it ourselves. Old Brand did. So did East. They sat and swapped yarns by the lighthouse door when Mary and I wandered off down the jungle path to the beach, and I dare say they winked at our backs. But we? We were together, that was all. It was Paradise, as I said,—just Paradise, with no serpent in it. That was to come.

"It came in the form of Pedro,—Pedro with his dark eyes, and his curling black



"He gripped my helpless wrists, and I felt a noose slipped over them"



mustache, and his Spanish bows and graces. Not that Mary cared for them or him, you understand. She smiled at him; she smiled for me.

"We had our understanding by the time he arrived, and old Brand had given us his blessing. East knew, too,—before we did ourselves, as I said before. But there seemed no particular reason to give an official intimation to a half-caste like Pedro. Perhaps there I made a mistake. If he'd understood from the very first,—well, it can't be helped now.

"Very likely, not knowing how matters stood, he thought he had as good a chance as I. He showed his admiration like a Spaniard. Gallant speeches, bows, sighs,—you can imagine it all better than I can tell you. The more he sighed and rolled his eyes, the more Mary smiled—at him. He may have been honestly deceived,—I don't know,—but he was n't deceived long.

"It was about three weeks after his arrival. We had got most of the pig iron cleared by then, and had begun boring. We had to bore, because we could only blast the very smallest section at a time. The old lighthouse stood too near,—a heavy explosion would have widened the gap beneath it. That was why he had the engine and the electric borer, of which Pedro was in charge. The work went on tediously enough, but that mattered little to me. But East? Well, East was very fractious.

"The thing I'm telling you of happened when our job for the day was over. I had taken the last shift. Pedro raked out his fires and strolled off,—while I was putting away my diving dress. East had already disappeared to some neighboring rocks with his fishing line. Ten minutes later I went up the jungle path, wondering why Mary was n't coming down it to meet me as usual.

"I had reached a point where a little bypath led to a tiny arbor which Brand had built upon the cliff edge. I heard a laugh, and then Pedro's voice, thick with excitement.

"*'Señorita!'* he cried, *'Señorita!'*

"That was all,—just those two words,—but they rang out like the cry of a wounded animal!

"The laugh—and it was Mary's laugh,—stopped abruptly. I heard her begin to speak with what sounded like a sort of pitiful wonder.

"*'Señor Pedro,'* she said, gently, 'is it possible that you are in earnest?'

"*'In earnest!'* he repeated the words wildly, savagely. *'Madre de Dios! señorita, do I seem to trifle?'*

In earnest, you say, and can not see that you are all in all to me,—love—life itself! How can I prove it,—how can I make you understand?'

"Don't attempt it, *señor,*' she answered, quietly. 'There can be no hope of what you desire. I am betrothed to John Davis.'

"*'Davis!'* His voice mounted almost to a scream. 'Never! *señorita,* never! By all the saints in Paradise you are mine,—mine alone!'

"I could not see them. I only heard a swish of branches and Mary's cry. I started forward, just as my girl flew round the angle of the path, straight into my embrace. Pedro was not five yards behind her, his arms still outstretched in

the sudden passion which had convulsed him. So we stood, the three of us, Mary panting, I holding her, and Pedro glaring at us, rage incarnate.

"Then I relaxed my grasp and pushed Mary behind me. She did not look back. She fled down the path, and disappeared in the direction of the lighthouse. I confronted the Spaniard alone.

"*'You yellow-faced hound!'* I said. 'How dare you insult that lady?'

"He had no breath for words. He stood silent—gasping. Then, suddenly, as if he heaved aside a weight, he straightened his shoulders and became his imperturbable self again.

"*'A mistake, Señor Davis,—a most regrettable mistake,'* he said, with a magnificent shrug. 'How could I know that you were the happy possessor of the *señorita's* affections? Was it not natural that what enchained you should also have enchanted me? Only, you—were first. I kiss your hands and feet, *Señor Davis,—I hasten to offer my apologies.'*

"I was itching to knock him down, but in the face of that what could I do?

"*'You apologize humbly and submissively?'* I asked, struggling for control.

"He spread out his hands and lifted his shoulders for the second time.

"*'To the señorita,—humbly and submissively,'* he answered, bowing like a mandarin.

"I stared at him, longing for an excuse to fling my fist against his face, but seeing none. And I wanted to get back to Mary. So I left him there, still eying me with a wooden, expressionless gaze.

"For the next week or two, there was, necessarily, an awkwardness between us. But it was all on my side. He talked, laughed, and made himself as agreeable as ever. He never let slip a sign that he remembered anything. Then, three weeks later, East fell ill.

"An old trouble of his throat came back, and he broke a small blood vessel. The pressure of diving would have been equivalent, in his case, to suicide. He was laid up for a matter of ten days, but when he got about again, he proposed, in his matter-of-fact way, that Pedro should exchange jobs with him. East knew something of engines. He felt quite capable of running both the der-

rick and the dynamo. He said that, if Pedro would give him a little more insight into one or two details, the work could go on as usual. It would have taken over a month to get another diver.

"At first, the Spaniard looked like firing up into a rage. We were all three on the little newly hewed wharf beside the cove, when East made his proposal, and I thought that Pedro was going to knock him over into the pool. All of a sudden he grew calm again. He began to stare solemnly at the thick carpet of seaweed which covered the surface.

"*'It is a little unexpected—this notion of yours, Señor East,'* he said, 'but, after all, why not?'



"*'Madre de Dios! señorita, do I seem to trifle?'*"

"There is no sort of reason against it,' said East, conclusively, and after a little more talk the two of them arranged matters. East got his instructions about the boring plant that very afternoon, while Pedro, with me in attendance, had his first experience of diving.

"He picked it up with unusual quickness. We were not using the Siebe dress with air tubes, but Fleuss helmets, which, as you know, have no communication with the upper atmosphere, but allow you to manufacture your own air from the oxygen case and the caustic soda cleanser which you carry behind your shoulders. This was because of the seaweed. Air tubes are liable to clog in it. You are much more independent with a Fleuss, but, of course, you must come up every two or three hours for oxygen.

"Pedro, when he got below, behaved like a child at the Zoological Gardens. He plucked at the corals, picked huge anemones, peered into the niches, made grabs at the fish, and interested himself very much in the banks of pig iron. But a big shark, which came sculling along, sent him reeling toward me in a tremendous hurry.

"I touched my helmet to his,—you know how one speaks to a comrade under water by doing this.

"*'Lie still!'* said I. 'He'll pay you no attention!'

"He had the sense to do as he was told. Of course it was as I said. The shark nosed our helmets, disliked the touch of copper immensely, and passed on, with an indignant whisk of the tail. I looked into Pedro's eyepiece. His yellow face had lost every trace of color. As the shark disappeared, he turned and gave his life line three tremendous tugs. The Malays who tended the rope knew what that meant. He was yanked up to the surface like a flash. As soon as they had landed him I followed. I began to laugh.

"He was still white and shaking when they got his helmet off.

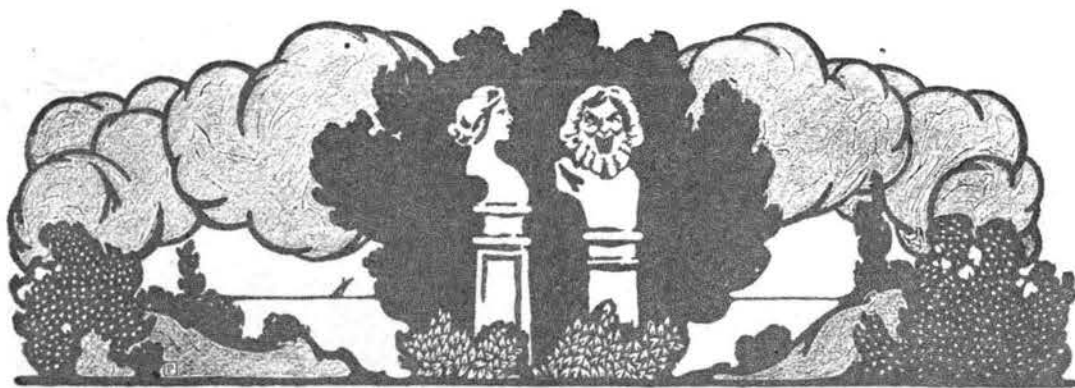
"Take a sheath knife with you next time, if you like,' I said, 'but I don't advise you to use it. When you have encountered as many sharks as I have, you'll know that they hardly ever notice anything lying or standing upon the sea floor. Swimming upon the surface is, of course, different.'

"He shuddered as he looked at me. I laughed again.

"A squid, now,—one of those giant cuttlefish—is altogether another affair,' I went on with rather a wicked relish. 'If one of those fellows comes your way, disappear into the nearest

[Concluded on pages 644 to 646]





# DAVID WARFIELD

*A Former San Francisco Newsboy Who Has  
Become One of America's Greatest Actors*

**By J. Herbert Welch**

A SMALL boy with a round face and a ready smile was selling newspapers in the streets of San Francisco, three decades ago. On evenings, when the days' sales had been good enough to make him feel that he could spare the capital, he would invest in a gallery seat at the theater, where the sorrows of the heroine and the triumphs of the hero became his own. Leaning eagerly over the gallery rail, he was stirred by emotions unusual in a gallery boy, and he resolved that some day he, too, would become an actor.

When he disclosed this ambition, his companions jeered, and with good reason. He was rather undersized and his features were irregular. The truth was that in all San Francisco it would have been hard to find a boy in whom a dream of dramatic honors would have been more incongruous. But it was by his exterior alone that those who ridiculed his hopes were judging him. They knew nothing of the inward glow, the keen sympathy, and the instinctive understanding of human nature that, since then, have transformed the urchin who sold papers and climbed the gallery stairs into the actor who can, above all others in America, arouse his audience to tears and laughter.

Surrounded by books and pictures, in the library of his New York home, gazing retrospectively, now and then, out through the windows over an expansive view of the Hudson River, and smiling often at some recollection of the old days, Mr. Warfield told me the story of his progress from a gallery boy to a leading actor.

"I used to sell my papers in front of the Bush Street Theater, in San Francisco," he said. "I hung around in the afternoons, and went racing up to the gallery so often, for the night performances, that there was n't a break in that dilapidated passageway that I did n't know. In my estimation, the world held no more important personages than those connected with that theater. They bought my papers, and my proudest moments were when they stopped for a little chaff.

"This continued for a number of years. I went to school, but gave very little thought to lessons. I would toss down my books in the afternoon, get my papers, and make rapid tracks for the neighborhood of the theater. One day, when I was about seventeen, the head usher said:—

"'Dave, how would you like a job under me? Do you think you could show people to their seats without falling over yourself?'

"'Just try me!' I exclaimed.

"This was how I made my first actual connection with a theater. When alone, where no one would hear me, I would practice speeches I had heard on the stage and try to imitate the actors.

I went to all the 'stag rackets' and 'smokers' I could get into, and was only too glad to be called upon to entertain. My efforts as a comedian went with the boys all right, and I began to think that I was a real actor.

"'Dave, I do n't like the life you're drifting into,' my mother would say, looking at me anxiously. 'I want you to give up this ushering and go to work.'

"Talks like this, prompted, of course, by my mother's deep solicitude for my welfare, worried me. I wanted to prove to her that I could do something more than just conduct people to their seats, and that my real place was on the other side of the footlights, with the calcium shining on my features. So I jumped at a chance to tour the towns around San Francisco with a little 'fly-by-night' company organized by a friend of mine. Our play was 'The Ticket of Leave Man,' and in it I was awful,—but so were the others. Our audiences—what there was of them,—had a good deal of fun with us, and within a week we were again in San Francisco. I went back to ushering.

"In a little while we organized another company to storm the 'provinces.' It was nearly as good a troupe as the first, and the people of the towns stood it about as long. Again I found myself standing behind the seats at the Bush Street Theater, saying 'Coupons, please!' I was strong in this line of dialogue, but was still determined that it should not be the only one I should ever make a hit with in a theater. After some time had passed, I persuaded the manager of 'The Wigwam,' a vaudeville house in San Francisco, to allow me to give an audience an exhibition of my powers. It was an exhibition, all right. I shall never forget that night.

"Feeling that my whole future depended upon the outcome of this first real appearance, I grew more and more frightened as the hour approached. As I stood in the wings, waiting for my time to go out and entertain that big crowd with 'stories and imitations,' my legs felt so wobbly that I was actually afraid that I would sway and fall down on my way to the center of the stage. The act of the man just ahead of me seemed very long, and yet I wished that he would never stop. At

last the comedian came rushing off, flushed and exultant, amid applause and laughter. The orchestra swung into the music for my entrance. I cleared my throat, threw back my shoulders, and tried to walk out briskly, with an air of smiling confidence. But it was a weak smile, and when I tried to speak I discovered that there was something the matter with my voice. It sounded strange and husky. I started to tell a lively story; but, in my efforts to keep my knees from shaking, I lost the thread of it. The people out in front began to turn toward each other with grins. 'Try a song,' called a shrill voice from the gallery. This was followed by other jeering remarks. I commenced my story all over again.

"'Forget it!' shouted somebody. 'He has,' answered somebody else. Then I heard stinging hisses. Glancing toward the refuge of the wings I saw the manager beckoning. I bowed, tried to smile, and walked off.

"I had had all I wanted of San Francisco, and in a few months I got together enough money to come to New York. That was in 1890 I hung about the theatrical agencies, but was told there was 'nothing doing.' One cold evening in the early winter, I drifted into a concert hall over in Eighth Avenue, where you can see the show by buying a glass of beer, and struck the manager for a job.

"'When can you go on?' he asked, sizing me up.

"'To-night,' I answered, quickly. 'I've got a dress suit. I can go over to my room and get it and be back in half an hour.'

"'All right,' said the manager. 'I'll take a chance on you. You've struck me at a good time. I'm a little shy of talent, to-night.'

"Togged out in the evening clothes that I had ushered in at the Bush Street Theater, I appeared that evening, and for a good many that followed, doing four or five turns between eight o'clock and twelve. This was a very small and crude kind of theater, and the faces that looked up at me over the 'schooners' were not inspiring, but I still feel an interest in the place, because it was there that I made my first New York appearance.

"On the street, one day, I happened to run



Photograph  
by  
Otto Sarony  
Co.

DAVID WARFIELD



across James Brady, the theatrical manager, whom I had known as a boy at a news-stand in San Francisco. For old time's sake, he gave me a chance to play a 'jay' in one of his productions. I followed this with the part of an Irish-woman in 'O'Dowd's Neighbors.' Audiences were amused by this character. My success gave me confidence and standing on the 'Rialto.' I next played with Russell's comedians, and then had a part with 'In Gay New York,' giving burlesques of Sarah Bernhardt, Salvini, and Henry Irving. After appearing in two or three other eccentric rôles, I was engaged to do my burlesques and to play a small 'thinking part' as one of the customers in a barber shop in 'The Review.' In this thinking rôle I struck the vein which has since done much for me.

"My make-up was that of a rather cringing Jew, fresh from Russia. Though I had no lines, I was busy throughout that barber-shop scene, and audiences laughed a great deal at the movements and facial expressions of the Jew. When George Lederer engaged me for his productions at the Casino, I asked him to let me elaborate the character of the Jew and make a regular part of it. He refused. In the course of the season, we arranged a baseball game between the actors of the Casino and those of another theater, to be played in costume. If I could not get my Jew on the stage, I would, at least, get him on the ball-field, I thought, and so, among the aggregation of players that went out to take positions on the field, there was a bewhiskered, slouch-gaited, Jewish gentleman, in a greasy old black frock coat and a round derby hat pulled down to his ears. He had a lot of fun, that after-

noon, and, while he did not hit the ball very often, his efforts to adapt a Russian-Jewish training to the intricacies of the national game seemed to hit pretty hard the big crowd that was present. The papers, the next morning, had a good deal to say about the manner in which he played ball.

"What about this part you played on the ball-field yesterday?" remarked Mr. Lederer; "I've heard of little else, this morning."

"Why," I answered, "that's the part of the Jew that you would not let me put on."

"Well, we'll work up some dialogue and try it," said the manager. We did, and the Jew caught the town. At last I had 'arrived.'"

In reply to a question as to whether or not he makes a close study of the character he portrays with such sympathetic understanding and vivid realism, Mr. Warfield said that his study of character is instinctive rather than conscious.

"Those days in the streets of San Francisco seemed wasted, at the time, but, as I look back, I see that all the while I was absorbing and storing up impressions that come to me now fresh when I want to create a character."

For several seasons, after his first portrayal of the Jew, Mr. Warfield played burlesque parts at Weber and Field's Theater, in New York, but was constantly looking forward to the time when he could have a company of his own and play parts with some seriousness in them. At length, about four years ago, he announced that he was about to try an independent venture.

"You're foolish, Dave," said a friend.

"But my character is to be the Jew that audiences liked so well."

"He is all very well for a sketch, but the people

won't stand him for three long acts, you know."

"It is not going to be all fun," said Mr. Warfield. "There will be tears, as well as laughter, in this play."

"Tears! Heavens!" exclaimed his friends.

In telling me about the skepticism of his friends, particularly as to the tears, Mr. Warfield said that he had a high opinion, as dramatic material, of sentiment that will bring tears. "A woman, you know, is never happier than when her eyes are wet with sympathy. Pathos that is artistic and true to life appeals to fine instincts in her, as it does to men who are not merely intelligent animals. I believe that it does people good to have their emotions stirred. The influence of pathos is, at least, one that tends to prevent cynicism and hardening of the heart in the monotonous grind of life. When I was a boy, I remember, I used to stand in front of a window of a certain art store in San Francisco and gaze at a picture called 'The Vacant Chair.' A father and his children sat around a table, at which there was a vacant chair, the one which had been occupied by the mother. Tears would come into my eyes when I looked at that picture, and I always felt better for them."

"But I don't, of course, want my plays to be all tears. There must be laughter, too. A blending of true pathos and humor, without mawkishness and without buffoonery, is what, I think, appeals to the greatest number of the theater-goers of this country."

The accuracy of Mr. Warfield's judgment as to the taste of American patrons has been proved by the great success of "The Music Master," in which he is still appearing.

# The Second Generation

BY DAVID GRAHAM PHILLIPS

Author of "The Cost," "The Master Rogue," "The Plum Tree," etc.

ILLUSTRATED BY FLETCHER C. RANSOM

## Synopsis of Preceding Chapters

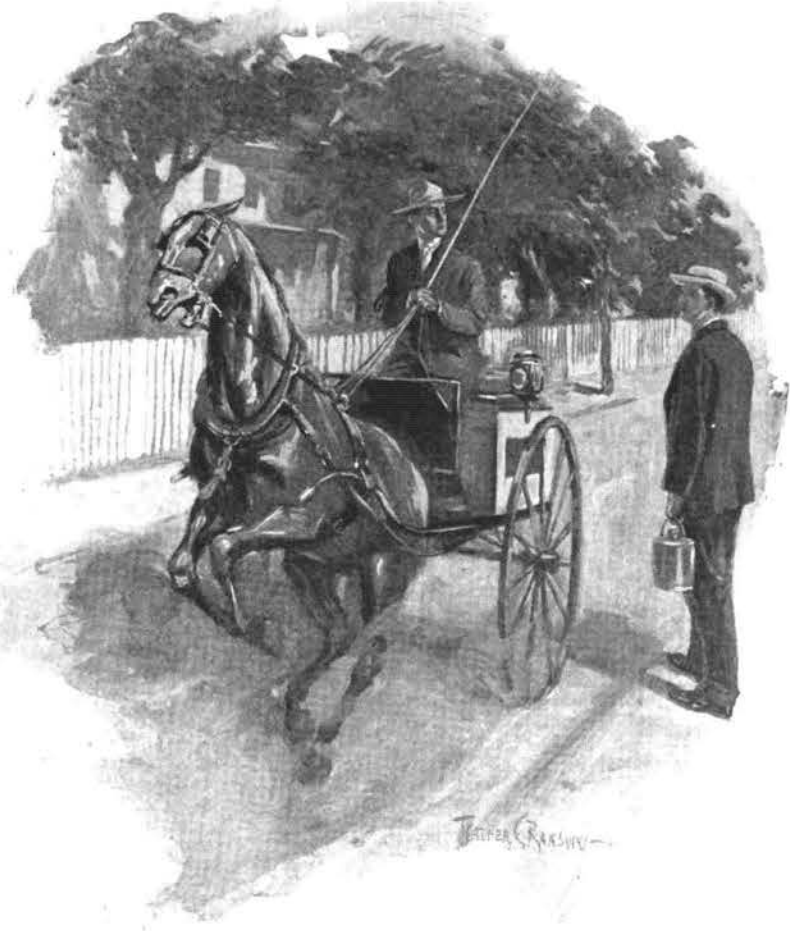
Hiram Ranger, who has made a fortune in the milling business in the Middle West without losing his simple tastes or his love for hard work, meets with an accident, which necessitates consultation with a physician. He is disturbed by the return from Harvard of his son Arthur, whose fashionable attire and snobbish ideas irritate him. His daughter, too, seems to have grown out of the home atmosphere. In the midst of this perturbed state of mind comes the startling advice of the physician: "Put your house in order." The greatest thing that perplexes the sick man now is the problem of his two children, whether the wealth which he is about to leave them will not likely work them harm rather than good. A recital of his son's idle and extravagant career at college intensifies this feeling and plunges him into great mental distress.

Hiram Ranger becomes convinced that he has been training his son in the wrong way, and he determines to turn the boy's footsteps at once "about face!" He announces that he has determined to cut off Arthur's allowance and have him go to work in the mill. Arthur reports for work, expecting a gentlemanly "office job," but he is immeasurably disgusted when informed that the only way to learn the business is to begin out in the mill, and he rebels.

Hiram at last decides that inherited wealth means ruin for his children. He, therefore, prepares his will, in which he gives most of his great wealth to a neighboring college, providing his wife and daughter, Adelaide, with only a moderate income for life, and his son with practically nothing but a chance to work in the mills and build up his own future. This done, remorse overcomes him at the thought of how his children will hate him, and his malady assumes a sudden turn for the worse. A rumor gains currency

as to the provisions of the will. Adelaide's fiancé, Ross Whitney, visits her and their engagement is broken. In her chagrin Adelaide encourages an old lover, Dory Hargrave, and agrees to marry him. At length the father dies, the will is read, and Arthur finds he is practically disinherited. His engagement to wealthy Janet Whitney is suddenly broken by the latter.

Finding there is no hope of breaking the will, Arthur decides to face the stern reality of his situation, and goes to work at the coöperage. Stung one day by a reprimand from the foreman, Waugh, he carelessly blunders at his work and meets with an accident to his left hand. In one of his calls for treatment at Doctor Schulze's, he meets Madelene, the doctor's elder daughter and assistant. The young people become instant friends and Madelene inspires Arthur with the desire to work in earnest. Arthur gains Madelene's permission to call socially upon her. His attentions call forth teasing from her sister, Walpurga, and her father. Dory Hargrave is commissioned by the trustees of Tecumseh to go abroad for a year in the interest of the university. He and Adelaide are hurriedly married. As they are leaving for the station after the quiet home ceremony, an old dancing slipper of Adelaide's is thrown after the couple and lands in the bride's lap. It recalls to her memory one of the most fashionable balls she had ever attended with Ross Whitney, and she is suddenly overcome with the feeling that her fate is settled and that her husband is the representative of all that divides her from the life of luxury and show which so permeates her blood with its sweet lingering. Convinced that she has made a mistake and should not have married Dory, she decides she must hide her feelings and not let him suffer for what she considers is alone her fault.



## CHAPTER XIV.

IN advance of the event Arthur would have thought that nothing could cause his bitterness to flame higher than would the sight of Ross Whitney. And, when, the day after the wedding, as he was going home from work, he saw Ross on

"He began to feel that he was the superior of this idler"



the lofty seat of a dogcart, driving toward him along lower Monroe Street, he did crush an oath between his teeth, halt, and cast about to avoid the humiliating meeting. But there was no cross-street between him and the oncoming cart. Pride—or vanity,—came to his support as soon as he was convinced that escape was impossible. With an air that was too near to defiance to create the intended impression of indifference, he swung along, and, just as the cart was passing, glanced at his high-enthroned former friend.

Ross had not seen him until their glances met. He drew the horse in so sharply that it reared and pawed in amazement and indignation at the bit's coarse insult to its thoroughbred instincts for courteous treatment. He knew Arthur was at work in the factory; but he did not expect to see him in workman's dress, with a dinner pail in his hand. And from his height, he, clad in the carefully careless, ostentatiously unostentatious garments of the "perfect gentleman," gazed speechless at the spectacle. Arthur reddened violently. Not all the daily contrasts thrust upon him in those months at the cooperage had so brought home to his soul the burning differences of caste. And there came to him for the first time that hatred of inequalities which, repulsive though it is in theory, is yet the true nerver of the strong right arm of progress. It is as characteristic of the homely, human countenance of Democracy as the supercilious smirk is of the homely, inhuman countenance of Caste. Arthur did not want to get up where Ross was seated in such elegant state; he wanted to tear Ross, all the Rosses, down. "The fool," he said to himself, in contemptuous anger. "He goes lounging about, spending the money that we make. It's not right. And if we weren't a pack of fools, we should n't permit it."

Then he began to feel that he was the superior of this graceful, useless idler, that his garments and his dinner pail and his used hands were the titles to a nobility which could justly look down upon those who filched from the treasury of the toiler the means to buzz and flit and glitter in dronelike ease. "As for these Whitneys," he thought, "mother's right about them. Hello, Ross," he said. "When did you come to town?"

"This morning," replied Ross. "I heard you were working, but I had no idea it was—I've just been to your house, looking for you, and was on the way to the factory. Father sent me down to see that you got a suitable position. I'm going to talk with Howells and arrange it. You know, father's been in the East and very busy."

"Don't bother," said Arthur, and there was no pretense about his air of ease. "I've got just what I want. I am carrying out father's plan, and I'm far enough into it to see that he was right."

Ross did n't believe a word of it, but assumed that Arthur was trying to put a good face on a bad matter. In silence he looked down upon his former equal with condescending sympathy,—how well Arthur knew that look! And he had once, so short a time before, regarded it as kindly, and the thoughts behind it as generous!

"I like my job," he continued. "I've got a sense of doing something useful,—of getting a valuable education. Already I've had a thousand fool ideas knocked out of my head."

"I suppose it is interesting," said Ross, with gracious encouragement. "The associations must be rather trying."

"They *were*, rather trying," replied Arthur, with a smile. "Trying to the other men, until I got my bearings and lost the silliest of the silly ideas that had been put into my head by college and that sort of thing. But now that I realize that I'm an apprentice and not a gentleman condescending to associate with the common herd, I think I'm less despicable and ridiculous. Still, I'm finding it hard to get it through my head that practically everything I learned is false and must be unlearned."

"Don't let your bitterness over the injustice to you swing you too far the other way, Artie," said Ross, with a faint smile in his eyes and a suspicious friendliness in his voice. "You'll soon work out of that class and back where you belong."

Arthur was both angry and amused. No doubt, Ross was right as to the origin of this new breadth of his; but a wrong motive may start a man right just as readily as a right motive may start him wrong. Arthur was convinced of his present sincerity and saneness, whatever might have been his first feelings about his changed position, and however those feelings might linger and seem to influence him, as grown people often find themselves thinking in terms of beliefs imprinted on them in childhood, but exploded and abandoned at the very threshold of youth. But, of what use to argue with Ross? "I could no more convince him," thought Arthur, "than I could myself have been convinced less than a year ago." Besides, of what importance was it what Ross believed about him or about his views? So he said to him, "Well, we'll see. However, as long as I'm a workman, I'll stand with my class,—just as you stand with your class."

And while you are pretending to be generous to us, we'll pretend to be contemptuous of you. You'll think we are living off of your money; we'll think you are living off of our work. You'll say we're less than half earning what we get; we'll say you're more than half stealing what you get. It may amuse you to learn that I am one of the organizers of the trades union that's starting. I'm on the committee on wages. So, some day you and I are likely to meet."

"I don't know much about those things," said Ross, politely. "I can see, however, that you're right to ingratiate yourself with those working chaps. It may stand you in good stead, when you get on top."

Arthur laughed, and so did Ross. They eyed each the other with covert hostility. "Poor creature!" thought Ross. And "Pup!" thought Arthur. "How could I have wanted Del to marry him?" He wished to pass on, but was detained by something in Ross's manner that suggested he had not yet discharged his mind of its real burden.

"I was glad to see your mother looking so well," said Ross.

"I wish she were," said Arthur. "She seemed to get better while the excitement about Del's wedding was on. But as soon as Del and Dory went, she dropped back again. I think the only thing that keeps her from going to join father is the feeling that, if she were to go, the family income would stop. I feel sure that if father had left us 'well provided for,' as they call it, we should not have her."

"That is true," said Ross, the decent side of his nature now full to the fore. "I can't tell you what a sense of loss I had, when your father died. Artie, he was a splendid gentleman. And there is a quality in your mother that makes me take off my hat and feel very humble indeed."

Arthur passed, though he noted, the unconscious superciliousness in this tribute; he felt that it was a genuine tribute, that it came from the unspoiled, untainted deepest part of Ross's nature, for all its discoloration in its passage through the tainted outer part. Fortunately for us all, the gold in human nature remains gold, whatever its alloys from base contacts; and it is worth mining for, though there be but a grain of it to the ton of dross. As Ross spoke Arthur warmed to him. "You must come to see us," he said.

Ross became embarrassed, so embarrassed that all his ability to command his feelings went for nothing. "Thank you," said he, "but I'm here only for a few hours. I go away to-night. I came about a matter that—that—I want to get back as soon as possible."

Arthur was mystified by the complete transformation of the self-complacent, superior Ross of a few minutes before. He now saw what he would have seen sooner had he not been busy with Ross's grandeur,—that Ross was looking almost ill, his eyes being sunken and the lids reddened at the edges. Under Arthur's scrutiny his embarrassment increased to panic. He nervously shifted the reins, made the horse restless, shook hands with Arthur, reined in, tried to speak, said only, "I must be off, as my horse is getting nervous," and was gone.

Arthur looked after him. "There's the sort of chap I was on the way to being when father pulled me up," he reflected. "I wonder if I'll ever get sense enough not to have a sneaking envy of him—and regret."

If he could have looked in upon Ross's mind, he might have been abruptly thrust far along his toilsome road to complete cure. In this world, roses and thorns have a startling, preposterous way of suddenly exchanging natures, so that what was thorn becomes fairest rose and what was rose becomes most poisonous of thorns. Ross had fallen an amazed and incredulous victim to this strange alchemy. Though somewhat uncomfortable and downright unhappy at times, he was on the whole well pleased with himself and his prospects until he heard that Adelaide was actually about to marry Dory. His content collapsed with the foundation on which it was built,—the feeling that if at any time he should change his mind he would find Adelaide waiting to welcome him gratefully. He took train for Saint X, telling himself that when he got there he could decide what to do. In fact, when he had heard that the wedding was about to be, it was over, and Adelaide and Dory were off for New York and Europe, but he did not find this out until he reached Saint X. The man who gave him that final and overwhelming news noticed no change in his face, though looking for signs of emotion; nor did Ross leave him until he had confirmed the impression of a heart at ease. Far along the path between the Country Club and Point Helen he struck into the woods and, with only the birds and the squirrels as witnesses, gave way to his feelings.

Now, now that she was irrevocably gone, he knew. He had made a hideous mistake; he had been led on by his vanity, led on and on until the trap was closed and sprung; and it was too late. He sat there on a fallen tree with his head aching as if about to explode, with eyes dry and burning, and a great horror of heart-hunger sitting before him and staring at him. In their sufferings from defeated desire the selfish expiate their sins.

He had forgotten his engagement to Theresa How-

land, the wedding only two weeks away. Now it came back to him like a shout of derisive laughter. "I'll not marry her!" he cried aloud. "I can't do it!"

But even as he spoke he knew that he could and would, and must.

He stopped at Chicago and sent word to Windrift that he was ill,—not seriously ill, but in such a state that he thought it best to take care of himself, with the wedding so near. Theresa was just as well pleased to have him away, as it gave her absolute freedom to plan and to superintend her triumph.

Old Howland—called "Bill" until his early career as a pedlar and keeper of a "Cheap Jack" bazaar,—was forgotten. After the great fire, which wiped out so many pasts and purified and pedigreed Chicago's present aristocracy, he was called and called himself William G. Howland, merchant prince. In his ideal character there was one weakness,—a doting fondness for his daughter. When she came into the world, the doctors told him his wife would have no more children; thereafter his manner was always insulting and usually his tone and words, whenever and of whatever he spoke to her. Women were made by the Almighty solely to bear children to men; his woman had been made to bear him a son. Now that she would never have a son, she was of no use, and it galled him that he could find no plausibly respectable excuse for casting her off as he cast off worn out servants in his business. But, as the years passed, and he saw the various varieties of thorns into which the sons of so many of his fellow-princes developed, he became reconciled to Theresa,—not to his wife. That unfortunate woman, partially deranged by illness and by grief over her husband's brutality toward her, became—or, rather, was made by her doctor,—what would have been called a drunkard, had she not been the wife of a prince. Her "dipsomania" took a not offensive form, as she was by nature gentle and sweet; she simply used to shut herself in and drink until she would cry herself into a timid, suppressed hysteria. So secret was she that Theresa never knew the truth about these "spells."

Howland did not like Ross; but, when Theresa told him she was going to marry him, she had only to cry a little and sit in the old man's lap and tease. "Very well, then," said her father. "You can have him. But I'm going to tie my money up so that he can't get at it."

"I want you to, papa," replied Theresa. "I don't want anybody to be able to touch my property."

For the wedding, Howland gave Theresa a free hand. "I'll pay the bills, no matter what they are," said he. "Give yourself a good time." And Theresa, who had been brought up to be selfish and was prudent only with any impulses she suspected of being generous, proceeded to arrange for herself the wedding that is still talked about in Chicago "society" and throughout the Middle West by those who like to dwell on show.

A dressmaker from the Rue de la Paix came over with models and samples, and carried back a huge order and a plaster reproduction of Theresa's figure, and elaborate notes on the color of her skin, hair, and eyes, and her preference in shapes of hats. A jeweler, also of the Rue de la Paix, came with jewels—nearly a million dollars worth,—for her to make selections. Her boots and shoes and slippers she got from Rowney, in Fifth Avenue, who, as everybody knows, makes nothing for less than thirty-five dollars, and can put a hundred dollars worth of price, if not of value, into a pair of evening slippers. Theresa was proud of her feet; they were short and plump and had those abrupt, towering insteps that are regarded by the people who have them as unfailing indications of haughty lineage, just as the people who have flat feet talk much of the flat feet of the Wittlesbacks, kings in Bavaria. She was not easy to please in the matter of casements for those Cinderella feet; also, as she was very short, she had to get three and a half extra inches of height out of her heels, and to make that sort of heel so that it can even be hobbled along upon is not easy or cheap. Once Theresa, fretted about her red-ended nose and muddy skin, had gone to a specialist in search of a cure. "Put out your foot," said he; and, when he saw the heel, he exclaimed: "Cut that thing out or you can never get a decent skin, and your eyes will trouble you before you are thirty!" But Theresa, before adopting such drastic measures, went to a beauty doctor. He assured her that she could be cured without the sacrifice of the heel, and that the weakness of her eyes would disappear a year or so after marriage. And, as he was soon going into ecstasies over her improvement, over the radiance of her beauty, she saw with his eyes and ceased to bother about her nose or skin.

The two weeks before the wedding were the happiest of her life. All day long, each day, vans were thundering up to the rear doors of Windrift, each van loaded to bursting with new and beautiful costliness. The house was full of the employees of florists, dressmakers, decorators,—each one striving to outdo the other in servility. Theresa was like an autocratic sovereign,



queening it over these menials and fancying herself adored. They showed so plainly that they were awed by her and were in ecstasies of admiration over her taste. And, as the grounds and the house were transformed, Theresa's exaltation grew until she went about fairly dizzy with delight at herself.

The bridesmaids and ushers came. They were wealth-worshippers all, and their homage lifted Theresa still higher. They marched and swept grandly about in her train, lording it over the menials and feeling that they were not a whit behind the grand ladies and gentlemen of the French courts of the eighteenth century. They read the memoirs of that idyllic period diligently and with minds only for the flimsy glitter which hid the vulgarity and silliness and shame as a gorgeous robe hastily donned by a dirty chambermaid might conceal from a casual glance the sardonic and repulsive contrast. And Theresa had provided dresses and hats for the girls,—dresses and hats from Paris, and jewels for both the girls and the men,—in addition to the scarf pins Ross had got for the men.

The wedding day approached all too swiftly for Theresa and her court. True, that would be the magnificent climax, but they knew it would also dissipate the spell,—after the wedding, life, life in twentieth century America, again. "If only it don't rain!" said Harry Legendre.

"It won't," replied Theresa, with conviction,—and her look of command at the heavens made the courtiers exchange winks and smiles behind her back. They were courtiers to wealth, not to Theresa, just as their European prototypes are awed before a "king's most excellent majesty," not before his swollen body and shrunken brain.

And it did not rain. Ross arrived in the red sunset of the wedding eve, Tom Glenning, his best man, coming with him. They were put, with the ushers, in the rooms at the pavilion where were the squash courts and winter tennis courts and the swimming bath. Theresa and Ross stood on the front porch alone in the moonlight, looking out over the enchantment-like scene into which the florists and decorators had transformed the garden. Theresa was a little alarmed by Ross's white face and sunken eyes; but she accepted his reassurances without question,—she would have disbelieved anything which did not fit in with her plans. Now, as they gazed out upon that beauty under the soft shimmer of the moonlight, her heart suddenly expanded in tenderness. "I am so happy!" she murmured, slipping her arm through his.

Her act called for a return pressure. He gave it, much as a woman's salutation would have made him unconsciously move to lift his hat. "While Adèle was dressing me for dinner—" she began.

At that name, he moved so that her arm slipped from his; but she did not connect her maid with her former bosom friend.

"I got to thinking about those who are not so well off as we," she went on, "about the poor. And so, I've asked papa to give all his employees and the servants nice presents, and I've sent five thousand dollars to be divided among all the churches in the town, down there,—for the poor. Do you think I did wrong? I'm always afraid of encouraging those kind of people to expect too much of us."

She had asked that he might echo the eulogies she had been bestowing upon herself. But he disappointed her. "Oh, I guess it was well enough," he replied. "I must go down to the pavilion. I'm fagged, and you must be, too."

The suggestion that he might not be looking his best on the morrow was enough to change the current of her thoughts. "Yes, do, dear!" she urged. "And don't let Tom and Harry and the rest keep you up."

They did not even see him. He sat in the shed at the end of the boat landing, staring out over the lake, until the moon set. Then he went to the pavilion. It was all dark; he stole in, and to bed, but not to sleep. Before his closed but sleepless eyes floated a vision of two women,—Adelaide as he had last seen her, Theresa as she looked in the morning, as she had looked that afternoon.

He was white and haggard next day, but it was becoming to him, gave the finishing touch to his customary bored, distinguished air; and he was dressed in a way that made every man there envy him. As Theresa advanced to meet him, at the altar erected under a canopy of silk and flowers in the bower of lilies and roses into which the big drawing-room had been transformed, she thrilled with pride. There was a man one could look at with delight as one said, "My husband!"

It was a perfect day,—perfect weather; everything going forward without hitch, everybody looking his and her best, and "Mama" providentially compelled by one of her "spells" to keep to her room. These absences of hers were so frequent and so much a matter of course that no one gave them a second thought. Theresa had studied up the customs at fashionable English and French weddings, and had combined the most aristocratic features of both. Perhaps the most successful feature was when she and Ross, dressed for the going away, walked, she leaning upon his arm, across

the lawn to the silk marquee where the wedding breakfast was served. Before them, walking backward, were a dozen little girls from the village school, all in white, strewing roses from beribboned baskets and singing, "Behold! The bride in beauty walks!"

"Well, I'm glad it's all over," said Theresa, as she settled back in a chair in the private car that was to take them to Wilderness Lodge, in Northern Wisconsin, for the honeymoon.

"So am I," Ross disappointed her by saying. "I've felt like a fool ever since I began to face that gaping gang."

"But you must admit it was beautiful," said Theresa, pouting.

Ross shut his teeth together to keep back a rude reply. He was understanding how men can be brutal to women. To look at her was to have an all but uncontrollable impulse to rise up and in a series of noisy and profane explosions reveal to her the truth that was poisoning him. After a while, a sound from her direction made him glance at her. She was sobbing. He did not know that, to her, tears were simply the means to getting what she wanted; his heart softened. While she was thinking that she was looking particularly well and femininely attractive, he was pitying her as a forlorn creature, who could never inspire love and ought to be treated with consideration, much as one tries to hide by an effusive show of courtesy the repulsion deformity inspires.

"Don't cry, Theresa," he said, gently, trying to make up his mind to touch her. But he groaned to



"I had n't been calculating on a daughter-in-law"

himself, "I can't! I must wait until I can't see her." And he ordered the porter to bring him whisky and soda.

"Won't you join me?" he said.

"You know I never touch anything to drink," she replied. "Papa and Doctor Massey both made me promise not to."

Ross's hand, reaching out for the bottle of whisky, drew slowly back. He averted his face that she might not see. He knew about her mother,—and knew that Theresa did not. It had never entered his head that the weakness of the mother might be transmitted to the daughter. Just before they left, Doctor Massey had taken him aside and, in a manner that would have impressed him instantly but for his mood, had said, "Mr. Whitney, I want you never to forget that Theresa must not be depressed. You must take the greatest care of her. We must talk about it again, when you return."

So this was what he meant!

He almost leaped to his feet at Theresa's softly interrupting voice, "Are you ill, dear?"

"A little,—the strain,—I'll be all right—" And, leaving the whisky untouched, he went into his own compartment. As he was closing the door, he caught his breath before a sudden thought. He rang for the porter. "Bring that bottle," he said. Then, as an afterthought of "appearances," "and the soda and a glass."

"I can get you another, sir," said the porter.

"No,—that one," ordered Ross.

Behind the returning porter came Theresa. "Can't

I do something for you, dear? Rub your head, or fix the pillows?"

Ross did not look at her. "Do, please,—fix the pillows," he said. "Then, if I can sleep a little, I'll be all right, and will soon rejoin you."

"Can't I fix your drink for you?" she asked, putting her hand on the bottle.

Ross restrained an impulse to snatch it away from her. "Thanks,—no,—dear," he answered. "I've decided to swear off,—with you. Is it a go?"

She laughed. "Silly!" she said, bending and kissing him. "If you wish."

"That settles it," said Ross, with a sickly smile. "We'll neither of us touch it. I was getting into the habit of taking too much,—not really too much,—but—Oh, you understand."

"That's the way father feels about it," said Theresa, laughing. "We never drink at home, except mother when she has a spell, and has to be kept up on brandy."

Ross threw his arm up to hide his face. "Let me sleep, do," he said, gently.

## CHAPTER XV.

ON the eve of his marriage Dory had made a compact with himself that he would never intrude his love or his passion upon her. He knew how often woman gives through a sense of duty or through fear of offending one she respects and likes; and he was going into a life which would present each day temptations to him to trespass, temptations to her to mask her real feelings and to suffer it. "She knows how I feel toward her," he said to himself. "The advances must come from her. She has closed the door; I'll not degrade myself and harass her by kneeling at it and knocking and entreating. When she wishes she'll open it. Until then, I'll ignore it." He was by no means sure that this was the wise way to act. If he had not been married to her, he would have chosen exactly the opposite course; but, married to her, having her at his mercy through her undoubtedly great friendship for him, he felt that, whether self-control was wise or the reverse, it was the only course his pride would let him take.

Thus these two, settled in Paris as headquarters for Dory's work, fell into the attitude each toward the other which thousands of married couples take, or drift into. They were traveling the parallel roads of friendship that never, except by some more or less violent cataclysm, become merged into the single road of love.

At first Adelaide's letters home to Arthur, making in Saint X the same struggle as she against the tenacious and subtle toxin of wealth and caste, had been brief and almost as dry and abrupt as her mother's letters to her,—Ellen, never what would be called facile upon paper, had, through long disuse, almost lost the use of both mind and pen when she sat down to write,—but soon she began to send Arthur long letters of a kind that made his replies more and more confidential. She soon knew that the rumor about him and Doctor Schulze's elder daughter was well founded, at least in that he was undoubtedly in love with her. And what he wrote about Madelene, with what she herself knew, made her feel that he had found the right woman for his wife, and a sister-in-law of whom she could be proud. "She looks what she is," Adelaide wrote Arthur, "and she is what she looks. At this distance she is to the rest of the girls at home as a star to tallow candles."

Adelaide was quite unconscious of anything especially significant in this enthusiasm for a girl from whom she, less than six months before, would have separated her brother if her feminine ingenuity could have compassed it.

Had she been in Saint X, she might not have held to the new point of view,—she could not but have been influenced by the sentiment of the local "fashion" which set the Schulzes down as "common and suspicious," chiefly because they were most uncommon and as open as the day. Every locality on earth, from London to the squalidest savage hamlet has its aristocracy by whose splendors the whole of mankind is, in the locality's firm belief, dazzled. In the Saint X hierarchy the Schulzes simply did not rank at all,—which was worse, infinitely worse, than ranking low. Adelaide, in Paris, thought of St. X's gradations of thrones, principalities, powers, somebodies, and nobodies, as St. X thought of Paris's similar gradations,—thought of them only to smile. Fortunately, perhaps, for Arthur, certainly fortunately for herself, she was thus where her new-sprung good sense had the chance to thrust down substantial roots and even to begin to bear fruit. When Arthur, encouraged to make a clean breast of it, wrote that as soon as he was making twenty-five dollars a week—the income upon which many young couples in St. X's best families made their start,—he purposed to ask Madelene to marry him, Adelaide sent him a cable: "Don't wait. Ask her now."

Arthur only needed the suggestion. To give himself, journeyman cooper, the feeling of ease and equality, he dressed with long discontinued attention to detail from his extensive wardrobe, which the eighteen months since its last accession had not impaired or antiquated.



# POVERTY A DISEASE

Orison Swett Marden

A LARGE part of the poverty of the world is a disease, the result of centuries of bad living, bad thinking, and of sinning. We know that poverty is an abnormal condition because it does not fit any human being's constitution. It contradicts the promise and the prophecy of the divine in man. There are plenty of evidences that abundance of all that is good was man's inheritance; that, if he claims it stoutly and struggles persistently toward it, he will gain it.

**Poverty Does Not Fit Any Human Being**

Man was intended to harmonize with the best thing in him, not with the worst—with the divine and not with the brute. Every man is a possible king, and the coming man will be one.

We respect and honor people who are poor because of ill health or misfortune which they can not prevent. There is no disgrace in unpreventable poverty. The disgrace is in not doing our level best to better our condition. What we denounce is preventable poverty, that which is due to vicious living, to slovenly, slipshod, systemless work, to idling and dawdling, or to laziness, that poverty which is due to the lack of gumption, or to any preventable cause.

But you will say that gumption itself is a gift like any talent, that it is born with one; that a man is not to blame if he does not have ambition enough to spur him on to something higher, or the energy to improve his condition. But these qualities are cultivatable in every normal person. The fact is, that a large part of the poverty of the world is due to downright laziness, shiftlessness, an unwillingness to make the effort, to fight for a competence. It does not matter how much ability one may have, if he does not have the inclination and the energy to use it, it will atrophy. Laziness will ruin the greatest genius. It would kill the ambition of an Alexander or a Napoleon. No gift or talent is great enough to withstand it. The love of ease has wrecked more careers than anything else except dissipation, and laziness and vice usually go together. They are twins.

This article is not intended for the honestly poor, for those who are doing their level best to improve their condition; but it is meant for the idle, the purposeless, for those who are bringing only a small part of themselves to their task, who are using only a small percentage of their ability, for those who think themselves down and who hold themselves down by their pessimistic, discouraging, depressing thought, talk, and actions. It is intended for those who could improve their conditions by turning about and facing the other way. A great many people think they are doing their level best to get away from poverty when they are not making one half the effort possible to them.

**Cheerfulness Increases Earning Capacity**

You may think you are doing your best. Just take an inventory of yourself and see if you are bringing out the best in you, if you are doing all you can to make a place for yourself in the world. You may find that you are really using only a small part of your ability to gain an independence. New hope, more optimism, a new life motive, a more hopeful, cheerful outlook would probably increase your earning capacity wonderfully. Your creative faculties will not give up their best unless you are facing the light, unless hope and confidence are leading you.

If it were possible for all the poor people in the world to turn their backs on their dark and discouraging environment and face the light and cheer; and if they would resolve that they are done with poverty, and a slipshod existence, this very resolution would, in a short time, revolutionize civilization.

I know a family whose members completely reversed their condition by reversing their mental attitude. They had been living in a discouraging atmosphere so long that they were convinced that success was for others, but not for them. They believed so thoroughly that they were fated to be poor that their home and entire environment were pictures of dilapidation and failure. Everything was in a run-down condition. There was almost no paint on the house, no carpets on the floors, and scarcely a picture on the walls—nothing to make the home comfortable and cheerful. All the members of the family looked like failures. The home was gloomy, cold, and cheerless. Everything about it was depressing.

**Optimism Is a Creative Force**

One day the mother read something that suggested that poverty was largely a mental disease, and she began at once to reverse her thinking habit, and gradually to replace all discouraging, despondency, and failure thoughts with their opposites. She assumed a sunny, cheerful attitude, and looked and acted as if life were worth living.

Soon the husband and children caught the contagion of her cheerfulness, and in a short time the whole family was facing the light. Optimism took the place of pessimism. The husband completely changed his habits. Instead of going to his work unshaven and unkempt, with slovenly dress and slipshod manner, he became neat and tidy. He braced up, brushed up, cleaned up, and looked up. The children followed his example. The house was repaired, renovated within and without, and the family forever turned their backs on the dark picture of poverty and failure.

The result of all this was that it brought what many people would call "good luck." The change in the mental attitude, the outlook toward success and happiness instead of failure, reacted upon the father's mind, gave him new hope and new courage, and so increased his efficiency that he was soon promoted, as were also his sons. After two or three years of the creative, inspiring atmosphere of hope and courage, the entire family and the home were transformed.

There are certain traits of a strong character which are incompatible with preventable poverty. Self-reliance and a manly independence are foundation stones in strong characters. We often find them largely developed in the man who is poor in spite of all his efforts to get away from his poverty, who is the victim of misfortune and disasters which he could not control; but the man who is poor because he has lost his courage, his faith in himself, or because he is too lazy to pay the price for a competence, lacks these qualities, and is so much less a man. He is a weak character compared with the man who has developed powerful mental and moral muscle in his energetic, persistent efforts to gain a competence and to make the most of himself.

When you make up your mind that you are done with poverty forever, that you will have nothing more to do with it, that you are going to erase every trace of it from your dress, your personal appearance, your manner, your talk, your actions, your home, that you are going to show the world your real mettle, that you are no longer going to pass for a failure, that you have set your face persistently toward better things, a competence, an independence, and that nothing on earth can turn you from your resolution, you will be amazed to see what a reinforcing power will come to you from this increased confidence and self-respect. You will be wonderfully helped by the encouragement and the great stimulating force which come from the consciousness of improving one's condition and getting on in the world.

Resolve with all the vigor you can muster that, since there are plenty of good things in the world for everybody, you are going to have your share, without injuring anybody else or keeping others back. It was intended that you should have a competence, an abundance. It is your birthright. You are success organized, and constructed for happiness, and you should resolve to reach your divine destiny.

Thousands of people in this country have *thought* themselves away from a life of poverty by getting a glimpse of that great principle, that *we tend to realize in the life what we persistently hold in the thought and vigorously struggle toward.*

Thoughts are force. There is a tremendous power in keeping the mind focused on the desire. Never mind if you can not see clearly how you are going to attain it. Be like the pilot in a storm or fog who, although he can not see even the length of his ship, still keeps her prow headed toward her port.

**Keep the Mind Focused on the Desire**

*There is a marvelous magnetic power in the focusing of the mind with great tenacity on the things one is determined to achieve.* Just look back upon your past life, you self-made men and women, and see how miraculously the way was opened up to you, so that you were able to do things which you longed for, but which did not seem possible at the time.

The most dangerous thing about poverty is that its victims often become reconciled to it, and take it for granted that it is their fate. Because they can not keep up appearances and live in the same style as their more wealthy neighbors, poor people often become discouraged, and do not try to make the best of what they have. They do not "put their best foot forward" and endeavor with all their might to throw off the evidences of poverty. If there is anything that paralyzes power it is the effort to reconcile ourselves to our unfortunate environment, instead of regarding it as abnormal and trying to get away from it.

The trouble with many of poverty's victim's to-day is that they have no confidence that they can get away from poverty. They hear so



much about the poor man's chances being gone, that the great money combinations will compel about everybody in the future to work for somebody else, they hear so much talk about the grasping and the greed of the rich, that they gradually lose confidence in their ability to cope with conditions and become disheartened.

We do not overlook the heartless, grinding, grasping practices of many of the rich, or the unfair and cruel conditions brought about by unscrupulous political schemers; but we wish to show the poor man that, notwithstanding all these things, hundreds of thousands of poor people do rise above their iron environment, and that there is hope for him. The mere fact that so many continue to rise, year after year, out of just such conditions as you may think are fatal to your advancement ought to convince you that you also can conquer your environment.

When a man loses confidence, every other success quality gradually leaves him, and life becomes a grind. He loses ambition and energy, is not so careful about his personal appearance, is not so painstaking, does not use the same system and order in his work, grows slack and slovenly and slipshod in every way, and becomes less and less capable of conquering poverty.

When a man ceases to fight, lays down his gun and runs up the white flag, you can not do much for him except to try to restore what he has lost—his self-faith—and to get out of his head the idea that there is a fate which tosses him hither and thither, a mysterious destiny which decides things whether he will or not. You can not do much with him until he feels that he is bigger than any fate, that he has within himself a power mightier than any force outside of him.

The Creator has bidden every man to look up, not down, has made him to climb, not to grovel. *There is no providence which keeps a man in poverty, or in painful or distressing circumstances.*

There are a thousand evidences in the very formation of our bodies and brains, that we were planned and equipped in every detail of our marvelous structure to achieve great things, to accomplish something worth while; and it is a disgrace not to live up to our birthright, not to match our possibilities. There is something in our consciousness which tells us that we are not mere products of chance, that we are not the puppets of circumstances, or what men call "destiny."

The trouble with us is that *we think too meanly of ourselves*. We do not think enough of our divine possibilities. We should cultivate daily a solid belief in ourselves, an unquenchable self-faith, for this is the magic wand which brings us the good things of the world.

*Set the mind toward the thing you would accomplish*, so resolutely, so definitely, and with such vigorous determination, and *put so much grit into your resolution, that nothing on earth can turn you from your purpose until you attain it.*

This very assertion of superiority, the assumption of power, the affirmation of belief in your ability to gain a competence, the mental attitude that claims success as an inalienable birthright, will strengthen the whole man and give power to a combination of faculties which doubt, fear, and a lack of confidence undermine.

Confidence is the Napoleon in the mental army. It doubles and trebles the power of all the other faculties. The whole mental army waits until confidence leads the way.

Even a race horse can not win the prize after it has once lost confidence in itself. *Courage, born of self-confidence, is the prod which brings out the last ounce of reserve force.*

Is there a sublimer spectacle on this earth than that of a man who absolutely refuses to surrender when everything, apparently, has been swept away from him, when he stands stripped of property, of family, of reputation, still holding on, with nothing left but clear grit and his faith in himself? There is no conquering such a man. He fights when every other soldier has dropped in the field. He still presses on when everybody else turns back, persists when everybody else gives up.

#### A Sublime Spectacle

Courage is always and everywhere an absolutely indispensable accompaniment of success.

A man may succeed without being a genius—he may lack a great many good qualities—but he must have courage; for all the other faculties are dependent upon this, their leader, and refuse to work when it is absent.

I know of a young man who was graduated from Yale only a few years ago—a broad-shouldered, vigorous young fellow—who says that he has not the price of a straw hat, and that if his father did not send him five dollars a week he would go hungry.

This young man is the victim of discouragement. He says that he does not believe there is any success for him. He has tried many things, and has failed in them all. He says he has no confidence in his ability, that his education has been a failure, that he never believed he could succeed when he took a job. So he has drifted from one thing to another, and is a nobody, just because of his mental attitude, because he does not face the right way.

*Poverty itself is not so bad as the poverty thought. It is the conviction that we are poor and must remain so that is fatal.* It is the attitude of mind, the facing toward poverty, and feeling so reconciled to it that one does not turn about face and struggle to get away from it with a determination which knows no retreat that is destructive. It is the facing the wrong way, toward the black, depressing, hopeless outlook that kills effort and demoralizes ambition. As long as you carry around a poverty atmosphere and radiate the poverty thought, you will be limited.

#### Facing the Wrong Way Is Fatal

Turn about face! Cut off all the currents of poverty thoughts, of doubt thoughts. Tear down from the walls of your mind all gloomy, depressing pictures, and hang up bright, hopeful, cheerful ones. If you feel that you are down and out, and everything about you looks black and discouraging, just try the experiment of turning squarely about and facing the other way, toward the sun of hope and expectancy, leaving all the shadows behind you.

It is the hopeful, buoyant, cheerful attitude of mind that wins. Optimism is a success builder; pessimism an achievement killer. No matter if you have lost your property, your health, your reputation even, there is always hope for the man who keeps a firm faith in himself. As long as you radiate doubt and discouragement, you will be a failure. If you want to get away from poverty, you must keep your mind in a productive, creative condition. In order to do this you must think confident, cheerful, creative thoughts. The model must precede the statue. You must see a new world before you can live in it. You must have faith in yourself. The miracles of civilization have been performed by men and women who believed in themselves.

“What the superior man seeks is in himself: what the small man seeks is in others.”

That man has failed who has not been able to keep a good opinion of himself.

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## Some Shorthand Fees

Dudley M. Kent, Official Court Reporter at Colorado, Texas, Earns \$650 a Month

By W. H. D. MARR

FEW people have kept pace with the development of shorthand enough to realize the great opportunities it offers to the young people of to-day. In the commercial world, the advantage the stenographer enjoys over other employes, is fully shown by the numberless positions of trust held by those who began their business careers by receiving from dictation the secrets of the various lines of business given by the heads of the firms. As a profession, the court reporter receives a salary ranging from \$3,000 to \$6,000 a year, while one firm in Chicago does a business approximating \$100,000 annually writing shorthand.



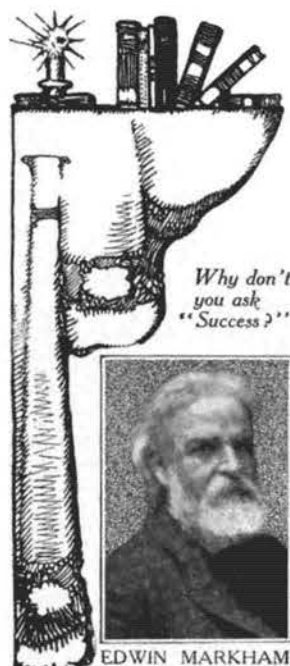
DUDLEY M. KENT

The success of Dudley M. Kent, the official reporter of the Thirty-second Judicial District of Texas, with headquarters at Colorado, Texas, illustrates the advantages to be derived from a thorough knowledge of expert shorthand. A page from his journal, printed below, shows that in a single month he earned \$650.25. Another reporter in the same state, Mr. J. A. Lord, of Waco, earned \$1,282 in one month—more evidence of the great value of real shorthand. The page from Mr. Kent's journal follows:

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EDWIN MARKHAM  
Literature

## AGRICULTURE

What is the history of the gypsy moth? How can its ravages be prevented?—H. B. L., Wheaton, Illinois.

THE gypsy moth was first brought into the United States by a man living in Medford, Massachusetts, who was interested in silk worms. He had the idea that these insects might be of some value for silk, or else that he might cross them with the silkworm and obtain something of value or interest. This was about 1871. A few moths escaped, and from these few it is supposed all the gypsy moths in the United States descended. The insects first became very troublesome in Massachusetts. They spread rather slowly because the females are very sluggish in their movements, flying but little if at all. The moths increase with great rapidity. The state of Massachusetts first began its fight against gypsy moths in 1890. For a number of years the fight was continued and a large amount of money was expended. In the opinion of experts, there was, in the late '90's, a fair chance that the insect might be absolutely exterminated on this continent, but at this critical period the legislature refused further appropriations and efforts to interest the national government having failed, the moth was combated only by private individuals. It once more rapidly multiplied. Congress has made a belated appropriation to exterminate the pest. The moth feeds upon a very wide range of plants. It should be fought by destroying the egg clusters during the late fall, winter, and early spring, or by spraying with arsenical poisons. Touching the egg clusters, which are conspicuous, with creosote is, I believe, an effective means of destroying them. The caterpillars have the habit of swinging down from the trees in which they are feeding by means of a silken thread. They are then very likely to attach themselves to passing vehicles, railway cars, etc., and they are thus often carried long distances and establish new centers in which they breed.

What is "farmer's yeast cake," and how can it be obtained?—H. A. L., Toronto, Canada.

"FARMER'S YEAST CAKE," in common parlance, designates a culture of the bacteria which live in partnership, as we may say, with legumes in little nodules on their roots, giving to the legumes the ability to use atmospheric nitrogen. The first effort to place anything of this description upon the market was made in Germany, and nitragin, a gelatin-like preparation in closely sealed bottles was the result. This appeared to be perishable. The material underwent fermentation and the bacteria lost their vitality. The first cultures prepared in this country were those sent out by the department of agriculture. In the preparation of these, a little mass of cotton was saturated with a solution containing the bacteria and then dried. Accompanying the package of cotton were two little packages of chemicals to be dissolved in water into which the cotton was afterwards to be dropped in preparing the material for use. These cultures in most cases have not been very successful for the drying to which the cotton was subjected appears to have resulted in a loss of vitality of the bacteria. Cultures in this form can be purchased of commercial companies now offering them or of many seedsmen. The most recent development is the preparation of cultures in gelatin form, in the department of agriculture and elsewhere. These are sent out in sealed vials. They have not yet been sufficiently tested to absolutely demonstrate their value. The method seems promising and will prove of some value if the culture media in which the bacteria are found is not subject to fermentation or putrefactive



F. A. CLEVELAND  
Finance



PATTERSON DU BOIS  
Morals



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Agriculture

## The Editor's Cabinet

The Editor's Cabinet was organized for the purpose of establishing what might be called a National Bureau of Information,—a clearing house for personal problems. When you ask a question you want it answered correctly and by the best authority. The Editor's Cabinet serves this purpose for the readers of SUCCESS MAGAZINE. It is a board of experts; a court of last resort. The Cabinet has been organized only one short month, but it has been very busy. Some

new members have been added whose names will be announced in our October issue. These eminent people are at your service. You have only to remember the following simple directions when you ask your question: Write with pen and ink, or typewriter, and on one side of the paper only, inclosing a stamped and self-addressed envelope for reply. Address all communications to The Editor's Cabinet, SUCCESS MAGAZINE, Room 819, University Building, New York City.

changes which will destroy the bacteria. Full directions for the use of the cultures accompany every package.

How can I tell what kind of fertilizer my soil requires?—O. W. Barnes, Washington.

IN the majority of instances, it is not advisable to consider what the soil requires apart from the crop which is to be produced upon the soil, for on one and the same soil the fertilizer needs of different crops vary widely. The best means of determining what a crop on a given soil requires is a fertilizer test on plots of about one fortieth of an acre each. There should be at least eight of these plots. To one should be applied nitrate of soda and acid phosphate; to a second, nitrate of soda and high-grade sulphate of potash; to a third, acid phosphate and high-grade sulphate of potash; to a fourth, all the three fertilizers which have been named; to a fifth, lime as well as the three other fertilizers; while three plots, the first and the fourth or fifth and the eighth should be left without fertilizer. If the area of a plot is one fortieth of an acre, each material wherever it is used should be applied in the following amounts:

Nitrate of soda, . . . . .	5 lbs.
Acid phosphate, . . . . .	10 "
High-grade sulphate of potash, . . . . .	5 "
Lime, . . . . .	50 "

Intelligent comparison of the yields on the different plots will show whether any fertilizer materials are beneficial, and, if so, which and to what extent.

Wm. P. Brooks

## FINANCE

What is the real significance of recent political and corporate scandals?—C. J. K.

THE probe of the examiner has proved conclusively that practices complained of are not new; that these maladies are as old as the institutions affected. The fact is that heretofore these forms of corruption have gone undiscovered. What is new in the situation is the demand of the citizen to know what is going on in the government; the attitude of the stockholder requiring his board to report; the disposition of policyholder and beneficiary to insist on a thorough investigation of acts of officers and trustees that in the past have gone unchallenged. We are just entering on an era of institutional awakening. The demand on the part of those who have joined their lives, their fortunes, and their labor in group activities is for fuller information. To this end the inquisitorial powers of citizen and stockholding associations, and, as a last resort, of public prosecutors, courts, and legislative committees, clothed with powers of sovereignty, have been employed to open books and records that before were held secret or accessible to only a chosen few. Nothing short of a trial by jury (the evidence being presented in the form of a brief as a basis for citizen, stockholding, and investment judgment,) will now satisfy the public. This is the true meaning, the truth, underlying agitation that is bringing to light the corporate infidel.

What are the actual results of the recent insurance investigations?—S. P. W.

ABOUT three years ago Thomas W. Lawson began a systematic attack upon practices of the "Street," as an incident to which attention was drawn to the uses made of funds in the keeping of insurance com-



Photo by Duque



SAMUEL MERWIN  
Current Events



DAVID BELASCO  
The Drama



ISABEL G. CURTIS  
Domestic Economy



HUDSON MAXIM  
Science and Invention

panies. The public agitation which followed resulted in the appointment of a legislative committee, whose findings led to the resignation of officers in control. Three of the great companies have since been thoroughly examined by independent public accountants of international reputation. Whatever doubt had been raised in the minds of policyholders, as to the integrity of the trust estates, has been removed by the published certificates. In two out of three of the cases so examined, the assets were found to exceed the amounts stated by the officers, while, in the third, the reduction of valuation by appraisal served only to decrease a large accumulated surplus.

Although future rights have been found intact, it remains for policyholders and for the public to determine whether they will lapse into a condition of indifference or will continue to demand a statement of affairs based on independent examination, until we may have a law governing corporations in the United States similar to that of Great Britain—a law requiring an annual audit of the books of a company by independent accountants. In fact, this is only one side of a more general question which was answered fifty years ago in England, viz: "Shall we by legal enactment require the stockholders of every corporation at their annual meeting to elect an independent auditor who shall be civilly and criminally liable for the truth or falsity of every published statement, in default of which election, such auditor shall be appointed by an officer of the government to act in behalf of stockholders?" In the past the trouble has been, that the one who was required to render an account of his stewardship, was left to choose his own examiner, or that the examination, if made by a public official, was a perfunctory one.

*W. E. Lyons*

### SCIENCE AND INVENTION

*Is the airship merely a toy, or has it commercial value? If so, in what way?—Walter E. Lyons.*

MANY of the most useful inventions have passed through the toy stage before arriving at the stage of practical utility. They have been scientific playthings before they have had commercial value. It has taken the accumulated genius of many generations to produce the modern printing press. The modern battleship can be built to-day only in countries where the arts and sciences have reached a high-water mark, and further improvements in these engines of destruction call for still higher water marks in the arts and sciences.

In order to produce a practical flying machine or airship, and one which shall have commercial value, it is necessary that experiments now going on shall continue until the accumulated experience of the many workers shall enable them to produce materials of the requisite lightness and strength and motors of sufficient lightness and power, and then the problem will be solved. While the airship will never be able to compete with the canal boat or the ocean liner in carrying freight, it will be invaluable for rapid flight from place to place with light burdens, and will in war become a prominent, if not a dominant factor, in all campaigns as a vedette or scout of the air.

*To what extent is the automobile destined to replace the horse?—S. S. O.*

PROBABLY one of the best evidences that the automobile will in time largely replace the horse, and that it is now rapidly displacing the horse, is the determined opposition of liverymen throughout the country to the automobile, and the many petty persecutions that automobilists are made to experience at their hands. The entire fabric of modern civilization rests to-day upon its means of communication and transportation. The automobile is a practical vehicle of both. In proportion as the work of mankind rises in importance, so do the needs for expeditious communication and transportation become imperative. Napoleon said he whipped his enemies chiefly for the reason that they did not justly appreciate the value of time. Modern progress is a warfare against space and time. The automobile has come to stay, and the horse is destined to become a pet and toy, even if not a curiosity. Much

of the recent automobile legislation is not only directed against the automobilist, but is even legislation against progress.

*Is it possible to get a working knowledge of chemistry in home study and private experiments?—B. O. Waters.*

IN our schooldays we found that the solution of those mathematical and other problems did us most good which we worked out for ourselves without the teacher's aid.

The mind must be educated in the relative values of knowledge based upon the needs of the individual, and just as in life we learn the value of a dollar by the labor which it represents, so does the memory need to appreciate the value of knowledge and the importance of its retention by the effort necessary to its acquirement.

The fact that all of the greatest scientists and artisans, living and dead, have been mostly self-taught is argument enough that any young man with the requisite tastes and abilities can not only become proficient in chemistry in home study and private experiments, but can, as well, in proportion to his inclinations and abilities, become an inventor and rise to leadership in that profession. We have but to realize upon reflection that every step in the science of modern chemistry has had to be thought out and discovered by some one all by himself without the aid of others.

*H. S. Maxim*

### THE DRAMA

*Who, in your opinion, is the greatest actor on the American stage?—D. P. M.*

INASMUCH as we have no American "school of acting," in the sense of an accepted standard of dramatic art, this question does not permit of a direct answer. There are several American actors who excel in the interpretation of certain rôles, whose art is made conspicuous and distinctive by individuality. Richard Mansfield's art is remarkable for its wide scope. His versatility is marvelous, yet he excels as a character actor. Robert Mantell is a worthy exponent of certain Shakespearean rôles. We place him at the top, because he gives us the best, while he clings to tradition and the "old school." We seek in vain another Booth to act "Hamlet," but some of Robert Mantell's portrayals have never been surpassed. David Warfield is a character actor who differs from every other. His characterizations are vigorous, delicately softened with the delectable touches of sentiment and pathos. It is in these subtle transitions that Mr. Warfield reveals the expression of genius, and thereby steps into a position all his own. He has reached the pinnacle of art by a path which no other actor has ever been able to follow. As an actor of romantic parts, E. H. Sothern must take front rank. N. C. Goodwin, in my opinion, is America's best "comedian." No one, I believe, is willing to dispute, W. H. Crane's preëminence as a delineator of a certain "type" that is essentially American in heart and personality.

*Are American playwrights producing plays of equal merit to those written abroad?—Samuel H.*

YES. Speaking strictly of contemporaneous stage literature, America has produced drama that is at least up to the standard recently set by foreign dramatists. With his present start, and the improvement he is showing, the American dramatist, (speaking collectively,) will soon lead the world in contemporaneous dramatic writing. Last season American-made plays were more successful than those of English or French

[Concluded on page 648]

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Mr. Charles E. Hughes, who became famous by conducting the investigation of the Legislative Committee, and who speaks with authority, has recently said: "We have had great companies exposed to close and unsparing analysis, only to find that their solidity was as the rock of Gibraltar. I would rather take insurance in a New York company compelled to transact business under these restrictions, than in any company not so restricted, and I believe that will be the sentiment of the people of these United States."

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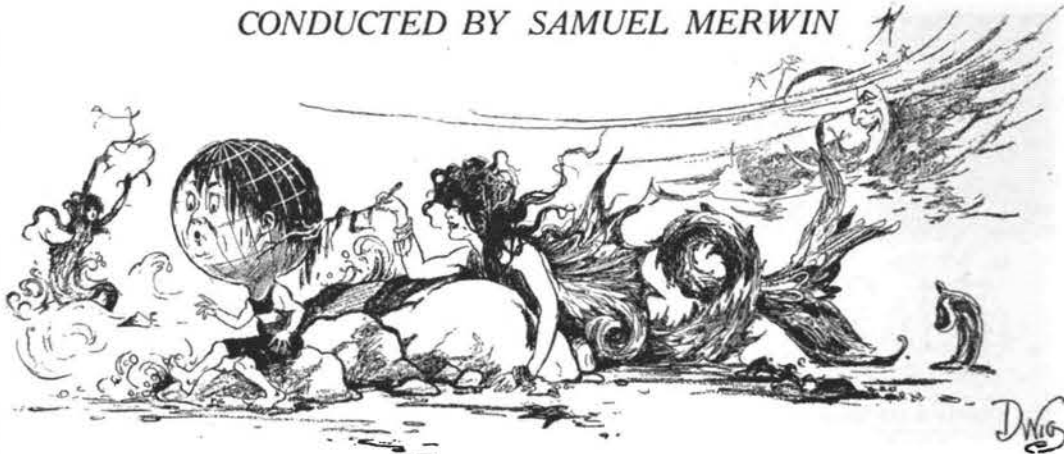
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# THE PULSE OF THE WORLD

CONDUCTED BY SAMUEL MERWIN



A GOOD many things no man should do were done until recently by men associated with the big insurance companies. Some of us have probably thought with good-natured stupidity, that the inspiring work of Mr. Hughes was to change all that. But the attitude of the companies in regard to the new insurance laws in New York State showed pretty plainly

### The Unpleasant Row in the Mutual Life

that the powers in control were not over-interested in sound laws. And, more recently, the attitude of the men in control of the Mutual Life has been distinctly unpleasant. Four members of the International Policy Holders' Committee, Judge George Gray, B. F. Tracy, Col. A. M. Shook, and H. N. Higanbotham, were put, without their knowledge, on the "administration" ticket for directors, which seems to be another name for the ticket of Mr. H. H. Rogers. When counsel for the Policy Holders' Committee protested against this action as "an evasion of the law and a gross breach of propriety," President Peabody intimated that the ticket could not be changed. "Its obvious purpose," ran the protest, "is to confuse and deceive policyholders into the belief that they are voting our committee's ticket when they see these names on their ballot." We saw a somewhat similar act some months ago in Senator Aldrich's sneering attempt to knife the railway-rate bill. This sort of contemptible trickery is the natural but unfortunate working out of the hard notion that business is business. No amount of commercial success can compensate this nation for an arrested development of our sense of honor. And we fear that progress toward a sense of honor can hardly be accomplished until we shake off the standards which men like Mr. Rogers, Senator Aldrich, and a thousand others have set up. If we must fight, let us fight fairly and openly, "like gentlemen."



POLITICALLY, we are in midstream; but whether we like it or not we must swop horses in 1908. President Roosevelt has said that he will not run for what would amount to a third term, and it looks as if he meant what he said. With party lines broken, with moral sentiment once more a factor in politics after a generation of rather low standards, a great deal

### Presidential Timber

will depend upon the next occupant of the White House. It seems unlikely that any one of the old-school politicians will be chosen by the people when they go to the polls next year. The Fairbanks idea seems to move less like a boom than like a glacier, at the rate of an inch or two a year. Secretary Shaw would have to show unsuspected agility to adapt his 1880 notions to the facts of 1908. And Speaker Cannon will have to tell a good many funny stories before the country can forget his attitude on the meat-inspection bill.



WE are willing to venture the opinion that but for one circumstance Secretary Taft would, as things look now, be the happy man. The one circumstance is Mr. Bryan. The gentleman from Nebraska has been giving himself a liberal education in the form of an extended journey into the uttermost parts of the earth, and that he knows more now than he knew a year or two ago seems to be an accepted fact. Indeed, Mr. Bryan is getting to be a pretty sizable proposition; and his prophecies of ten years ago would seem to be borne out so nearly by the subsequent facts as to sug-

gest that he was never quite so woolly as he once looked to some of us. He has waited a long time for a rather uncomfortable job; and there is a possibility, which thoughtful citizens will not overlook, that when the quadrennial encounter is over and the smoke and dust have cleared away, he may be found to have his hands on it. As presidential elections go, the next one, if Mr. Roosevelt really drops out of the running, promises to contain elements of rather unusual interest.



THE approaching election in New York State promises also to be of unusual interest, but for another reason. It is persistently rumored that the principal opposing candidates for governor will be Charles

### Who Will Be Governor of New York?

E. Hughes and William R. Hearst. These men are national figures; the first because in the insurance investigation he displayed a remarkable combination of sheer ability and plain honesty, the second because he has exploited himself outrageously in his newspapers. We must not let a natural aversion to Mr. Hearst's methods blind us to the fact that he is pretty strong politically. The impression prevails that the mayoralty of New York was in effect stolen from him last year. He stood for municipal ownership, and he had the masses and no inconsiderable share of the classes with him. But, nevertheless, Mr. Hearst won't do. His newspapers, despite the fact that he has fairly effectively taken up the work of popular agitation, are yellow and pernicious. In congress he is a most insignificant figure. In the mayor's, or the governor's, or the President's shoes, he would still be, we have reason to believe, an insignificant figure. And that is why we think it would be a good thing to elect him—not, perhaps, to the governorship, but to some conspicuous office like the mayoralty. He would be no worse than some mayors we have had in New York; and like those other mayors he would hardly be given a second trial. As a chronic candidate, Mr. Hearst is unsettling and even dangerous. As a failure in office he would be simply amusing, or wearisome.

PROBABLY few of us would care just now to be the Ice Man. It is true that last winter was no winter at all, and that water everywhere in our Northern States was slow about freezing and unsatisfactory when it did freeze. It may very well be that there was an "ice famine."

### A Hot Time for the Ice Man

But as a result of quite natural causes our confidence in the Ice Man is not what it might be. And the spectacle of widespread suffering and death from the want of ice is not materially improved by the assertion that there is no profit in lower prices. Business economy weakens and collapses before real human necessity. On the east side of New York ice peddlers have been mobbed. In Toledo ice "magnates" have been put in prison. In half a score of other cities grand juries, as if to mitigate the summer weather, have turned their attention to ice. And, to cap it all, a midsummer raid in New York City brought to light a really considerable number of short-weight scales on ice wagons, some of them the property of the American Ice Company. With human motives what they seem to be, with a frightful infant mortality in winter as well as in summer, it is difficult to see why such downright necessities as coal and ice should not be made a matter of, say, municipal regulation. The lives and the healthy up-bringing of our little citizens are important, even when considered in the light of our almost morbid fear of any "paternal" element in our governments.

THE trial of Harry K. Thaw for the murder of Stanford White promises, at the time of writing, to be mainly a battle of wits between eminent alienists.



fit only the law of prospect. Perhaps hold the leadership Europe will be ed new problems, may need another of to-day are in both terribly like struggles in the

It is better to ad- per correspondent, hardly be expected he truth. The Rus- ow: czar, bureau- icals, anarchists, views the situation Ve may be certain at work. There possibility that by be made to take, eral direction. But

Such forces can be stopped. And op them, czar or d. It is a sad re- of mankind has ably take its place he great tragedies



man can't do" has he unwritten code

It is in some re- de. Knocking a en shooting him, he code provided voked and is car- n. Objectionable ting duels, it was fair field and no ' are lying, cheat- stive of the sneak of late, when we e with legislators with "joker legis- ions who subvert their own pock- ld-fashioned as to ghting. The mas- mploys his power rickery to under- opular movement id political affairs mirable than the ar, who, at least, risk in his busi-



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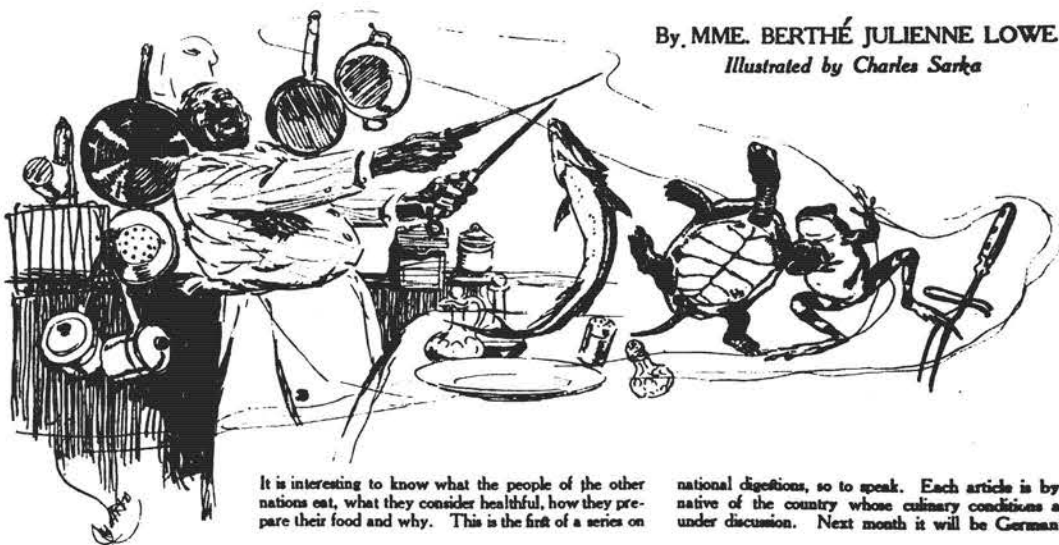
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# WHAT THE FRENCH EAT

By MME. BERTHE JULIENNE LOWE  
Illustrated by Charles Sarka



It is interesting to know what the people of the other nations eat, what they consider healthful, how they prepare their food and why. This is the first of a series on

national digestions, so to speak. Each article is by a native of the country whose culinary conditions are under discussion. Next month it will be Germany.

## I.—Racial Types and Their Diet

THE preparation of food has always been a serious function in France, and the diet of its different provinces reveals, to a certain extent, the character and type of the natives.

A striking example of this can be found in the South of France, where the cooking is as spicy as the discourses of the compatriots of Tartarin de Tarascon. They accompany their food with the most generous measures of the most generous wines, and their stories, famous all over France, are most generously embellished. Their wit and impulsiveness lend to their conversation what their lavish use of paprika and cloves of garlic adds to their dishes.

In the North we find that the people, like their cooking, are more measured—they use spices with moderation. In parts of this section they drink a very weak beer; but the beverage is generally wine, pressed from the native grape, which the climate does not allow to become, as in the South, strong and generous. As a consequence, perhaps, the natives speak with more veracity than their southern compatriots.

The East of France is somewhat influenced by the neighborhood of Germany. The beverage is chiefly beer, and the cooking has a decided Teutonic bias. The people show the propensities to heaviness and slow wit which characterize the nation which lies beyond the Rhine. That it is due to their heavy diet and drink is probable, for these characteristics are tempered on the French side as we proceed from the frontier.

Western France produces little wine, and still less beer. The inhabitants generally quench their thirst with cider. They are as ruddy in complexion as their native apples, and are vigorous and endowed with hearty appetites. The peasant follows the rule of frugality prevalent in France among his class; it will also be found that when occasion requires he will depart from this rule and be prodigality itself.

If we consider Paris as the intellectual center of France, we find also that the cooking there has achieved its greatest perfection. Although this metropolis is far from being all France, its walls contain nearly all the great men that France produces, and their influence has reacted on material subjects. Many men and women, celebrated in art, science, and literature, have given considerable thought to culinary improvements, and the world has been enriched by many dishes that might never have been invented had their authors stayed in their provinces. Refinement in cooking seems in France to follow refinement of intellect, and Paris offers many examples of this.



Rich and poor eat soup

given by Victor Hugo, comprised all the regular courses, supplied entirely by the flesh of an old horse, luckily secured by the celebrated poet, who supervised all the preparations of the meal. It was a ceremonious dinner, served with all the traditions of a *cuisine classique*.

French thrift and economy have become proverbial, and, although different nations practice the science of economy to a certain extent, none has carried it, like the French, almost to perfection. This principle of economy is applied to every action of life, by the rich as well as by the poor, not for sordid reasons, but through wisdom for the general welfare. Above all, it reigns supreme in matters pertaining to the household, especially to those of the kitchen.

A Frenchwoman thinks it her duty to supervise the smallest details of home comfort. If the care of marketing is left to the servant, every article is examined by her mistress when it reaches the kitchen. She would not trust these very important details to even the most experienced domestic, and she does not think it beneath her dignity to have a thorough knowledge of the methods of housework. Indeed, it is considered a part of a girl's education, in all classes of society, to become a good housekeeper; and it may be said to a rebellious pupil by her mother, "How do you expect, when married, to supervise, order, advise, or even appreciate your servants if you have no knowledge of housework and the way it should be done?" Questions of hygiene are also considered, and the functions of the table are thought too serious in relation to health to confide all of their responsibilities to a cook.

In France, bread is the first requirement of food; soup comes next. Rich and poor eat soup at least once a day. For people of moderate means and large families soup is a means of economy. It is not always made with meat. Butter, eggs, milk, or roast drippings added to water, with a large quantity of vegetables cooked in it, and, in addition, thinly sliced bread, browned in the oven, give a nutritive, wholesome soup which diminishes sensibly the need of meat and vegetables after it.

However, French people take soup by taste; they are exceedingly fond of it. The peasantry take it two or three times a day, with perhaps a dish of boiled salt pork or a dish of vegetables for dinner. Meat, with the exception of pork, appears rarely on their tables except on Sunday.

On certain church holidays or family events, such as a christening or a wedding, and sometimes, it must be added, at a funeral, they depart from their frugality and load the board with several kinds of meat and no vegetables with the exception of salad.

## III.—The Daily Menu of a French Family

The breakfast taken about eight o'clock in the morning is a very light affair. It is called indifferently "little breakfast" or "first breakfast." In well-to-do families the table is rarely set for it. It is carried on trays to the bedrooms. It consists of a cup of chocolate or coffee, with milk, and a roll with unsalted butter, or a slice of toasted bread. The cups used contain a good pint of liquid. A few Anglomaniacs have adopted tea; other people, comparatively few in number, do it for



The "little breakfast"



reasons of health, as tea is taken often in France as a medicine for digestion.

The manner of making tea and chocolate is about the same the world over. The morning coffee, however, is made in France in a different way from the after-dinner black coffee. Instead of being filtered, it is boiled with a proportion of one third chicory and two thirds coffee. It is allowed to come to a boiling point, then it is strained through a very fine strainer or a flannel bag. When served it is mixed in the cups, two thirds boiled milk to one third coffee. The rolls are always bought at a bakery. No one in France makes bread or rolls at home with the exception,

perhaps, of farmers living in such remote places that the baker is out of reach. In such cases the services of a regular baker are required, and on his monthly visit he makes enough bread to last until his return. French bread requires to be so thoroughly kneaded that the strength of a woman does not suffice.



Salmon à la—

In some peasant homes, the wife makes bread of poor quality, but, with the establishment of bakeries in nearly every locality, under governmental supervision and regulation of price, this practice tends to disappear in the country as it did long ago in the cities.

#### IV.—The Second Breakfast

The meal taken between 11 A. M. and 1 P. M., is called "second breakfast" or "great breakfast." In olden times it was known as "breakfast with a fork." It consists of light dishes, the heavier viands being reserved for dinner. The beverage served is claret or white wine, always mixed with water. A cup of black coffee generally follows the meal. This second breakfast may be very plain or very elaborate, according to taste, means, or occasion. The following *menus* will serve to show an average for a well-to-do family of four people.

**The Second Breakfast Menu:** First course, sardines and sweet butter; second course, omelet with fine herbs; third course, beefsteak, *Maitre d' hotel* sauce and fried potatoes; fourth course, chicory salad; fifth course, cheese; sixth course, fruit.

**Dinner Menu:** First course, pea soup with *croûtons*; second course, salmon with Hollandaise sauce; third course, roast of veal with romaine salad; fourth course, cauliflower with cream sauce; fifth course, turned-over custard; sixth course, fruit.

#### V.—What We Should Borrow from France

As the cost of living in the United States is constantly increasing, especially in the large cities, it would be of general advantage to make use of the many good edibles which are now mercilessly wasted. There is an almost universal prejudice among Americans against the boiled beef which has been used to make soup. It must be conceded that certain pieces of beef become dry and tough after the process of boiling a few hours. These cuts might be reserved for *braiser*, and a judicious selection of others might be made for soup purposes. For instance, nothing is better than a piece of *lean* plate of beef coming steaming out of the pot. It becomes tender, and keeps its nutritive qualities after being boiled; a good many French people would prefer it to roast beef. The national dish of France, the *pot-au-feu*, is a combination of soup and the meat that has been used to make it. The soup is served first and the boiled beef after it. Notwithstanding its economical qualities, it is found on the tables of the rich as well as on those of the poor in France. In America, with the exception perhaps in families of people who have traveled in Europe and have learned to like it, the beef used to make the soup

is thrown away by everybody. What waste! It was told by a Frenchman who has a large factory for the manufacture of French soups that the excellent beef which is used every day by the hundred pounds in his establishment goes to the garbage pail. He has offered it to his employees, and then to his poor neighbors, but all have refused it with scorn!

The French government finds the *pot-au-feu* so advantageous, both for nutrition and economy, that its soldiers are fed with it at dinner every day. It is also the daily *menu* of many workmen who, being too far from their homes, have to resort to restaurants for their midday meal.

This is one instance of waste which might be corrected with advantage, while such examples could be found not only with all sorts of meats, but also with fish and vegetables. Learning the use of a greater variety of food might help to cheapen its price, and, at any rate, it would be a pleasing diversion to the palate. As the population increases in this country it will become a necessity to develop the use of all the good things with which this continent is blessed.



Turtle soup

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# Sparrows' Nest and Mammon

By ANNA STEESE RICHARDSON

Illustrated by Maud Thurston

Being the Annals of a Real Home, Whose Nucleus Consisted of Two Cots, with Necessary Linen, Two Chairs and a Dozen Towels; also the Faithful Chronicle of Certain Incidents Which Led Eventually to the Disintegration of Said Home.



"AND there  
you are!"

concluded James Winthrop, junior member of the real estate firm of Brown & Winthrop, as he leaned back with the air of one who had relieved his mind of considerable burden.



Hal McKen shoved aside the plans on which he had been working, and laughed tolerantly.

"Why am I 'there?' It is your affair, not mine. For instance, I did not rent the young woman the apartment. You did, and your responsibility started right then."

"But I do not know anything about interior decorations—and you do. Besides—"

McKen stretched his long, lithe limbs at ease. "Let us review the case. Two young women with very positive opinions—"

"Not nasty or stubborn or anything of the sort—"

"I understand," continued McKen, calmly. "They merely know what they want. Two young women rather good to look upon—otherwise you would not be here—"

The brunette is quite above the average in looks," suggested Winthrop.

"Your interruption has no bearing on the review of the case," pursued McKen. "Two young women, one evidently a brunette, the other a blonde—"

"No, not blonde, just medium. Their names are Grace Boylan and Caroline Waters. They are cousins, and they hail from Syracuse—"

"I have not forgotten those little facts. 'Uncle Raymond,' otherwise the fairy godfather, remains in Syracuse and sends them a monthly allowance, to be expended entirely on furnishing their home, and they have asked their good-looking young landlord how to use the money to best advantage."

"Nothing of the sort," interrupted Winthrop, hotly. "They were not satisfied with the samples of paper our man showed them, and they offered to supplement what we allowed for papering, from their own purses, and that is how I found out about 'Uncle Raymond' and their housekeeping allowance and the fact that they both are employed as stenographers in law offices in the Skih Building, and what I want to know is this: will you give yourself a half holiday to-morrow, take a look at their apartment, advise them what colors and styles of paper will secure most artistic effects—"

"And incidentally assist you to make good with, which is the brunette, Miss Boylan or Miss Waters?"

"Oh, thunder!" muttered Winthrop, biting viciously at the end of a fresh cigar. "If you don't choose to come along, you can stay in your musty old office—"

"My dear Jim, I would not miss this opportunity to instruct helpless beauty in artistic distress for worlds. I'll be there—let's see, the Earlington Apartments, did you say? Seventy—All right—at two!"

Stalwart Hal McKen looked somewhat helplessly around the bare little drawing-room, with its glaring white walls; then back to the nut-brown braids which crowned Caroline Waters' head. His hostess was quite self-possessed.

"It was so good of you to come. And they do say New Yorkers never want to help each other! Perhaps you do not mind sitting on the window ledge? It is quite broad and we have no chairs in this room yet. No; that is not a cosy corner," she added, as McKen's glance traveled



"I brought up some samples"

from the nut-brown braids to a semi-circular affair in the corner. "That is built from our trunks and packing boxes, covered with two old shawls. We were bound to use this room somehow. You know, we've only two cots, two chairs and some towels to begin with. Honestly, it is almost as much fun as camping out, only a New York apartment is so convenient. We did not have to buy a dressing table because every room has its mirror, and the cunning cubby-holes and closets under them are as good as *chiffoniers* or *bureaus*."

McKen's artistic eye was taking in the beautiful colorings of the old *broché* shawls.

"I am glad you like our shawls. They are really and truly heirlooms, and the soft, faded effects Miss Boylan and I like. We thought they would make prettier hangings than red and green tapestry. Perhaps you would like to look over the apartment. We have dubbed it 'Sparrows' Nest' because the rooms are so high up in the air and so tightly and compactly built."

In dining room, drawing-room, and alcove, there had been installed generous picture moldings and plate rails to match the woodwork, and the hardwood floors were polished.

"You know we are not really keeping house," explained Miss Waters, "but the whole family, to our most distant connections, objected to our coming to New York, so we compromised by agreeing not to live in a typical boarding house. We sleep here and take our meals out. Neither wants the responsibility of keeping house—but it will be fun to furnish, I presume, if it does not take too much of our time—and Uncle Raymond is such a dear that you just have to do what he asks. Did Mr. Winthrop explain to you that uncle has allowed us fifty dollars a month just for furnishings? Oh, if only he had said, 'house furnishings and frocks,' with the shop windows so full of pretty clothes," she finished with a sigh, and then she brightened. A key clicked in the door.

Miss Boylan came bustling in, her tanned cheeks aglow with her brisk walk from the elevated station, her black eyes shining.

"Is this not the cunningest apartment?" she asked, after introductions were over. "I suppose we have about the same space allowed the housekeeper in a six-room cottage, but it does seem more like a bandbox. I feel as if we were going to furnish a doll's house—"

"Do you want the gilt chandeliers and red velvet chairs common to doll houses?" asked McKen, not without an object.

"Dear me, no," replied Caroline Waters, promptly. "We want a 'homey,' restful, as-if-you-were-used-to-it home, not a mere apartment. And you must not call this the drawing-room, though Mr. Winthrop gave it the high-sounding title when he rented it to us. We will call it the living-room, and the alcove is to be a room of rest—a cosy corner without any swords or draperies—just restfulness."

"I see," said McKen, appreciatively. "As your rooms are small, you will not want figured paper—"

"Oh, I wanted a *cretonne* effect, poppies or American beauty roses in my bedroom," sighed Miss Boylan.

"I think you would regret it, because so large a pattern will dwarf your walls. If you want a figured paper, use in the north bedroom a two-tone Empire rose wreath or bowknot in small design, on a white ground. In the south bedroom, you can use bachelor button or forget-me-not wreaths, or violets, but not more than two tones, and even then you may find that you can not secure good effects with pictures. The cold colors—blue, violet, and green—are for southern exposure. The warm colors—red, brown, yellow, or terra cotta—may be used on the north side, bearing in mind that red is a color which eats light and increases your gas bills. As your ceilings are low, you may use two-tone stripes. They make high-ceiled rooms look out of proportion. I would suggest plain walls, with tapestry borders or friezes. This gives a charming, homelike effect. As long as you are supplementing Mr. Winthrop's paper allowance, you can afford to use burlap in the hall, living room, and den, plain cartridge paper in your dining room, the two-tone French wreaths or stripes in your bedroom, the washable paper or oilcloth effect in your bathroom, and have the walls of your kitchen painted."

"If you intend to buy mission furniture or use the arts and crafts effects in your living-room, or even plain quartered oak furniture, by all means choose burlap for the walls."

"Our paper hanger informs me that white and gold, with heavily incrustated figures, will be much used in drawing



rooms," suggested Winthrop, from the window ledge. "For drawing-rooms—yes—it is impressive, but a drawing-room presupposes a residence—a mansion—not a six-room cottage or apartment, to say nothing of gilt furniture, upholstered in pale brocades and satins. Drawing-rooms were made for receptions, not living purposes. Miss Boylan and Miss Waters are planning rooms in which to live and rest."

"In other words, simplicity, comfort, and good taste will reign in 'Sparrows' Nest.' Then, by all means, select papers that will not challenge the eye. In a well-furnished room, you receive so faint an impression of the wall paper that you can not recall its shade—only the general restfulness of the room as a whole."

Winthrop darted into the hall.

"I brought up some samples. The paper hanger demanded his Saturday afternoon holiday, but I rescued the sample books."

It was six o'clock when the conference closed, and the two men left "Sparrows' Nest."

"Something tells me that we shall have New England boiled dinner to-night," sighed Grace Boylan, as they dressed for the boarding house around the corner.

"Oh, no; corned beef and cabbage on Saturday night," replied Caroline, as she drove a hat pin into position. "Then we will meet the cold corned beef at tea to-morrow night."

"By Jove!" exclaimed Jimmy Winthrop, as the two men stopped at his office. "We might have invited those girls out for dinner. They must get dreadfully tired of boarding-house fare."

McKeenscowed.

"Do you think that little sparrow—the one with the brown hair—would have accepted? Not much—on first acquaintance." His tones turned patronizing. "But we really ought to offer our help once in a while. They have some very good ideas about fitting up their nest—but they need an experienced, practical hand to guide them."

"Two hands would be better still," remarked Winthrop, significantly.

A week later, Mr. Thomas Raymond sat in his library in Syracuse, scanning a letter.

"When you enter the hall," it ran, "you can not decide on the shade of burlap used on the wall. If one window is open, it looks olive green; another window casts a woodsey golden brown shade, and the dining-room door casts a bluish-green shade. The secret lies in the use of a soft, mixed tint in burlap which melts into the colors employed in rooms to which the hall leads, a mixture, too, which harmonizes perfectly with the medium-dark woodwork."

"I have the southern bedroom, the walls in delicate, greyish-blue French paper, with an eighteen-inch border, showing garlands of dainty pink rosebuds, tied with blue bowknots to match the plain paper. Grace would have something red in her north bedroom, so she chose small, pinkish (not glaring red,) poppies, trailing irregularly, ungeometrically and in most Boylanesque fashion over a white ground. The living-room and alcove with northern exposure are in a rich but somewhat dull crimson burlap, with a tapestry frieze, combining rich, dull reds, blues and greens. The dining room is in sage-green cartridge paper, with a border to the plate rail, showing wood colors, greens and browns and grays. The kitchen is painted a soft, restful light green, and the bathroom is covered with washable paper in a small, almost invisible and broken blue-and-white check."

"As the landlord (a very pleasant young man—I believe they call them agents here,) allowed us thirty-five dollars for papering, we had only to add a like amount to make up the full seventy dollars which the work cost, an average of ten dollars a room, including the hall. We found some excellent cartridge paper for twenty cents a roll, but the burlap was much higher. The parlor and alcove in burlap cost thirty dollars. This leaves us with a balance of fifteen dollars from this month's allowance. What shall we buy? Grace insisted upon dishes enough for breakfast. She vows she will eat not even one more boarding-house breakfast. Our papers were really chosen by a Mr. McKeen, a friend of our landlord (I mean our agent.) He is a rising young architect, I believe."

"I believe," echoed Mr. Raymond, with a chuckle. "I'll guarantee she knows. And they are having breakfast in a little flat already. Good! I guess the wretched old town of Mammon is not going to kill the true, womanly, domestic instinct in the hearts of my two girls this year!"

[To be continued in October.]



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# THE HUMAN MACHINE

By Woods Hutchinson, M. D.

This is the first of a series of articles by one of the greatest sensible hygiene and common-sense diet. In an age of dietetic fads and fancies, such articles should compel attention.



It isn't so very dangerous to be alive. One would really think it was, to hear the preacher moralize upon the shortness and uncertainty of human life and the doctor discourse on the everywhere-ness of germs. In the first place we are apt to forget how long we have been at it. If any one were to ask us how long we had been alive, we would promptly give him the number of years which had elapsed since the date of our birth—twelve, twenty-five, or sixty,—as the case might be. But we would be wrong. As a matter of fact we are all the same age—and that is at least twelve million years. The torch of life which burns in us has never been quenched since its first appearance on the planet. Each successive generation has kept it alive and passed it on undimmed to the next. There never has been a single break. We have never lost an ancestor by death. If we had we wouldn't be here. There is an absolutely unbroken thread of life, which connects us with our earliest ancestor on this planet, the father of all living things. Just think what we must have been through in all that time, and particularly what it means to us in resisting power.

We are the descendants of the victors, the survivors of countless generations. We have been in the habit of meeting difficulties and overcoming them for eons. Are we likely to forget this proud triumph and weakly succumb now? If there is, by any possibility, anything which can come upon us in the way of heat, or cold, or hunger, or wounds, or disease, which our ancestors have not met and conquered, it would be hard to imagine it. Remember then, we represent the dominant strains of millions of generations, and that it is the breath of our nostrils to meet dangers and overcome them. It took nature some thirteen millions of years to make us, and she is not given to wasting her time.

Herein lies one of the secrets of the perfection of the human machine. It is so wonderfully adaptable. It is no carpet knight or fair-weather sailor, or, to use a more modern and appropriate simile, *automobile*, to run just when the weather is favorable and the roads are good and break down the minute it meets with difficulties. It is ready for all emergencies, and will fight its way out of them in surprising manner, if we only give it a fair chance. We are really wonderful beings, and have good right to be proud of ourselves, physically.

In the second place, it is so easy to notice defects. We don't have to recognize them, they introduce themselves and insist upon our attention in the most annoying manner. When we agree with the Psalmist that we are fearfully and wonderfully made, it is our fearful liability to break down and get out of order that we are thinking of. This is only natural, for it is always the evil in things that most sharply impresses us. Comfort is a passive, hazy sort of sensation compared with the clear-cut acuteness of pain. Besides there is little need to pay much attention to the good qualities of things. They'll never hurt you. "Well enough" can be safely let alone. Health will take care of itself, disease must be cured at once.

"A healthy man does not know that he has such a thing as a stomach, a dyspeptic does not know that he has anything else." Hence the defects of the human machine bulk hugely out of proportion in our memories and imaginations. I am afraid that we doctors are apt to unconsciously drift into this attitude toward the human machine. We are kept so constantly engaged in tinkering and fixing it that we come to look on it as a

bundle of defects. Even as sanitarians we seem to delight in populating the heavens above, the waters, the earth beneath, the dust of our streets, and the food upon our tables with hosts and swarms of tiny savages to whom the human body is a helpless prey whenever pounced upon. Both the laity and the profession are apt to forget that the human body is not a pulpy victim of circumstances, but the toughest, most resisting, most marvelously adaptable and most ferocious organism that the sun shines on. It can flourish where nothing else can, and kill, eat, and grow fat on any other living creature, not even excepting disease germs.

Another thing which has probably misled us has been the way in which man has avoided specialization. Because he has not the speed of the deer, or the strength of the horse, or the size of the elephant, or the teeth and claws of a tiger, we have come to regard him as a feeble and inferior sort of animal. Nothing could be further from the truth. In fact man's chief superiority consists and has consisted in the singular way in which he has, so to speak, kept in the middle of the road and not gone to any extremes. By the law of compensation, just in so far as an animal has acquired great efficiency in one direction it has weakened itself in another. Man has kept practically all his teeth, all his toes, all his fingers, instead of

losing from one third to two thirds of them as other animals have, in order to specially develop those that are left. And he has with them retained a power in and over all imaginable circumstances such as is possessed by no other animal.

Man is the best fighting animal in the world. There is not a bird or beast or fish that he can not beat at its own game, if he sets himself about it. The Blackfoot or Viscayan will settle into his long, springy stride that "eats up the long miles like fire," run down a deer, and kill it with his hunting knife. The Yellow Knife camps on the trail of the wolf in winter and follows him day after day, relentlessly as fate, until even the gray leader of the pack succumbs. The negro of Mozambique will spring right into the water and kill the man-eating shark in single combat with his crooked knife. The Sikh will face a tiger, with his short, heavy scimitar. Club or sword in hand, man is a match for the most ferocious beast of prey in a fair, stand-up fight, and the club or its descendant is as much a part of us as our bones or skin. It was only after acquiring it that we allowed our teeth and claws to degenerate into such feeble objects. Its use has made us right-handed; right-handedness has specialized the brain-cortex to such a degree that speech was possible, and speech makes thought possible. So that our mental superiority is an outgrowth and a part of our muscular superiority.

In the language of Tommy Atkins in Kipling's ballad, *homo sapiens* is, "a pore, benighted 'eathen, but a fust-class fitin'-man," and two thirds of his virtues—moral, physical, and mental—are the fruits thereof. And yet we talk of him professionally as if he were a clam without a shell.

This middle-of-the-road policy has made him extraordinarily resistant to extremes of climate. There is no known organism that can defy the elements as he can. No other mammal and no bird has half the year-round a geographic range of the human species. His best chum, the dog, will accompany him almost everywhere, but only by having his food, shelter, and snow boots provided for him by his superior. We



speak of being "as rugged as a bear," but it takes three distinct species of *Ursus* to keep pace with man from the tropics to the pole. A dozen or more species of deer are required for the same match. His domestic animals are far inferior in toughness, and one of the chief obstacles to his progress in many regions is the difficulty of finding any beast of burden, or milk-giver, that will live in the climate. Some of this power of defying the elements is, of course, due to man's power of constructing shelter and making clothing; but this many animals possess also.

Still more depends upon his astonishingly wide range of food materials. He can live on anything that is digestible by any other known animal. In contrast with almost any other animal he can live on some food upon which that animal would starve to death. Thus while the pure *carnivora*, or flesh-eaters, can beat him at both catching and utilizing flesh foods, he can live on a diet of roots and herbs or grubs and insects, or fruits, or fish, which they would starve on. On the other hand, the *herbivora* will make a better living on leaves and grass than he will; but are, of course, totally unable to either capture or utilize animals, birds, insects, fish, nuts, etc., on any of which man can survive indefinitely. He can pick fruit and nuts with the monkey, catch fish with the seal, dig grubs or roots with the wild pig, eat ants' eggs with the ant-eater, and grasshoppers with the snake. As a food getter and eater he has no equal. And it is well for him to keep up this wide range of food materials to-day, both because it agrees best with him and because it is necessary to enable him to adjust himself to possible changes in the future. We never can tell what the future may have in store for us dietetically, or otherwise, and it is well to "keep all the pores open." It is this capacity, retained even by the modern white man, of living on rice and fruits in the tropics, and seal oil and bear meat in the arctic regions which has made him such a wonderful colonizer. The worst fault any modern diet can have is monotony.

The same toughness is shown in the way in which he adjusts himself to city life. Crowd him as you will into human hives, deprive him of air, sunlight, pure water, and green grass, he will manage somehow to acclimate himself and resist even his new surroundings. The death rate even in our medieval cities, abominable as they were, was never so very much above that of country districts, and, to-day, in our modern metropolises, with even the imperfect victory won by sanitarians, is actually in some cases lower than that of country villages. It is a singular fact that the one race which has been subjected incessantly to this terrific test of overcrowding for nearly fifteen hundred years,—the Jewish, has attained a rate of mortality, even in its ghettos, far below that of the surrounding Gentile population in the open country. The Jew, compelled by class and religious hatred to become a city dweller, has risen to the emergency and scored another of his memorable racial triumphs.

We need not have the slightest fear that civilized man is going to become degenerate from city dwelling or any of the other strains of civilization. Contrary to popular belief, the white man of to-day has a lower death rate, a higher average length of life, is taller, heavier, and stronger than any of his predecessors, or any known race of savages. Almost any company of American and English soldiers will contain men who can outrun, outwrestle, and outswim the best athletes of any native tribe.

Moreover his "net" birth rate is higher and his death rate lower than that of any savage tribe. Infant mortality among savages is something frightful, compared with even the most ignorant of white communities. Adult savages are perhaps, on an average, slightly freer from certain defects than white men, but for the obvious and simple reason that all who possessed these defects perished in childhood, or famine. Now that reports are fairly well in from army surgeons and medical missionaries, the old superstition that savages have fewer diseases than the civilized man, has been completely exploded. Child birth, even, has just as many pains and dangers in savage women as in civilized, only nobody takes the trouble to record them, until the explorer or missionary comes. The savage mother, as her time of trial approaches, retires into the depth of the forest, or jungle. If she returns alive with the baby, all is well. If she does not, it is not considered good manners to inquire about her. Her husband simply buys another wife, and the episode is closed. It has been said that, savages living in a state of nature, have no idiot children; but this is readily accounted for by their crude but not wholly irrational habit of knocking them on the head, or leaving them to starve. The only diseases peculiar to civilized man are certain contagions and infections. Even to these he has become toughened to so great a degree that infections which have gradually been worn down to what we term "diseases of childhood," such as chicken-pox, measles, whooping-cough, and scarlet fever, or even influenza, will sweep like wildfire through a savage tribe and kill two thirds of those they attack.

Altogether civilized man has every reason to be proud of his past, and confident of his future.

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# THE EDITOR'S CHAT



## The Art of Handling Men

BUSINESS men often fail because they do not know how to handle men. They can do their own work all right, but they are failures when it comes to directing others. They lack tact and diplomacy.

Many men antagonize others; they lack patience, lose their temper, and fly to pieces over little things. No man is a good leader who can not control himself.

A great many business men seem to think that it takes a deal of driving, scolding, and fault-finding, to get the best out of others. It is, however, just the opposite. Employees never give up their best in response to forcing methods.

I know a young man who promises to be a leader in his line, who is as quiet and courteous in his methods as a modest woman. He never raises his voice, never gets angry. When an employee needs correcting, instead of scolding or nagging, he sits right down and shows him or her just how to do the thing. He tries to help his employees out of their difficulties, not to confuse them. He does not need to scold, because everybody respects him, admires him, and knows that he is always trying to do the fair thing, to give a square deal, that he wants only what is just right, and that there is nothing arbitrary in his methods. The result is that he has perfect discipline in his establishment. No one would think of taking advantage of him or of trying to deceive him, because he is so kind, square, and true.

I know another man in business nearby him who adopts just the opposite method. He storms and swears, scolds, nags, goes through his establishment like a bull through a china shop, making everybody feel mean and disagreeable. Nobody respects him. He rules by brute force, keeping his employees cowed and afraid of him. They obey him and let him impose upon them in order to avoid a scene, or for fear they will lose their positions. If an office boy or stenographer makes a little mistake he will go all to pieces, fly into a rage, and make it very uncomfortable for everybody about him.

People waiting in the outer office often hear loud talking and most abusive language in his private office. He is not nearly as successful as his quiet, unobtrusive neighbor.

He never thinks of recognizing one of his employees on the street.

The other man always lifts his hat to the humblest girl in his employ, and has a pleasant smile for everybody, because he feels an interest in everybody and they all love him.

## The Quarreling Habit

THE habit of haggling, arguing and quarreling over trifles, or splitting hairs, especially when people are tired, destroys health and ruins character.

I have known large families, after a hard day's work,

to spend a whole evening quarreling over some trivial matter which did not amount to anything. Fagged and jaded after the day's work, the mental irritation and discord set in motion in the tired brain completely exhausted them, and, of course, their sleep was troubled and

they rose the next morning haggard and worn, with no freshness or spontaneity for the new day's work. They felt as though they had been out on a debauch.

When shall we learn that harmony is the only condition under which strength of body and beauty of life can be developed? One's best work can not be done under friction, nor in a black, heavy, thundercloud atmosphere. There must be sunshine and good cheer and a happy environment to bring the best out of us. The faculties do not work normally when there is even a little bit of discord. Perfect harmony gives strength of purpose, concentration of mind, and effectiveness of execution. There must be liberty—no sense of suffocation or restraint or repression,—in an atmosphere which develops the best in a man.

Many an invalid to-day owes his or her wretchedness and practical failure in life to quarreling, fault-finding,

and the bickering habit. Irritation, friction, or discord of any description, is a great enemy of strength, health, and happiness, while absolute harmony of character and environment is friendly to all worthy achievement.

In thousands of homes we see gnarled, crippled, starved, stingy lives, which have never developed into their greatest possibilities; lives which have never blossomed out or come to fruition because of being in a vicious atmosphere, an atmosphere full of discord, criticism, scolding, and constant repression. No one can do good work when feeling a sense of suffocation or strangulation.

## "No Thinking Here"

LOSS OF sleep means loss of power. Nothing else will play such havoc in a man's career, and so quickly deteriorate the quality of his work. No normal person is strong enough to do good work, day after day, without plenty of sleep.

A prominent business man told me recently that his great weakness was his inability to stop thinking after retiring. This man, who is very active during the day, works at a high tension, has a nervous organization, and his brain keeps on working when he should be asleep. In this way he is robbed of so much sleep that he feels all used up the next day.

I advised him to cultivate the habit of closing the door of his business brain at the same time that he closed the door of his business office. "You should," I said, "insist on changing the current of your thoughts when you leave your business for the day, just as you change your environment, or as you change your dress for dinner when you go home in the evening. Turn your thoughts to your wife and children, to their joys and cares; talk to them, play games with them; read some humorous or entertaining story, or some strong, interesting book that will lift you, in spite of yourself, out of your business rut. Go out for a long walk or a ride; fill your lungs with strong, sweet, fresh air; look about you and observe the beauties of nature. Or have a hobby of some kind to which you can turn for recreation and refreshment when you quit your regular business. Be master of your mind. Learn to control it, instead of allowing it to control you and tyrannize over you.

"Hang up in your bedchamber, in a conspicuous place where you can always see it, a card bearing in bold illuminated letters this motto:

NO THINKING HERE

"Shut off all thinking processes of every kind when you retire for the night, relax every muscle, let there be no tension of mind or body, and in a short time you will find that sleep will come to you as easily and naturally as to a little child."

This, of course, requires will power and determination, for we all know how the things that trouble us but little, if at all during the day, are exaggerated in the night. Noises that we would scarcely notice in the daytime, sometimes terrify us in the night. The imagination exaggerates, in the watches of the night, our business troubles and financial embarrassments, just as

the stillness emphasizes every little sound. The mind is so occupied during the day with a variety of matters that our troubles do not make the same vivid impression upon us, or possess us exclusively as during the night, when we are free from the compelling duties and cares of the day.

Thousands of business and professional men are so active during the day, living such strenuous, unnatural lives, that they can not stop thinking after they retire, and sleep is scared away, or only induced by actual mental exhaustion.

Sleep gotten in this way is not natural or restful. The habit of thinking after going to bed is fatal to all freshness of brain work, and also causes people to age rapidly. These men have not learned to



lock their business in their offices or factories when they quit for the night, so they drag it home, bring it up at the dinner table and depress the whole family. Or, if they do not talk about their problems, their anxiety and absent-mindedness totally unfit them for the pleasant companionship of their families. They are so absorbed in the problems of their vocations that they do not know what is going on around them. They do not know how to relax, to rest, so they lie down to sleep with all their burden, just as a tired camel lies down in the desert with its great burden still on its back.

The result is, that, instead of refreshing, rejuvenating, renewing sleep, they get up in the morning tired, exhausted, much older than when they retired, when they ought to get up full of vigor, with a great surplus of energy and bounding vitality, strong and ambitious for the day's work before them.

The corroding, exhausting, discord-producing operations which are going on when they fall asleep often continue into the night and counteract the good they would otherwise get from their limited amount of sleep. Sleep must be refreshing, otherwise the brain-cells and the other tissues of the body are poisoned by impure blood.

It is a great art to be able to shut the gates in the great mental power-house on retiring, to control oneself, to put oneself in tune with the infinite, in sympathy with those about him, and in harmony with the world, to expel from the mind everything which jars or irritates, all malice, envy, and jealousy, the enemies of our peace and happiness, before we go to sleep. Yet it is an art that all can acquire.

\* \* \*

### The Protective Power of a Lofty Aim

A **SPLENDID** protection for a youth, when he leaves school and home and goes out into the world, is a great purpose. There is a magnetism in a strong, unwavering, lofty aim, which attracts the things that will help us and repels those that will hinder.

Every youth should be taught the marvelous expulsive power of a great or strong affection. The greater, the better, always crowds out the lesser, the poorer. The boy who is bent on self-improvement, who is determined to have an education and to amount to something in the world, is soon let severely alone by the aimless boys of his neighborhood. They know that it is useless to try to get him to waste his time. His mind is set on higher things.

I never feel great anxiety about a country boy who goes to a city if he has a strong purpose. This will keep him from a thousand temptations and snares of all kinds. The longing for a larger, fuller life, the yearning for self-improvement, for a better education, the determination to climb up in the world, will shut out vicious and demoralizing tendencies.

His satanic majesty has very little use for the youth who is bound to be somebody, to do something worth while, for he is too busy to give his time to evil. It is the aimless, the indolent, those who are without ambition, that Satan is after. He knows there is no use in wasting his time with the youth who is dead-in-earnest.

These dead-in-earnest people hardly know what is meant by those who talk of the terrible temptations of city life, for their lofty purpose, their one unwavering aim, shields them from the tempter and keeps them in another road entirely. Their great temptation is to overwork, to overstudy. Their danger is in breaking down mentally, not morally.

\* \* \*

### To Keep Young

**NEVER** retire from active life, if you can possibly avoid it; keep "in the swim;" keep the mind active; never refer to your advancing years or say "at my age."

To preserve youth, you must have a variety of experience. The country woman at forty, although breathing a purer air and living on a more healthful diet than the city woman, often looks fifty, while the latter at the same age, does not look more than thirty. But her mind is more active than that of her country sister; that is the secret of her more youthful appearance.

Nothing else ages one more rapidly than monotony,—a dead level existence without change of scene or experience. The mind must be kept fresh or it will age, and the body can not be younger than the mind.

Few minds are strong enough to overcome the aging influence of the monotonous life which rules in the average country home. City people have infinitely greater variety of life. They enjoy themselves a great deal more than country people. They work hard when at work, but, when they are through, they drop everything and have a good time. There is no doubt that the theater, in spite of its many evils, has done a great deal toward erasing the marks of age. People who laugh much retain their youth longer.



## The Making of a Man

### A Hint to the Poorly Paid

Successful, valuable work, whether physical or mental, depends upon your thinker—your power to concentrate, and to act.

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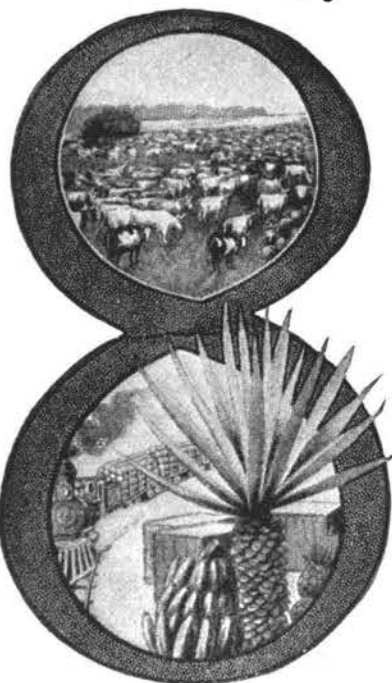
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## How Roosevelt Plays the Game

[Concluded from page 595]

startling exposures were made. Particularly surprising were the disclosures concerning the Pennsylvania Railroad, which had been held up (largely from the inside,) as a law-abiding common carrier. This investigation made possible, despite the pleas for delay on the part of the senators representing "the interests," the adoption of what is known as the commodity amendment of the rate bill. Its purpose is to confine railroads strictly to the business of transporting freight and passengers.

And after May 1, 1908, commodities manufactured, mined, or produced by any railroad company can not be transported by that railroad from one state to another. The senate unwisely excepted lumber and the manufactured products thereof from the operation of the amendment, and the conferees, after first striking out this indefensible exception, subsequently restored it. The conferees also changed the term "common carrier" in the amendment as passed by the senate to read "railroad company," which will enable the independent operators—so called—also the Standard Oil Company, to transport their own oil in their own pipe lines. Whether the former or the latter will particularly benefit by this change, honest men are not agreed. But it is doubtless true that the Standard Oil Company will not be a sufferer.

This, then is a general review of "An Act to amend an Act entitled 'An Act to regulate commerce.'" The majority of legislators regard it as the most important piece of legislation since the Civil War. Certainly it is a great law. And the glory of getting it on the statute books was accorded to Theodore Roosevelt by Senator Tillman, an enemy.

### The Farmer in Competition with Standard Oil

On the very day that the senate was to consider and dispose of amendments to the rate bill, the President sent his Standard Oil message to congress, transmitting therewith Commissioner Garfield's sledge-hammer report. This message had an effect which was threefold: (1) Demonstrating that rebates were still paid, it strengthened the support of the Hepburn bill. (2) Declaring that the Standard Oil Company "has, largely by unfair or unlawful methods, crushed out home competition," it was of great help to Senator Lodge in forcing the adoption of his pipe line amendment. (3) The President's message strongly recommended the passage of the bill putting denatured alcohol on the free list. This measure—long demanded by farmers as well as by manufacturers—had passed the house, largely through the efforts of Representative Marshall, of North Dakota, who had the farming interests at heart, and Representative Hill, of Connecticut, who sought to bestow a substantial benefit on the manufacturing interests.

When the President urged that, because of the Standard Oil monopoly, "it is highly desirable that an element of competition should be introduced by the passage of some such law," the opposition crumbled. Any senator who fought the bill would be branded as a servant of the great trust. And none opposed it, although old "stand patters" like Senators Aldrich and Allison shook their heads and opined that the people would be disappointed; that the law would not do for them what they dreamed it would.

The law is all right. It will not work wonders immediately after it takes effect, but time will surely prove that it is of direct and lasting benefit to manufacturers, to farmers especially, and to the residents of small towns and cities in the agricultural states. This prophecy is based on the experience of the important commercial nations, all of which collect no revenue for denatured alcohol used for industrial purposes.

But what is denatured alcohol? There are two kinds of alcohol. Ethyl or grain alcohol is made by mashing and the distillation of those grains, fruits, vegetables, plants, or substances which contain a considerable percentage of starch. Such alcohol is now used in this country chiefly for beverages and medicines, and is subject to an internal revenue tax of about two dollars and ten cents per proof gallon. Methyl, or wood alcohol, manufactured from wood as a by-product of charcoal, has a bad odor, is poisonous, and is untaxed. On and after January first, 1907, grain alcohol may be withdrawn from bond without the payment of the internal revenue tax, for use in the arts and industries, and for fuel, light, and power,—provided there is mixed with it, in the presence of a government officer, wood alcohol or any other denaturizing agent, which renders it foul smelling, nauseating, in a degree poisonous, and which destroys its character as a beverage and makes it unfit for liquid medicinal purposes.

Untaxed denatured alcohol will be a boon to manufacturers. Many industries, now using wood alcohol,—in many instances with injury to the laborer,—will substitute denatured alcohol.

The farmer and the resident of the small towns will be the great beneficiaries of the law; for they will have a clean, safe, and cheap substitute for kerosene and gasoline. Denatured alcohol will be put on the market at about thirty cents a gallon, but it is expected ultimately to decrease in price to about twenty cents. Experiments have proved that, with two lamps of equal capacity, one burning denatured alcohol and the other kerosene, the alcohol lamp burns nearly twice as long, and gives a brighter light. Therefore, for light-



ing purposes, denaturized alcohol, costing thirty-one cents a gallon, is a trifle cheaper than kerosene, costing fifteen cents a gallon. Denaturized alcohol will largely supersede gasoline for cooking purposes, because of its efficiency, cleanliness, and safety to life and property. It will also grow in favor as a fuel for internal-combustion engines. Automobile makers and users petitioned congress to enact the legislation. Finally, denaturized alcohol will be of further benefit to the farmer, who will find a profitable use for many by-products of the farm and for unmarketable crops—for, from any product containing a moderate amount of starch, denaturized alcohol can be manufactured.

#### The Panama Canal

Much to the surprise of everybody, congress determined the type of the Panama Canal, and by its own action assumed the responsibility for the decision. The senate, in particular, was anxious to avoid this responsibility, but the President, aided and abetted by Secretary Taft, kept at these hesitating legislators until they decided the question and decided it right.

The sea-level canal would be the ideal type—the “canal for centuries.” The lock canal would be the practical solution of the great problem—the canal for this generation, which could ultimately be changed into the ideal type. The lock canal would cost only half as much as the sea-level canal, and could be built in half the time. Therefore, the sea-level canal would mean a wholly unwarrantable delay. It would mean that the American people, grown accustomed to quick results, might become discouraged and abandon the project through a failure to make appropriations for the continuance of the work. The issue was not only that of a type of waterway. The issue was: a canal or no canal at all!

The fight in the senate was led by Senator Kittredge, of South Dakota, for the sea-level type—for no canal at all. Before coming to the senate, Mr. Kittredge was the general counsel in his section of the country for the Chicago, Milwaukee, and St. Paul Railroad, which road, with the completion of contracts already let, will run to the Pacific Coast. Now it is a notorious fact that the transcontinental railroads have fought the canal project at every step. It has reached a point where any sort of delay is sought; for delay may mean the abandonment of the competitive enterprise. These railroads are strong in the senate, and it is not surprising that Senator Kittredge was able to secure, on paper, a clear majority for the sea-level type. He could count on the entire Democratic strength, because the Democrats follow the lead of Senator Morgan in canal matters, and the venerable senator from Alabama follows the obstructive tactics which he inaugurated as soon as the Nicaraguan route was abandoned.

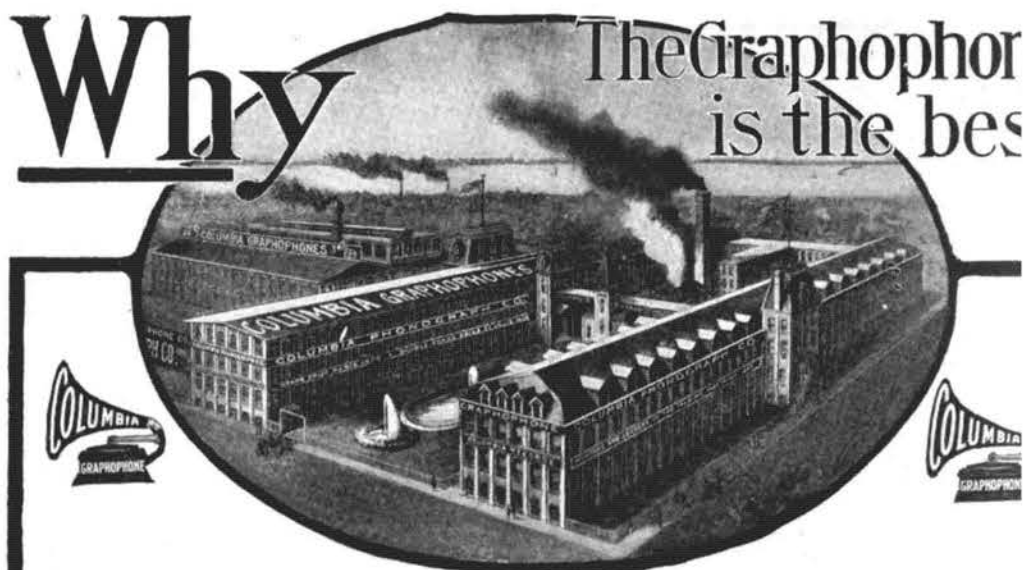
In response to the President's earnest wishes, as borne to members by Secretary Taft, the house of representatives voted for the lock type of canal, tacking an amendment to that effect to the sundry civil appropriation bill. A deadlock between the two houses seemed imminent, when President Roosevelt took charge of the fight. He talked to some senators in one way and to other senators in another way. Some were convinced by argument; others were moved by fear. The President said very plainly that he was convinced that a vote in favor of the sea-level canal meant a vote for voidable delay; that such a vote was what the transcontinental railroads most desired; and that he should feel constrained to tell the American people that the railroads which will be affected by the operation of the canal had dictated the decision of the senate. By a campaign that was so quiet that not a word of it got abroad, yet so effective as to amaze every one by its results, the President influenced enough senators to wipe out the majority in favor of the sea-level type and give a majority of five votes in favor of the lock type of canal.

#### Other Important Legislation

In any extended consideration of the big legislative achievements of congress, many important measures are lost sight of. Much could be written of the statehood fight, which will result in the admission into the Union of the new state of Oklahoma, and possibly of the new state of Arizona; of the beginning,—only a beginning, owing to the emasculation of the senate,—made in consular reform; of more sane treatment of the incoming aliens, through the enactment of the naturalization measure, and the passage through both houses of the immigration bill. (The bill is still in conference, where it is to be hoped that the educational test, struck out through Speaker Cannon's influence, will be restored.) Mention ought also to be made of the national quarantine law, which will go far to prevent an invasion of yellow fever; of the passage of the employers' liability bill,—long delayed,—which will not only benefit the railroad employee, but will indirectly result in greater safety for the traveling public; and of the legislation for the protection of the Mariposa trees in the Yosemite, and for the preservation of Niagara Falls. Not only did President Roosevelt strongly recommend all of these legislative reforms, but he also played a very important part in the enactment of every one of the measures.

A usurper,—yes. But a usurper of the people, by the people, for the people. “The Rural New Yorker,” “the business farmer's paper,” summed it all up in these words:

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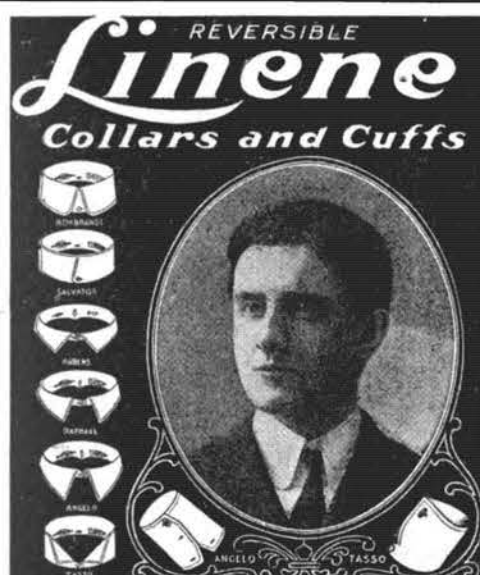
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# BUNG, THE IDOL

By WALLACE IRWIN

Illustrated by Charles J. Post

I.

IN a large and gaudy temple on the isle of Zanzibar  
Sat an extra-holy idol, Bung, the god of peace  
and war;  
And before him was an altar wrought of imitation  
gems,  
China beads and cut glass rubies, and real tin foil  
diadems.

To the blare of brazen trumpets came a sunburnt  
native throng.

Singing praises to their idol in a fierce, barbaric song.  
As they marched into his Presence, bearing gifts of milk and rice,  
Bringing babies, goats, and heifers for the idol's sacrifice,  
To the fore strode Sambo-Gambo, mighty monarch of the  
tribe;

None the pride of his demeanor or his glory can describe;  
But he bowed in meek obeisance, on the tiling scratched  
his nose.

As from all the congregation worshipful the chant arose.  
Then the high-priest, Weebo-Wibo, shuffled forward on  
his knees,

Bearing certain light refreshments which the pampered god  
might please.

And the people gazed in wonder, as the cymbals banged  
apace,

Worshiping the plastic details of that very ugly face,  
When, behold! a mighty miracle occurred ere one could  
think,—

For the eye of Bung was puckered to a most ungodly wink!

Fearful panic seized the natives, consternation reigned, pell-  
mell;

King and servitor and bishop, frightened, on their faces fell.  
On the spreading temple tilings lay they moaning, one and all,  
Like a row of dusky ninepins toppled over by a ball.

There they lay full twenty minutes,—yet no lightning smote  
them down

And no blasting death emitted from the god's unchanging  
frown;

Not the slightest trace of anger on that kiln-baked face was  
seen,—

Nay, he sat the same as ever, noncommittal and serene.  
But the superstitious natives, who had seen that mystic blink,  
Asked, in whispers, as they left him, "Why did Bung, the  
idol, wink?"

II.

On his throne sat Sambo-Gambo, 'neath the banyan's tropic  
shade,

As the fans of swart attendants artificial zephyrs made.  
Many pooli-kooli maidens brought him ices on a tray,  
With their fair hands mixed him juleps and delicious *pousse*,  
*café*.

Yet the monarch's mood was gloomy, and his brooding brow  
was sad,—

To the coronated forehead where is quiet to be had?—  
Though he tipped rather freely, still, he could not help but  
think

On the ever-burning question, "Why did Bung, the idol,  
wink?"

"Call the high-priest, Weebo-Wibo!" thundered he, nor  
raised his eyes;

"He's authority on idols,—and if not the scoundrel dies."  
So they led the feeble patriarch before the glowering king,  
Who beheld him shaking, quaking, with no sign of weakening.



"My cabinet's abolished, serve him, Saturday, with rice!"

Then he cast upon the cleric savage looks as black as ink  
And congealed him with the question, "Why did Bung, the  
idol, wink?"

Weebo-Wibo mopped his forehead. "Mighty master," he  
began,

"Every idol minds his business, nor confides in any man;  
Gods I've tended from my childhood, yet I can't explain to you  
All the motives at the back of what they don't and what  
they do.

Bung has always been, as idols go, both tractable and quiet,  
And he can not be dissatisfied about his daily diet,  
For I've fed him for his breakfast eggs and coconuts and figs,  
For his luncheon beef and babies, tender artichokes and pigs.  
I have shined his boots of mornings, I have oiled his head at  
night,

And the temple ventilation is hygienically right;  
So I must confess, Serenity, I can't conceive or think  
What unpleasantness has happened to make Bung, the idol,  
wink."

Sambo-Gambo's face was stony as he merely turned to say,  
"Give him to the chef, attendants,—take the sniveling priest  
away!"

He was hustled to the jungle, borne away by wrists and heels,  
And his awful fate was hinted by his agonizing squeals.  
Quoth the monarch, "Bring my chancellor, Ungambo, called  
the Wise;

Here is need for erudition and for cunning to advise,  
And I swear he shall not slumber and he shall not eat or drink  
'Till he's solved the vexing question, 'Why did Bung, the  
idol, wink?'"

So the diplomat, Ungambo, on the question of the day  
Spoke impartially: "In answer there is more or less to say;  
Winks are various, most noble, and are caused by this  
and that,

As I've learned by years of training as a finished diplomat.  
Winks are either due to motives of import, or else they're not,  
And the Law of Alternates would surely fit them to a dot.  
And to say that one is better than the other I'd be loath  
When I weigh the two opinions and find so much truth in both."  
Sambo-Gambo spoke with courtesy: "That all sounds very  
nice;

Slaves, my cabinet's abolished; serve him, Saturday, with rice."

III.

So the question stayed unanswered, though the king held  
daily court

And received a thousand theories of inconsequential sort;  
And the unsuccessful theorists were promptly dragged away  
To appear in wholesome dishes for the monarch's lunch  
each day.

Finally huge signs were posted  
through the isle of Zan-  
zibar,

Nailed on trees and stumps  
and fences through the  
island near and far,

Painted on the frowning bowl-  
ders, on the canyon's dizzy  
brink

In imperishable letters, "Why  
did Bung, the idol, wink?"

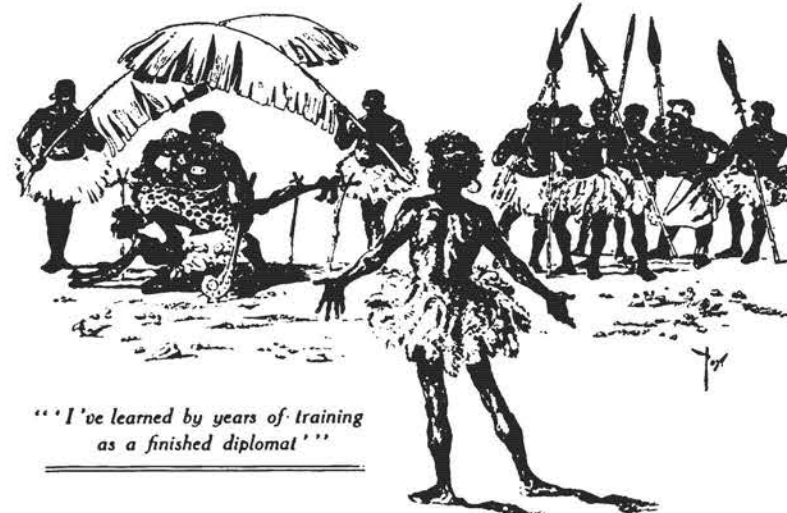
IV.

One fine day there came a  
scholar from a less provin-  
cial tribe;

Such a scientific native space  
forbids me to describe.

He had gone abroad to study,  
and had sought renown to  
win

As a graduate optician both of  
Paris and Berlin;



"I've learned by years of training  
as a finished diplomat!"



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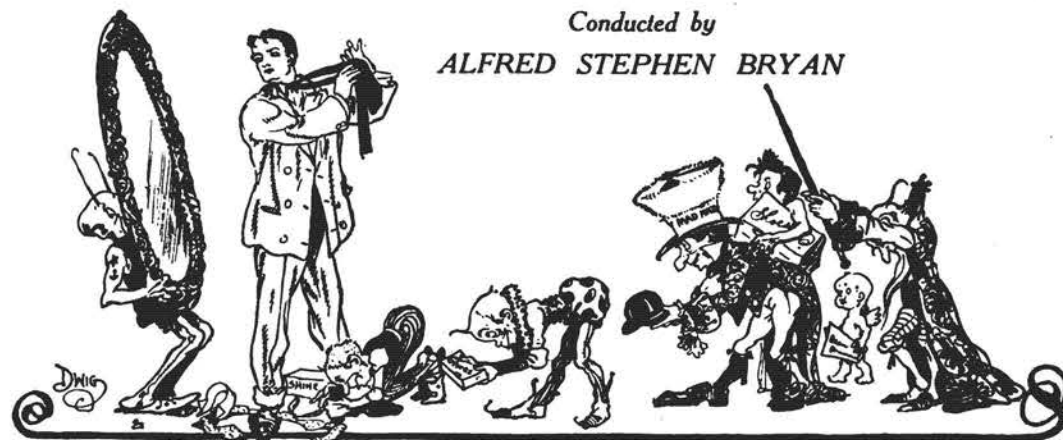
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# THE WELL-DRESSED MAN

Conducted by

ALFRED STEPHEN BRYAN



WHILE it would be premature at this writing to attempt to discuss autumn fashions with any degree of positiveness, there are many signs which foreshadow the drift of the mode. The new colors in jacket suits will undoubtedly be green and brown in mixtures, rather than plain. The possibilities of gray and blue have been exhausted, so that we must perforce turn to green and brown to relieve the monotony and lend a needed spice of freshness. Let me forestall the reader's objection by admitting that both brown and green are hard colors to wear. They do not look well on the average man, and it is difficult to make the remainder of one's dress harmonize with them. However, the green and brown cloths woven for the new season should not be confused with the sickly shades shown a year or so ago. On the contrary, they are very slightly, and make up with an undeniable "air." The shades are, of course, dark, and the fabrics are both rough and smooth.

The vogue for green was launched, as many vogues for men are, in London, and while, or perhaps because, this color never became popular, it enjoyed marked favor among those who like to dress differently from the multitude. Green did not prove acceptable to Americans, when it was brought across,—certainly not to the generality of us. However, I am convinced that lounge suits of green, in what may be called clouded or mystic shades, will be indorsed during autumn. They are already to be seen on the Avenue, in the clubs, and at the fashionable watering places, and it is a truism that a mode is one of the coming events that cast their shadows before. The objection to green on the ground of becomingness can not be urged so strongly against brown. In the deeper, richer hues it is extremely pretty, and the prevailing long jackets, with their soft, low-lying lapels, show the color at its best. A London hatter has reintroduced the green derby to accompany the green, lounge suit; but I venture the prophecy that in this country, at least, the green derby will die "a-bornin'." Even those Americans with leanings toward the extreme in dress are very conservative in adopting radical foreign innovations, and the green derby is a little "too, too" for our sober taste.

Be it understood, I am treating the fashions from the view-point of him who follows the mode through all its windings. Of course, a man may choose any color or pattern he likes and yet dress in impeccable taste. Indeed, unless a man does choose a color with the idea of suitability uppermost, he violates one of the fundamental laws of correct dress,—becomingness to the individual. He who has to count the cost should avoid all extremes in dress and follow the golden, middle path. So, also, should the man above or below normal height, and the man with physical peculiarities which tend to render him noticeable and which a conspicuous fashion would only emphasize.

As far as the cut of autumn suits is concerned, it will not differ measurably from that of spring and summer. The jacket will be longish, without vents or with a single center vent, back-hugging, and not too flaring of skirt. In other words, the figure will be defined, but not exaggeratedly. The decided military cut will not be favored, nor will wide trousers. A tendency is apparent to cut trousers narrower all the way

down, from hip to ankle. The jacket lapel will be low, square, and not pressed flat, but into a soft roll. No cuff finish will appear on the modishly cut jackets, though some will have the folded-over cuff, slit at the edge, and fastened in the center with a single button. The breast pocket will be semi-vertical for better display of the handkerchief. An excellent idea of the cut of the correct autumn jacket and waistcoat may be gained from the sketches which accompany this article. Every tailor will have some slight variation of his own to add, but the essential features will be preserved by all.

The covert top coat, which has been elbowed aside by the increasing vogue of the long, gray overcoat with a shaped waist and pressed side seams, promises to regain some of its vogue. No garment is handier for light town wear than the short covert, and none can be slipped on and off with such ease. Though fashion may swerve this way or that, the covert top coat has steadfastly held the favor of young men, who prize it for its genuine comfort. It should always be cut loose, never form-fitting, and should swing jauntily from the shoulders. The collar is always of the same fabric as the coat, never of velvet, and, of course, the cuffs are invariably plain, never folded back. The lapel should be quite broad and deep, and square rather than peaked. The colors of the covert top coat do not vary, the different shades of brown, tan, olive, and green, being uniformly sanctioned.

Another autumn overcoat, which will be much worn, is a long, Oxford garment, well shaped in at the waist, but not pressed at the seams. The form-defining herringbone overcoat of a year ago, with a gray velvet collar to match, has been done to death by excessive popularity, and has fallen from grace. Considering overcoat fashions broadly, the fashionable garment will not be the wasp-like, precisely pressed, effeminate model of last year, but noticeably looser and manlier-looking.

Taking up the incidentals of dress, four-in-hands will be slightly narrower than last spring,—about two and a quarter inches wide,—and vivid colors will rule, as is customary with the advent of overcoat weather. Brown is coming to the fore, doubtless stimulated by the budding vogue of brown suitings, and green will be widely worn, if green suitings are to loom up. As regards shirts, plain grounds, ornamented with neat embroideries down the bosom and around the centers of the cuffs, as well as checks, plaids, and two-tone effects, will still be used.

While the thought may be galling to our national pride, there is no blinking the fact that we borrow many of our fashions from England, and, be it added, the English standard of dress, with minor exceptions, is a capital standard to follow, because the English gentleman scorns dandyism. Together with the American he leads the world in his devotion to the manly sports, and that devotion pervades his whole manner of dress. A great statesman, himself of distinguished birth, was once asked to define the difference between a gentleman and a counterfeit one. "Well," he remarked, "the counterfeit tries to look as if he owned the earth,—the gentleman looks as if he didn't give a fig who owned it." Could the true measure of a gentleman be more succinctly given? For coaching and driving in the park the gray frock suit is admirable. The very fact that it is not generally worn in this



The autumn jacket

country commends it to the discerning. To heighten the sprightly effect of this costume, a white waistcoat, white spats, and a white orchid as a *boulonnère* should be added.

\* \* \*

Some new and pretty pajamas for autumn are made of silk, silk-and-cotton, *crêpe*, and so-called "lattice plaids." The new pajama jackets are form-hugging, with sleeves cut and fitted with tailor care, and stitchings and ornamentations tailor-made. The man who prizes refinement and culture, aims in his room, bath and bed dress, for the same subtle distinction and the same delicate accentuation of his personality which he seeks out-of-doors. The pajamas may bear the wearer's monogram or initials on the pocket.

\* \* \*

While the wing collar is often worn with evening clothes, the poke or lap-front is recognized among men of good taste in dress as more fitting. The wing is also worn during the day, and is, in some measure, an informal collar, whereas the poke or lap-front is distinctively and primarily for occasions ceremonious.

#### Questions About Dress

[Readers of *SUCCESS MAGAZINE* are invited to ask any questions which puzzle them about good form in dress. If desired, writers' names will not 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 of personal interest.]



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**CALUMET K.**—A gentleman does not extend his hand to a lady upon being introduced. He merely bows. Two persons, however, who know each other well may shake hands with perfect propriety. "Touching the hat" as you express it, in passing a lady in the street, is not good form. The hat should be lifted from the head. A derby is raised by the brim, and a soft hat by the crown. We do not altogether know what you mean to convey by "an exaggerated bow." A gentleman never exaggerates a bow or any other act of courtesy. He performs it easily and naturally and without seeking to draw undue attention to himself. It is not at all necessary to stand with head uncovered in talking to a woman out-of-doors, though to do so is a graceful mark of deference if the woman be advanced in years and of gentle birth. Good breeding has no fashions, and never changes. Formulas may vary slightly, but the essentials of refinement are the same everywhere and at all times. If you will simply translate "courtesy" into "consideration for others' feelings," you need not fear criticism.

**W. R. T.**—The soft cloth collar, which is held in place by a safety pin, is capital for wear during an ocean crossing. It does not soil easily, guards the neck against draughts, and both looks and feels comfortable.



The high-cut autumn waistcoat

quested to fetch a chair. Wear a loose tweed or flannel suit, a steamer cap of some neutral color, a flannel shirt,—that's warm, you know, and dampness is everywhere,—trousers turned up at the bottom, a belt, thick wool hose, and low-cut, rubber-soled shoes. The seasoned traveler is careful to provide himself with a storm coat, impervious alike to wind and water, and

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suited also to fair days, when sudden gusts lash like a cat o' nine tails. Then, too, a thick rug should not be overlooked for lazy cuddling-up in some sunny corner. Owing to the fact that an intimate and very informal spirit prevails on shipboard, ceremonious evening clothes are not at all necessary. One may wear the "Tuxedo" suit with perfect propriety after sundown and to dinner. In fine, dress suitably and sensibly and you will be dressing fashionably as well, in addition to deriving the utmost enjoyment from your trip.

**WALDORF CLUB.**—Frock coat and "Prince Albert" are the same thing, and in asking which of these would be correct at a day wedding we assume you mean the frock coat or the cutaway. Either is proper, the frock coat being intended particularly for a very formal ceremony. The white waistcoat always accompanies the frock coat, and also looks best with the cutaway. We do not suppose that to be married in a sack suit is a "capital offense," as you put it, though it is ordinarily an offense against custom and good taste. Carrying your plea still further, the law is powerless to prevent a man from appearing at a funeral in a bright plaid suit and a crimson cravat, but who would not tingle to slay the culprit in his tracks? Custom and tradition make certain demands upon every man, and he who wilfully flouts them is either a boor or an ignoramus. To be sure, circumstances alter cases, and if one is far removed from urban life, following established social usages is often difficult and sometimes impossible. For example, one would hardly expect the frontiersman to be married top-hatted, frock-suited, gloved, gaitered, and boutonnièred. But even he can reasonably be expected to concede something to the formality of the occasion.

**DINER-OUT.**—If the note from your hostess-to-be reads, "to dine most informally," the Tuxedo suit would be correct, for then the evident intention is to bar ceremonious dress. Unless, however, the invitation clearly states otherwise, formal clothes should be worn. If one makes it a practice to wear the swallow-tail and its accessories at every assembly at which women are to be met, one will seldom go astray.

**A. G.**—Is it proper to wear tennis clothes at church in the country? Emphatically not. That is not alone not proper, but a degree worse,—improper. While summer dress is never governed by the hard-and-fast rules which obtain in winter, liberty does not mean license and unconventionality,—an overthrow of all convention. Tennis clothes belong on the tennis court, and to wear them at church is affronting the dignity of time and place, as well as insulting one's neighbors. However, there is no objection whatever to attending church in flannels, tweeds, or in any lounge suit, if a collar and tie be worn with it.

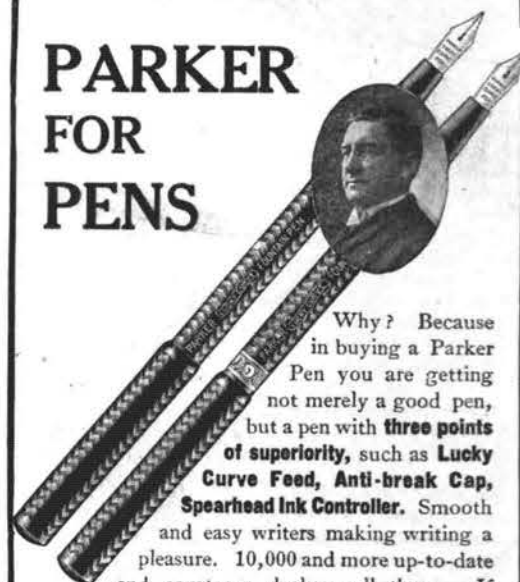
**BROOKSIDE.**—For a week-end journey you will find a large kit bag much handier and less clumsy than a dress-suit case. It may even take the place of a small trunk. Usually, the host meets his guest at the train, though if the host has a large house party to look after, he need not go personally to the station, but may send a servant with a trap or light carriage. There should be no difficulty in identifying the servant, as he has, doubtless, been properly instructed, and will approach you the moment you alight from the train. He will also relieve you of your baggage and take care of your golf sticks and whatever other impedimenta you may have brought along. The hostess greets the visitor immediately upon his arrival at the house and a servant shows him to his room, so that he can remove the traces of travel, tub, put on fresh clothes and linen, and make himself presentable for the general introduction that is to follow downstairs. It is customary to serve a light collation to the newcomer in his room, if he has arrived between meals.

**F. B. S.**—You are right in assuming that a four-in-hand tie accentuates the excessive slimness and height of the wearer. A wide bow tie is much to be preferred.

**PRINCETON.**—The advantages of a coat-shirt are that it may be slipped on like a jacket, does not muss the hair, and is easier and quicker to adjust than the old-fashioned garment. The fact that your father had tried and rejected the coat-shirt does not prove that it is impractical, but only that he has not tried it fairly. Many elderly men, who have been accustomed since youth to wear the shirt which opens in the back, or in the back and front, clinging to it partly from habit and partly from prejudice. There is no room for doubt that the coat-shirt is the most practical and rational garment, and those who have worn it for any length of time would not return to the tyranny of the old-style model, under any consideration.

**MEAD.**—A wing collar is unsuitable for lounge wear in summer, because it looks hot, lacks the trimness which marks the folded collar, and, also, because it necessitates wearing a wide four-in-hand, while narrow ones are in vogue just now. It is manifestly incongruous to wear a light top-coat over one's evening suit and with a silk hat. Any long, black overcoat is appropriate.

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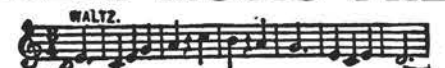
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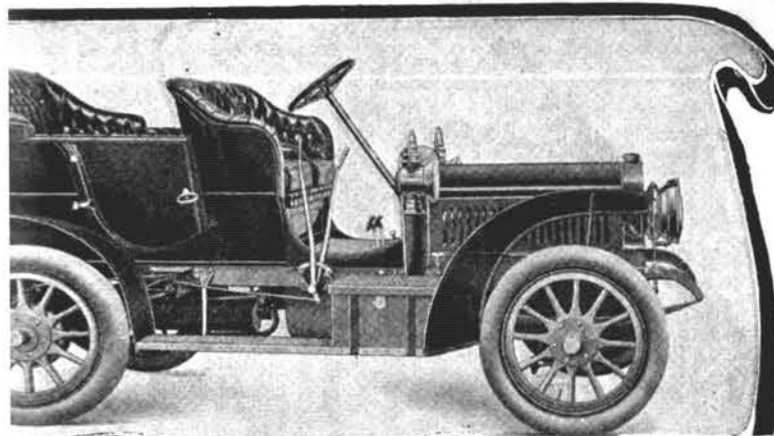
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your being a laborer, about what you'd do if you ever got the power! And it was all simply envy and jealousy and trying to make yourself believe you were n't as low down in the social scale as you thought you were. You're too fine a gentleman for Madelene Schulze, Arthur. Wait till you get back your lost paradise; then, take a wife who gives her heart only where her vanity permits. You don't want me, and—I don't want you!"

One thing only was clear to Arthur,—that he was losing the woman he loved. With a cry that might have been her name or just an inarticulate call from his heart to hers, he caught her in his arms, and she was sobbing against his shoulder. "You don't mean it, Madelene," he murmured, holding her tight.

"Oh, yes, I do," she sobbed. "But,—I love you, too." "Then everything else will straighten out of itself," he said. "Help me, Madelene. Help me to be what we both wish me to be,—what I could n't help being, with you by my side. And we'll marry as soon as your father'll let us."

When a man's idea of his superiority rests on what he used to be, it dies much harder than when it rests upon what he is; the intangible is always more difficult to combat than the tangible. But Arthur's self-inflation based though it was on the "used-to-be," then and there lost its last and deepest hold upon him. Love had taught him in an instant where reason might, and would, have striven in vain against the stubborn prejudices of vanity and snobism.

Madelene's instinct had searched out the false ring in his voice and manner; it was again instinct that assured her that all was now well. She gave herself without doubt or misgiving to the happiness of the love that knows it is returned in kind and in degree.

At breakfast the next morning, he broke the news to his mother. Instead of returning his serene and delighted look she kept her eyes on her plate, and was ominously silent. "When you know her, mother, you will love her," he said. He knew of what she was thinking—Doctor Schulze's unorthodox views, to put it gently, and the notorious fact that his daughters did not frown on his heresy; the family's absolute lack of standing from the point of view of reputable Saint X.

"Well," said his mother, finally, "I suppose you're set on it."

"Set,—that's precisely the word," replied her son. "We're only waiting for your consent and her father's." "I ain't got anything to do with it," said she, "nor the old doctor, either, judging by the look of the young lady's chin. I never thought you'd take to a strong-minded woman."

"You would n't have her weak-minded, would you, mother?"

"There's something between," suggested Ellen. "Yes," said he. "There's the woman whose mind is weak when it ought to be strong, and strong when it ought to be weak. I decided for one like you, mother dear,—one that would cure me of foolishness and keep me cured."

"And a female doctor!" said Ellen. Arthur laughed. "And she's going to practice, mother. We should n't have enough to live on, with only what I'd make,—or am likely to make soon."

Mrs. Ranger lifted her drooping head in sudden panic. "Why, you'll live here, won't you?"

"Of course," replied Arthur, though, as a matter of fact, he had n't thought where they would live. He hastened to add, "Only we've got to pay board."

"I guess we won't quarrel about that," said the old woman, so immensely relieved that she was almost resigned to the prospect of a Schulze, a strong-minded Schulze and practicing female doctor, as a daughter-in-law.

"Madelene is coming up to see you this morning," continued Arthur. "I know you'll make her feel welcome," this wistfully, for, he was now awake to the prejudices his mother must be fighting.

"I'll have the horses hitched up, and go and see her," said Ellen, promptly. "She's a good girl. Nobody could ever say a word against her character,—and that's the main thing." She began to contrast Madelene and Janet, and the situation brightened. At least, she was getting a daughter-in-law with whom she would feel at ease and for whom she could have respect, possibly even liking of a certain reserved kind.

"I suggested that you'd come," Arthur was replying, "but Madelene said she'd prefer to come to you. She thinks it's her place, whether it's etiquette or not. We're not going to go in for etiquette,—Madelene and I."

Mrs. Ranger looked surprised and amused. This from the young man who had for years been "picking" at her because she was unconventional! "People will misunderstand you, mother," had been his oft-repeated polite phrase. She could n't resist a mild revenge: "People'll misunderstand, if she comes. They'll think she's running after me."

"Let 'em think," retorted Arthur, cheerfully. Like all renegades, the renegades from the religion of conventionality are happiest when they are showing their contempt for that before which they once knelt. "I'll telephone her it's all right," he said, as he rose from the table, "and she'll be up here about eleven."

Exactly at eleven, she came, not a bit self-conscious or confused. Mrs. Ranger looked up at her—she was more than a head the taller,—and found a pair of eyes, she thought finest of all for their honesty, looking down

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into hers. "I reckon we've got to kiss," said she, with a nervous laugh.

"I reckon so—" said Madelene, kissing her,—and then, after a second, kissing her again. "You were awfully put out when Arthur told you,—were n't you?"

"Well,—you know, the saying is 'A bad beginning makes a good ending,'" said Ellen. "Since there was only Arthur left to me, I had n't been calculating on a daughter-in-law to come and take him away."

Madelene felt what that meant. Her face shadowed. She had been picturing a life with just Arthur and herself; here was a far different prospect opening up. But Mrs. Ranger was waiting, expectant; she must be answered. "I could n't take him away from you," she said. "I'd only lose him myself if I tried."

Tears came into Ellen's old eyes, and her hands clasped in her lap to steady their trembling. "I know how it is," she said. "I'm an old woman and—" with an appeal for contradiction that went straight to Madelene's heart,— "I'm afraid I'd be in the way?"

"In the way!" she said. "Why, you can teach me how to take care of him. He says you've always taken care of him, and I suppose he's too old now to learn how to look after himself."

"You would n't mind coming here to live?" said Ellen, timidly, humbly. She hardly dared come out thus plainly. But she felt that never again would she have such a good chance of success.

It was full a minute before Madelene could trust her voice to make reply; not because she hated to commit herself, but because she was profoundly moved by this her first experience of one of the most tragic of the everyday tragedies in human life,—an old woman, alone, pleading with a young one for a little corner to sit in and wait for death. "I wish it were n't quite such a grand house," she said at length. "We're too poor to have the right to make any such start. But if you'd let me,—if you're sure you would n't look on me as an intruder,—I'd be glad to come."

"Then, that's settled," said Mrs. Ranger, with a deep sigh of relief. "We'll get along, once you're used to the idea of having me about. I know my place. I never was a great hand at meddling."

Again Madelene felt the choking in her throat. "But you would n't throw the care of this house on my hands!" she exclaimed in well pretended dismay, when she ventured to speak. "Oh, no; you've simply got to look after things. Why, I was even counting on your helping me with my practice."

Ellen Ranger thrilled with a delight she had not had in many a year,—the matchless delight of a new interest. Her mother had been famous throughout those regions in the pioneer days for skill at "yarbs" and at nursing, and had taught her a great deal. But she had had small chance to practice, she and her husband and children being so healthy that not even her longing could find an excuse for dosing or nursing them. All those years, she had had to content herself with thinking and talking of hypothetical cases and what she would do in them, and with commenting, usually rather severely, upon every case in the town of which she heard. Now, in her old age, just as she was feeling that she had no longer an excuse for being alive, here, into her very house, was coming a career for her, and it the career of which she had always dreamed!

She forgot about the marriage and its problems, and plunged at once into an exposition of her views of medicine—her hostility to the allopaths, with their huge, fierce doses of dreadful poisons that had ruined most of the teeth and stomachs in the town; her disdain of the homeopaths, with their tiny bean-shooters and their crazy theory that the hair of the dog would cure its bite. She was all for the medicine of nature and common sense; and Madelene, able honestly to assent, rose in her esteem by leaps and bounds. She was eager for the marriage and, when Madelene asked if she'd object to having a small doctor's sign somewhere on the front fence, she looked astounded at the question. "We must do better than that," said she. "I'll have you an office—just two or three rooms,—built down by the street so as to save people coming clear up here. That'd lose you many a customer."

"Yes, it might lose us a good many," said Madelene, and you'd never have thought the "us" deliberate.

That capped the climax. Mrs. Ranger was her new daughter's thenceforth; and Madelene went away, if possible happier than when she and Arthur had straightened it all out between themselves the night before. Had she not lifted that fine old woman up from the grave, upon which she was wearily lying, waiting for death; had she not made her happy by giving her something to live for? Something to live for! "She looked years younger immediately," thought Madelene. "That's the secret of happiness. Something to live for,—something real and useful."

"I never thought you'd find anybody good enough for you," said Mrs. Ranger to Arthur that evening; "but you have. She's got a heart and a head both,—and most of the women nowadays ain't got very much of either."

And it was that night, as Ellen was saying her prayers, that she asked God to forgive her for the secret bitterness she had let live deep in a dark corner of her heart,—bitterness against Hiram for having cut off their son. "It was for the best," she said. "I see it now."

[To be continued in SUCCESS MAGAZINE for October.]



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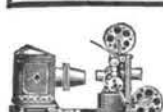
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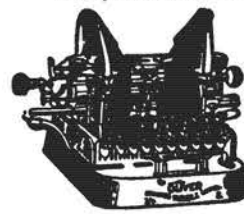
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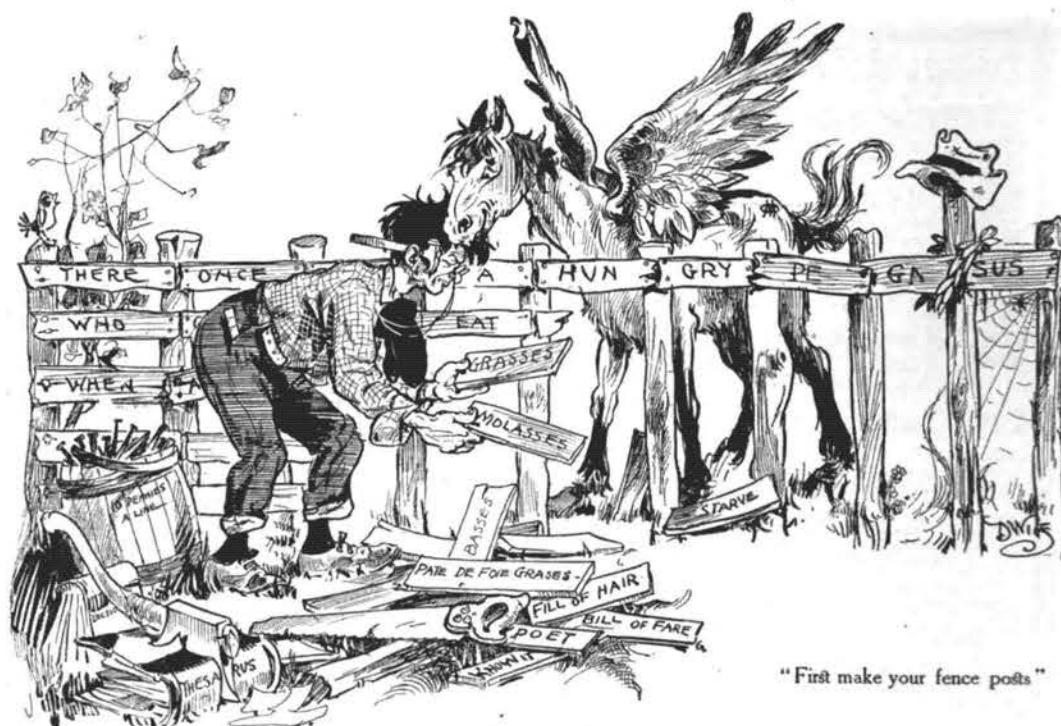
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By ELLIS PARKER BUTLER

Illustrated by Clare V. Dwiggins

MY new book, "How to Write Humorous Verse," having just come from the press and being for sale at all the department stores, where you can get it, of the blonde pompadour at any book counter at \$1.08, provided you have \$1.08 and she has the book,—she will tell you she has n't and will recommend something else, but do n't be deceived by substitutes,—I want to say a few words about the book to correct any misunderstanding regarding it. The report has gotten abroad that I do not know what I am talking about, when I pretend to tell others how to write humorous verse, and that I am a fraud and cheat and never wrote a really humorous verse in my life. I refuse to believe it. Any one who wants to make me believe that will have to prove it to me.

My new book is the fourth of my well-known "How-to" series and is bound the same way, with a swinging lid at each end. The color of the lids is a lovely sky blue, like my other "How-to" books. The other volumes of the series are "How to Write Psalms," "How to Pickle Olives," "How to Catch Trout," and "How to Write 'How-to' Books." I have under way two more entitled "How to Write Dramas" and "How to Cure Hams."

The first chapter of "How to Write Humorous Verse" divides humorous verse into two principal divisions: First, humorous verse that is funny, and, second, humorous verse written by others than myself.

The second chapter begins with the query, "What is the lowest form of humorous verse?" The pun is said to be the lowest form of humor. I boldly announce, in Chapter II., that the Limerick is the first form, or lowest-down form, of humorous verse. I explain what a Limerick is. "A Limerick," I say, "is a poem of five lines, two of which are sawed off, shorter than the others." By this description any one can tell a Limerick who sees one. I advise all beginners to learn to write Limericks first of all, before attempting things like the "Biglow Papers" or "Nothing to Wear." To show how clear my instructions are I quote from the book:—

"We will now proceed to compose a Limerick. To do this the learner would best draw on a blank sheet of paper something like five rows of fence posts, thus:—



"By doing this the art is rendered much simpler, for all that is necessary is to write one syllable in each space between the fence posts. It also serves to prevent the enthusiastic beginner from getting the third and fourth lines too long. In the heat of joyous composition the poet is apt to forget to keep these two lines short, and he goes ahead and writes them as long as the others, which makes for him additional work, for he has to go back and cut part of them off afterwards. It is always best to lay out a map of the Limerick first, just as a good cabinetmaker will not begin to make a sofa unless he has his working drawings before him.

"Now we will take a well-known Limerick from the

celebrated work, 'Mother Goose,' as a model. We will choose,—

"There was a fat man of Bombay  
Was smoking one sunshiny day  
When a bird called a snipe  
Flew away with his pipe  
Which vexed that fat man of Bombay."

"This is a very beautiful example of the great heights of soulful humorous inspiration the Limerick can reach, and it is also an example of economy. There is something irresistibly funny in the idea of the stout gentleman smoking in peace in the warm sun and probably half dozing, and then pop! comes the snipe and flies away with his pipe. It was probably a meerschmuck, too, and doubtless the snipe dropped it on a stone and smashed it to bits. This Limerick would be absolutely perfect if the author had only managed to let the snipe drop the pipe. It would have added tremendously to the fun,—and that is what humor is, just fun. But we can pardon the author. It is better to omit the fun entirely from a Limerick than to crowd too much matter into it. Always remember that a Limerick is not a sausage. It should not be stuffed too full. Leave something for the imagination.

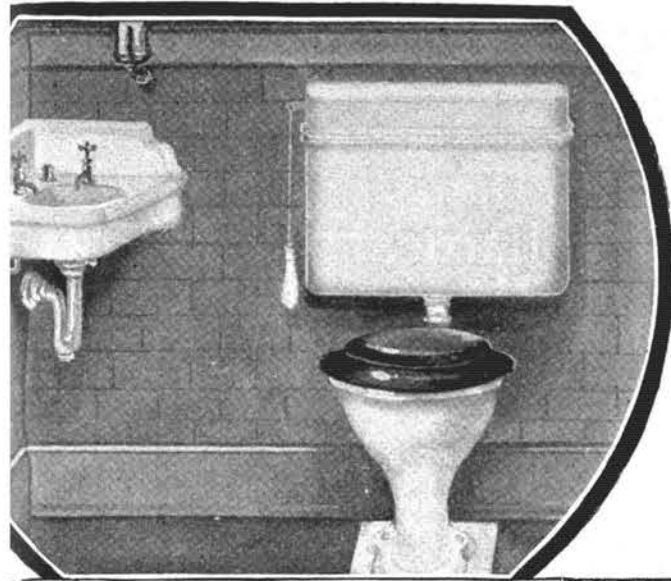
"As to the economy of which I spoke, please notice that both the first line and the last line end in the same word,—Bombay. The author might have used an entirely new rhyme in the last line, but there is no labor so terrific as thinking out rhymes, and I compute that by thus saving one rhyme in each Limerick he saved enough brain power in five Limericks to make a sixth Limerick, and thus the world was the gainer.

"Now, notice another thing about this Limerick I have given as a model. The last word of the first line is the name of a place. Bombay is a town in Arabia, I believe. If it is n't in Arabia, it is over in that section somewhere, and it does n't matter where it is, for the important point is that in nearly all Limericks the first lines end in the names of places. Only very advanced Limerickists end the first line in any other way, and they are men of exceptionally fine minds.

"The reason for choosing a place name is that it suggests the idea for the Limerick. Every writer knows that ideas are hard to think of when it comes time to write. Many persons who might have been our greatest poets, outshining Shakespeare, were obliged to take to some other business, merely because when they sat down to write they could not think of an idea. This is one of the saddest things in the history of poetry. The other saddest thing is that there is no rhyme for 'chimney.' Whenever you want to say 'chimney' at the end of a line in poetry, you have to say smokestack. Many a beautiful heroine who would have lived in a mansion with a chimney has therefore been obliged to live in a 'shack' with a 'smokestack,' because they rhyme.

"But we will now go back to our fence posts. We have found that Rule I. is 'First make your fence posts.' Rule II. is 'Take some place.'

"There are plenty of places to take. The atlas is full of them, and we may take nearly any one we want. A few—a very few—have been taken already. The Japanese took Port Arthur, and the Dutch took Holland



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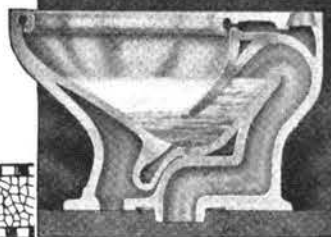
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I Who I pur I chased I a I washing I ma I chine  
I He I said, I when I asked I why, I  
I I'll I keep I it I all I ti I dy I and I clean."

"There is only one thing we can write in that third line. It suggests itself. We don't have to think."

"He I said, I when I asked I why, I"

That is the only logical thing to put in that line, and we must put it in, and then we have:—

"There I was I a young man I of I Mo I line  
I Who I pur I chased I a I washing I ma I chine  
I He I said, I when I asked I why, I  
I I'll I keep I it I all I ti I dy I and I clean."

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"If I should buy a pig," says the young man.

"Shunt the words around so that 'buy' will come where it belongs, and we shall have:—

"If a pig I should buy."

"We fit that to our fourth line of fence posts, and—but what's this? It does n't fit inside the six posts of the fourth line! See,—

"If I a I pig I I should I buy, I—

"Do not despair, gentle student! I will now give you the third and greatest rule of poetry writing:—

"Rule III.—If the words do not fit exactly between the posts, put in more posts."

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"I'd keep it all tidy and clean"

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I'd keep it all tidy and clean.""

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# Breaking Through

BY W. C. MORROW

[Concluded from page 598]

wonderful glow. Thus refreshed, he descended the slope on the farther side and came to a morass threaded by a friendly stream. At the edge of the bog he halted and looked keenly about. It had been two years since his last visit to this spot, and, though his memory of the woods was excellent, he now found himself dull and his vision bad. Ordinarily he would have found at once what he was seeking. Up and down along the margin he stumbled, straining his dim eyes, crawling sometimes and using groping hands in the search. Surely no one else could have come upon this remote spot, found the treasure, and taken it away!

At last! It had seemed to him a very long time; but all else was submerged in the joy of the first triumph, the first elation, that the lad had felt in many, many a day. Every shadow that had lain on his conscience vanished, every shame that had cursed his years was swept away, all bitterness took flight, and something fine and sweet raced through him deliciously.

There was no waste of precious time in hunting for something with which to dig. Then, too, the glorious sun had mounted, and was pouring its flood of light and warmth on his work and him. Like the tines of a digging-fork his fingers sank into the ground.

The precious treasure, hugged gently, reverently, with a fierce sense of protection, was balm to every hurt. With it thus clasped, the boy laboriously made the ascent of the ridge on his return, and paused on the summit. There was something strange in the distance with which the descending slope to the road stretched so far, so bewilderingly far. He contemplated it, and wondered if he could compass it in a lifetime. The impulse to go on—for this last task was only half done—overcame the check from the illusion, and he started down. His knees developed a foolish way of suddenly flexing and seating him hard on the ground. At first it was annoying, but when it happened the second time the absurdity of it, and the ridiculous suddenness of the surprise that it caused, made the boy laugh aloud. It astonished him to hear himself laugh, for that was very unusual, and he wondered. But he rose, staggered on, and found himself chuckling inside—a most astonishing thing! He could not imagine why he was doing it. When he dropped the third time his voice rang in so loud and merry a laugh that two blue jays came and scolded him terrifically, and he laughed at them till his tears ran. He was so absurdly happy that he feared he would hug his treasure too hard.

If only his mother were with him, that she might see how funny it all was, and laugh and be happy with him, and then walk with him hand in hand through the beautiful woods, while he showed her all the wonderful things that he knew! But no; his sisters and his father must be with them,—and Grace, of course,—and Andy, too,—and the teacher; and dear old grandmother must not be left out. What a glorious time they would all have together!

The boy started, for a sweet, coaxing smother had suddenly fallen on him. He fought it away and rose with great difficulty and in some alarm lest he should not reach the road. On he lurched, clinging to the bushes as he swayed, trying not to laugh, for he had an idea that he was very crass and silly. He saw the road, only a rod away, and suddenly reflected that he was not presentable. Though staying till night would delay the completion of his task, there was no help for it, and he was content, and laughed because he was. And he knew that he really needed rest; for suppose his legs should practice those grotesque eccentricities in the



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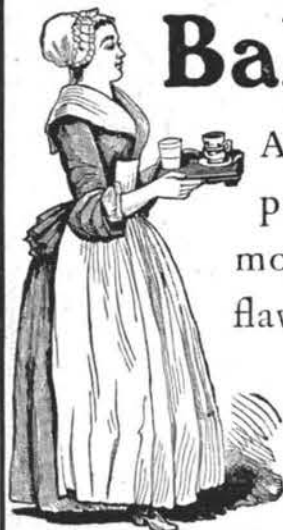
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road, and somebody should see! He sat down, carefully guarding his treasure, to wait in happy patience. He would not sleep, and so lose something of his conscious peace, something of thinking about what was going to happen at the end. No, he *must* not sleep.

The frantically joyous barking of a dog standing over him—not at all like the deep baying of Frazier's bloodhound,—woke the boy, and he tried to raise his head, but it fell back like lead. He laughed drowsily in quiet happiness, as he feebly patted the devoted head.

"Dear old Cap," he said. "You came, did n't you?"

Messengers from Elderby's and Carmichael's had brought strange news to the boy's parents. In alarm they had started out in the surry, taking Cap, in the sure faith that he would find their son. They had seen that Andy was recovering,—he had been much more frightened than hurt. It was they whose crashing through the bushes the boy heard after Cap had announced his find. They halted and paled when they saw the torn, bruised, helpless figure smiling at them from the ground, and so full of loving gladness merely to see them that there was no room for surprise at their being there. The mother was quicker than the father; she ran forward and fell on her knees beside her son.

"My boy!" she cried in a choke.

He took her hand and smiled into her face. In all her life she had never seen a smile so sweet, so happy. With his free hand he lifted his treasure.

"Mother," radiantly, "here it is!"

"What, my poor dear?"

"Don't you remember? I told you two years ago that I'd found it, and you said you'd be very glad if I'd bring it to you when I came this way again."

She opened the parcel, wrapped with so fond care in leaves and damp moss.

"Why, it's the rare and beautiful fern, and you were taking it to me! Bless your dear heart!" and, much to his surprise, she began to cry.

## John D. Rockefeller on a Bicycle

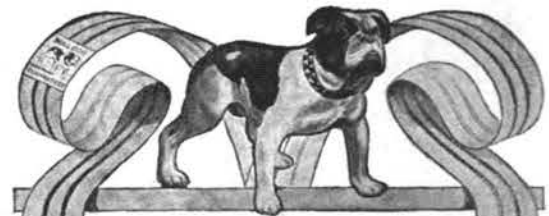
THERE lives in Philadelphia a former Cleveland woman, who, not many years ago, knew the Rockefeller family intimately, and she tells to-day of one little happening, which came under her eye in those early days, and which throws an eminently characteristic if not a wholly new light upon the great oil magnate.

"It was at the time of the bicycle craze," says she, "and in the Rockefeller stables, out at the Forest Hill country place, were quite a dozen wheels of all sizes and makes for the use of the family and its guests. One afternoon a lot of us had gone down to start for a little ride about the place when Mr. Rockefeller appeared and joined us, accompanied as he always was on such excursions by a certain 'Tom' something, his instructor in riding. We had gone perhaps a quarter of a mile, and were wheeling along a sort of bridle path, when 'Tom,' who was in the lead, turned and nodded significantly at Mr. Rockefeller, almost at the same instant making a sharp turn to the right. His employer tried to make the same turn and promptly fell off. So did I, and the two or three who brought up the end of the line. It was a decidedly sharp turn, and no one short of a skilled wheelman would be expected to take it in the saddle.

"No talk of that sort, however, would satisfy Mr. Rockefeller. His man 'Tom' had done it, and he was going to do it himself. 'There's going to be nothing on these grounds you can do and I can't,' said he. It was not only that, though. He was insistent that we should all of us keep at the silly turn till we, too, should ride around it, and there we stuck, the entire half dozen of us, for more than an hour, till at length each one had made the trip to the satisfaction of the host.

"I had gone out for pleasure; I came home worn out,—but to have heard 'John D.' talk about it all evening through you might have supposed he had done something praiseworthy as well as supremely selfish."

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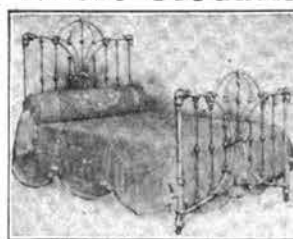
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# Fools and Their Money

By FRANK FAYANT

[Concluded from page 601]

with the company. They had withdrawn from the directorate, evidently, because they could not lend their names to such wildcat promotion devices. Not many weeks later the mushroom bankers became involved in a peculiarly malodorous financial scandal, as the result of their flagrant manipulation in the curb market of an inflated mining stock,—the dismissal of an official of a national bank was an incident of the affair,—but they were undismayed. The unbridled booming of the industrial stock continued, and the promoters are still spending thousands of dollars on this form of publicity. How much they have spent since they opened their hippodrome campaign can only be conjectured; the amount must be somewhere in six figures. Some of their announcements out-Hamilton the alliterative genius of the circus. For many months the press agent of this company has been repeating this astounding statement:

"The prospective value of ——— stocks is unsurpassed, unparalleled; it is greater than any other security ever offered."

It is difficult to understand why the investing public, usually admitted only to the upper stories, is permitted to share in this bonanza. But the promoters are generous. They want everybody to get in before it is too late.

"Never again will you find such an opportunity. It's up to you to get all you can before the stock is withdrawn from the market."

One would imagine that one such announcement would cause the stock (the advertisements do not state how much there is of it,) to be oversubscribed a hundredfold the very next day. But nothing of the kind has happened. Instead, the golden opportunity must be pictured week after week in the Sunday newspapers, at \$1,000 a page. Perhaps the public is blinded by the dazzle of these circus bills.

"History will not only repeat itself, but will surpass itself, in making fortunes for ——— investors, as it did Bell Telephone stockholders, the profits of which to an original investor of \$100 are more than \$240,000 to date."

The Bell Telephone comparison is one of the happiest inventions of this rare optimist. He uses it with many variations.

"One hundred dollars invested in Bell Telephone stock in twenty-five years increased to \$200,000. The only difference between the Bell Telephone opportunity you missed and the ——— opportunity you need not miss is in the name."

After the credulous investor has swallowed that he scarcely needs to learn that "these securities offer the greatest investment opportunity in the world and will lay the foundation of your fortune." But why putter around with the foundation? Why not erect the whole structure at once? But the prospectus writer surpassed himself in this:

"There is more gold in sight for investors in ——— securities than has ever been taken from the world's richest gold mines."

And still hard-headed bankers, who have been studying securities all their lives, scramble over each other to get hold of bonds that pay a paltry four per cent. The promises of the Brooklyn alchemist were not more glowing than these,—and he really started to do what he promised. The most charitable excuse for the sort of advertising used by these supposedly honest promoters is that their enthusiasm over the really remarkable invention they are capitalizing has carried them beyond the bounds of reason. We all remember that highly meritorious scheme of Colonel Sellers to sell a million bottles of eyewash to a million Chinamen at a dollar a bottle. This acute optimism afflicting

**BEST & CO**  
LILIPUTIAN BAZAAR

## Outfitting Exclusively For Children

We import, design, manufacture and retail a great variety of every article of wear for children of all ages, including many exclusive styles and novelties.

## Write for New Fall Catalogue

It lists over 20,000 items in children's clothing, hats, shoes and dress accessories, and is well illustrated. Copy mailed on receipt of 4 cents to cover postage. Our Mail Order Department makes it easy to shop from any distance.

Address Dept. 27,

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We have no branch stores—no agents



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Saws—Bits—Pliers—Files—Chisels—Awls—Braces—Drills—Planes  
Hammers—Gimlets—Hatchets—Screw-drivers—Axes—Wrenches  
Squares—Ice-picks—Lawn-mowers—Glass Cutters—Garden Tools

All Tools—any Tool for any use—so long as you want the very best of its kind may be found among the famous



# KEEN KUTTER

Quality Tools

Even if you want only a gimlet you want one that will bore straight and smooth without tearing the wood or losing its edge. To get it you simply ask for a Keen Kutter Gimlet. So it is with any other tools you can think of, together with Razors and Table Cutlery. There is no argument—no question—they are the best you can buy at any price. We have sold 100,000 Draw-knives and *not one* has proven defective. Isn't it worth remembering? If your dealer doesn't keep Keen Kutter Tools write us. Sold and guaranteed for 37 years under this famous mark and motto:

"The Recollection of Quality Remains  
Long After the Price is Forgotten."

Trade Mark Registered

Tool Book Free.  
SIMMONS HARDWARE COMPANY,  
St. Louis and New York,  
U. S. A.



## ARE YOU CHAINED TO A SMALL POSITION?

Learn How to Make from \$3,000 to \$10,000  
Yearly in the REAL ESTATE BUSINESS

We will teach you the Real Estate, General Brokerage and Insurance Business by mail. This is your opportunity to succeed without capital. By our system you can learn the business and make money in a few weeks without interfering with your present occupation. All graduates appointed representatives of leading international brokerage companies who will furnish choice salable real estate and investments, co-operate with and help you to make a large steady income. Our co-operative methods insure larger and steadier profits than ever before. Full course in Commercial Law given free to every real estate student. Every business man should have this course. Our FREE BOOK is valuable and interesting and tells you how you can succeed.

THE CROSS CO., 251 REAPER BLOCK, CHICAGO





## Hammer the Hammer

### Accidental Discharge Impossible

Every owner of an Iver Johnson has a double feeling of safety. Safety as to protection of life and property, and absolute safety as to accidental discharge; for there is but one way to discharge the

## IVER JOHNSON

### SAFETY AUTOMATIC REVOLVER

and that is to pull the trigger.

In addition to the safety features of the Iver Johnson is the knowledge of absolute reliability and accuracy and dependable quality.

### Iver Johnson Safety Hammer Revolver

3-inch barrel, nickel-plated finish, 22 rim fire cartridge, 32-38 center fire cartridge - - - \$5.00

### Iver Johnson Safety Hammerless Revolver

3-inch barrel, nickel-plated finish, 32-38 center fire cartridge - - - \$6.00

Sold by Hardware and Sporting Goods dealers everywhere, or will be sent prepaid on receipt of price if your dealer will not supply.



Look for the Owl's Head trademark on the grip

Send for Our Booklet, "Shots"

full of firearm lore; gives important facts every owner of firearms should know; goes into details and illustrates by sectional views the peculiar construction of the Iver Johnson.

Iver Johnson's Arms & Cycle Works

142 River Street, Fitchburg, Mass.

New York Office, 99 Chambers St. Pacific Coast, F. B. Beckett Co., 2280 Alameda Ave., Alameda, Cal. European Office, Pickhuben 4, Hamburg, Germany.

Iver Johnson Bicycles and Single Barrel Shotguns

## New England CONSERVATORY OF MUSIC

Founded 1853.

Boston, Mass.

GEORGE W. CHADWICK, Director.

A steady growth of over fifty years has developed this Conservatory into a great organization, and it is now the largest and best equipped school of music in America.

Every department under special masters. The Concerts, Recitals and daily associations are in themselves worth more to the student than the cost of tuition. Practical normal classes.

Graduates are in much demand as teachers and musicians. A number of free violin scholarships available for 1906. For year book address,

RALPH L. FLANDERS, Manager. I

## ST. PAUL'S SCHOOL



A Church School for Boys

GARDEN CITY, NEW YORK

Eighteen miles from New York City, midway between the Sound and the Sea. Its object is the thorough preparation of boys for college. It has an efficient corps of masters, fully equipped laboratories, and well appointed school and classrooms. The Cluett Gymnasium, with its swimming pool, track and complete apparatus, and the Henry Athletic Field, with tennis courts, baseball and football fields and cinder track, provide every facility for the physical development of the students. Visitors always welcome. For catalogue, address

FRED'K L. GAMAGE, D.C.L., Head-Master

company promoters often makes honest men appear in strange guise. It is highly infectious, and sometimes strikes whole communities as it did in the days of the South Sea bubble.

Just now some public-spirited citizens in Kansas are trying to fight the oil octopus by organizing an independent oil company. They have been spending their money liberally for space in the Eastern newspapers to attract buyers of their stock at twenty cents a share. These advertisements, so detailed in their estimates of enormous earnings and so extravagant in their promises of dividends, must make the promoters of Amalgamated Copper wonder what their "crime" really was. The promoters of Amalgamated made no extravagant claims for their stock. They recommended it as a stock that would yield a satisfactory average of dividends and that ought to increase in value. Amalgamated Copper stock has been on the market now for seven years. It has weathered a storm in the copper trade, is paying a substantial dividend, and is selling above par. What would the community have said if Mr. Stillman and Mr. Rogers and Mr. Rockefeller had advertised:

"Amalgamated Copper stands one thousand chances to one of going to \$500 a share, or five times its issue price."

These three estimable gentlemen would have been taken either to Sing Sing Prison or the Matteawan asylum, and the frenziers would have frothed at the mouth. But these estimable citizens of Kansas announce to the public, at a cost of forty cents a line:

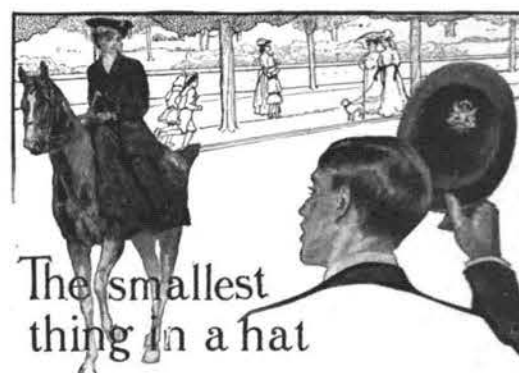
"This investment stands one thousand chances to one of going to \$1.00 per share, or five times its present selling price."

The oil promoters would be laughed out of any banking house for making such a statement. They, too, are afflicted with acute optimism. They have evidently been reading the wonder-tales of the other press agent who is going to exhaust all the world's gold mines to pay dividends on the "unsurpassed, unparalleled investment." The Hamiltonian press agent describes his stock as "the greatest investment opportunity in the world." The Kansas press agent is more modest. He refers to the oil stock as "the greatest investment offered in the United States." His acquaintance with European securities, evidently, is not intimate enough to warrant him making a more sweeping statement. He figures how the company "will save yearly in freights alone enough to pay thirty per cent. on the investment," and he promises that "dividends will not only commence at once, but will continue and double and treble." Did the promoters of Amalgamated dare make any such promise as that? And still these very promoters of Amalgamated are the men the oil promoters of Kansas are branding as criminals. The promoters of Amalgamated offered their stock to the well-to-do, to experienced investors who could take \$10,000 or \$100,000 worth of it; the Kansas promoters are angling for smaller fish,—"men of limited means," who can buy the stock on the installment plan, like the furniture of a Harlem flat, "\$100 shares, \$3 down and six monthly payments of \$3."

It is not to the experienced investors, who look upon a six per cent. income as a bonanza, that the parasite promoters appeal. They paint their wonder pictures of sudden wealth for the army of 7,500,000 American savings-bank depositors, whose pass books foot up to more than \$3,000,000,000. To the owners of this vast collection of savings, earning a mere three or four per cent. in bank, the parasite promoter sends his message (in a recent "New York Herald" advertisement):

"Money lying in bank does no good to you or any one else."

But this sophist knows as well as any banker that this "money lying in bank" is earning for the army of depositors more than \$300,000 every day of the year; and that it is the very



The smallest thing in a hat

of our make is the word Knox in the label, but it's a most important thing to look for. Its importance, however, is not entirely due to "prestige," for when you buy a

## KNOX HAT

you secure a hat of the finest materials and of unequalled wearing quality—to say nothing of a style which is World-Standard. In other words you have paid for what the label represents—five dollars' worth of hat.

Knox agents are showing the Fall and Winter styles in Men's and Women's Hats in all the principal cities of the United States.



Shur-On Eye-glasses

Nearly everybody can wear Shur-Ons. Enough shapes to fit almost any nose. Neat, comfortable, steady and won't come off till you take them off. At all opticians. "Shur-On" on the mounting. Any broken part of

mountings replaced free

within one year by any optician in the United States. Valuable book free. "Eyeology" is full of information on the care of the eyes. Send us your optician's name and get a copy free.

E. KIRSTEIN SONS CO., Dept. N, Rochester, N. Y. Established 1864



## DEAFNESS

### "The Morley Phone"

A miniature Telephone for the Ear—invisible, easily adjusted and entirely comfortable. Makes low sounds and whispers plainly heard. Over fifty thousand sold, giving instant relief from deafness and head noises. There are but few cases of deafness that cannot be benefited. Write for booklet and testimonials.

THE MORLEY COMPANY  
Dept. P, 31 South 16th Street, Philadelphia.

## IT PAYS BIG To Amuse The Public With Motion Pictures

NO EXPERIENCE NECESSARY as our instruction Book and "Business Guide" tell all. We furnish Complete Outfits with Big Advertising Posters, etc. Humorous dramas brimful of fun, travel, history, religion, temperance work and songs illustrated. One man can do it. Astonishing Opportunity in any locality for a man with a little money to show in churches, school houses, lodge halls, theatres, etc. Profits \$10 to over \$100 per night. Others do it, why not you? It's easy; write to us and we'll tell you how. Catalogue free.

AMUSEMENT SUPPLY CO., 455 Chemical Bank Bldg., CHICAGO.



## WABASH COASTER WAGON

"Fun for all—the year."

A substantial, general purpose wagon, 34 ins. long, 16 ins. wide; large, roomy box of hard wood, removable. Well balanced to prevent tipping. Turns easily on narrow walk. All wheels (our exclusive Wabash patent) are 11 ins. in diameter, of wide tread, on steel axles, no bumping or pounding. At Hardware \$4.00 and Department Stores. Price

Write us for the fullest book of the day. "Fun with a Wagon." We send it FREE.

WABASH MANUFACTURING COMPANY, 608 MILL ST., WABASH, IND.



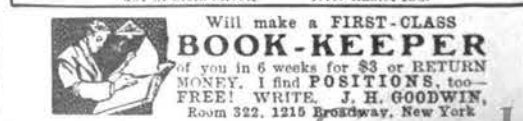
Make \$10.00 a Day

Use man and one machine can do this with a

## PETTYJOHN Concrete Block Machine

An opportunity to you never to waste us from each locality to start a BIG PAYING BUSINESS with small capital. If you are going to build a home you should have it. Whole outfit costs only \$125.00. Sand, Water and Cement only materials required. One man can make 200 blocks daily. Machine sent on trial. WRITE FOR PARTICULARS.

THE PETTYJOHN COMPANY  
681 N. Sixth Street, Terre Haute, Ind.



Will make a FIRST-CLASS BOOK-KEEPER of you in 6 weeks for \$3 or RETURN MONEY. I find POSITIONS, too—FREE! WRITE, J. H. GOODWIN, Room 322, 1215 Broadway, New York



warp of the great business fabric of the nation. For this \$3,000,000,000 does not "lie in bank." It is spread all over the country, working every minute, in a thousand activities.

The small investor who can be made to believe that his money "lying in bank" does nobody any good no doubt swallows such well-selected bait as some random morsels found scattered through the financial pages of New York, Boston, and Philadelphia newspapers:—

"The purchase of — mining shares now is an open sesame to fortune making."

"I predict that this stock will soon advance 500 to 2,000 per cent."

"One hundred per cent. profit guaranteed,—a safe, conservative investment."

"The company's net earnings on its first three years' output will more than equal its entire capitalization."

"Have you \$50? You can make \$3,000 for \$100. If you can save \$2.00 or more weekly you can make thousands."

"We can show you how \$100 invested in a safe, solid business enterprise can be made to earn 400 per cent. yearly profit."

"If you wish to enter the road to wealth write us and learn how fabulous fortunes have been made by small investments."

"Actually making and paying 48 per cent., and the dividends will be doubled when new property is acquired."

"We predict 300 per cent. profit for the present investors within sixty days."

"These plantations yield a net profit on the investment of from 60 per cent. to 120 per cent., annually."

"Your investment will net 24 per cent., per annum. The man who puts his money into this proposition is not speculating. Far from it. He is investing in a certainty. All risk is over."

"Twenty-five million people, at 25 cents each, makes \$6,250,000. But suppose only 100 people out of every thousand (and this is conservative,) visit our attraction. This would mean \$625,000 annually. This would mean that you would receive the first year and every year thereafter nearly three times your original investment in dividends alone."

Shade of Colonel Sellers! What a child you were at figures!

[Mr. Fayant's next article will appear in SUCCESS MAGAZINE for October. It will show how "wildcat" promoters fleece the public.]

## A Hopeless Situation

FRANK GILLMORE, the actor, tells the following story about his aunt, Miss Sarah Thorne, who was leading woman at the Theatre Royal, Dublin, many years ago.

"Miss Thorne was given a part in 'The Masked Prince,' the second piece of the evening," said Mr. Gillmore. "Glancing through her part hastily at breakfast, she noticed that there was one scene in which she had so little to say that it could be learned just before going on. She decided to skip that scene and get to the longer passages."

"When night came, and my aunt made her appearance, she did very well in the first scene. In the second scene occurred the passages she had skipped in the morning. She rushed to the corner in which she left her book, but it was not there. Finally, the stage manager, receiving no response to his repeated calls, sought her out and pushed her on the stage. There she was, before a large audience, without the slightest idea of what she was supposed to do or say. The scene was a court room. At a high desk, sat the presiding judge, letter-perfect in his part, because he had it ready to read from the papers in front of him. A trial was taking place, and Miss Thorne, to her horror, discovered that she was to be the principal witness, on whose answers hung the entire plot of the play. The judge adjusted his spectacles, looked at his part, and said in solemn tones, 'The witness will now state what she saw the prisoner do on this particular night.'"

"What was she to answer? She glanced around helplessly. She had n't the faintest idea what she had seen the prisoner do on that particular night. The critical moment had arrived; some one must speak, but she could n't. Her eye alighted on one of the characters in the play, who looked particularly reliable. He looked like a person who could get one out of any sort of difficulty; so, pointing at him, she exclaimed in impressive tones, 'Ask that man!'"

"The entire cast seemed disconcerted by this remark. They did not know precisely what ought to be said, but instinct told them something was wrong. The judge, thinking he might have made some mistake, turned over a couple of pages of manuscript, and, having convinced himself on this point, again addressed the witness. My aunt glanced at the uncomfortable gentleman, and, no other idea coming to her, again exclaimed, 'Ask that man!' This concentration of public attention was too much for him, and he sneaked off the stage, with a feeble 'Excuse me.' Of course, the situation was a hopeless one, and the curtain had to be rung down."

# LEA & PERRINS' SAUCE

THE ORIGINAL  
WORCESTERSHIRE  
FOR STEAKS, CHOPS.  
COLD MEATS.



FISH, SOUPS,  
SALADS, GRAVIES, etc.

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PEERLESS  
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## MUSIC LESSONS FREE

at your home. For a limited time we will give free, for advertising purposes, 36 music lessons for beginners or advanced pupils on either Piano, Organ, Banjo, Guitar, Cornet, Violin or Mandolin, (your expense will only be the cost of postage and the music you use, which is small). We teach by mail only and guarantee success. Established seven years. Hundreds write: "Wish I had heard of your school before." Write to-day for booklet, testimonials and free tuition blank. Address: U. S. SCHOOL OF MUSIC Box 46, 19 Union Sq., N. Y.

# VICTOR



## Brings Back the Old-Time Melodies

How the dear old Southern melodies sung and played upon the Victor bring back the old-time thrill!

Exquisitely blended voices, fine instrumentation and faultless records bring out the rich harmony and sentiment of these cherished songs in full perfection. You have never truly known their touching beauty and power till you have heard them on the Victor.

Here are a few out of hundreds—

4419. By the Swannee River Pryor's Band 10 in.	1952. Little Alabama Coon Haydn Quartet with Orchestra 10 in.
656. Carry Me Back to Old Virginia 10 in.	1416. Medley of Plantation Songs Haydn Quartet 7 & 10 in.
320. Dixie Haydn Quartet with Orchestra 10 in.	1118. Massa's in the Cold, Cold Ground Haydn Quartet 8 & 10 in.
4350. Dixie Pryor's Band 7 in.	1997. My Old Kentucky Home Haydn Quartet with Orchestra 10 in.
4100. Dixie Harlan and Stanley with Orch. 10 in.	4040. My Old Kentucky Home Miss Morgan with Orchestra 7 & 10 in.
88012. Dixie Emma Farnes 12 in.	2808. Old Folks at Home Miss Morgan with Orchestra 7 & 10 in.
2836. Dreaming on the Ohio Haydn Quartet 7 & 10 in.	95082. Old Folks at Home Adeline Patti 12 in.
2989. Hear den Bells Roberts with Chimes 10 in.	94005. Old Folks at Home Nellie Melba 10 in.
4845. In the Evening by the Moonlight Haydn Quartet with Orchestra 10 in.	64025. Old Folks at Home Louise Homer 10 in.
4726. It's Gwine Back to Dixie Haydn Quartet with Orchestra 10 in.	2736. Old Black Joe Rogers with Orchestra 7 & 10 in.
584. Laughing Coon Johnson 7 & 10 in.	4514. Sounds from Dixie Pryor's Band 10 in.
125. The Cornfield Medley Haydn Quartet 7 & 10 in.	
4515. Turkey in de Straw Golden with Orchestra 7 & 10 in.	
4105. Whistling Coon Kernell with Orchestra 10 in.	

Ask any Victor Dealer to play them for you.  
Or write us for complete catalogue.

Victor Talking Machine Company  
Camden N. J.



FULL IN, CUT OUT AND MAIL TODAY  
Victor Talking Machine Company, Camden, N. J.  
Please send me catalogue of records and information about the Victor plant.

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## Pabst Extract

### The "Best" Tonic

When you are nervous, sleepless or fagged out, try a small glass of Pabst Extract, morning, noon and night. It will aid your digestion, steady your nerves, bring you refreshing sleep and build you up physically.

25 Cents at all druggists.  
Insist upon the original.

Pabst Extract Department, Milwaukee, Wis.

**Sunburn, Poison Ivy,  
Prickly Heat,  
Mosquito Bites, Etc.**

quickly relieved by

# Hydrozone

This remedy will allay and subdue inflammation in a remarkable manner and can be used as directed with absolute safety, as it is as harmless as water.

Eminent Physicians have successfully prescribed this remedy for over 15 years.

To demonstrate its healing properties, I will send a

## 25c BOTTLE FREE

to anyone filling coupon and enclosing 10 cents to pay postage,—only one bottle to a family.

Beware of concoctions of Oil of Vitriol, Sulphurous acid and water bearing similar names.

Sold by leading druggists. None genuine without my signature.

**Charles H. Harchand**  
Chemist and Graduate of the "Ecole Centrale des Arts et Manufactures de Paris" (France)

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**FREE!**  
Valuable booklet on How to Treat Diseases

**COUPON**

43 Send free trial bottle of Hydrozone, for which I enclose 10c. to pay forwarding charges. Coupon good only until Oct. 31, '06.

Name .....

Address .....

Druggist .....

WRITE LEGIBLY

# THE SNARE

By FRANK SAVILE

[Concluded from page 607]

niche just as fast as you know how! Don't lose a minute!

"He shook his head,—he gave a sort of gasp.

"I can't stand it!" he quavered, and then stopped, with a sudden jerk, to look behind him. Old Brand and his daughter had just strolled down to the wharf side.

"Mary looked at our Spanish friend inquiringly.

"What is it that you can't stand, Señor Garcia?" she asked, while the smile in her eyes showed that she had a good suspicion. I couldn't help admiring the way he pulled himself together. The whiteness vanished from his face. He bowed and laughed.

"I have been rubbing noses with a shark, señorita," he said, "and it was a new experience. Doubtless, after another expedition or two, I shall learn to walk arm in arm with all the monsters of the deep."

"Then you are going on with it?" I asked, bluntly. He looked at me with a queer expression.

"And, indeed, why not, Señor Davis?" he answered quietly, and the matter was considered settled. For the next fortnight he changed shifts with me, or worked at my side, as East had done, while the latter managed the engine and superintended the Malays. He was a wonderfully adaptable man, was Pedro, and before the week was over went down like an old hand. Unfortunately East fell ill again in a little while, and more seriously this time. I thought Pedro showed very nice feeling about it. "There is only one thing to be done," he said, "and that is for me to get the engine and dynamo running so that they can be left to themselves for an hour or so at a time. I shall have to stoke up carefully, and then come and join you."

"This anxiety to work—and to work double ties, too,—was so unlike a Spaniard, that I began to think I had misjudged the man. For, ever since his mad appeal to Mary, I had done little but heartily dislike him. It was only an instinct, but—well, instincts often give as good results as cold reason. What follows proves it.

"The evening of the day that East fell ill, we arranged it all. I was to go below, as usual, and, after setting the gear running, he was to follow me. It was with this understanding that I went down the next morning.

"I sank through the thick of the seaweed. The open floor of rock which we had hewed for the foundations, and the banks of pig iron around it, were the only spots free of the growth. It was like falling into an empty room, walled around with many-colored tapestries, to sink into that clear space among the weed.

"Just before my lead-soled feet touched the bottom, I felt a queer sensation; then I noticed with surprise that coils and coils of the wire rope which we used for derricking had been wound about the heaped mass of metal. The next instant, as if an enormous hand had closed about my whole body, and with a stunning shock, I was dashed against the nearest pig of iron!

"I blinked and coughed. I could move my copper helmet, but my breast, which was pressed against the pile, was immovable. I struggled. I placed both hands against the rough casting and thrust at it with all my strength. It was no use. The steel studs at the junction between my dress and breastplate seemed glued to the pigs! I fought—I wriggled, feeling as if I had suddenly dropped into the heart of a nightmare. The whole thing seemed such an arrant impossibility! I was being held a close prisoner by—nothing!

"I give you my word of honor that for the next few minutes I did not know whether I was mad or sane. The situation was beyond an ordinary man's understanding. There was I, squirming upon that iron like a stranded tadpole upon the edge of a pond, my limbs free, my head at liberty, but my chest anchored down as firmly as if it was fettered by iron bands!

"In my first bewilderment I began to yell, just as if I could summon assistance! Then I put up my hand and gave three pulls at my life line. Almost immediately it was jerked tight from above, strained at my waist until I thought I should have been cut in two, and then—broke, not a yard above my head. I saw the released end flick up into the seaweed, and, in spite of my plight, had a clear mental vision of the two Malays tumbling head over heels at the other end.

"How I passed the next quarter of an hour I can hardly tell. They talk of a drowning man seeing all his life pass before him. I had no time for that. All I could think of was Mary—Mary, left without me,—Mary, as good as a widow,—Mary, with Pedro to deal with, and no protecting arm beside her except her old and half-helpless father. I fought and struggled till my exertions exhausted me.

"And then,—the shock of it made me jib like a frightened horse,—something jarred against my head-piece, and Pedro's voice, in the queer, stifled whisper which one hears through a copper helmet under water, was in my ears. He had come down behind me unseen. I gave a great sigh of relief.

"Flustered though I was, I could not help noticing that there was no surprise in his voice. His tone seemed unconcerned.

"Well, Señor Davis?" he was saying, calmly, "well?" "I'm held!" I shouted, excitedly. "Something is

## I WILL MAKE YOU Prosperous

If you are honest and ambitious write me today, no matter where you live or what your occupation, I will teach you the REAL ESTATE, GENERAL BROKERAGE AND INSURANCE BUSINESS thoroughly by mail; no business, trade or profession in the world today offers better opportunities to progressive men without capital; practical co-operation has opened the doors everywhere to profits never before dreamed of. I will appoint you SPECIAL REPRESENTATIVE of my company, the largest and strongest co-operative Realty Company in the world; furnish you large, weekly list of choice salable properties and investments; help you secure customers; afford you the constant advice and co-operation of our powerful organization with over 2,500 assistants. I have had lifelong successful experience and have helped hundreds of inexperienced men to immediate and permanent success and I will help you.

This is an unusual opportunity for men without capital to become independent for life.

Cut out this ad and send for my free booklet, proof of my statements and full particulars. Address nearest office.

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5% is a little better than most small investors receive—but no more than savings should yield while being free from speculation. Investors of small amounts will do well to investigate our business, which has been established over 13 years, and conducted under New York Banking Dept. supervision. We are paying 5% per year on accounts subject to withdrawal at your option. Start at any time—earnings reckoned for each day and remitted by check quarterly, semi-annually or compounded. Patrons all over the country, among whom are prominent merchants, manufacturers and professional men. Assets \$1,750,000. Write for particulars. INDUSTRIAL SAVINGS & LOAN CO. 3 Times Bldg., Broadway, New York



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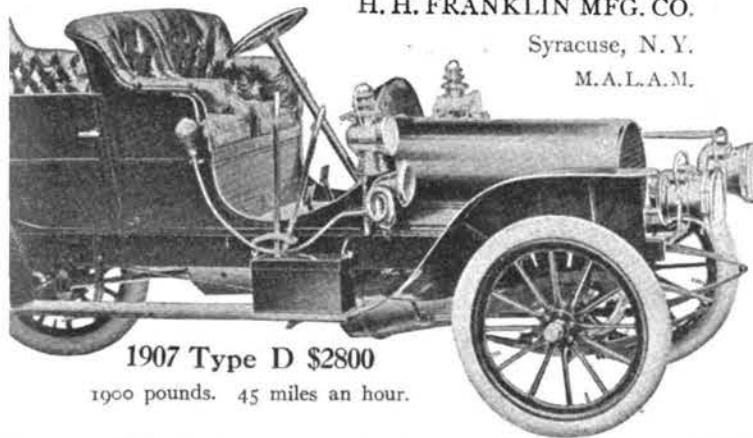
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above took him flying up into the forest of the surface weed.

"I saw the huge, malignant eye mark him as he rose. A long tentacle snaked out. It reached him,—lapped about his shoulders. Another joined and yet another. The rope tautened about his head. It strained, cut deep furrows across his chest, and then broke,—as mine had broken against the resistance of his devilish device. Rapidly, and yet more rapidly, the suckers lit upon him,—thickly, and yet more thickly, the fearful arms wound themselves about his limbs. In one last wild gesture, his hands shot up, to be gripped and squeezed down about his distorted body. Crushed, strangled, swathed away from sight he was hugged in upon the orifice which gaped for him, and so vanished utterly, mere mangled carrion, who, a moment before, had been a living human soul! Satisfied with his prey, or disregarding me, where terror held me motionless upon the iron pile, the great octopus crawled sullenly aside, emitting inky waves, which were his victim's only pall!"

\* \* \* \* \*

"And I? That awful sight completed what agony and passion had begun. I fainted, and did not return to consciousness till every trace of the monster's passing had vanished. Then, dropping my leaden soles, I rose,—to light,—to wholesome air and breathing,—to love,—to all the blessed hopes which life could hold again!"

## THE GLIDDEN TOUR



The Lozier Car Arriving at St. Augustine, Canada

IN the progress of American manufacture it is, indeed, pleasant to record the great strides that have been made in automobiles, and specially those that are used for long tours over the more or less inconsistent high-roads and by-roads of the country. The Glidden Tour, which covered a distance of over 1,200 miles from Buffalo to Bretton Woods, in New Hampshire, by a circuitous route through New York and Canada, proved beyond doubt the position that the motor car has taken as a means of travel. The Glidden Tour was in every way a gigantic success. It was not run to demonstrate the break-neck speed of any particular car, but to prove the endurance powers and structural strength of the seventy automobiles that entered the contest. To prevent any unnecessary speed, demerits were given to those who arrived at a checking point ahead of time, as well as to those who arrived behind time.

Harry Palmer, who conducts the recreation and sports department of SUCCESS MAGAZINE, was specially commissioned to go over the route with the contestants. He was the guest of E. R. Lozier, of the Lozier Manufacturing Company. It was our intention to publish Mr. Palmer's impressions of the Glidden Tour in this number, but to our keen disappointment we find it is impossible.

It is not the province of a monthly magazine to publish anything in a hurry, and as Mr. Palmer did not have sufficient time, between the close of the race and the day of going to press, to thoroughly read over his notes, marshal his facts, and discuss with various automobilists the pros and cons of the great event, we have to postpone the publication of his article until the October issue. We promise that Mr. Palmer's observations will be important not only to the automobile world, but to the public in general, as well, and will be well worth waiting for. We recently read in a French paper that the United States has proven to a greater extent than any other country, the wonderful strength of automobiles as touring cars. Mr. Palmer's article will, in a general measure, show how much of this is true.

"The king is the man who can."

"Hard times has a good many relatives. It is the twin brother of the blues."

The most dangerous force in this country is the fortune with no character behind it.

## Taking the Hoe to Congress

By SAMUEL MERWIN

[Concluded from page 605]

influences will slip in and extend themselves until the field is theirs. It is just as necessary to watch congress as it is to watch your garden, reader. It is just as necessary to take the hoe to it now and then, if you expect any good thing to come out of it. And it is equally certain that once the majority of citizens do turn their attention to Washington, they can weed out the bad growth if they choose. Your congressman is your servant, and he knows it. Show that you mean business and he will obey you. He came very near to obeying you at the last session. Let him see that you are aroused and he becomes afraid of you, which is the same as saying that he is afraid of losing his job.

But the sordid old game has been going on for a good many years. The intricate system of special legislation has been so built up and rounded out that to a considerable extent the present business system of the country is an outgrowth of it. There can be little doubt that the housecleaning which we seem to be on the point of undertaking at Washington will "unsettle business," and seriously. We can not clean up congress, we can not launch out on a policy of honest legislation, and this is what really complicates the situation,—without passing through a somewhat disordered phase,—commercially. You may be sure that it will not be accomplished without a desperate fight on the part of the gentlemen who are at present, thanks to tariff or subsidy or "joker" legislation, living off the country.

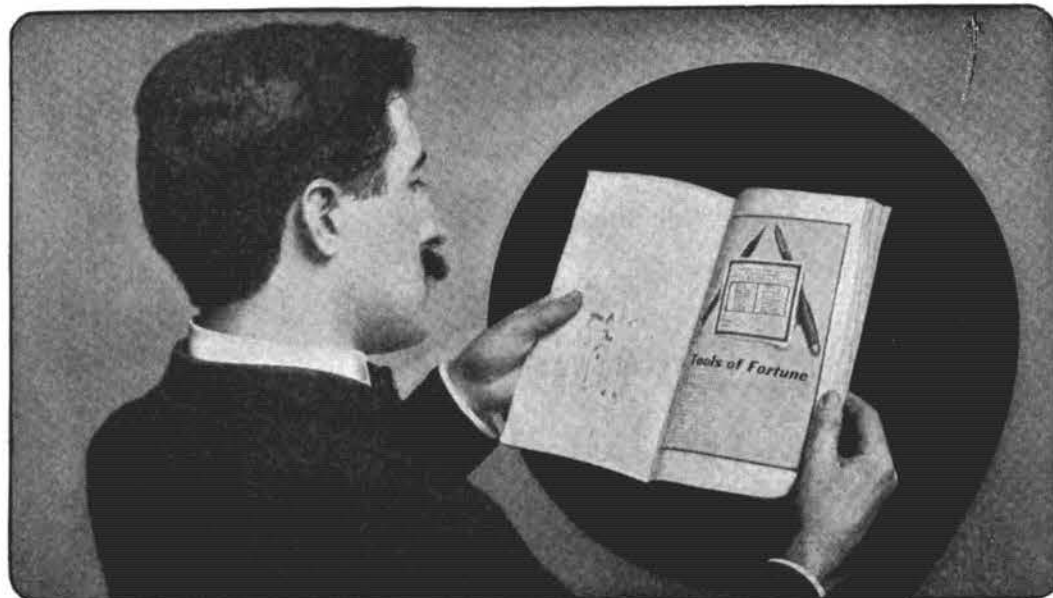
The corporations *must* own congress. In some cases their very existence, in most cases some part of their profits, depend on this ownership. "We will be back," says the lobbyist, or the railroads will lose those Indian coal and oil lands in the territory, the value of which Senator La Follette seriously estimates at hundreds of millions; or the Watch Trust, the Steel Trust, the Lumber Trust, the Sugar Trust will lose their tariff "protection," and will be forced to lower their prices. "We *must* go back," says the lobbyist, or a "radical," a "dangerous" administration will really try to enforce the pure-food law, the railway-rate law, the meat-inspection law—and *think* what that would mean! Where would "conservatism" be then?

This is why the next few sessions of congress promise to be among the most interesting and the most critical in our history. The lobbyists will be back. The most skillful legal prostitutes in the country will be retained to devise new ways of circumventing the public will. The basic principle of our inflated commercial structure, legislation in the interests of "property," will be on trial for its life. The "conservatives," the men who run the corporations, must either fight or surrender; and you may as well make up your mind that they will fight. A few of them, the stupid ones, are still hoping that the clamor will "blow over;" but the wiser ones, I think, know better. They know that the fight will be to something very like a finish.

There, I believe, you have the situation. The corporations must either own congress or consent to surrender a part of the field. The people can own it if they are willing to fight hard for it. But it will be the hardest fight of a generation. The magazines, excepting a few pompous ones and a few time-serving ones, will still be at your service. The newspapers, for the greater part, will be working against you while apparently taking your part. And congress itself, your representatives assembled in your national capitol building, will play treachery, unless you make them fear you more than they fear the trusts.

Yes, on that day in December when the noon whistles blow and the two flags flutter to the mastheads above the two wings of your capitol, Vice President Fairbanks and Speaker Cannon will bring down their gavels. Mr. Fairbanks's attitude will hardly matter, for the senate still preserves the form of a deliberative body, and even a "radical" like La Follette can get recognition from the chair, if he fights for it. But it is different in the house. There the speaker is not a presiding officer, he is a party whip, and he recognizes only those who take his orders. His power is great, and he is against you. Remember that, reader. Cannon is against you. This fact may help to clear up certain things in your mind. Your "Uncle Joe" is very skillful; he says humorous things; he overwhelms ambitious young congressmen by referring to his thirty years or so in the house; he can be kind, almost paternal, when he chooses; and when his patriotism and his political integrity are questioned, he will take the floor and fairly work himself up into a condition of star-spangled eagle-olatry;—but he is against you. He does not care to "disturb business." He is very much more deeply interested in the man who sells adulterated, even poisonous candy to your children than he is in your children when he pats them on the head. Why? Because the manufacturer helps to "support the party," and the child does not. If he happens to read this paragraph, and if he thinks it wise to reply, he will probably deny every word of it. But when you hear him deny it, just recall his attitude when the Meat Inspection Bill was before the house.

I had rather some one else had undertaken the task of



## Well— What Are You Going to DO About it

Here it is again, this big opportunity. Now, what ARE you going to do about it? If you had filled out the coupon the first time you saw it, it's likely you would be holding a high-class position to-day. Within this past year, a host of people no better educated, no better off than yourself, have started on the road to success by way of that coupon, and many of them are already earning twice what they did a year ago.

Are you going to keep putting this off till it's everlastingly too late? Or will you fill out the coupon THIS time and begin getting ahead in the world? If you just make up your mind now that you are going to be better off at this time next year the INTERNATIONAL CORRESPONDENCE SCHOOLS will make the way easy for you, will bring to you by mail the training required to fit you quickly for a responsible position in one of the occupations listed on the coupon. The I. C. S. will **bring** this training **to you**, mind, at your home, in your spare time, without interfering with your present duties.

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Electrician  
Elec. Engineer

Mechanical Draftsman  
Telephone Engineer  
Elec. Lighting Supt.  
Mechan. Engineer  
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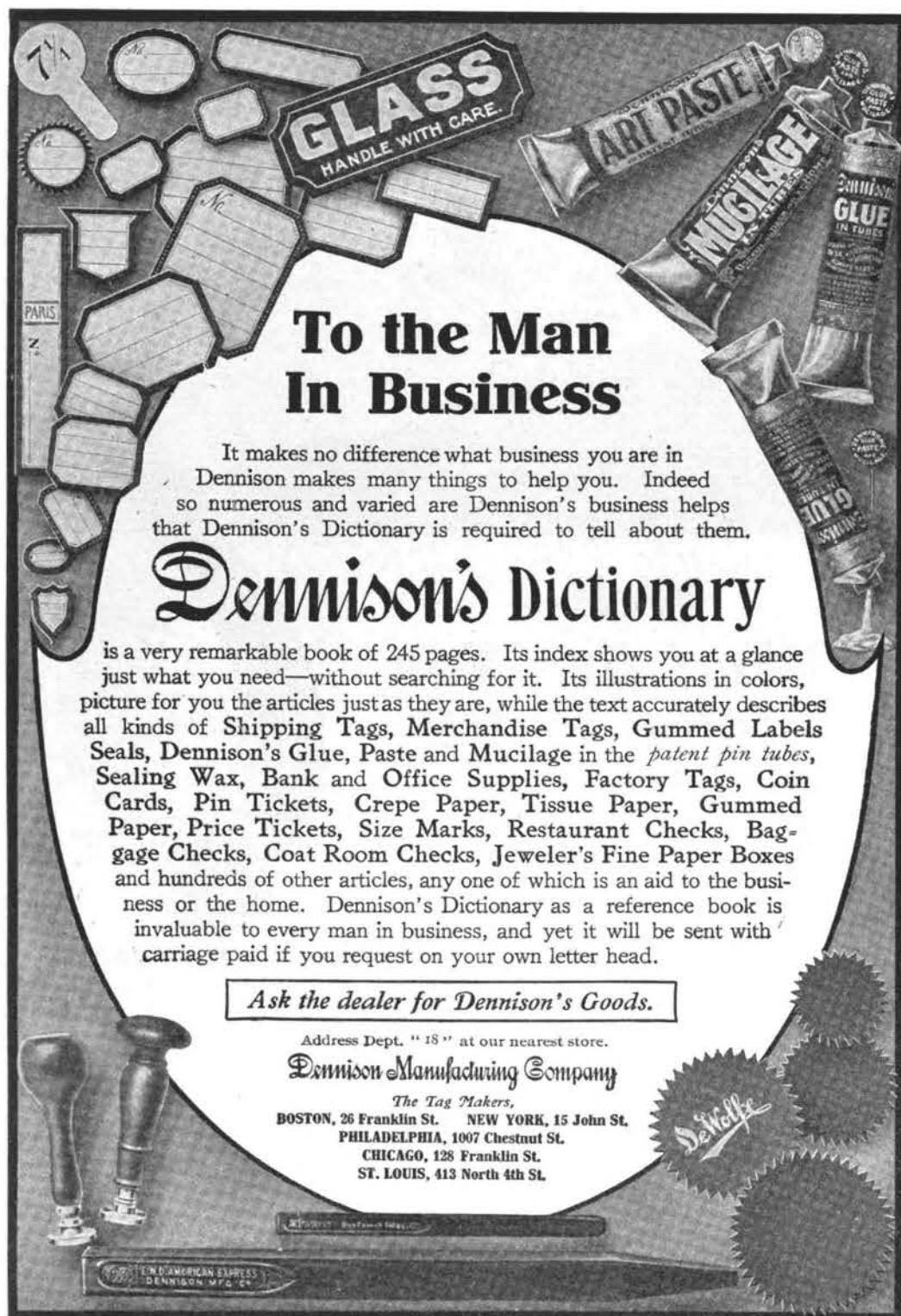
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## The Hoe-Man in the Making

"The Child at the Loom"

By Edwin Markham

Edwin Markham has a message for you.

Edwin Markham wrote "The Man with the Hoe," which stirred to its depths the complacency of the nation. That was a great message. But now he has a GREATER.

Beginning with the September COSMOPOLITAN, Edwin Markham tells how "The Man with the Hoe" is made—how, starting with a birth-state of ignorance and poverty, more than 2,000,000 American children in this free America are crushed by slavery into mental and moral oblivion.

Here, under your very eye, slavery of children! The pity, the shame, the horror of a condition which permits children to come into this great, beautiful world—and slavery—industrial slavery! And there are over 2,000,000 of them. It is horror enough that men and women are industrial slaves—but children—!

Think of it—little ones with no time for play, no time for sunshine and laughter, no time for books and school—but time only for ignorance and sorrow and work—WORK that the money-grubbers may get more money.

In the September COSMOPOLITAN is the first article of the series by Edwin Markham—"The Child at the Loom."

At the looms of the cotton mills; there they stand, wan little figures day in and day out, in the choking, blinding, gloomy, deafening room, until disease—in most cases the "Great White Plague"—slowly, cruelly squeezes out of their frail bodies all the vitality that the mill-owners have left—and they live just as long as the disease lasts.

**September Cosmopolitan 10 Cents**

Put \$1 in an envelope addressed to Cosmopolitan, 1789 Broadway, New York City, and get Cosmopolitan for a year. DO IT NOW!

speaking plainly to you about this man, who occupies so exalted a station in your house of representatives. But if we are to get anywhere, we must talk plainly. We must get at the facts. It won't do to curse the muck-rakers now. That was still possible a year or so ago. But since the insurance exposures and the Pennsylvania Railroad exposures, with their ramifications extending into nearly all departments of corporation and political life, that sort of talk is impossible. That gentle congressman who cursed Steffens so roundly and so blasphemously was simply behind the times. And it is not enough merely to get at the facts about the men who lead, or mislead congress. We must act on them. We must take the hoe to congress. If you, reader, and a few millions like you, will worry the gentlemen sharply enough, you can have what you will. For it is you, and you alone, who can turn them out of their jobs. But if you let them alone they will laugh at you. If you only half watch them they will swindle you with "jokers" and with all the contemptible sneak-thievery of legislation. Get after them with a hoe and they are your very obedient servants.

Because of its traditions, and partly, also, because of the long term of its members, cleaning up the senate will be a long and difficult undertaking. But twenty honest, fearless men, strong fighting men, by banding together could clean up the house, for the country would be with them. But they would have to be very strong men, indeed. They would have to fight the established order. They would have to endure not only scorn and false accusations, not only the attacks of a superior force equipped with heavy artillery and with sappers and miners, but also temptations so subtle, so insidious, so fair in the beginning and so ugly at the end, that one who does not know Washington, or some other capital city, can hardly conceive of their infinite variety. The twenty fighters would probably have moments of doubting their own souls. But would it not be worth a trial?

## The Editor's Cabinet

[Concluded from page 615]

authorship. I am confident it will be an American dramatist who will write the play worthy to compare with the best dramatic works of the last half century.

*Dana Belasco.*

### LITERATURE

What ten recent novels would you recommend as best worth reading?—W. D. H.

THE following list does not contain all the good novels written in recent years; but it names ten of the highest order:

- (a.)—Maurice Hewlitt's "Richard Yea and Nay,"—the adventure and passion of the England of the Crusades.
- (b.)—Joseph Conrad's "Lord Jim,"—a sense of the power and terror of the sea.
- (c.)—Robert Hitchens's "The Garden of Allah,"—two souls projected against the color and mystery of the desert.
- (d.)—Mrs. Edith Wharton's "The House of Mirth,"—the tragedy and the comedy of our hollow fashionable society.
- (e.)—May Sinclair's "The Divine Fire,"—the apotheosis of the poetic spirit.
- (f.)—Upton Sinclair's "The Jungle,"—the awakener of the conscience of the nation.
- (g.)—Jack London's "The Sea Wolf,"—adventure on the sea and conflict of the primitive passions.
- (h.)—Stewart Edward White's "The Blazed Trail,"—the flavor of the woods and lumber camps in the great Northwest.
- (i.)—Dexter's "The Breath of the Gods,"—the conflict in Japan between the old traditions and the new ideas.
- (j.)—Frank Norris's "The Octopus,"—a book somewhat older, but forever new; the struggle of plundered men with corporate oppression.

Is the study of Shakespeare and other great poetry declining? If so, for what reasons?—Charles D. L.

NEVER before was there so much study of poetry and the drama. This is due to the modern extension of education and to the spread of reading matter among the masses. Poetry is not the fashion of an hour: it is an eternal need of the soul—a need that increases with the increase of intellectual light.

*Edwin Markham*

No one is defeated until he gives up.

"It pays a man first, last, and all the time to assume that he is appreciated."

Self-control will succeed with one talent where self-indulgence will fail with ten.

## With the Editors

STRAIGHT into the fool problem walks FRANK FAYANT in his first installment of "Fools and Their Money." In the matter of mere extent, parting the fools from their money is one of the biggest games in the world. Next to the game of life and the game of love, it is the very biggest. Nearly all of us are fools at some period of our lives. We either have a few dollars to put into the savings banks, or a few hundreds or a few thousands to put into the "market." That latter mysterious region is where the sharks gather, swimming about in oceans of water, waiting to pick our bones. And, since the fool is so strong in each of us, we can not help being a little interested in what Mr. FAYANT has to say. It is a subject which we should all approach very humbly, deeply conscious of our weakness.

If you have in the back of your head a notion that Mr. FAYANT's series is to be of a "financial" nature, you had better read a column or two of it at once and set yourself right. There is nothing dry about "Fools and Their Money." It is the exceedingly human story, the *whole* story, of how the sharks do it. Big "deals" and little "deals," big rascals and little rascals, fall into their proper places under Mr. FAYANT's pen. This series will probably explode some very pretty day-dreams you have dallied with concerning big returns from small investments; but you had better read it, nevertheless.

Mr. FAYANT has written with a healthy mind and a healthy pen. He lets the light in where the darkness is unwholesome. He shows the good side, the necessary side, of Wall Street; for there is a necessary side. A real financial center is a perfectly normal and healthy institution in any country. It would be most difficult to get along without it. But if Wall Street is inevitable, it has an army of hangers-on, of camp-followers and swindlers who seem also to be inevitable. More, right within the sound institution itself there are unhealthy growths. And it is the task of pointing out this complicated system as it really exists, separating the unsound from the sound, that Mr. FAYANT has undertaken.

We think he has succeeded. That is why we are enthusiastic about "Fools and Their Money." Money is necessary to us all; we can't get away from using it; and therefore it may do us a little good to learn just how and in what we are among the fools who misuse it.

\* \* \*

THE articles in this issue by HENRY BEACH NEEDHAM and SAMUEL MERWIN will, we think, convince our readers that something must be done about Congress. Mr. NEEDHAM shows how President Roosevelt directly influenced Congress at the last session. Mr. MERWIN shows the part played directly by the people. The significant fact is that our national legislature is not dealing squarely with the country, and that this condition will continue until the plain people rise up and show their strength.

We shall next month announce what is probably the most remarkable movement ever undertaken by an American magazine. We have long sought an opportunity to cap our work in exposing evil conditions by undertaking a practical constructive movement for better conditions. Now the opportunity has arisen. Mr. NEEDHAM, who did most effective personal work in helping along the pure-food bill and the railway-rate bill at the last session, has suggested that we undertake to found a "People's Lobby" at Washington, which will look after the interests of the whole people in national legislation, and which will work to expose and defeat all special and vicious legislation. His idea was so simple and so extremely practicable, that it fairly took away our breath. We wondered that nobody had thought of it before. Then we agreed to take up the work. The People's Lobby will employ trained men permanently at Washington for the sole purpose of cleaning up the present questionable methods of our Congress, and will help to make the legislative branch of our government what it was originally

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An example of this is our safety crank latch. This is so constructed that on releasing the crank therefrom to start the motor, the spark is automatically and positively retarded, thus avoiding back firing, which has so often resulted in serious injury to the operator.

This is only one of the many valuable features, described in the second edition of our 1906 catalog, which is now ready and at your service.

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## Panama— The Human Side,

By Poultney Bigelow

Every one should be interested in the quick, sure and safe digging of the Panama Canal. President Roosevelt's interest in the canal is so great that he is to break a famous precedent by visiting the Isthmus. The exposé of corruption and political jobbery going on at the scene of the digging of the canal, in a magazine of last January, brought the attention of President Roosevelt to the fact that it would be better not to trust entirely to subordinates, but to see for himself.

The COSMOPOLITAN sent Mr. Bigelow down to Panama, and the results of his investigations are published in the September issue.

If you, Mr. Citizen, are interested in the commercial welfare of your country, read how politics of the lowest kind is delaying the canal and bringing disease and death to many of the workmen.

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meant to be, "of, for, and by, the people." It will open the eyes of the public.

\* \* \*

Just how the thing is to be managed we will explain in detail next month. There is a great deal of preliminary work to be done. For one thing, we are at present engaged in organizing a governing committee made up of twelve or fifteen of the ablest and most public-spirited men in the country, who will form the permanent controlling organization. When you see the list of names and read the plan of work drawn up for the organization which is to represent you at Washington, you will begin to realize, we think, that the People's Lobby is simply the logical outcome of the tremendous moral awakening of the past few years.

The sordid or crooked congressman hates and fears publicity. The People's Lobby will blazon his every public act where every voter in the land can see. Did you know that many of the arguments used at the last session by "the railroad senators" were handed them ready-made by the paid railroad lobbyists? At the coming session, the people's—your—senators and representatives will be handed statistics and information by your lobby, which they will use in the people's—in your—interest. The People's Lobby will throw a bright light on Congress, not spasmodically, but all the time—relentlessly.

The interesting thing to you is that you, reader, are to have a hand in bringing it all about. Next month we will tell you how. We venture to say that you—if you are, as we believe, an honest, law-abiding citizen, and if you would like to make your small influence felt in national affairs—that you will be surprised and deeply interested, just as we were when the idea first took hold of our minds. Your influence will not be so small as you modestly may think it is; for there are a good many millions of you, and once you are given the opportunity to pull together the result will be, we believe, inspiring. The idea of the People's Lobby is simple as daylight. IT WILL WORK. And, though simple, it promises to be so big and so very important to the whole country that we are going to get it off our hands just as soon as we can, and into the hands of the permanent governing committee.

As has doubtless flashed into your mind, it is of absolute importance that the right men be put on this committee, men in whom the entire country will have perfect confidence. We realize very keenly our responsibility in assembling such a committee. There are men of reputation who would take pleasure in selling out the People's Lobby to the powers of organized capital. But we believe that the complete list of names, when we announce it, will carry the confidence of every citizen.

The People's Lobby will know no party. It will not meddle in questions which admit of an honest difference of opinion. It will simply make sure that the difference of opinion is honest. It will see that plundering, sneak bills are not jockeyed through Congress by the big "interests." It will demand that every bit of our national legislative business be carried through in the daylight, where every citizen can see it for himself. It will drag out into the light every "joker" and every misleading clause. More, it will fix the personal responsibility for introducing and supporting bad measures. It will, in short, hold Congress up to its work as a body of representatives of the people, sent to Washington to conduct the people's business.

Well, next month we will tell you what we plan to do, and how every reader of SUCCESS MAGAZINE can have a hand in founding the People's Lobby.

\* \* \*

THE thirty photographs of President Roosevelt which illustrate Mr. NEEDHAM's article in this issue form a distinct novelty in themselves. It is the first time that such a collection has ever been presented, and, perhaps, no other President of the United States has been photographed in so many ways. These are stereographs, and were taken by Underwood and Underwood, of New York City, by which firm they are fully copyrighted.

# HINTS TO INVESTORS

By GARET GARRETT



We especially invite correspondence in connection with this department from persons who have been, or fear that they are about to be, victimized by unscrupulous schemers in connection with financial propositions. We have employed a staff of experts to investigate all cases of this kind which may be referred to us, and to report on the facts and prospects of different propositions, according to their best judgment. If you are in any doubt about an investment which you have made or

contemplate making, it will be our pleasure to look into the matter for you without any charge. All letters will be regarded as absolutely confidential, answers will be sent by mail, and in no case will the name of any correspondent or any information contained in letters of correspondents be published or used to his or her detriment. Enclose a stamped envelope for reply. Address all communications: Investors' Department, SUCCESS MAGAZINE, Washington Square, New York City.

THE average man, receiving his impressions uncritically, especially about things which lie beyond his personal knowledge and yet which appeal to his imagination, is almost certain to hold vague and biased notions touching Wall Street. He thinks of it as a place where men gamble in stocks; where such as call themselves bulls and bears prey remorselessly upon an uninstructed public; where the "outsider" can be sure of nothing save that he will lose his money, and, indeed, these are the aspects of the subject which are continually brought to his attention. Nine tenths of that which is written about Wall Street may be said to deal with the dramatic, sordid, or sensational features of the place, and the other tenth is academic.

A man whose sole capital consists of energy and an adventurous spirit, goes prospecting and discovers a gold mine which could be made to yield an enormous profit after an initial expenditure of \$500,000 on development work, machinery, etc. What does he do with it? The chances are that if he had \$500,000 of his own, or the half of it, he would not have gone prospecting. Here he comes upon a deposit of vast, undeveloped wealth, and the problem is to get the capital necessary to develop it. He thinks at once of Wall Street as a place where capital is to be found for such things, and betakes himself thither, armed with samples of the ore, the opinion of one or more experts, and such other proofs as he may be able to procure. If the thing looks promising and stands investigation, the capital is forthcoming.

Another man, whose capital consists of an expert knowledge of the science of railroading, acquired, perhaps, in the service of some large railroad corporation, sees a fine opening for a new railroad, possibly in a foreign country. He obtains valuable concessions from the government, rights of way, land grants, etc., and then what? It takes a great deal of money to build a railroad—many millions of dollars. He comes to Wall Street, and, again, if the project looks feasible, the capital is forthcoming.

The discoverers of undeveloped wealth—the miner, the railroad man, the inventor, the heads of aggressive corporations, and many others—are continually coming to Wall Street, hundreds every day, seeking capital, and few good things are turned away. This is not philanthropy; it is purely business.

There is always a large amount of liquid capital in Wall Street out of which great works can be performed. It is Wall Street's business to keep capital liquid for that purpose, and if there was no place where capital could be found in that state great works would be impossible.

Older by a great many years than Wall Street is Lombard Street, the financial center of London, concerning which Walter Bagehot wrote: "A citizen of London in Queen Elizabeth's time could not have imagined our state of mind. He would have thought that it was no use inventing railways (if he could have understood what a railway meant,) for you would not have been able to collect the capital with which to make them. At this moment, in colonies and all rude countries, there is no large sum of transferable money; there is no fund from which you can borrow and out of which you can make immense works. Taking the world as a whole—either now or in the past—it is certain that in poor states there is no spare money for new and great undertaking, and that in most rich states the money is too scattered, and clings too close to the hands of the owners, to be often obtainable in large quantities for new purposes. A place like Lombard Street, where in all but the rarest times money can always be obtained upon good security or upon decent prospects of probable gain, is a luxury which no country has ever enjoyed with even comparable equality before."

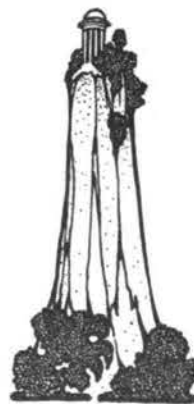
Close to ninety per cent. of the business of the country is done on credit, and Wall Street, being the financial center, regulates the machinery of credit. Interior banks send their unemployed balances to New York to be a part of the liquid fund, and these balances are variously employed in Wall Street—largely, it is true, in stock market speculation—but when the money is wanted again in the interior it is immediately returned.

We see, therefore, that the essential business of Wall Street is to keep capital mobile, or liquid, for the performance of great works; to keep a market on which assets can be converted quickly, when it becomes necessary to meet an emergency or avert a crisis; to bring the intending producer into touch with accumulated wealth, representing the fruits of past production; to take the initial risks and ultimately, when the hazard has been reduced to a minimum, to find the small investor who can not afford to take the risks and seeks safe security and a reasonable return for his small savings, and to regulate the vast machinery of credit. It has other and more complicated functions, as for example, to provide facilities for foreign exchange. Thus, to fill the vacuum created here by the transfer of \$50,000,000 to San Francisco just after the earthquake, the bankers of Wall Street imported gold from Europe, partly by drawing upon their credit abroad and partly by anticipating the future exports of American products.

"This is all very well," you say, "but we have heard that about ninety per cent. of the transactions reported daily on the New York Stock Exchange are of a purely speculative character; that a class of men, called operators, regularly engage in manipulation, either to advance prices or depress them, and circulate false rumors and disseminate fictitious information to persuade people to buy stocks for more than they are worth, or to sell them for less than they are worth. We know that many of our friends have been victimized in this manner."

It is all true. The foolish public is preyed upon by these and many other devices, and yet it would be as impossible to eliminate speculation from the affairs of men as to make water flow up-hill. Your grocer who lays in a stock of sugar against a rise in prices which he believes to be impending is a speculator. The farmer who plants more of one thing than another expecting higher prices for the thing he plants most of is a speculator. Perhaps ninety per cent. of the daily Board of Trade transactions in wheat are purely speculative, conducted by men who never see the actual grain, and so with corn and oats and other staple commodities, and yet you do not hear the the criticism of grain markets that you hear of the stock market. Farmers are glad to have manipulation on the "bull side" of grain. They regard the bulls as benefactors. This is selfish. What the farmer gains the consumers lose. In periods of real estate speculation, twenty men buy property merely to turn it over at a profit for every one who buys to keep.

The amazing facility with which credit, or capital, in large amounts is transferred in Wall Street from one set of hands to another leads to enormous evils, reckless speculation, dishonest manipulation, etc., but it is only because of the scale on which such things are done that they become conspicuous. When capital is not fully employed in general business it accumulates in Wall Street, interest rates decline and Stock Exchange operators are encouraged to borrow money "on call," or for short periods of time, for speculative uses. The investor is better safeguarded than the speculator. Investment securities are not subject to such violent fluctuations, for one thing, and more than this, reputable houses whose business it is to seek the investor watch his interests zealously. The man who makes one investment will make another, and in the last analysis of things, it is the small investor who provides the fixed capital.



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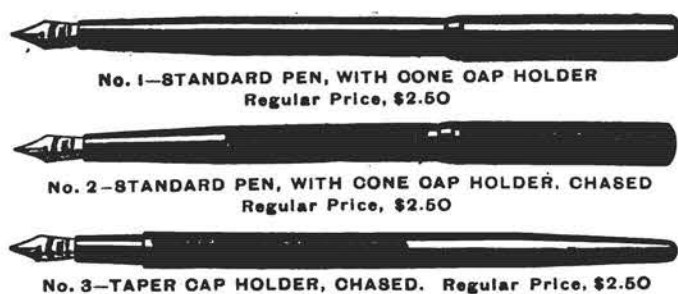
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