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Important Announcement

THE PEOPLE'S LOBBY

THERE is to be established at Washington, during the approaching session of congress, a "People's Lobby." A full explanation of the work to be carried out by this bureau will be found in our opening article in this issue, by Henry Beach Needham. It was Mr. Needham who originated this splendid idea, and we have asked him to make the first public statement explaining it. We will merely add to his statement that in this movement we see the first deliberate step toward bringing congress back to first principles, toward making our representatives really represent us.

The People's Lobby will consist of a permanent bureau at Washington, with complete facilities for watching all committee and legislative work, for keeping faithful records of the public career of every senator and representative, and for supplying senators and representatives with such information and statistics as may aid in supporting the cause of the whole people.

The weapon of the People's Lobby will be publicity.

There is no reason why any of the work of congress should be carried on in the dark. The People's Lobby will throw a whitelight into every corner of our national capitol all the time.

There will be nothing of the sensational or the frantic in this work—the People's Lobby will deal only in the plain facts, in all the facts.

There will be nothing of the partisan, of the "political"—the People's Lobby will simply demand that differences of opinion be honest and above board, that the "joker" and all its miserable sort of misleading and lying legislation be abolished once and for all.

There will not be the slightest feeling of antagonism toward congress, as a body,—the People's Lobby will merely see, in a methodical manner, that congress hides no secrets, no secret alliances.

The honest senator or representative need have no fear of the People's Lobby—it will help him. Precisely as it will print, mercilessly, the cold facts about the bad men and the bad measures in magazines and newspapers read by millions of American citizens, so will it print the cold facts about the good men and the good measures.

Every "interest" has been represented at Washington except that of the whole people. The People's Lobby will be to congress and to national politics what Dun's and Bradstreet's are to commercial life—and a great deal more. It will place every senator and representative according to his record.

Now it is of absolute importance that the People's Lobby be governed by the right men. It would not do for this or any other magazine to control it, for no magazine is big enough or disinterested enough. So we have set about organizing a Governing Committee made up of men in whom the entire country has the utmost confidence. This committee must not be too large; it must include men from widely separated departments of American life; above all it must include none but honest, fearless men. This Governing Committee is already about half made up. Read over the following names, and we think you will agree with us that our committee is really going to represent the whole people:—

GOVERNING BOARD

Partial List of Acceptances

FRANCIS J. HENEY, special government prosecutor in the Oregon land frauds cases.

SAMUEL McCUNE LINDSAY, Secretary of the National Child Labor Committee.

JOHN MITCHELL, President of the United Mine Workers of America.

HENRY BEACH NEEDHAM, journalist.

JAMES B. REYNOLDS, joint author of the Neill-Reynolds Meat Inspection Report.

LINCOLN STEFFENS, associate editor "The American Magazine."

BENJAMIN IDE WHEELER, President of the University of California.

WILLIAM ALLEN WHITE, editor "The Gazette," Emporia, Kansas.

R. M. ALLEN, Secretary of the Interstate Pure Food Commission.

SAMUEL L. CLEMENS, ("Mark Twain.")

What is more, it is a working committee that we are organizing. In later issues we shall announce more names, among which will be found those of several practical, experienced business men,—men who, like all those in the above list, have no axes to grind. We believe that we can guarantee to the citizens of this country that there will not be a man on the Governing Committee who would for an instant consider a proposition to sell out the People's Lobby. Neither will there be a single demagogue or a man who could be swayed by the demands of demagogues for sensational and unsettling legislation. Just so soon as the committee meets and organizes, this fall, this magazine will gladly render an accounting and will turn the work over to the men who will thereafter conduct it for the people of the United States.

The last question that arises is, "How is the People's Lobby to be supported?" Carried on permanently, it will cost a good deal of money.

Here again we have nothing to show but a record of unbounded enthusiasm and hearty support. The first opportunity to contribute was given to those fearless men who have put themselves in the forefront for the fight of the new, the clean, the square sort of local, state, and national government. The first contributor was Winston Churchill, the novelist, who is leading the fight against the Boston and Maine Railroad, in New Hampshire.

Ex-Governor Garvin, of Rhode Island, writes:

"... I approve both the idea and the manner in which it is proposed to be carried out. The plan, as outlined, commends itself to me in its entirety."

State Senator Everett Colby, who has made such a striking record in the fight to clean up New Jersey, says:

"I am in hearty sympathy with your efforts to establish a People's Lobby. This has been my hobby in New Jersey, and the defeat of my bill last winter has made me particularly keen about any effort to eradicate the evil of corruption from our state and national legislatures. . . . I am only too glad to lend what little influence I may have to the work. Inclosed please find my check."

Governor Charles S. Deneen, of Illinois, was among the first to send a check, as was Samuel Hopkins Adams, the man who exposed the patent medicine ring.

The People's Lobby must be supported. It is going to be supported. We ask you who are reading this to slip a dollar bill into an envelope, seal it, address it: "The People's Lobby," SUCCESS MAGAZINE, Washington Square, New York City, and put it into the mail—to-day. That is how you, reader, can have a personal hand in founding the bureau which is going to represent you at Washington. No matter whether you are a man, woman, or child, slip that dollar bill into an envelope, address it to us, and post it. We need an endowment fund of half a million dollars in order to make the People's Lobby independent and absolutely impervious to "influence."

Many are giving much more than a dollar. To those who have means, we suggest sending a large check. Sums up to ten thousand dollars could be put to no better use than to the support of the People's Lobby. But almost every one who reads these lines can easily send one dollar.

This magazine has agreed to act as treasurer during the preliminary work of organization. All contributions will be acknowledged in these columns.

Success Magazine

ORISON S. MARDEN
EDITOR AND FOUNDER

ROBERT MACKAY
ASSOCIATE EDITOR

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Contents for October, 1906

Cover Design by Charles Grunwald

The People's Lobby . Henry Beach Needham 659

Illustrated by Charles Sarka

Mrs. Casey's Dollar (A Story), Ellis Parker Butler 662

Illustrated by J. R. Shaver

Players in This Season's Theatrical Productions (Portraits) 664-5

The Policy Holder's War . . Elliott Flower 666

Fools and Their Money.—II. . Frank Fayant 669

Illustrated by Clare V. Dwtgins, Arthur G. Dove, and John Boyd

The Second Generation, David Graham Phillips 672

(Chapters XVI., XVII., and XVIII.)

Illustrated by Fletcher C. Ransom

Penury Popham (A Story) . Anne O'Hagan 675

Illustrated by Otto Lang

Does the World Owe You a Living Orison S. Marden 677

The Clidden Tour Harry Palmer 678

Illustrated with Photographs taken by the Author

Some Funny First-Night Experiences Gertrude Vivian 713

Verse: Love and the Ships . . . Lewis Worthington Smith 667

Pertinent Parables Wallace Irwin 680

The Spirit's Promptings Edith M. Russell 707

"Nobody Keers" Elizabeth A. Hyde 726

OTHER FEATURES, STORIES, AND DEPARTMENTS

The Editor's Cabinet 682

Sparrows' Nest and Mammon—II., Anna Steese Richardson 684

What the Germans Eat . . . Emma Lemcke-Barkhausen 686

Hints to Investors Edward Sherwood Mead 688

The Well-Dressed Man Alfred Stephen Bryan 702

The Editor's Chat 712



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The People's Lobby

By HENRY BEACH NEEDHAM



[See Editor's
Announcement,
page 657]

THE People's Lobby—it rings true; it strikes a popular chord. But at the seat of "the people's government, made for the people, made by the people, and answerable to the people,"—what need is there for such a thing as the People's Lobby?

In a magazine article published after the people's pure-food bill had been put to sleep in the last session of the Fifty-eighth Congress, and dealing with that subject, Edward G. Lowry, Washington correspondent of the New York "Evening Post," narrated this incident:

One day at a hearing before a committee of the House of Representatives, a man in the rear of the crowded chamber came forward and asked to be allowed to speak on the bill under consideration. Apparently none of the lawyers or representatives of manufacturers who were present knew him.

"Whom do you represent?" asked the chairman of the committee.

"The people," was the unexpected response.

"What people?" asked the chairman, incredulously.

"The people of the United States."

The congressmen burst into open laughter.

"I am sorry that we can't spare you any time," began the chairman, curtly. "We have here a number of gentlemen representing special interests affected by the bill, and we must devote what time we have to them."

But the leaders will say: "We answer all such aspersions by results. Look at the work of the first session of the Fifty-ninth Congress! All records since the Civil War have been broken. What congress has treated the people so fairly and so liberally?"

A Watchdog Is Needed

True, after a fight lasting seventeen years, a pure-food bill has become law. True, the Interstate Commerce Commission has been authorized to fix maximum rates,—a power which shippers believed to be lodged in the commission prior to the decision of the United States Supreme Court in 1897, and a power sought diligently and fought vigorously for eight years. True, the American farmer, the laborer, the manufacturer, and householders generally are to enjoy the boon of a denatured alcohol, for heat, light, and power purposes, and free of tax,—but then, the citizens of the leading commercial nations of Europe have long enjoyed it. True, meat products which bear the federal-inspection

tag (not a new form of advertisement for the packers) are now guaranteed by the government to be sound, healthful, and wholesome, free from harmful preservatives, and to have been produced amidst conditions which are sanitary; in other words, federal inspection is to be of considerable value and protection to the consumer.

In view of this and other substantive legislation; in the face of these achievements of congress in concord with the will of the people, what justification is there for placing a watchdog at the capitol?

As the writer endeavored to set forth last month, there is a story in the enactment of each of the people's bills. Let it be remembered that these popular measures were wrung from an unwilling congress by the President. If he had not boldly taken a hand—in contravention of the constitutional rules of the game—not one of them would have become law. This means that congress has not changed. The Senate of the United States, sometime obstructive, but now declared by many observers to be given over to radicalism, is, in reality, the same unwilling senate. Severe criticism—much of it fair and just—rendered senators tractable. And President Roosevelt did the rest.

Under the Speaker's Thumb

The domination of the House of Representatives is unaltered. The "popular branch" of the national legislature is under the speaker's thumb. As "Uncle Joe" Cannon commands, so the Committee on Rules executes; as the committee report, so the servile majority agrees; as reads the special rule, so the house "legislates." The real fight for a drastic meat-inspection bill was with the house,—that is to say with gentlemen who enjoy the confidence of the ruling powers. It was Chairman Wadsworth and Representative Lorimer who gave the President all the trouble. Their incivility to Dr. Charles P. Neill, commissioner of labor, was in such marked contrast to the deferential courtesy shown Thomas E. Wilson, the agent of the big packers, that Representative Bowie, of Alabama, uttered this protest in the Committee on Agriculture, of which he is a member:

"I want to interpose an objection, with all due respect. As far as all the questions I asked and all that I remember anybody asking Mr. Wilson, they were all with proper respect to the witness, and all gave him a fair opportunity of making a statement. Now, it does not seem to me that the representative of the government—Mr. Wilson being the representative of the packing houses—should be put on a cross-examination as he has been, and treated as if he were a culprit or as if he were being prosecuted."

But the "attorneys for the defense" did not alter the character of their cross-examination, and finally ensued this dialogue:

Commissioner Neill: "I do not want to be discourteous to the committee, but

I think the way in which questions are being asked is not quite fair to me, compared to the way in which it was handled yesterday, when the gentleman on the stand [Mr. Wilson] deliberately stated, for publication, that Mr. Reynolds and myself practically lied."

Representative Lamb, of Virginia: "I want to say right here, as a member of the committee, that I believe Mr. Neill is correct, and I am personally responsible for stating that."

Representative Davis, of Minnesota: "I also want to make the same statement."

As Chairman Wadsworth was so discourteous and unfair in his treatment of a representative of the President of the United States, need any one ask how a representative of the people would have fared at the hands of this "gentleman farmer?"

If expert testimony is required as to the *real* congress, the lobby of the special interests—sometimes called the "third house"—can furnish it. The high-priced men among these "legislative representatives," some of them able lawyers who find it more profitable to abjure the practice of the courts,—these specialists in legislation are accustomed, when congress is in session, to forgo their evening, either in the long corridor known as "peacock alley," in which over-fed men and over-dressed women sip their coffee, or in the lobby of the hotel, ensconced in comfortable chairs, and perhaps chatting fraternally with a senator or a member of the house. One is struck, first, with the visible evidences of their prosperity, and then the impression created is that they are at peace with all the world political. They usually are,—save with the President. Him they can not tolerate. They talk in the most serious and learned way about his "unwarranted interference in legislative matters." They are not wanting in a sense of humor, and yet it never occurs to them, apparently, that their meddling in legislation is far more "pernicious" than the President's,—and without so much as a shadow of constitutional authority. But perhaps these itinerant lobbyists should not be blamed. Congress encourages them, and it would, if it dared, discourage—perhaps reprove—the President.

Congress encouraged Warwick M. Hough, of St. Louis, attorney for the whisky trust. After the short session of 1904-1905, there was a banquet of the National Wholesale Liquor Dealers' Association. Lawyer Hough was complimented on his skill as a lobbyist, and the association congratulated itself because the pure-food bill had been "killed" through its efforts. This jollification meeting angered several members of the United States Senate; and when the Heyburn bill was sent over to the house in February, 1906, it contained a strong whisky clause. Again, Lawyer Hough went to work. He demonstrated, to the satisfaction of members of the house, how powerful, in many states, are the blenders and the rectifiers—licensed by the federal government to engage in the "spurious imitation" of the whisky. The Committee on Interstate and Foreign Commerce adopted a whisky "joker," in return for which concession Hough was to call off his crowd. At the proper time, so it was whispered about, the "joker" was to be eliminated from the bill. Alas! this whisky "joker" will be found in the pure-food law; it is one of the few weak spots in an admirable statute.

The Patent-Medicine Press Muzzle

President Cheney of the Proprietary Association of America, is the bullying type of lobbyist. He first sent State Senator Beardsley, of Indiana, to influence his political friend, Senator Hemenway. The result was that the successor in the senate of Vice-president Fairbanks,—also the custodian of his Presidential boom,—did some effective work in weakening the drug section of the Heyburn bill. But the Committee on Interstate and Foreign Commerce of the house substituted a very strong patent medicine clause. By its terms the amount of alcohol and the quantity of poisonous drugs—which were named—were to be stated on the label of the patent medicine package.

Immediately, President Cheney bore down on the committee with all the power at the command of his organization. He openly threatened members of the house. *He told them that the patent medicine interests have a mortgage on the press of the country; that a great majority of the newspapers of the land would go to the wall if patent medicine advertising were withdrawn, and that this subsidized press would be turned loose on congressmen if they did not back down.*

The Committee on Interstate and Foreign Commerce surrendered after some parleying. A new patent medicine clause was adopted, the provisions of which legalized the use of alcohol as a preservative or a solvent, and, worse still, the use of two grains of opium or one-quarter grain of morphine to the fluid ounce,—without notice to the purchaser. "Pe-ru-na" and the "bracers" would have been excluded from the operation of the pure-food law by the exception as to alcohol; while the baby-killing soothing

syrups and other patent medicines laden with habit-forming drugs would have continued to masquerade as *harmless* preparations.

"How do you defend the amendment?" was the question asked of a member of the committee.

"I do not defend it," was the frank, honest reply. "Fifteen of the eighteen members of the committee are opposed to it."

"If so many of your committee are opposed to it, why did you accept the amendment?"

"We got tired of being hammered. There were fifteen or twenty representatives of the patent medicine interests at us. We got tired of hearing them. Then, Lovering (a representative from Massachusetts) hammered day after day for this amendment. Finally, we gave in. Most of us think it a mistake."

Fortunately for the welfare of many people,—particularly, helpless young children,—the Lovering amendment could not be kept secret. The independent newspapers did some hammering. They exposed the surrender to the patent medicine lobby; printed the vicious amendment, and explained that its purpose was to "let out" all of the harmful and dangerous proprietary medicines—the big advertisers. Popular indignation forced the Committee on Interstate and Foreign Commerce to rescind its indefensible action. The patent medicine lobby was finally routed. But small credit is due to congress. Publicity did it.

At the close of the last session, one of the big attorneys at legislation who had succeeded in shelving some measures opposed by his clients (he represents great manufacturing interests) did not hide his disgust at the general character of the work of congress. He sneered at the radicalism of the senate—due, he opined, to the "attacks of demagogues" and to "executive usurpation." Then, with a laugh, he said:

"If you sneeze in the senate chamber, senators shudder."

Pulling the Teeth of Drastic Measures

But, in common with others of his profession of persuasion, he has an abiding faith in the future. "My people—or the vested interests, as the muck rakers call them—must have their representatives in the senate, and also in the house. They can't get along without them; they won't get along without them. In the long run congress must listen to the demands of big business interests."

Here, then, is a legislative expert who is not dismayed by a congress which is making a record in substantive legislation—in legislation devised in the people's interest. His unconcern means that he and his co-meddlers will be on hand from the beginning to the end of the next session of congress, and throughout the session of succeeding congresses; that they will appear before the committees of the senate and the house, (there to be welcomed as Thomas E. Wilson was made welcome;) that their technical and constitutional arguments will be printed for the guidance of members of congress; that the "points" they make will bob up on the floor of the house and in the senate chamber; that their statistics will be eagerly sought and freely used by legislators; and that senators and representatives, in and out of committee rooms, will give heed to the "gentlemen representing special interests affected by the bill." In other words, they will mold legislation,—as they have in days gone by. They will secure the postponement of popular legislation. They will draw the teeth of drastic measures,—even as Mr. Wilson almost succeeded in doing with the meat-inspection bill.

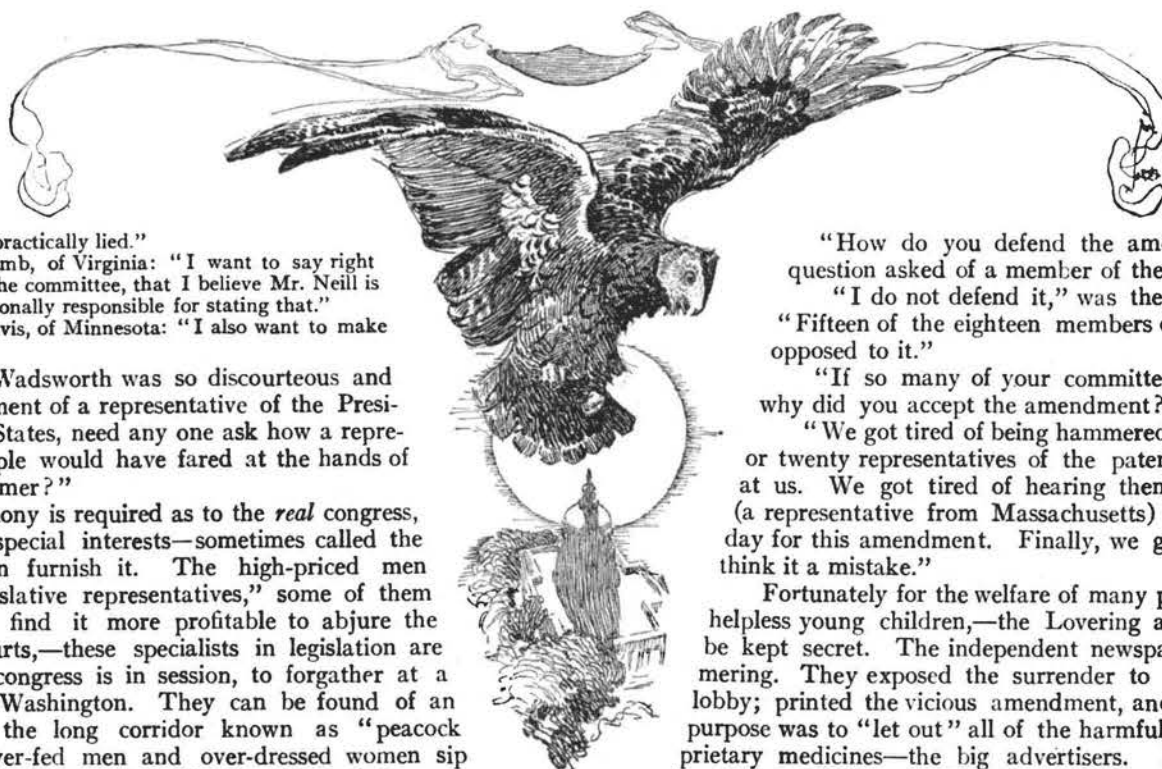
In what way are the people to be protected?

Theoretically, the members of congress themselves form the people's lobby. But, strange as it may seem, the people are not adequately represented in the Congress of the United States. The interests of the people are often neglected—sometimes as much through carelessness as with intent. What can the people do about it? Elect new members of congress who will be representative of the people? Yes. But it takes time to overthrow a machine. The substitution of independent for subservient representatives and senators is a slow process. It should go steadily on. But, as an immediate safeguard to popular government,—as a factor in achieving government of and by the people,—there should be maintained at Washington:

A national, non-partisan organization, independent of concentrated capital and organized labor, established to further, in a practical, effective way, legislation in the interests of the whole people, and to expose and defeat misleading special and vicious legislation.

Call it a bureau of congressional information, or a department of legislative inquiry, or by what name it seems most fitting. But it will be popularly known as the People's Lobby.

With the aid of competent legal counsel, the People's Lobby will examine all public bills and resolutions intro-



duced in congress; report thereon; forward such reports to the committees of congress, and give the same publicity through the press.

In this way, every measure which concerns the public good will be exposed to the light. If placed on the statute books there will be small doubt of the real purpose of the legislation, and far less speculation as to the effect of the law. Members will not then be able to plead ignorance as an excuse for giving their approval to bad bills. As it is now, many an innocent-looking bill comes out of the legislative hopper and, when too late, honest members of congress learn that the measure is "loaded." In the last session of congress, which made a remarkable record in good legislation, there were doubtless many bills passed of a questionable character. One such measure provides for the fortification of sweet wines.

This bill, under the misleading title, "An Act To amend existing laws relating to the fortification of pure sweet wines," was passed by congress without any hearings whatever, except of those interested in the matter. The measure provides for the withdrawal of alleged brandy from bond on the payment of a tax of three cents a gallon, to be used in the fortification of sweet wines. The bill permits sweet wine to be made out of grapes of any quality, with the addition of as much sugar as may be necessary. The sugar may be ordinary cane sugar or grape sugar made from starch. It permits of the dilution of the grape juice with water during the process of manufacture, and the subsequent strengthening of it by the addition of sugar so that there may be at least four per cent. sugar unfermented at the time of the fortification. The quantity of brandy added is indefinite, and can be made just as much as the manufacturer desires. The alleged brandy can be made of the refuse of the winery and from the pomace from which pure wines are made. This is a product which is totally impotent, and is prohibited as a beverage by the laws of all European countries. The injury to health which wines of this class may produce on the consumer is incalculable. Moreover, it is a bait for the formation of the alcohol habit, since sweet wines may be of twenty-five to thirty per cent. alcoholic strength, or even stronger if the manufacturer desires. It is evident that if the people could have been represented in a matter of this kind, congress would never have passed such a law, and the President would never have signed it.

This is an illustration of the character of legislation which may be secured where the attention of the people is not called to it, and where it is quietly put through committees and through congress without any publicity and practically without debate. Had the members of congress known the character of this legislation, it might never have commanded the number of votes in the senate and house required to pass it, and had the President known its character, it certainly would never have received his signature. The People's Lobby, had it been in operation, could have prevented the passage of the bill.

Turn the Searchlight upon the Committees

Just as surely the organization will train its guns on demagogic legislation. In the popular outcry against the legislative encroachments of special interests, the voice of the demagogue is always loudest. The People's Lobby will protest against the enactment of reform measures so sweeping that, not only would they fail to correct the evils under fire, but such legislation would work positive injury to the country and to its institutions.

The People's Lobby will follow the work of the committees of the Senate and House of Representatives; scrutinize all amendments; fix the responsibility for changes made in bills, for delay in considering and failure in reporting proper measures, and for the favorable reporting of questionable measures.

The work of congress is largely done in committees, and it is there that the searchlight should be thrown. A tariff bill, for example, is framed in committee; and it is out of tariff legislation that the greatest scandals grow. After the passage of the McKinley bill, Senator Aldrich, of Rhode Island, was charged with having added to the schedules of the tariff bill as it passed the house one mill to the duty on sugar—worth \$3,000,000 a year to the Sugar Trust. What basis there is for such an ugly impeachment can only be gathered from the speech delivered in the house by William McKinley, Jr., then chairman of the Ways and Means Committee, and subsequently President of the United States. Said Representative McKinley, on reporting on the work of conferees:

"On the sugar schedule, which is the one over which there was the most serious contention, the conferees, after a long struggle, finally reached an agreement. The house provided that all sugars up to and including No. 16, Dutch standard in color, . . . should be admitted free of duty, and provided also that all sugars above No. 16 should pay a duty of four-tenths of one cent per pound. . . . It was in that shape that our bill went to the senate. The senate struck out No. 16 as the line of free sugar and inserted No. 13, which is . . . wholly

without any domestic use. The senate made No. 13 free, and provided that sugar above No. 13 up to No. 16 should be dutiable at three-tenths of a cent per pound, and all above No. 16 at six-tenths of a cent per

pound. The first great struggle was over this dividing line.

Finally the senate conferees yielded and agreed that sugar up to and including No. 16 Dutch standard should be free. As I have already said, the house rate of duty upon sugar above No. 16 was four-tenths of a cent per pound. The senate vote was six-tenths of a cent per pound, and we finally made a compromise rate fixing it at five-tenths of one cent per pound upon all sugars above No. 16, and an additional rate of one-tenth of one cent per pound upon all sugars coming from countries where an export bounty is paid to the domestic producer." (The italics are the writer's.)

The duty on sugar above No. 16, Dutch standard in color, (sugar for domestic use,) as Mr. McKinley explained, "was to compensate for the difference in the labor cost of refining in this country and the labor cost in competing countries." The house following the report of Mr. McKinley, a high protectionist, estimated that difference at four-tenths of one cent a pound. The senate, following the report of the Committee on Finance, raised that duty to six-tenths of one cent a pound,—evidently with a view to the compromise finally effected. Wherefore, the five-tenths of one cent represented an additional mill per pound, which was a gift to the refiners; namely, to the Sugar Trust!

Senator Morrill, of Vermont, was chairman of the Committee on Finance at that time, but he was eighty years old. Senator Aldrich was the "working" Republican member of the committee, and he was chairman of the Conference Committee. The "long struggle" of which Mr. McKinley spoke was probably with Senator Aldrich. But whether it was or not does not really matter at this late day. The important point is this: From the records of congress it can be proved that, over and above the duty necessary for the protection of American labor, a great trust was enabled to filch from the pockets of the consumer three millions a year, and this with the connivance, at least, of congress.

Beneficial Legislation after Seventeen Years' Fight

As the governing committee of the People's Lobby will be composed of men representing all parties, the tariff is not one of those questions on which the organization could or would align itself,—either with the side of high protection, or of tariff for revenue only. But it would be entirely within the province of the organization to hunt out and expose tariff schedules which, under the guise of protection, in reality were a basis for graft,—such as the graft enjoyed by the Sugar Trust under the McKinley bill, for illustration.

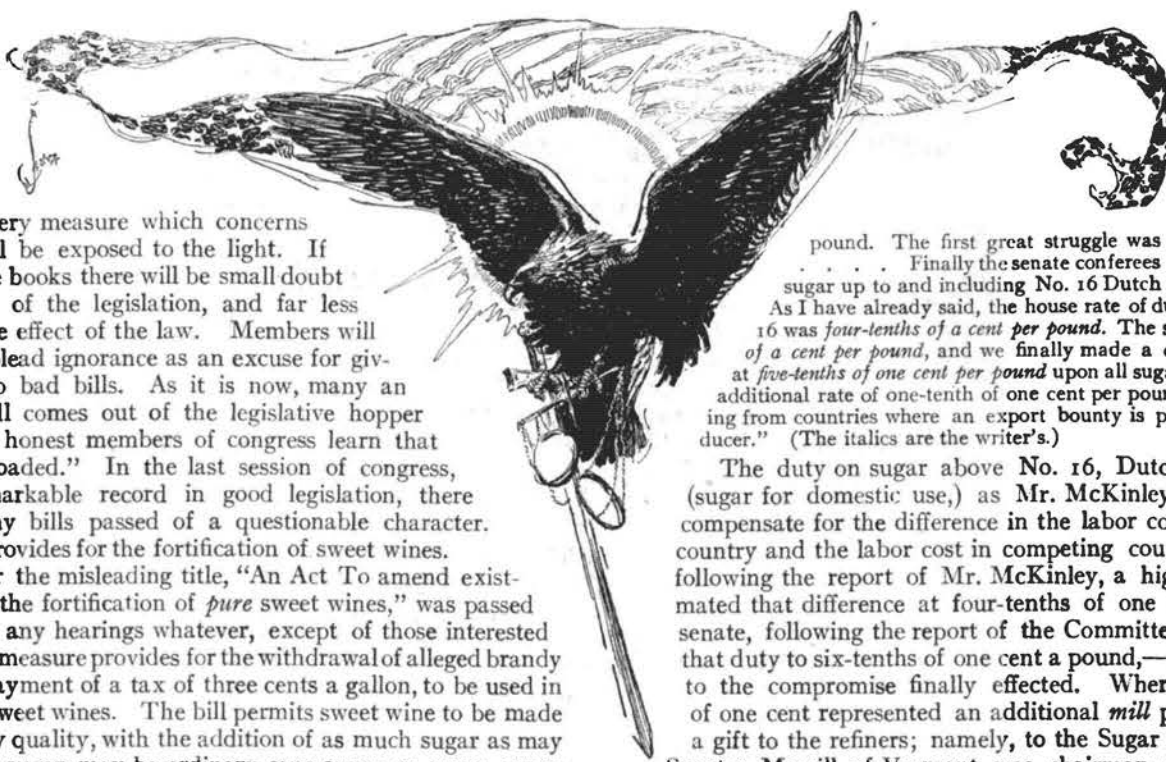
The People's Lobby will follow the course of all bills after their emergence from committee, fixing the responsibility for delay in considering popular measures, or for the defeat of the same, and also fixing the responsibility for the advancing of vicious measures, or for their enactment into law.

Seventeen years were consumed in securing pure-food legislation from the Senate of the United States. What senators were responsible for this extraordinary delay? Senator Spooner "killed" the bill in the short session of the Fifty-eighth Congress. The Wisconsin senator made a motion, which was carried, to substitute for the pure-food measure a bill authorizing the President to appoint to the navy certain midshipmen who had been expelled from Annapolis for hazing! By this innocent process an important measure may be put to sleep. The People's Lobby will tell how the deed is done, and what senator or senators officiate at the funeral rites.

Sometimes, under the guise of perfecting a bill—of making it more effective—a member of congress will impair it vitally. When the railroad rate bill was under discussion in the Committee of the Whole of the senate, Senator Lodge, having a majority at his back took from Senator La Follette the glory of restoring the penal clauses of the original interstate commerce act, which were repealed by the Elkins law. When the bill was considered in the senate, the senior senator from Massachusetts, in that quiet and high-toned manner for which he is famous, proposed to perfect his own amendment relating to the penal clauses by inserting therein merely the words "willfully and knowingly." The senate, without serious consideration of the importance of the change, adopted Senator Lodge's suggestion, and the amendment was made to read, in part, "Every person or corporation, whether carrier or shipper, who shall willfully and knowingly offer, grant, or give, or solicit, accept, or receive any such rebates . . . shall be deemed guilty of a misdemeanor, etc."

The conferees on the part of the house, recognizing the danger lurking behind the innocent-looking words, struck them out. Senator Lodge made an open fight on the floor of the senate for their retention. A legal battle followed, in which the constitutional lawyers succeeded in making the question so complicated that no layman would try to comprehend it. The conferees compromised, of course, and the word

[Concluded on page 706]



Mrs. Casey's Dollar

By Ellis Parker Butler

Illustrated by J. R. Shaver



MR. SIMON YODER, president of the English Valley Railway Company, stood on the station platform and looked at the company's only passenger coach. He was feeling particularly pleased with himself, for, as president of the West English Cheese Factory, he had just made a contract for the sale of the factory's entire output of cheese, and, as president of the West English Bank, he had bought a couple of mortgage notes that would undoubtedly have to be foreclosed, making about two hundred per cent. for the bank. For a year or more the conductor had wanted the car windows cleaned, but President Yoder was not an extravagant man.

"If somebody wants to look out of those car windows," he would say, "it ain't no use to. It ain't much to see out at. I can't afford window washings when round trips to Kilo is only one dollar. One dollar only pays for ridings; it don't pay for scenerys."

The one dollar did not pay for much but "ridings" on that line. It did not pay for "heatings" in the winter, and it did not pay for speed, or comfort, or cleanliness. If a passenger paid the dollar and conditions were favorable, he was often able to ride to Kilo and back at the speed of an ox team, and only have to get out to help the engineer patch up the engine a half dozen times or so during the round trip of thirty-four miles. It was not a stylish railway, but it was an economical one, and economy is in many ways a beautiful virtue. It is a virtue in which Simon Yoder was a star of the first magnitude. He was so economical that he made Benjamin Franklin's maxims of thrift seem like the reckless gabble of a spendthrift.

Therefore Peter Geis, the conductor, fell off the station platform and skinned the palms of his hands on the cinders when he heard President Yoder's instructions.

"Them windows is too smutty, already, Geis," he said,

smoothing his shiny Prince Albert coat over his plump stomach. "Decent railways don't have such smutty windows. To-morrow get them windows cleaned up good."

Geis looked at his superior to see if he was joking, but Yoder never joked, and his hard jaw was as uncompromisingly firm as ever.

"Yes," said Geis, obediently, "but why now, so soon? Now is it June, already, and peoples opens the windows down. It ain't no use wasting a dollar—"

Yoder ignored the advice.

"Who was cleaning them windows last time, Stein?" he asked. "You get who it was cleaned them last time."

Stein shook his head, sadly.

"She's been dead already six years, yet," he said. "She ain't washing car windows. She's quit already."

Yoder frowned.

"So!" he exclaimed. "So is it she loses a good job, dying like that."

"Mrs. Casey washes. She ain't so expensive," suggested Geis.

Yoder nodded, with dignity.

"Get Mrs. Casey," he said, grandly. "We pay one dollar for the job. Tell her one dollar, Geis. I ain't so loony about that window washings, but I give one dollar. One dollar ain't so little."

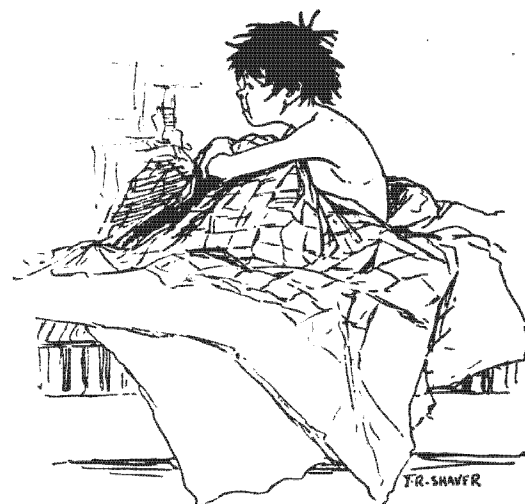
He turned to go, and then returned.

"Geis," he said, beckoning to the conductor with his head, "she can begin at six to-morrow morning. At six it ain't so hot yet."

Geis stared open-mouthed at the broad back of Yoder as the president moved with stately tread up the street. It had been so long since a dollar had been spent for improvements to the railway that this sudden expenditure stunned him, and the thoughtfulness for Mrs. Casey's comfort added to his surprise.

"I guess Simon's going loony, already," he said to himself. "He ain't letting loose of so much money if he ain't loony," and then, remembering the revival meetings that were being held, he added, "or mebbly Simon's got religion. Some folks' religion makes them spend money. It ain't like Simon."

Mrs. Casey was glad to get the job. She was at the car on time next morning, with pail and rags and soap, and went to work. At six thirty the car, preceded by the engine, pulled out from the station on its trip to Kilo, and all the way down and back Mrs. Casey scrubbed and polished, and when the train pulled into West English station the job was done, and she was ready to hurry uptown and collect the dollar, for her son Mike, five years old and freckled like a guinea hen, was lying in his bed at home because Dugan's goat had eaten his pants, and he was due at school, at one o'clock, to speak the "Charge of the Light Brigade" in the grand closing exercises of the year and term, and Edmiston, the general-store man, was having a sale



of boys' pants at *ninety-eight cents, marked down from one fifty.*

As the car stopped she jumped from the step and ran up the street toward the bank, to find President Yoder and collect the dollar.

Edmiston, as she passed, was taking down the special sale sign.

"Aw! Misther Edmiston," she coaxed, "wud ye but lave th' sign be till I run up t' th' bank an' git wan dollar Misther Yoder is owin' t' me, that's th' dear man? I'm wantin' a pair o' thim ninety-eight cint pants fer Mike. He ain't got no pants at all."

Edmiston continued to take down the sign.

"That's all right," he said. "How old is Mike? Five? I'll put aside a pair of five year olds for you."

Mrs. Casey hurried off. She was round and weighty and to hurry made her gasp and groan. When she reached the bank the president was not there. She went to Yoder's house. Mrs. Yoder said he had gone out to the cheese factory. Mrs. Casey panted out to the cheese factory. She found Mr. Yoder sadly picking up pieces of a cheese that had fallen off the scales and broken.

"Will ye give me th' dollar fer th' cle'nin' of th' car, Misther Yoder?" she gasped. "An' quick, fer Mike's in bed, him havin' no pants t' his name, an' 't's goin' on twelve o'clock this minute, an' school takin' up at wan o'clock."

Mr. Yoder dropped a piece of the cheese, he was so startled. Not in fifty years had any one been so rash as to ask him for money suddenly.

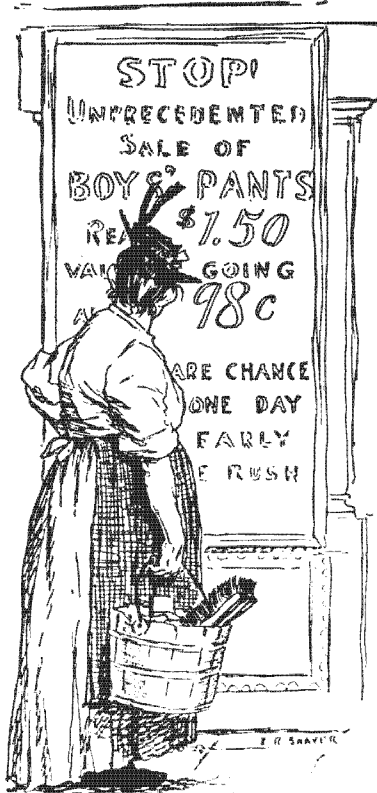
"Ach!" he cried, angrily. "Now see! That piece of cheese ain't hardly good for fish baits! She's gone to nothings, already. People don't ask for money so sudden. That ain't business. I don't like giving my money to spend so quick; that ain't no decent way to treat money."

Mrs. Casey glared at him.

"An' phwat is it t' you, annyhow?" she asked, with equal anger. "'T is me own money. Wud ye hev Mike spakin' th' 'Charge of th' Light Brigade' stark naked, loike wan av thim Feejee haythin? Give me th' dollar, Misther Yoder."

Mr. Yoder bent down and picked up a cheese remnant. He dusted it carefully with his plump hand.

"So!" he said, mildly. "I ain't paying out for the railroad company, Missus Casey. I ain't the railroad company, already. I ain't but president. I ain't so much, yet. I ain't got all the say. Them directors, they got a say, too. They pass on bills. You must send in a bill, yet. So is it—you must send in a bill



"Marked down from one fifty"

arter of one she heard the
and she wept; at one minute of
the "last" bell ring, and she
At one there was the single
ardy" bell, and she set her
her fists.

ates after one when President
he stairs. Mrs. Casey stood

to let
e door,
t care-
n him.
to sting
with her

him in,
his desk
his hat
elf, and
r of in-
laying a
e bill on
im, and

his spec-
carefully
ne sheet
read it;
ned and
at Mrs.

standing glaring down at him.
he asked, puzzled. "I don't

" said Mrs. Casey.
ed, drawing the word out long
bill? So-o! It is the bill?"
and creased his forehead into

er," he read, slowly spelling
"I had a very nice vacation."
ssus Casey? It is no bills."
nose trembled like an offended

he said, coldly.

ok up the paper again.

-d-e, played with—"

aned forward.

mmences t' begin there,' she
was but one sibilant in the sen-
made it hiss for all the six words.
oder," he read, "'o-e-s, owes,
, for, wash, in, windys, Mary,
Casey."

"An' so ye do," said
Mrs. Casey.

"No," said Mr. Yoder,
"I owe nothings. The
railway company owes—
mebby. Make a new bills
—English Valley Railway
Company, sol"

He handed her a sheet
of paper. It was a hand-
bill, printed on one side
with a sale notice, with a
picture of a fat cow. Mr.
Yoder did not waste
things. Mrs. Casey took
the paper and leaned over
the desk. She put the
heel of one foot on the
ankle of the other and be-
gan to write.

said Mr. Yoder. "Don't put
Dear teachers' and all. I ain't
those 'Dear teachers,' anyhow.
things any better. Leave it out.
gs uses up my pencils too much
e."

bill when Mrs. Casey had com-
oked at it approvingly. Then
p and put it in the pigeonhole
" The pigeonhole was so full
eze its contents down to make
ewcomer. Then he smiled.

said, with satisfaction. "So is
."

Mrs. Casey did not smile at this pleasantry.

"I am waitin' fer th' dollar," she said, coldly.
Mr. Yoder shook his head.

"It is not so bills is paid, yet," he explained.
"Railroads run by systems." Without systems
could there be no railroads; everything busts
up, like cheeses. So is there systems, already.
So is there time tables, and rates, and rebates,
and all systems. Every-
where is systems. For
everythings is some sys-
tems. And for bills is
systems, too."

"T was not fer sys-
tems I kem here, Misther
Yoder," said Mrs. Casey,
"but fer wan dollar t'
buy pants fer Mike, him
bein' half naked wid Du-
gan's goat eatin' th' pants
off him, an' Edmiston
holdin' out a pair fer
ninety-eight cints while I
git th' dollar. I give not
wan dang fer yer systems,
Misther Yoder! If I hed
twenty systems Mike cud
not wear thim on th' bae
legs av him."

"Business is business,"

said Mr. Yoder, slowly. "And, in railroads, sys-
tems is business. Such is the systems— You givé
me a bill, yes; here is the bill filed, yes. Comes the
first of the month, and so is the bill sent to Stein,
the conductor, for 'O. K.,' already, yes. Then
comes the bill for my 'O. K.,' yes. Then, next
month is the board of directors meeting and
comes the bill to vote, yes. When the directors
vote 'yes,' goes the bill by the auditor, yes.
Next makes out the auditor a voucher, yes.
Goes the voucher to the cashier, yes. And
then," he said, bringing the flat of his hand im-
pressively down on his desk, "if is so much
money by the treasury, is the bill paid! So is
the system. Nothing changes such a systems.
Always is it the same. Not for nothings is the
systems changed. Not for nobody at all.
Always, always, always is the system!"

Mrs. Casey's face had been growing longer
and longer. Hope departed and bewilderment
came.

"An' whin—whin, sor, kin I be expectin' t'
receive th' arrival av th' dollar, Misther Yoder?"
she faltered.

Mr. Yoder raised his eyebrows and shoulders.
He was kind, even cheerful, but indefinite.

"Now is but June," he said. "June! Hah!
June! Say—say Detcember. Not after Det-
cember. Such systems is not fast, no; but
sure, yes."

Mrs. Casey turned and walked straight to
the door. She went out. Mr. Yoder picked
up the old bill from where it had fallen on the
floor and, tearing off the strip at the bottom on
which Mrs. Casey had not written, put the un-
used part carefully away for future use. A
hundredth of a penny saved is a hundredth of
a penny earned. Mrs. Casey put her head in
at the door.

"Daycember!" she cried. "Daycember!"
"T will be plisint fer Mike wid no pants in
Daycember! If the lad catches pneumonia in
his bare legs by it I'll hev th' law on yer ille-
gant system! Remimber that, Misther Prisi-
dint Yoder!"

She went down the steps, and at the bottom
she glanced sideways toward Edmiston's store,
across the street, and hurried on, for on his
ledger Edmiston had an old, old account against
Mary Casey, and across it, in violet ink that
pretended to be black, was written "N. G."
When she had money in hand Mrs. Casey did
not bear Edmiston ill will because she owed
him that outlawed account. She was willing to
let bygones be bygones and forget the old ac-
count; but when she had no money the old

[Concluded on pages 715 to 717]



"So is it,—you must send in a bill"



Photograph by Hall, N. Y.

MARIO MAJERONI
in "The Prince of India"



MARGARET DALE
with William H. Crane



HATTIE WILLIAMS
in "The Little Cherub"



MAUDE ADAMS
in "Peter Pan"



MARGARET ILLINGTON
in "His House in Order"



MARIE DORO
with William Gillette



"The Challenge"—the principal scene in Act IV.
of Owen Wister's play "The Virginian"



DOROTHY DONNELLY
in "The Daughters of Men"



MARY BOLAND
with Robert Edson in "Strongheart"

Some
Well-known
Players
Who will
Appear



ROBERT MANTELL
in *Shakespearean rôles*

OTIS SKINNER
in "*The Duel*"

JOHN DREW
in *Pinero's new play*



CLARA BLOODGOOD
in *Clyde Fitch's new play*



MARIE BOOTH RUSSELL
(*Mrs. Robert Mantell*)



EFFIE SHANNON
in "*The Daughters of Men*"



One of the exciting scenes in Jesse Lynch Williams's
new journalistic play, "*The Stolen Story*"

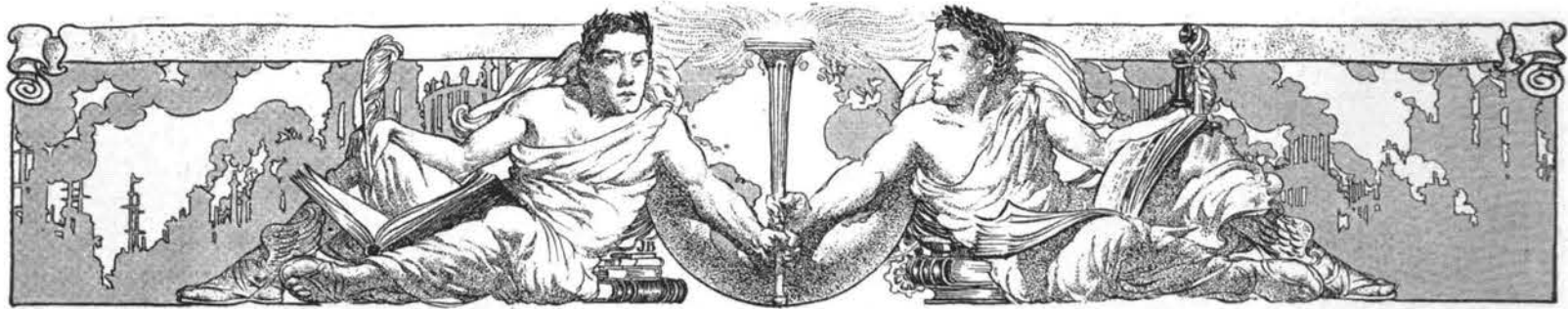
in the
Theatrical
Productions
of the
Season



BLANCHE WALSH
in *Tolstoi's "Kreutzer Sonata"*



BLANCHE BATES
in "*The Girl of the Golden West*"



The Policy Holder's War

The First of Two Articles Especially Written to Aid the Two Million Policy Holders Who Will Soon Vote for Trustees of the Various Mutual Companies

By Elliott Flower

Author of "The Best Policy," "Shall We Insure Ourselves," etc.

December 18, 1906, will be the most important date in the history of mutual life insurance companies incorporated under the New York laws. On that day the term of office of every director or trustee of these companies expires, for the new insurance law of the state requires that, upon this one occasion, the policy holders shall elect complete boards. At no other time, unless the law be changed, will this be possible. Thereafter, beginning in 1908, there will be annual elections, but only half of the total number of directors or trustees will be named at each, the others holding over. One half of the members of these new (1906) boards will hold office for two years, and the rest for three years. Thereafter, beginning in 1908, the term of office will be only two years for all. It follows, naturally, that this approaching election is of momentous importance, and it is made the more important and effective by the protection the law gives the policy holders against their own impulsiveness. They have been compelled to take the time to think. Being scattered all over this country and Europe, it was impracticable to eliminate proxy-voting, but such restrictions have been placed upon it that policy holders must give thought to what they are doing. No proxy executed

prior to October 18 will be valid at this election; the thousands of proxies previously held by the insurance administrations, and the other thousands collected by the anti-administration leaders during the hysteria following the first scandalous disclosures, are all specifically invalidated by the law. So the policy holders have been actually prohibited from acting impulsively. But each passing day has seemed to increase the complications, and many of them feel that they are now between the "devil" of the Undermyer organization and the "deep sea" of the present administrations. In the confusion of allegations and denials, charges and counter charges, it is small wonder if they are tempted to cry: "A plague o' both your houses." Nevertheless, between now and December 18 they must decide which of these factions is likely to best safeguard their interests.

The articles that follow have been written with the hope of throwing some light on a tangled situation. The author, Elliott Flower, was given extraordinary—practically unprecedented—opportunities for making a "lay" investigation of the situation. He had previously discussed some phases of the insurance situation from the point of view of the ordinary man, unversed in the

technicalities of either insurance or high finance, and he was commissioned by SUCCESS MAGAZINE to come to New York for a closer investigation of the subject, being promised complete right of way in the offices of one of the big companies for the purposes of such inquiry. This promise, he assures us, was scrupulously kept, and these articles, embodying the facts thus gleaned and his conclusions therefrom, are the result. There is absolutely no attempt made here to speak favorably of any one company, and the only reason for the particular mention of the Mutual lies in the fact that it threw its books open for Mr. Flower's inspection. The proximity of the 1906 elections, when the companies make an absolutely fresh start upon an absolutely new basis, makes the subject of the utmost importance to every policy holder.

The first instalment deals, primarily, with the old scandals and the changes resulting therefrom; the second will deal with the present situation and the significance of the desperate fight being made for the control of the administration of the companies' affairs. We believe fully in the great good of life insurance, and now that the house-cleaning is over we want to do all we can to re-establish it in the confidence of the people.—THE EDITORS.

I.—The Old Abuses

It has been my privilege to make an investigation of life insurance under unusual—practically unprecedented—conditions, and I have tried to do it in an unusual way.

The offices of one of the great companies that have been most deeply involved in the scandals and financial disturbances of the last few years were thrown open to me without reservation. The president himself gave instructions that no source of information was to be closed to me; that no officer was to be too busy to answer my questions; that every facility was to be afforded me for getting at any and every detail that I might deem important. I was left wholly untrammelled as to the method of my investigation, the time I should devote to it, and the nature of the report I should make. In brief, I was given absolute freedom to go where I pleased, do what I pleased, and write what I pleased, and this freedom from all restraint in the matter of my conclusions was put in express, unequivocal terms.

An Investigation Absolutely Free and Unhampered

On the first day I had an interview with the president, in which he said, in effect, "You are at liberty to delve wherever you please in whatever manner you please, and to call upon any officer or employe of the company to produce whatever you need for your information." On the last day I saw the president again, and he asked, "Have you had every facility for learning all that you wished to know?" I replied that I had, and he expressed himself as wholly satisfied. The nature of my conclusions was not discussed.

In the interim, between the interviews with the president, the secretary placed himself at my disposal each day, but left it entirely to me to say what department I should invade, whom I should see, and what line of inquiry I should take up. Through him I was enabled to get into immediate communication with that official or other employe who was best qualified to enlighten me on the particular question of the moment. I planned my own campaign, devoting each evening to deciding what details I would take up the next day, so I knew pretty well what I was after whenever I appeared at the offices of the company, and not the slightest effort was made at any time to divert me from any feature of life insurance business generally or of the administration of his company particularly that I deemed worthy of attention.

I am making this rather elaborate statement of the circumstances of the investigation, in order that its absolute fairness and freedom from any improper influence, so far as I am concerned, may be entirely clear. I did the best I could to get the information that I thought the financially-

unsophisticated policy holder would like to have, and I think I was the better able to put myself in his place because my knowledge of finance and insurance is extremely limited. I have just about the average understanding of the technicalities of great corporate businesses. We have all been educated considerably in finance during the recent disclosures and controversies, but most of us still fail to derive much real information from reports of expert accountants or any other experts.

What Does This Mean to Me as a Policy Holder?

The expert in any line has so little comprehension of the density of popular ignorance of the details and methods with which he is familiar that he usually flies a little high for us: he takes it for granted that we understand things which we merely pretend to understand. For my part, my only chance of understanding an expert is to cross-examine him, and then have some one interpret the answers.

So, it seems to me, the uniqueness, and possibly the value, of this investigation lies in the fact that I am not an expert in law, insurance or finance; that I am not a policy holder in the company; that I am an absolute "outsider," with no acquaintance among the officers or other employes of the company except that which grew out of the investigation itself.

The keynote of my inquiry lay in this question, which I kept ever in mind and which I propounded on every possible occasion:

"As a policy holder, or prospective policy holder, what does this mean to me?"

While, as I have explained, I am not an actual policy holder, I considered myself one for the purpose of this investigation, and I held tenaciously to this point of view and to this question. I had already heard and read much about the reforms instituted, that would add great sums to the income of the company, but I had heard very little, except in a most general way, of the actual, concrete benefit to the man who pays premiums—the man whose money the company handles, ostensibly for the best interests of himself or those dependent upon him—the man whose money, with that of others like him, has made the company the tremendously big and powerful thing that it is.

No Question as to Stability

The extravagances cut off, the reduction of salaries, the abolishment of unnecessary offices, the abandonment of the mad race for new business, the checks and safeguards placed on investments and expenditures, the efforts to make every cent count for the company rather than for its officers, all the reforms exploited, must mean increased stability, and,



to that extent are of benefit to the policy holder; but the stability of none of the big companies ever has been assailed, and the man who pays ought to have a more direct interest in the beneficial results. So, when the financial improvement was demonstrated, I invariably came back to the same old question:

"As a policy holder, what does this mean to me?"

And the answers I received I shall give when I have made the necessary preliminary review and statement of the situation as it was uncovered to me during the progress of my investigation. An understanding of the old conditions and the new is quite essential.

Digging a Little into Ancient History

In a general way I endeavored to cover the whole insurance situation, so far as it relates to the sensational disclosures and resulting reforms, but, in discussing them, circumstances compel me to confine myself almost wholly to the story of one company—the Mutual Life Insurance Company of New York. The same primary conditions, as everyone knows, were at the bottom of the troubles of the Equitable and the New York Life, and the changes and reforms have been along similar lines, but my personal knowledge is of the Mutual alone. For purposes of illustration I must use incidents in the story of the Mutual, for my sources of information as to details lay wholly in the offices of that company. In any circumstances a simple and straightforward narration of the facts bearing on the situation must have deep interest for the policy holder, but the present fight for control adds vastly to the interest and importance of my account of the changes made, the reasons for them, and the results of them.

In my self-assumed rôle of a man who has a "premium" interest in the company, I first sought to get a fairly comprehensive idea of the abuses that existed previous to the upheaval. In order to understand what has been done it was necessary to know exactly what the conditions were under the old régime. I presume that I have read much more than the average man of the flood of insurance literature that has swept through the magazines and newspapers, for it is a subject that has interested me greatly.

Lawson's Charges

In some ways, the result has been more confusing than enlightening. I found myself actually possessed of only a most general and hazy idea of the preliminary scandals—a fair understanding of the general nature of the troubles, but an imperfect recollection of details—so I began at the beginning, as I shall do now. One must dig a little into ancient history, if only for the purpose of refreshing the memory, before it is possible to consider intelligently its bearing on present conditions and the promise for the future: no comparison is possible without this much of preparation.

The trouble really began with the fight made by Gage E. Tarbell and James W. Alexander to get James H. Hyde out of the Equitable. Thomas W. Lawson had previously paid his respects to the insurance financiers, but he had abandoned that phase of his writings, at least temporarily, when the attempt to oust Hyde claimed public attention. This gave point to what he had said, and furnished him an excellent illustrated text for future remarks. Without this inside demonstration of the scandalous conditions that existed, it is probable that comparatively little and brief attention would have been given to the Lawson charges. At any rate, it is safe to say that no such turmoil would have followed them. So the trouble began with the Alexander-Hyde row, which thoroughly aroused the public and put it in a frame of mind to listen to any one who had caught of evil to say about life insurance, and this in turn created a public sentiment—almost a frenzy—that resulted in tearing away the curtain of secrecy and revealing everything that was going on behind it.

That this, speaking generally, was a good thing, resulting in great benefit, I expect to show presently. It did much incidental harm in the way of frightening policy holders into letting their policies lapse, deterring many who should and otherwise would have insured their lives for the benefit of those dependent upon them, and in its far-reaching effect upon the insurance business generally, but it was, nevertheless, a good and necessary thing. The emotionalism that did the incidental harm was likewise responsible for the great advantages accruing from the

agitation, for it forced reforms that could hardly have been secured in any other way—certainly not so quickly. These reforms I shall also discuss later; just now I am principally interested in showing exactly what was disclosed when the public, through its investigators, got behind the scenes.

Attained the Sublimest Heights of Graft

There was extravagance, nepotism, graft. In the Mutual the McCurdy family and clique fattened themselves financially on the funds of the company; in the New York Life and the Equitable others were doing the same thing in much the same way. The graft was so large, so magnificent, that it seems almost a sacrilege to call it by that common name. Richard A. McCurdy, the president of the Mutual, drew a salary of \$150,000 a year, to one-third of which it is now claimed he had absolutely no right: he simply awarded it to himself without the sanction of the proper officials. His salary had been previously increased to \$100,000, with due regard for the prescribed methods of procedure, but this was not enough to satisfy him. He also used his position for the benefit of himself and his family in other ways.

Robert H. McCurdy, his son, had a glorious financial career in the company that would have made Aladdin sit up and take notice. He drew \$30,000 a year as general manager, a position that has since been abolished as unnecessary; he was made superintendent of the foreign department on a commission basis that made his remuneration \$1,282,841.66 for a period of twenty years, an average of nearly \$65,000 a year; he was a partner in the firm of Charles H. Raymond and Company, which was employed as general agent of the Metropolitan District on a scandalously high commission basis, and his quarter interest in this firm was doubled when he took charge of the foreign departments.

A Plunderer's Paradise

His personal share of the profits of this firm, during the ten years that he was an active member, are said to have been in excess of \$530,000, an average of over \$50,000 a year; and during seven years of this period he was also superintendent of the foreign department.

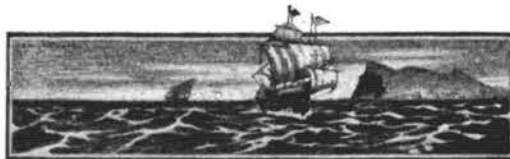
Louis A. Thebaud, a son-in-law of Richard A. McCurdy, was the successor of Robert H. McCurdy in the firm of Charles H. Raymond and Company. He began with a quarter interest, which was increased to a half, then to two-thirds, and finally to three-fourths, and his profit for the eleven years of his connection with the firm is said to have been approximately \$800,000, an average of over \$70,000 a year. In addition to this he had an interest, presumably fully as large as his partnership interest, in additional payments, now termed "practically gratuities," that were made by the company to the firm, amounting to over \$500,000. As Thebaud was a clerk in the office of the New Jersey general agent of the company before being given this lucrative opportunity, it must be pretty clear that even a matrimonial relationship with the McCurdy family was quite a valuable asset.

Some idea of the extent of the graft may be gleaned from these facts: The present president draws a salary of \$50,000 a year, just a third of the McCurdy figure; a liberal compensation for the services of Robert H. McCurdy as superintendent of the foreign department, for which he should have given his whole time to the duties of this office, would have ranged from \$10,000 to \$20,000 a year, allowing for a generous increase as experience made him more valuable.

Private Speculations with the Company's Money

A total of \$300,000 for the whole period of his connection with the company would have been a generous compensation for the work of Charles H. Raymond and Company, during the time that young McCurdy and Thebaud were connected with it, and would have been something like a million-and-a-quarter less than it received. As a matter of fact, the rate of commission to this firm increased as the McCurdy family interest in it increased.

A little comparison of figures, with paper and pencil, will show a very fair total of graft here, but there were evils of even greater magnitude. One of them was the participation by officers of the company in syndicate operations that were practically put through by the use of the company's money. It takes no expert knowledge of finance to see the



Love and the Ships

By Lewis Worthington Smith

O, the stars are on the sea
And the winds are soft and low.
The world shall come to you and me
In all the airs that blow.
Let us watch the ships go by.
Love, the world is you and I,
For they bring the silks of China and the gems of Samarcand,
The priceless stuffs of foreign marts, the wealth of every land.
They shall deck you in your pride,
Fair as heaven to be my bride,
And then my heart shall know its own and dare to understand.

O, the stars are on the sea
And the winds have gone to rest.
The hour has brought the world to me
Upon your heaving breast.
Let us watch the orient sky
Where our mating joy shall fly,
In the rapture of our fancies going on from zone to zone
Till we compass all the wonder that a heart has ever known.
Let me pass from time and place
In the glory of your face,
While your eyes are musing splendors and your lips are roses
blown.



value of the control of such vast sums by the men engaged in such operations; they had the capital to make almost any enterprise a success. Further, they had the power to insure themselves against personal loss—a form of insurance certainly not contemplated in the charter—by unloading on the company whenever they found themselves engaged in an undertaking of doubtful value. In brief, their control of the funds was sufficient to give them a double guaranty against loss: First, judicious investment of the company's funds in the securities in which they were interested assured them the necessary cash resources to successfully carry out almost any plan, and success gave them, as well as the company, profit; second, in case their plans went awry, they could generously let the company take over their share—provided they did not wait too long. In some instances, the company received its full share of the profit, but, in others, it was kindly relieved of its burden before the full fruition of the plans. At any rate, it was of great advantage to an underwriting syndicate to know where the funds could be secured to take over the securities it was floating in sufficient amounts to practically assure success, and it naturally followed that the men who controlled these funds were given personal accommodations on the parlor floor.

The funds could be made available in several ways. In some enterprises the company could invest directly; in some others the investment had to be indirect, owing to the restrictions of the law. It was always possible, however, for the insurance company to keep a large deposit with a favored trust company, at two per cent. interest, and the trust company had greater freedom in the use of the money. The very root of one of the greatest evils of the old administrations of the insurance companies under discussion lay in the enormous cash reserves that were thus ever available for the use of the favored ones. Where no existing bank or trust company quite answered the purpose of the interested operators, it was possible to organize a new one, and there might be a very delightful profit in that preliminary step. The insurance company could be relied upon to take such interest as was deemed wise, in addition to depositing \$5,000,000 to \$10,000,000 of its reserve funds.

Fighting Policy Holders at the Polls with Their Own Money

This, with such other deposits as could be controlled and the many that would come in the course of business, would make the trust company such an instantaneous success as to largely increase the value of its stock. The funds thus secured at two per cent. could be made to bring in a much greater profit to the trust company, and, further, become available, through regular banking channels, for syndicate or individual use, and the total of the sums thus kept on tap by the three big insurance companies was about \$65,000,000. The Mutual's share was from \$22,000,000 to \$23,000,000, which, as I shall presently show, has now been reduced by the direct investment of \$20,000,000 of this sum.

It is not claimed that most of these operations were not entirely lawful, but they certainly gave large profits from the insurance companies' funds to certain officials and other "insiders," and deprived the policy holders of profits that should have been theirs. It was morally, if not legally, wrong, and the men whose money was used to build up these private fortunes were entirely justified in their anger, even if it did lead them to emotional excesses.

In the matter of political contributions there was the same moral wrong, but here it is possible, even probable, that a legal wrong will be shown as well. No sane person can defend the right of one man to use another man's money to defeat the latter's lawful wishes. You may think you know what is best for me, but the constitution gives me the right to think for myself, most of all in politics, and you are striking at a fundamental principle of this government when you take upon yourself the responsibility of using my money to thwart my desires. That is what the officials of the insurance companies did when they contributed the money of men of one political faith for the support of the opposition ticket. It is quite immaterial what ticket they favored, for their policy holders are of all parties. It is also quite immaterial whether their judgment of what was best for the country was good or bad; they had a moral right to contribute for this purpose only from their personal funds, and it is hoped to show that this was the extent of their legal right as well.

The Confidential Fund and its Gross Evils

Another source of loss to the policy holder originated in the committee on expenditures and the use of the "confidential fund." There was graft here—a rather common form of graft—in the purchase of supplies at exorbitant prices. The exact figures can not be given, but they are said to have run to \$100,000 a year. There were also many other ways of wasting or personally acquiring comparatively trifling sums—trifling only when considered in connection with the great total—that I shall not take up at this time. The main evils I have briefly pointed out, and I shall next endeavor to show what has been done, and what remains to be done, to correct them, and exactly what it all means to the policy holder.

The control of such enormous assets must be of great advantage to speculative financiers in any circumstances. It never again can mean as much as it did under the old régime, but there will always be a power



in this control that will be of infinite value to the speculator, even when used with exact legal—not necessarily moral—honesty, and it will require close personal attention and thorough understanding by the policy holder to keep this control always in his own hands. He must be as vigilant, as cautious, as comprehending, as resourceful as any who may seek to administer affairs in which he is so vitally interested. He can not take direct personal charge, but he can use his own judgment in selecting those who shall be placed in charge, and he can make them account to him for whatever they may do. He has the same voting

power that he has in politics, and he should exercise it with the same care.

II.—The Recent Reforms

Life insurance is probably the most thoroughly investigated thing in business history. Not only has it been thoroughly investigated, but it has been investigated at a time when popular excitement and bitter criticism made the inquiries peculiarly searching and, in some instances, unfriendly. It has been investigated from the outside and from the inside in circumstances that would have wrecked anything that had an element of financial weakness in it, and one of the most gratifying results has been the evidence of the absolute stability of the companies that have been put through the heart-racking inquisition.

This does not in any way excuse or condone the practices of those who were in control of the funds. I have no apology to offer for them, nor do I wish to be understood as holding that a continuation of those methods might not have wrecked the companies, ultimately; but this does not in any way affect the statement that one of the most important things brought out was the fact that the companies were exceptionally strong—unnecessarily strong for an honest and economical administration of their affairs. In other words, they were taking more from the policy holders than they should, as I shall show later. I deem it important to be emphatic in the matter of their stability, because a doubt of it proved costly to many people, and inquiries that have come to me show that there are still some who doubt.

In the case of the Mutual, the affairs of the company were overhauled by the Armstrong legislative committee, the Truesdale trustees' committee, two firms of licensed public accountants (one of New York and one of London,) and by the new management. President Charles A. Peabody and Treasurer Charles H. Warren both assured me, unequivocally and emphatically, that "every abuse or extravagance discovered through any of these agencies has been eliminated, and all practices and methods of doubtful propriety have been prohibited." Secretary William Frederick Dix added his assurance in the same line, and also joined with Fred L. Allen, of the legal department, in the assertion that considerable progress has been made in the elimination of the red tape that has been a costly and annoying feature of the methods of transacting business with the policy holders and others. System is absolutely essential for safety in handling the affairs of so large a concern, and, so far as this involves the disbursement of money, the system is more rigid now than ever before, but, in other things, there was found to be a routine that was archaic and unnecessarily expensive.

The Passing of the Old Oligarchic Rule

However, I was not there to take the word of any man as to the general improvement in methods and results; I was there to dig for details and satisfy myself as to exactly what had been done and what it means to the policy holder. I have discussed, in my previous article, the principal abuses disclosed by the various investigations, so I now come to the measures adopted to end them and give assurance of a better administration in the future.

One of the first things to do, naturally, was to get rid of the officers who had been responsible for the disgraceful conditions disclosed, and, as every one knows, this has been done. Richard A. McCurdy, Robert H. McCurdy, vice presidents Robert A. Grannis and Walter R. Gillette, and all others connected with the scandals are out. Most of them are now defendants in actions brought to recover the spoils taken from the company, or to punish them for their alleged misdeeds. Their places have been filled by new men, and the economies begin right here.

President Peabody's salary is \$50,000 a year, a reduction of \$100,000 from the figure set by McCurdy for himself. Vice president Emory McClintock is also actuary, combining the duties of positions that were formerly held by two men, and there is a similar combination of duties and offices in the case of George T. Dexter, who is second vice president and superintendent of agencies. Further, there has been adopted a new set of by-laws that defines the duties and rigidly limits the powers of these and all other officials. There is not space to give the by-laws themselves, nor is that necessary, but it may be said that they aim specifically to make hereafter impossible the conditions that existed under the old régime.

There was too much of an autocracy—or, at least, an oligarchy—under McCurdy: it was possible for a man or a clique to use the funds without making the exact accounting that should be required for mere safety. The duties and responsibilities of the officers and committees

[Concluded on pages 709 to 712]

Fools and Their Money

By Frank Fayant

The Fake Promoter's
Easy Road to Wealth

SECOND ARTICLE

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THE pseudo-promoters' easy road to wealth (for themselves,) can be pictured by telling the story of a bubble oil company formed to fleece the fools in the last oil boom. This company was only one of many organized for the same purpose at the height of the oil craze in Texas and California, but it was one of the most successful (from the promoters' point of view.) The wildcat promoter's idea of success is to sell reams of spurious stock at a minimum advertising cost and "get away with the goods" before the post-office authorities or the officers of the law break up the "game." A distinguished American advertiser, who spends a million or two yearly in keeping the public acquainted with the merits of his two articles of merchandise, says that "you can sell anything to the people once by advertising, but only merit will make them buy it a second time." The wildcat promoter knows the value of advertising, and his whole aim is to paint his half-page or quarter-page air-castle pictures in the daily papers so attractive and so convincing that they will impel the fools to rush in with their money in a hurry.

When Speculation Was Rampant

Down in Broad Street, New York, near the Stock Exchange, there was a man of more than usual ability who had had a varied experience in the West as a miner, a banker, and a politician. Large-hearted, keen-witted, smooth-tongued, of commanding presence and easy bearing, he was the sort of man a democratic people delight to place in a position of honor. In a word, he had that intangible something we call personal magnetism. He had made and lost a fortune in the West in mines and had come to New York to match his wits against the men who were making fortunes in a day. Wall Street was entering a period of rampant speculation in stocks and the wholesale manufacture of new securities. The keen-witted westerner—let his name be Brown (this was not his name, nor will any other of the real names be used.)—saw that the men who were making fortunes most rapidly around him were speculators and promoters. He tried speculation, and he found that in that game "it was the other fellow who shuffled the cards." He turned to promoting that he might deal his own cards. He tried his hands at a gold company, taking in some western friends of his in floating a mine he had known in the West. The game was new to him and he met with indifferent success. Then he tried an iron mine, with the same result. He had yet to learn the secret of selling stock through Sunday newspaper advertisements; and he had yet to learn how the real fortunes were made in promoting—the capitalization of properties at many times their value, the payment of unearned dividends, the liberal "cutting-up" of the proceeds of stock sales into fat commissions for "fiscal agents," and rich payments for properties and services. But he watched the game as it was worked by others, and he grew wiser. Meanwhile his sign hung out as "banker and broker."

The oil boom sent two men from Ohio to New York seeking cap-



ital to develop their oil property. They were honest enough in their search. Everybody was making money in new oil stocks, and the Ohio men wanted some of the money. They ran across Brown in Broad Street. They told him they were pumping a few barrels of oil a day and wanted to drive more wells to increase their output. Then they could sell their property at a good price.

"You don't know how to sell oil," Brown told them. "You're not making enough money to keep yourselves in peanuts. I never drove an oil well in my life, but, if you'll let me run your property I'll make you all rich in a year,—not millionaires, but possessors of nice young fortunes."

Tapped the Golden Stream

Fascinated by the promoter's alluring pictures of easily acquired wealth the oil men readily agreed to let him go ahead. They could not see where they were to lose any money. He was to take all the risk. A fortnight later the Sunday newspapers carried the brilliant advertisement of the West Branch Oil Company of Ohio, capitalized at \$2,500,000, the stock offered at forty cents on the dollar, and monthly dividends of one per cent. on the investment promised within four months. Brown, "banker and broker" of Broad Street, was the company's fiscal agent. The financial pages of the Sunday newspapers at that time were spread with the flamboyant stock offers of mushroom oil, copper, gold, wireless telegraph, and manufacturing companies. As Brown told the oil men, "the suckers were biting." And it would have been strange had they not been biting, for the news columns of the newspapers teemed with stories of private fortunes growing up overnight. Every Tom, Dick, and Harry was becoming a Croesus through fortunate stock speculation. Brown

enlarged his offices, and made them luxurious with heavy mahogany furniture and rich oriental rugs. He hired clerks, bookkeepers, and stenographers. He was soon spending more on postage stamps than his entire income had amounted to a few weeks before. And well he might, for the West Branch stock, with its guarantee of immediate dividends of twelve per cent. and its promise of dividends of eighteen and twenty-four per cent., was being eagerly taken by the credulous, and Brown's commission on every share he sold was fifteen cents. The company's advertisements increased in size. In them the Ohio oil field was pictured, as were also the company's receipts for oil sold. The parasite journals of finance, those that make their sordid living in "holding up" the financial parasites, gave over their editorial columns (for a price,) to wonder tales of the West Branch Oil Company. The promoter's morning mail grew so large that it had to be carried from the post office in a special pouch. Every morning came this pouchful of letters bearing checks and drafts and money orders. Brown had tapped the golden stream. The "Herald" sent one of its reporters to



see who this man Brown was who was paying the business office \$1,000 every week for advertising. The promoter—courteous, affable, magnetic—told the reporter all about the West Branch project and invited him to visit the wells in Ohio. So impressed was the "Herald" reporter by Brown's easy manner that he never mentioned the West Branch stock in the exposure he wrote of the wildcat companies then spending \$5,000 to \$6,000 every Sunday in the "Herald."

"If We Don't Get Their Money, Somebody Else Will"

Made bold by his advertising campaign, Brown sent for the Ohio oil men and told them that, as the West Branch stock would soon be all sold, it was time to "print some more stock." They could either increase the capital of the West Branch company, or organize a new company. Brown did n't care much what was done, so long as he had more stock to sell. The people wanted oil stock, and Brown was going to feed it to them as long as they would take it. "If we don't get their money," said Brown, "somebody else will." So it was agreed to form the West Branch Extension Oil Company, capital, \$2,500,000, the stock to be sold at sixty cents on the dollar, and dividends to be paid at the rate of one per cent. a month on the selling price. When the West Branch stock had all been sold the promoter struck his balance sheet. The 2,500,000 shares of stock at forty cents a share brought in \$1,000,000. Brown's commission as "fiscal agent," at fifteen cents a share, was \$375,000. Out of this he had to pay for newspaper advertising about \$50,000; for office expenses, printing, "oiling" the black-mailing financial sheets, etc., about \$25,000; in all, \$75,000, leaving a net profit for six months' labor of \$300,000! The two oil men received, in payment for the transfer of their property to the company, half the capital stock, the sale of which, less Brown's commission, netted them \$312,500. And so, out of the \$1,000,000 received from the stockholders, \$312,500 went to the company as working capital. A third of this was set aside for paying the monthly "dividends" of \$10,000, and a good part of the remainder was actually put into the property. New wells were driven and the oil was pumped out and sold in the regular way—not enough oil, of course, to pay dividends on the \$1,000,000 of "invested" capital, but enough to make some showing that would satisfy the credulous stockholders.

The enthusiasm for oil stocks began to wane, and, despite thousands of dollars spent week after week in advertising, the new stock, the West Branch Extension was slow in selling. The resourceful Brown engaged more stenographers and clerks, bought lists of "investors,"—"sucker lists," they are called in Wall Street,—and sent out tens of thousands of prospectuses, circulars, and letters, from Maine to California. But the appetite for new stocks was, for the moment, appeased. The dividend guarantee was increased from twelve to eighteen per cent. a year. But the golden stream dwindled.

Foreign "Easy Marks"

Undaunted, Brown then proposed to his Ohio partners a scheme that took their breath away. He would cross the Atlantic, open offices in London and sell West Branch Extension stock to the English investors. Within a month, papers like the London "Standard," Harmsworth's "Mail," and Pearson's "Express" were carrying the double-column prospectus of the Ohio oil company, the shares being offered at one dollar a share by Brown and Company, the "bankers and brokers," of Broad Street, New York, and Threadneedle Street, London. And a little while later West Branch Extension oil shares were being offered simultaneously in New York, London, and Paris, by Brown and Company, the "international bankers." None of the

mushroom American parasite promoters had ever before conceived so bold a plan. The London office, however, was open only a short time. The English investors, who place no great trust in Americans, were skeptical of the New York promoter's large dividends, and Brown found, besides, that the English company laws were not as liberal as American corporation laws. The London office was closed and the foreign campaign was confined to Paris. For a while the French investors, accustomed to dividends of only three or four per cent., listened eagerly to the American's tales of fortune-making across the Atlantic, and the receipts of the Paris office ran up to ten and twenty thousand francs a day. Meanwhile, the New York office was doing a "paying business." Brown traveled back and forth across the Atlantic, spending his wealth freely, and keeping up expensive private establishments on both sides of the ocean.

He was reputed to be a multimillionaire, for he had been fortunate in speculating with some of his promotion profits. He was on the road to wealth when the Wall Street boom collapsed, shattering his dreams.

Hoarding the Dead Ashes of an Inglorious Fortune

In the sudden decline in stocks he was a heavy loser. The golden heard flowed away faster than it had come. The oil companies collapsed. Brown and Company, "international bankers," of New York, London and Paris, became a memory, and Brown, the large-hearted, keen-witted, smooth-tongued westerner of the oil boom, now sits idly

in his little office, his spirit broken, dreaming of air castles that never materialize. At times he delves in the drawers of his desk and thumbs through the bundles of papers left from the West Branch venture—the ashes of a fortune. The stock books—their stubs silent testimony of the richness of the harvest of gold—how many nights he spent in wearisome labor signing those certificates! And the little bundles of yellow vouchers from the bank—with what thoughtlessness of the future did he use his check book then! But the most vivid reminder of those days of fortune is the file of the New York, Boston, Philadelphia, London and Paris newspapers—from the "Herald" to the "Figaro"—containing the big-type, double-column and half-page announcements of Brown and Company, international bankers. A hundred thousand dollars spent in printer's ink!

Most of these wildcat companies are floated as were the West Branch oil companies. While the methods are varied—the resourceful fabulists of finance are always inventing new tricks to fleece the fools—the aim is always the same: to sell as much stock as possible at a minimum expense, and to keep as much of the fools' money as they will part with without raising too loud a cry of alarm. One of the most daring of the pseudo-financiers of Wall Street has repeatedly diverted all the fools' money in his ventures out of its legitimate channel. His most spectacular



From a stereograph. Copyrighted by Underwood and Underwood, N. Y.
Looking down Broad Street toward Wall Street,—a spot where the fake promoters like to hover



coups have been made within the boundaries of the Wall Street financial district, fleecing the brokers themselves. It takes a bold promoter who will attempt to ensnare the nimble-witted denizens of the "Street," but this particular operator turned the trick.

A characteristic "plant" of this promoter was the Electric Brake imposture. It was such a simple and still such an ingenious scheme. The promoter incorporated a \$5,000,000 company for the ostensible purpose of manufacturing an electric brake. He had his stock books lithographed, distributed some of the certificates around among his agents, and engaged brokers to trade in the stock in the Broad Street curb market. The par of the stock was \$5. The speculation in it grew day by day and the price advanced, from \$5 to \$10, to \$20, to \$30. The curb market was in a fever of excitement over the mysterious Electric Brake stock. The promoter was behind the scenes pulling the wires that made the marionettes

dance. He sent agents out to Pittsburg, Cleveland, Chicago and other interior towns. An agent would open an account with a broker in one of these towns, trade in various stocks for a few days and then buy a large block of Electric Brake. He would confidentially exhibit letters from New York telling of the rise in Electric Brake and predicting its immediate advance to \$100 a share.

A Promoter Who Duped the Brokers

The broker would accept the agent's margin of, say, \$5,000, and telegraph his New York correspondent to buy 500 shares of Electric Brake. At \$40 a share this would cost \$20,000, the broker advancing the remaining \$15,000 in the usual manner. Other customers in the office would follow the New Yorker's "hot tip." When all the agents had opened large accounts in Electric Brake in the interior towns, and had gone away "for a little rest," the bottom dropped out of the Electric Brake boom. In a day the price of the stock fell from \$40 to nothing. The Western brokers, when their absent customers' margins were exhausted, threw the stock on the market for any price it would bring. The crafty promoter of Electric Brake was the one who had sold the stock at \$40 a share to the Western brokers. He got the brokers' \$40 a share; they had his \$10 a share margin. His profits were \$30 a share less his expenses for printing, "washing" the stock on the curb, and the pay of his agents. He cleaned up more than \$50,000 in a month. Because of his cleverness in "planting" fakes like this his name is associated with half the swindles of Wall Street.

The Broad Street curb is a stock exchange where any one may peddle his wares if he can find some one to buy them. Brokers appear there one day to be gone the next, and new stocks are traded in for a few days to be forgotten ever after. The denizens of the curb have the peculiar credulity of the quick-witted, but those who would take advantage of this credulity must be quicker witted. It is very seldom that a bubble is successfully blown on the curb. Where there is one Electric Brake *coup* made on the curb a hundred wildcat companies are sold to the public outside of Wall Street.

The Pneumatic Door Scheme

Efforts has been made recently to put life into an industrial company that collapsed on the curb several years ago. The present stockholders find that they have their stock, a patent right and a name—let it be the Pneumatic Door Company. The original promoters have disappeared with the spoils. A manufacturer went to Wall Street one day with his patent pneumatic door. It was a meritorious device. The inventor had been manufacturing the door in a little factory and wanted capital to go ahead on a large scale. Two promoters agreed to organize a company for him. The inventor was honest in his intentions; he believed in his device and expected to accumulate a fortune

in its manufacture. The two promoters—well, they went into it, as most promoters do, for what they could get out of it in a hurry. They organized a \$1,000,000 company (a million shares, par value one dollar,) made the inventor president, gave him 300,000 shares for his patent rights, and then offered a block of 200,000 shares of the treasury stock to the public through the newspapers at fifty cents a share. The promoters were to receive a commission of one-third for selling the stock. Double column announcements in the Sunday papers told of the merits of Pneumatic Door, and bushels of circulars were spread broadcast through the mails from Oregon to Florida wherever the money was.

The Rumor Factory Worked Overtime

But after several weeks of this one-thousand-dollar-a-week publicity campaign it proved an utter failure. The public did not take kindly to Pneumatic Door,—perhaps it was the pneumatic feature that chilled the enthusiasm of investors. At the end of a month the receipts from the sales of stock were less than the promoters' expenses. The inventor was discouraged. His dream of wealth was only a dream. One of the promoters, an old hand at the game, wanted to quit. The other, a young fellow who had won his spurs on the "little exchange" making a living on one-eighth fluctuations in stocks, had another plan to market Pneumatic Door stock. The inventor did not like it; he did not believe it was honest.

"Honest?" the young broker exclaimed. "Are you any more honest than any of these big fellows down here who have made their millions at this game? All Wall Street is here for is to make stocks and sell them to the public. Is it dishonest to sell what you own for whatever the next man will pay for it? You are worrying about these little 'pikers' who have bought a few thousand shares of stock. Buy it back from them at an advance. If my scheme goes through you can afford to be generous."

The inventor was won over. The Pneumatic Door Company announced through the newspapers that the first allotment of stock had all been sold and no more would be offered below par. Pneumatic Door appeared in the curb market. It was traded in quietly around fifty cents a share for a day or two, and then the quotations began to rise. With the rise in price the volume of trading grew. The stock sold at a dollar, then \$1.25. All sorts of rumors flew around Broad Street. The "insiders" were trying to buy back the stock sold to the public at fifty cents a share. Somebody had been caught "short" of the stock and was trying to "cover." A trunk line railway had given the company an order for millions of dollars' worth of doors. There was a contest for the control of the company. The rumor factory worked overtime. The news bulletins and the news tickers spread the rumors. The wise ones were tipped to buy the stock, and those who took the tip were making money on the rise. Orders both to buy and sell Pneumatic Door came into the curb from a score of brokerage houses. No one knew who was back of the campaign—some said it was a big operator on the exchange. Whoever it was, the stock kept on advancing. It sold at \$1.50, \$1.75, and \$2.00. It was going to \$10.00. The cries of the Pneumatic Door crowd resounded up and down Broad Street. Thousands of shares a day were traded in. Around \$2.50, it seemed that the rise was over. The price declined to \$2.00, but it rebounded and touched \$3.00. All the old rumors were repeated and enlarged. Brokers and their customers who had ignored tips to buy the stock at a dollar rushed in to buy it at three times the price. Then one day the boom



"I'll make Morgan look sick"



"I just put a thousand dollars in the Hocus Pocus Gold Mining Company"

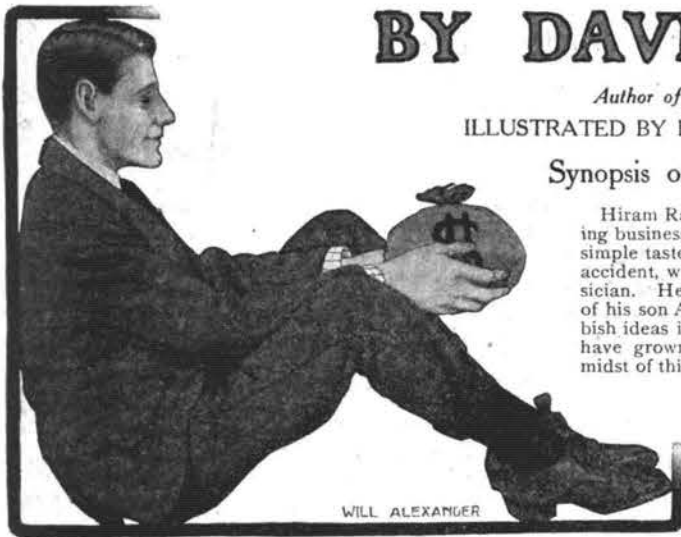
The Second Generation

BY DAVID GRAHAM PHILLIPS

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

ILLUSTRATED BY FLETCHER C. RANSOM.

HEADPIECE BY WILL ALEXANDER



WILL ALEXANDER

Synopsis of Preceding Chapters "The Second Generation" was begun in *SUCCESS MAGAZINE* for March, 1906

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 which aggravates his disease.

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

fancé, 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 cooperage. 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, though Adelaide is hardly sure of her love for him. 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 her former life of luxury and show. 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.

So the two take up their residence abroad for a time, living in an attitude of friendship rather than of love, and Dory determines to wait patiently until Adelaide is ready to admit him to her heart. Ross Whitney at last marries Theresa Howland, with the certainty in his heart that he cares nothing for her, but really still loves Adelaide. Arthur Ranger meanwhile proposes marriage to Madelene Schulze and secures her consent. His mother is not pleased when she learns his choice, but is at last completely won over by Madelene's charm of manner, and welcomes her new daughter cordially.

CHAPTER XVI.

WHEN Charles Whitney heard Arthur was about to be married, he offered him a place on the office staff of the Ranger-Whitney Company at fifteen hundred a year. "It is less than you deserve on your record," he wrote, "but there is no vacancy just now, and you shall go up rapidly. I take this opportunity to say that I regard your father's will as the finest act of the finest man I ever knew, and that your conduct, since he left us is a vindication of his wisdom. America has gone stark mad on the subject of money. The day is not far distant when it has got to decide whether property shall rule work or work shall rule property. Your father was a courageous pioneer. All right thinking men honor him."

This, a fortnight after his return from Europe, from marrying Janet to Aristide, Viscount Brunais. He had yielded to his secret snobbishness—Matilda thought it was her diplomacy—and had given Janet a dowry so extravagant that when old Saint Berthe heard the figures, he took advantage of the fact that only the family lawyer was present to permit a gleam of nature to show through his mask of elegant indifference to the "coarse side of life." Whitney had the American good sense to despise his wife, his daughter, and himself for the transaction. For years furious had been his protestations to his family, to his acquaintances and to himself against "society" and especially against the incursions of that "worm-eaten titled crowd from the other side." So often had he repeated those protests that certain phrases had become fixedly part of his conversation, to make the most noise when he was violently agitated, as do the dead leaves of a long withered but still firmly attached bough. Thus he was regarded in Chicago as an American of the old type; but being human, his strength had not been strong enough to resist the taint in the atmosphere he had breathed ever since he began to be very rich and to keep the company of the pretentious. His originally sound constitution had been gradually undermined, just as "doing like everybody else,"—that is, everybody in his set of pirates disguised under merchant flag and with a few deceptive bales of goods piled on deck—had undermined his originally sound business honor.

Arthur answered, thanking him for the offered position, but declining it. "What you say about my work," he wrote, "encourages me to ask a favor. I wish to be transferred from one mechanical department to another until I have made the round. Then, perhaps, I may venture to ask you to renew your offer."

Whitney showed this to Ross. "Now, there's the sort of son I'd be proud of," he exclaimed.

Ross lifted his eyebrows. "Really!" said he; "why?" "Because he's a man," retorted his father, with obvious intent of satirical contrast. "Because within a year or two he'll know the business from end to end—as his father did—as I do."

"And what good will that do him?" inquired Ross, with fine irony. "You know it is n't in the manufacturing end that the money's made nowadays. We can hire hundreds of good men to manufacture for us. I should say he'd be wiser, were he trying to get a practical education."

"Practical!"

"Precisely. Studying how to stab competitors in the back and establish monopoly. As a manager he may some day rise to ten or fifteen thousand a year—unless managers' salaries go down, as it's likely they will. As a financier, he might rise to—our class."

Whitney grunted, the frown of his brows and the smile on his sardonic mouth contradicting each other, as he saw the truth of Ross's statement.

Arthur's close friend was now Laurent Tague, a young cooper,—huge, deep-chested, tawny, slow of body and swift of mind. They had been friends as boys at school. When Arthur came home from Exeter from his first long vacation, their friendship had been renewed after a fashion, then had ended abruptly in a quarrel and a pitched battle, from which neither had emerged victor, both leaving the battle ground exhausted, and anguished by a humiliating sense of defeat. From that time Laurent had been a "damned mucker" to Arthur, Arthur a "stuck up smart Alec" to Laurent.



"He and Madelene sat up night after night"

The renewal of the friendship dated from the accident to Arthur's hand; it rapidly developed as he lost the sense of patronizing Laurent, and as Laurent for his part lost the suspicion that Arthur was secretly patronizing him. Then, Arthur discovered that Lorry had, several years before, sent for a catalogue of the University of Michigan, had selected a course leading to the B.S. degree, had bought the necessary text books, had studied as men work only at that which they love for its own sake and not for any advantage to be got from it. His father, a captain of volunteers in the Civil War, was killed in the Wilderness; his mother was a washerwoman. His father's father—Jean Montague, the first blacksmith of Saint X—had shortened the family name. In those early, nakedly practical days, long names and difficult names, such as naturally develop among peoples of leisure, were ruthlessly taken to a chopping block by a people among whom a man's name was nothing in itself, was simply a convenience for designating him. Everybody called Jean Montague "Jim Tague," and pronounced the Tague in one syllable; when he finally acquiesced in the sensible, popular decision, from which he could not well appeal, his very children were unaware that they were Montagues.

Arthur told Lorry of his engagement to Madelene an hour after he told his mother—he and Lorry were heading a barrel as they talked. This supreme proof of friendship moved Laurent to give proof of appreciation. That evening he and Arthur took a walk to the top of Reservoir Hill, to see the sun set and the moon rise. It was under the softening and expanding influence of the big, yellow moon upon the hills and valleys and ghostly river that Laurent told his secret—a secret that in the mere telling, and still more in itself, was to have a profound influence upon the persons of this narrative.

"When I was at school," he began, "you may remember I used to carry the washing to and fro for mother."

"Yes," said Arthur. He remembered how he liked to slip away from home and help Lorry with the big baskets.

"Well—one of the places I used to go to was old Preston Wilmot's—they had a little money left in those days and used to hire mother now and then."

"So, the Wilmots owe her, too," said Arthur, with a laugh. The universal indebtedness of the most aristocratic family in Saint X was the town joke.

Lorry smiled. "Yes, but she don't know it," he replied. "I used to do all her collecting for her. When the Wilmots quit paying, I paid for 'em—out of money I made at odd jobs. I paid for 'em for

Lorry," said Arthur, letting his train of
me to the surface, "this ought to rouse your
You could get anywhere you liked. To
should think you'd exert yourself at the
you did at home when you were going
nn Arbor."

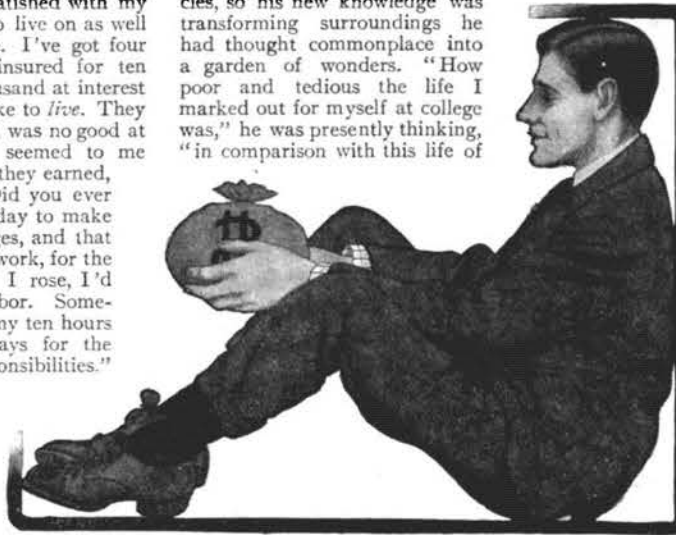
n her—perhaps I would," replied Lorry.
see, I've won her. I'm satisfied with my
I make enough for us two to live on as well
isible person'd care to live. I've got four
dollars put by, and I'm insured for ten
nd mother's got twelve thousand at interest
ved out of the washing. I like to live. They
ssistant foreman once, but I was no good at
d n't 'speed' the men. It seemed to me
small enough part of what they earned,
how little they worked. Did you ever
es one of us only about a day to make
rels to pay his week's wages, and that
lonate the other five days' work, for the
being allowed to live? If I rose, I'd
f those five days of stolen labor. Some-
fancy doing it. So, I do my ten hours
have evenings and Sundays for the
e, without any other responsibilities."

t Estelle try to spur you
se an ambition in you?"
d to, but she soon came
r point of view. She saw
int, and she has n't, any
, the fancy for stealing
eing somebody, to use it
ols think and say you're
hen you know you ain't."

a queer world, if everybody were like you."
a queer world if everybody were like any
erson," retorted Lorry.

mind continually returned to this story, to
find some new suggestion as to what was
vage or silly in the present social system,
would be the social system of to-morrow
o-day's as to-day's is to yesterday's; for,
Doctor Schulze and Madelene and his own
ind had lifted him out of the silly current
nankind is never going to grow any more
r its present suit of social clothes forever,
creep and totter and list, will never learn
to talk. He was in the habit of passing
p twice each day—early in the morning,
s opening, again when the day's business
d he had often fancied he could see in her
ression how the tide of trade had gone.
ught he could tell whether it was to be one
enings or not. He understood why she
ly taken up Henrietta Hastings's sugges-
robably with no idea that anything would
Henrietta was full of schemes, evolved not
it simply to pass the time and to cause

talk in the town. Estelle's shop became to him vast;
different from a mere place for buying and selling; and
presently he was looking on the other side, the human
side, of all the shops and businesses and materia
activities, great and small. Just as a knowledge o
botany makes every step taken in the country an ad
vance through thronging mira-
cles, so his new knowledge was
transforming surroundings he
had thought commonplace into
a garden of wonders. "How
poor and tedious the life I
marked out for myself at college
was," he was presently thinking,
"in comparison with this life of



realities." He saw that Lorry, instead of being with-
out ambitions, was inspired by the highest ambitions.
"A good son, a good lover, a good workman," thought
Arthur. "What more can a man be, or aspire to be?"
Before his mind's eyes there was, clear as light, vivid
as life, the master-workman—his father. And for the
first time Arthur welcomed that vision, felt that he
could look into Hiram's grave, kind eyes without
flinching and without the slightest inward reservation
of blame or reproach.

It was some time before the bearing of the case of
Lorry and Estelle upon the case of Arthur and Made-
lene occurred to him. Once he saw this, he could
think of nothing else. He got Lorry's permission to
tell Madelene; and when she had the whole story, he
said, "You see its message to us?"

And Madelene's softly shining eyes showed that she
did, even before her lips had the chance to say, "We
certainly have no respectable excuse for waiting."

"As soon as mother gets the office done," suggested
Arthur.

* * * * *
On the morning after the wedding, at a quarter be-
fore seven, Arthur and Madelene came down the drive
together to the new little house by the gate.
And very handsome and well matched
they seemed as they stood before her
office and gazed at the sign, "Madelene
Ranger, M.D." She unlocked and opened
the door; he followed her in. When, a
moment later, he reappeared and went
swinging down the street to his work,
his expression would have made you like
him—and envy him. And at the window
watching him was Madelene. There
were tears in her fine eyes, and her bosom
was heaving in a storm of emotion. She
was saying, "It almost seems wicked to
feel as happy as I do."

CHAPTER XVII.

IN Hiram Ranger's last year the Ranger-
Whitney Company made half a mil-
lion; the first year under the trustees,
there was a small deficit. Charles Whit-
ney was most apologetic to his fellow
trustees who had given him full control
because he owned just under half the
stock and was the business man of the
three. "I've relied wholly on Howells,"
explained he. "I knew Ranger had the
highest opinion of his ability, but evi-
dently he's one of those chaps who are
good only as lieutenants. However, there's
no excuse for me—none. During the com-
ing year, I'll try to make up for my
negligence. I'll give the business my
personal attention, and I am sure that
I can soon find out just where the leak is
and stop it."

But at the end of the second year the
books showed that, while the company
had never done so much business, there
was a loss of half a million; another such
year and the surplus would be exhausted.
At the trustees' meeting, of the three faces
staring gloomily at these ruinous figures
the gloomiest was Charles Whitney's.
"There can be only one explanation,"
said he. "The shifting of the centers of
production is making it increasingly diffi-
cult to manufacture here at a profit."
"Perhaps the railways are discrimi-



nating against us," suggested Scarborough, quietly. Whitney smiled slightly. "That's your reform politics," said he. "You fellows never seek the natural causes for things; you at once accuse the financiers."

Scarborough smiled back at him. "But haven't there been instances of rings in control of railways using their power for manufacturing plants they were interested in and against competing plants?"

"Possibly—to a limited extent," conceded Whitney. "But I hold to the old-fashioned idea. My dear sir, this is a land of opportunity—"

"Still, Whitney," interrupted Dr. Hargrave, "there may be something in what Senator Scarborough says."

"Undoubtedly," Whitney hastened to answer. "I only hope there is. Then our problem will be very simple. I'll set my lawyers to work at once. If that is the cause,"—he struck the table resolutely with his clenched fist,—"the scoundrels shall be brought to book!"

His eyes shifted as he lifted them to find Scarborough looking at him. "You have inside connections with the Chicago railway crowd, have you not, Mr. Whitney?" he inquired.

"I think I have," said Whitney, with easy candor. "That's why I feel confident your suggestion has no foundation—beyond your suspicion of all men engaged in large enterprises. It's a wonder you don't suspect me. Indeed, you probably will."

He spoke laughingly; Scarborough's answer was a grave smile.

"My personal loss may save me from you," Whitney went on. "I hesitate to speak of it, but, as you can see, it is large—almost as large as the university's."

"Yes," said Scarborough, absently, though his gaze was still fixed on Whitney. "You think you can do nothing?"

"Indeed I do not!" exclaimed Whitney. "I shall begin with the assumption that you are right. And if you are, I'll have those scoundrels in court within a month."

"And then?"

The young senator's expression and tone were calm, but Whitney seemed to find covert hostility in them. "Then—justice," he replied, angrily.

Dr. Hargrave beamed benevolent confidence. "Justice," he echoed. "Thank God for our courts!"

"But when?" said Scarborough. "As there was no answer, he went on: 'In five—ten—fifteen—perhaps twenty years. The lawyers are in no hurry—a short case means a small fee. The judges—they've got their places for life, so there's no reason why they should muss their silk gowns in undignified haste. Besides—it seems to me I've heard somewhere the phrase 'railway judges.'"

Dr. Hargrave looked gentle but strong disapproval. "You are too pessimistic, Hampden," said he.

"The senator should not let the wounds from his political fights gangrene," suggested Whitney, with good-humored raillery.

"Have you nothing but the court remedy to offer?" asked Scarborough, a slight smile on his handsome face, so deceptively useful.

"That's quite enough," answered Whitney. "In my own affairs I've never appealed to the courts in vain."

"I can believe it," said Scarborough, and Whitney looked as if he had scented sarcasm, though Scarborough was correctly colorless. "But, if you should be unable to discover any grounds for a case against the railways?"

"Then—all we can do is to work harder than ever along the old lines—cut down expenses—readjust wages—stop waste." Whitney sneered politely. "But no doubt you have some other plan to propose."

Scarborough continued to look at him with the same faint smile. "I've nothing to suggest—to-day," said he. "The court proceedings will do no harm—you see, Mr. Whitney, I can't get my wicked suspicion of your friends out of my mind. But we must also try something less—less leisurely than courts. I'll think it over."

Whitney laughed—rather uncomfortably; and, when they adjourned, he lingered with Doctor Hargrave. "We must not let ourselves be carried away by our young friend's suspicions," said he to his old friend. "Scarborough is a fine fellow, but he lacks your experience and my knowledge of practical business. And he has been made something of a crank by combatting the opposition his extreme views have aroused among conservative people."

"You are mistaken, Whitney," replied the doctor. "Hampden's views are sound. He is misrepresented by the highly placed rascals he has exposed and dislodged. But, in these business matters we rely upon you." He linked his arm affectionately in that of the powerful and successful "captain of industry" whom he had known from boyhood. "I know how devoted you are to Tecumseh, and how ably you manage practical affairs; and I have not for a moment lost confidence that you will bring us safely through."

Whitney's face was interesting. There was a certain hangdog look in it, but there was also a suggestion—very covert—of cynical amusement, as of a good player's jeer at a blunder of his opponent. His tone, however, was melancholy, tinged with just resentment, as he said, "Scarborough forgets how my own personal interest is involved. I don't like to lose two hundred and odd thousand a year."

"Scarborough meant nothing, I'm sure," said Hargrave, soothingly. "He knows we are all single hearted for the university."

"I don't like to be distrusted," persisted Whitney, sadly. Then brightening, "But you and I understand each other, Doctor. And we will carry the business through. Every man who tries to do anything in this world must expect to be misunderstood."

"You are mistaken about Scarborough, I know you are," said Hargrave, earnestly. Whitney seemed reassured; but, before he left, a strong doubt of Scarborough's judgment had been implanted by him in the mind of the old doctor. That was easy enough; for, while Hargrave was too acute a man to give his trust impulsively, he gave without reserve when he did give—and he believed in Charles Whitney. The ability absolutely to trust where trust is necessary is as essential to effective character as is the ability to withhold trust until its wisdom has been justified; and exceptions only confirm a rule.

Scarborough, feeling that he had been neglecting his trusteeship, now devoted himself to the Ranger-Whitney Company. He had long consultations with Howells, and studied the daily and weekly balance sheets which Howells sent him. In the second month after the annual meeting he cabled Dory to come home. The entire foundation upon which Dory was building seemed to be going; Saint X was, therefore, the place for him, not Europe.

"And there you have all I have been able to find out," concluded Scarborough, when he had given Dory the last of the facts and figures. "What do you make of it?"

"There's something wrong—something rotten," replied Dory.

"But where?" inquired Scarborough, who had taken care not to speak or hint his vague doubts of Whitney. "Everything looks all right, except the totals on the balance sheets."

"We must talk this over with some one who knows more about the business than either of us." Then he added, as if the idea had just come to him, "Why not call in Arthur,—Arthur Ranger?"

Scarborough looked receptive, but not enthusiastic. "He has been studying this business in the most practical way ever since his father died," urged Dory. "It can't do any harm to consult with him. We don't want to call in outside experts, if we can help it."

"If we did, we'd have to let Mr. Whitney select them," said Scarborough. And he drew Dory out upon the subject of Arthur and got such complete and intelligent answers that he presently had a wholly new and true idea of the young man whose boyish follies Saint X had not yet forgotten. "Yes—let's give Arthur a chance," he finally said.

Accordingly, they laid the case in the entirety before Arthur, and he took home with him the mass of reports which Scarborough had gathered. Night after night he and Madelene worked at the problem; for both knew that its solution would be his opportunity, their opportunity.

It was Madelene who discovered the truth—not by searching the figures, not by any process of surface reasoning, but by that instinct for motive which woman has developed through her ages of dealing with and in motives only. "They must get a new management," said she; "one that Charles Whitney has no control over."

"Why?"

"Because he's wrecking the business to get hold of it. He wants the whole thing, and he could not resist the chance the inexperience and confidence of the other two gave him."

"I see no indication of it," objected Arthur, to draw her out. "On the contrary, whatever he directly controls, there's a good showing."

"That's it!" exclaimed Madelene, feeling that she now had her feet on the firm ground of reason on which alone stupid men will discuss practical affairs.

Arthur had lived with Madelene long enough to learn that her mind was indeed as clear as her eyes, that when she looked at anything she saw it as it was, and saw all of it. Like any man who has the right material in him, he needed only the object lesson of her quick dexterity at stripping a problem of its shell of non-essentials. He had become what the ineffective call a pessimist. He had learned the primer lesson of large success—that one must build upon the hard, pessimistic facts of human nature's instability and fate's fondness for mischief, not upon the optimistic clouds of belief that everybody is good and faithful and friendly disposed and everything will "come out all right somehow." The instant Madelene suggested Whitney as the cause, Arthur's judgment echoed approval; but he wished to get her whole mind as one gives it only in combatting opposition, and, so, he continued to object. "But suppose," said he, "Whitney insists on selecting the new management? As he's the only one competent, how can they refuse?"

"We must find a way round that," replied Madelene. "It's perfectly plain, isn't it, that there's only one course—an absolutely new management. And how can Mr. Whitney object to that? If he's not guilty, he won't object because he'll be eager to try the obvious remedy. If he's guilty he won't object—he'll be afraid of being suspected."

"Dory suggested—" began Arthur, and stopped.

"That you be put in as manager?" said Madelene.

"How did you know that?" demanded Arthur.

"It's the sensible thing. It's the only thing," answered his wife. "And Dory has the genius of good sense. You ought to go to Scarborough and ask for the place. Take Dory with you."

"That's good advice," said Arthur, heartily.

Madelene laughed. "When a man praises a woman's advice, it means she has told him to do what he had made up his mind to do anyhow."

CHAPTER XVIII.

NEXT day, Scarborough called a meeting of the trustees. Down from Chicago came Whitney—at the greatest personal inconvenience, so he showed his colleagues, but eager to do anything for Tecumseh. Scarborough gave a clear and appalling account of how the Ranger-Whitney Company's prosperity was slipping into the abyss like a caving sand bank, on all sides, apparently under pressure of forces beyond human control. "In view of the facts," said he, in conclusion, "our sole hope is in putting ourselves to one side and giving an entirely new management an entirely free hand."

Whitney had listened to Scarborough's speech with the funereal countenance befitting so melancholy a recital. As Scarborough finished and sank back in his chair, he said, with energy and heartiness, "I agree with you, senator. The lawyers tell me there are as yet no signs of a case against the railways. Besides, the trouble seems to be, as I feared, deeper than this possible rebating. Jenkins—one of my best men—I sent him down to help Howells out—he's clearly an utter failure—utter! And I am getting old. The new conditions of business life call for young men with open minds."

"No! No!" protested Doctor Hargrave. "I will not consent to any change that takes your hand off the lever, my friend. These are stormy times in our industrial world, and we need the wise, experienced pilot."

Scarborough had feared this; but he and Dory, forced to choose between taking him into their confidence and boldly challenging the man in whom he believed implicitly had chosen the far safer course. "While Mr. Whitney must appreciate your eulogy, Doctor," said he, suave yet with a certain iciness, "I think he will insist upon the trial of the only plan that offers. In our plight, we must not shrink from desperate remedies—even a remedy as desperate as eliminating the one man who understands the business from end to end." This last with slight emphasis and a steady look at Whitney.

Whitney reddened. "We need not waste words," said he, in his bluff, sharp voice. "The senator and I are in accord, and we are the majority."

"At least, Mr. Whitney," said the doctor, "you must suggest the new man. You know the business world. We don't."

A long pause; then from Whitney: "Why not try young Ranger?"

Scarborough looked at him in frank amazement. By what process of infernal telepathy had he found out? Or, was there some deep reason why Arthur would be the best possible man for his purpose, if his purpose was indeed malign? Was Arthur his tool? Or, was Arthur subtly making tools of both Whitney and himself?

Doctor Hargrave was dumfounded. When he recovered himself sufficiently to speak, it was to say, "Why, he's a mere boy, Whitney,—not yet thirty. He has had no experience!"

"Inexperience seems to be what we need," replied Whitney, eyes twinkling sneeringly at Scarborough. "We have tried experience, and it is a disastrous failure."

Scarborough was still reflecting.

"True," pursued Whitney, "the young man would also have the motive of self interest to keep him from making a success."

"How is that?" inquired Scarborough.

"Under the will," Whitney reminded him, "he can buy back the property at its market value. Obviously, the less the property is worth, the better for him."

Scarborough was staggered. Was Arthur crafty as well as able? With the human conscience ever eager to prove that what is personally advantageous is also right, how easy for a man in his circumstances to convince himself that any course would be justifiable in upsetting the "injustice" of Hiram Ranger's will.

"However," continued Whitney, "I've no doubt he's as honest as his father—and I could not say more than that. The only question is whether we can risk giving him the chance to show what there is in him."

Doctor Hargrave was looking dazedly from one of his colleagues to the other, as if he thought his mind were playing him a trick. "It is impossible—preposterous!" he exclaimed.

"A man has to make a beginning," said Whitney. "How can he show what there is in him unless he gets a chance? It seems to me, Doctor, we owe it to Hiram to do this for the boy. We can keep an eye and a hand on him. What do you think, Senator?"

Scarborough had won at every stage of his career, not merely because he had convictions and the courage of them, but chiefly because he had the courage to carry through the plans he laid in trying to make his

Penury Popham

By Anne O'Hagan

CHAPTER I.

Illustrated by Otto Lang

PENURY POPHAM—San Luis called him the meanest man in New Mexico and converted his decent "Penfield" into the equally alliterative and more enlightening "Penury,"—stood behind his desk, industriously adding columns in his ledger. That was widely known to be his favorite diversion, and Manuel, who, from the other side of the counter, was making his musical, eloquent, monthly protest against the payment of his bill, argued neither good nor ill from his creditor's absorption. By and by he paused for breath and the consideration of the question whether it would strengthen his plea to kill off a brother as well as a grandmother in his recital. But the pause was fatal. The shopkeeper of San Luis raised his sharp, piercing blue eyes from his page and remarked, tersely: "Hand it over, Manuel. Hand it over an' git."

Manuel, with expressive palms and shoulders, declared himself suddenly unable to cope with the difficulties of the English tongue. Whereupon Penury launched into the Spanish patois of the region, imparting to it a harsh directness foreign to its courteous spirit; and Manuel, tragically diving into the recesses of his velvet costume, produced a small sum to be credited to his account. Under the vigorous expostulation of Mr. Popham he increased it, but there was still a gratifying balance due from him when he jingled forth to his horse, tied outside.

"To hear them greasers," complained Mr. Popham, "you'd think I was the treasurer of the sassiety for teachin' the poor to live without work."

"Not when they're speakin' free an' informal to one another, you would n't," answered Mr. Sim Barth, foreman of the Chapple ranch. Mr. Barth reposed his large frame on a barrel and whittled a peach kernel while he awaited the arrival of the mail. He enjoyed the privilege, rare in San Luis, of being able to express his mind to Penury Popham without dissimulation or diplomacy. Mr. Barth was not in the postmaster-storekeeper-notary's debt.

"Of all the worthless, poison-shiftless, deceivin' skunks," Penury began to declare himself in regard to his neighbors. But with a clatter of hoofs the mail-rider dashed up to the space before the door, the store mysteriously filled with men and women, the leather bags were dragged into the shop, and for that occasion, at least, Mr. Barth was deprived of Mr. Popham's views on the Mexican character.

Suddenly, while the postmaster was still scanning the packages of mail matter, throwing those intended for San Luis upon the wire-screened desk behind him and those for the post offices still further on in the desert back into the bags, a little stir ran through the assemblage. Outside, a woman was tying her pony to a post, and at sight of her there was a swift exchange of meaning glances. Even the Mexicans, usually rather unconcerned about the private affairs of their American neighbors, widened their dark eyes and showed a pleasurable excitement. It was fifteen years, as all the country knew, since Judith Geary had drawn rein before the San Luis post office, fifteen years since

she had exchanged a word with Penury Popham. What, could bring her now into the presence of the man who had jilted her when she had lost her little inheritance?

Out of the blazing sunlight she came, a tall, erect, spare woman of the Southwest. Her forty years had lined her face, but its color was still the brown and rose of outdoor vigor; her dark eyes held an unquenchably kindly light which one saw sooner than the radiating wrinkles at their corners. Her large, firm mouth was so friendly, its responsive smile was so swift and frequent, and disclosed such white and even teeth, that no one thought much of the sad parentheses which encircled its reposeful moments.

She came into her old lover's store with a sort of simple dignity that made the smiling check their mirth and the inquisitive lower their eyes. Popham, busied with the bags, did not notice her entrance. Not until her voice, resonant and sweet like the deeper tones of a violin, broke on his ear, was he aware of her presence.

"Yes," Judith was saying to a San Luis woman who sat fanning herself with a sun-bonnet, "I very seldom come by the post office myself. But Brother John is off Magdalena way lookin' for a drove of strayed burros, an' Johnny's got some sort of fever. So Susie—yes, John's wife,—she can't leave him an' the twins; an' I rode over to Copper for a doctor, an' stopped by for the mail here."

"You don't go round much, nowadays, do you, Miss Geary?" pursued the San Luisite. "I dunno when I've seen you before."

"I ain't much of a hand to gad," admitted Judith, cheerfully. "An' there's plenty to keep



"'I'll—I—you—' he sputtered like a defective rocket."

me busy at Brother John's, what with Susie's not bein' at all strong, an' the twins, an' all."

"('It's wonderful to hear her,' the San Luisite confided, a half hour later, to a crony. 'You'd never guess, from her talk, that, if her Brother John had n't turned up so inconvenient just before her father died, and made it all up with old man Geary, she'd have inherited an' been Mrs. Popham this blessed minute. Not but that she's happier, if you want my opinion, livin' with them and loved by them, than she'd ever have been with that old skinflint. Still, marriage is marriage, though you'd never guess she knewed it. Cheerful,—my!')

Aloud, the San Luisite had hastened to say: "I should think you'd get awful lonesome, off there."

Her own eyes dwelt with satisfied pride on the half dozen adobe cottages and the score or so of crazy-patchwork huts which made up her metropolis. "An' you can't never hear what's goin' on. That's what I would mind the most." She lowered her voice, but it almost broke with eagerness as she plunged daringly ahead. "I dessay you ain't even heard how Pen Popham has taken up with Nellie Denny? It's bound to be a match,—the Dennys is the only one round here that has anythin' like enough for Pen Popham's taste. She ain't more'n half his age, though. An' I think it'll be gall an' vinegar to Sim Barth. An' you ain't never heard a whisper, I suppose?"

"No, I had n't heard," answered Judith steadily enough. But all the warm color ebbed slowly from her face, and the eyes with which she met Penury Popham's gaze as she asked for the Geary mail were unrecognizing, —unless blank, measureless scorn could be called recognition.

As for Penury, his glance had for once lost its bargaining, appraising trick. He looked almost humbly at her. Judith had had a high, quick temper in the old days,



"He scarcely knew how to take her presence in the store."

—he might even have told you that that, rather than his greed of gain, was the cause of their present singleness,—and he scarcely knew how to take her presence in the store. The lusterless, level contempt of her gaze whipped the dull red into his lined face. He handed her over the Geary papers and letters without another look at her.

That afternoon the meanest man in New Mexico set out to win new reasons for his evil renown. His own sudden knowledge of good things foregone lashed him; Judith's unforgiving contempt—how should he guess it was jealousy?—goaded him. He was stung into mean activities—into atrocities. He was going to have the utmost of the game since the name and the reproach of it were his. Wherefore, he drove the Sanford's one milk cow into his own barn in payment of a debt. He seized the chickens of the ne'er-do-well Michadoes for the same cause. He spread consternation among the improvident of San Luis by fierce insistence upon immediate settlements; he declared his intention of foreclosing a mortgage upon the hamlet's traditionally pitiful widow; and, to crown the day's achievements, he proposed to Old Man Denny for the hand of the buxom Nellie, stipulating that it should not be given empty into his.

Old Man Denny was delighted. Popham's brand was on many a head of cattle roaming the range. The bank at Copper became a genial institution when Popham appeared. The director of the mine at Sant' Anita touched a deferential finger to his hat at sight of Popham. His greatness was not marked merely by the trembling of San Luis's notoriously thriftless citizen. It had wider indications. Nellie was a lucky girl!

CHAPTER II.

Not with the glance of the happy lover bent on ingratiating himself with his affianced family did Penfield Popham greet Old Man Denny, when that astute gentleman entered the store one morning, a month later. But Old Man Denny's smile diffused so wide a radiance that the gloom of his prospective son-in-law was wiped out in it.

"Penfield, my boy," he began, heartily,—Penfield was, perhaps, half a decade his junior,—“we're in a way to make our everlasting fortune.”

Penfield's lack-luster eyes brightened. He deferred for the moment the searching inquiries he had meant to make in regard to Nellie's increasing woe-begone look and manner.

"How's that?" he asked.

Old Man Denny, seating himself carefully on a cracker box, removed his *sombrero*, wiped his forehead and took a bite off his plug of tobacco before he finally continued.

"Know our land up there on Annunciation Hill?"

Naturally, Mr. Popham returned, he knew his land on Annunciation Hill. As he spoke, his eyes sought it through the jars, the boxes, and the placards that half filled the window. Half a mile from the settlement it rose, the one steep excrescence of the earth in the neighborhood. Just now its dustiness—dustiness of sandy soil, of prickly pear, of stunted juniper,—was lost in the plenteous flowering of the white Mexican poppy. Acre upon acre of the silvery beauty rose to the summit of the hill. Penfield's mouth tightened as he looked, and there was a sudden stricture of his throat above his flannel collar.

"What particular sort of a dummed imbecile wants Annunciation Hill?" he asked. "Nothin' more appetizin' than a cactus'll grow there. There ain't decent feedin' for a goat, let alone a sheep or a cow. Have you been fillin' up some ear-open Easterner with tales of the copper in its inside?"

Old Man Denny reproved him with a benev-

olent shake of the head and a pitying look. "No, Penfield," he said, gently. "It's no tenderfoots that want it. It's for a sanatorium for lungers."

"Oh!"

Mr. Denny grew eloquent, philanthropic, public-spirited, as he descanted upon the purpose to which Annunciation Hill was to be dedicated. Vigor coursed again through wasted frames, homes on the perilous brink of loss and anguish were reestablished in security.

"The Great White Plague' I see they air callin' it now, Penfield," he said, with ponderous pity in his voice,—“the Great White Plague. An' you an' me, we'll do what we can to stamp it out of this bright—”

"How much air they offerin'?" interrupted Penury Popham. He found the interlarding of business with sentiment extremely distasteful. "Infernal old hypocrite," he said to himself, as he cut short his visitor's harangue.

Mr. Denny told what terms had been offered by the medical syndicate in search of a site for its tuberculosis hospital.

"It's a strange coin-sy-dence, ain't it, Pen,"



"A wretched fear and agitation in his heart"

he added, "that the whole thing's owned by us two, me havin' just that big strip in between your bottom belt and your top one? Seems like it must have been the intention of an all-wise Providence to unite us, all the same as we air goin' to be united." But Penury, looking off toward the hill, was oblivious of this exalted sentiment. "Well?" said the old man, after a reasonable pause.

"Well, I'll think about it," said Mr. Popham.

"Think?" cried his prospective relative. "What's there to think about? The land's no good to you or any one as it lies. It's the best offer you'll ever git,—a fine offer, I call it—"

"I ain't rejectin' the offer, said Penury pacifically. "I say I'll think it over."

"You need n't think they'll offer any more if you hold out," quavered the older man. "They won't. I've already agreed to the figger. An' they know we're sort of connected, an' I said I thought I could—"

"Oh, so you air gittin' somethin' out of them for gittin' me at that figger, air you?" meditated Penfield. "Well, when I make up my mind I want to sell, I guess I'll do it direct an' name

my own figger, but what I ain't sure of yet is about sellin' at all. I'll think it over." And he turned to his ledger.

The panicky entreaties and denials of Mr. Denny, his cajoleries, even his threats of the withdrawal of Nellie's hand, elicited nothing more from the taciturn Mr. Popham. He would think it over,—that was the sum of his utterances. In a forced content with that Old Man Denny hobbled away to his principals.

In the afternoon the buyers themselves, piloted by the old man, came to treat with Penury. He met them with a prompt offer. He would sell the land at the foot of the hill at the figure already mentioned. That at the top he would not sell at any price.

"But, Mr. Popham," protested the spokesman. "That is the very spot we want the most. That is where we plan to put our main building."

"It ain't for sale," said Penury.

"But it could do you no earthly good, if we held the rest of the hillside. You could never want to build there with our buildings crawling up to your very line."

"Oh," said Penury, indifferently, "I ain't plannin' to build."

They showed him the worthlessness of the plot to any one who did not own the rest of the hill. Penury nodded acquiescently, and looked at the white poppies drifting upward toward the summit.

Then they raised their offer,—raised it with baffled anger, but decision. Penury's eyes had always glowed with a rapacious brightening at the mention of gain. To-day they were indifferent. He shook his head, while Old Man Denny's avaricious mouth fairly watered.

"The top ain't for sale," he said again, patiently. "As for the rest, take it or leave it. It's all one to me."

"All one to you!" cried Old Man Denny. "You derved fool, if you do me out of the sale of my land I'll—I—you—" he sputtered like a defective rocket. Then he drew close and whispered vindictively: "If I don't sell my strip 'cause of your bull-headed nonsense, you don't git Nellie. Hear?"

Penury Popham laughed.

Bickering, dickering, they wore away an hour or so. Then, defeated, they passed out into the late afternoon. Without the apex of the hill they wanted nothing, nor could the eloquence of Old Man Denny change their determination. He turned at the door to shake a half-hidden fist at Penfield Popham.

"Mind, it's off with you an' Nellie, you,—you—" his limited vocabulary failed him; stranglingly he longed for a thousand tongues.

"That's for Nellie to say," observed Penfield.

"Nellie to say? You conceited rattler, you crawlin', underhand,—ugh! You did n't suppose it was her wanted to marry you?"

"I ain't given much thought to the matter. But now you mention it, I reckon she's not too keen on it; you always said she was. But anyway, it's for her to say, an' I hold myself ready to abide by my bargain unless she tells me she wants to break it."

"If she was dyin' for you, she shouldn't have you. Not a penny of mine goes to you."

"All right," agreed Penury in a bored tone. "Just let her say it's off,—that's all."

Nellie, untrammelled by the convention that woman should take no more active part in her destiny than to sit enshrined and to mete out answers to humble questioners, came racing to the shop within fifteen minutes. There was the rosy light of a release on her face. It gave place to an inquiring embarrassment as she met Penury's steady regard.

"Pa told me," she began, "that you—that he,—that I need n't,—Oh, Mr. Popham, is it true that you air not goin' to make me marry you? Or that you'd be willin' to take me with-

[Concluded on pages 727 and 728]

ld Owe You a Living

ON S. MARDEN

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If all the workers and all the wealth of the world to-day had been employed for thousands of years for your special benefit, to prepare for your reception upon the earth, they could not have provided the comforts, the conveniences, the facilities, the immunities, the emancipation from drudgery, the luxuries which you found waiting for you when you were born, and for which you gave not even a penny or a thought, and yet you say that the world owes you this and the other, and that you owe it nothing!

Did you ever think, my idle friend, that there are some things which are not purchasable with money? Do not deceive yourself by thinking that you will get something for nothing. All the laws of the universe are fighting such a theory.

You must open an account with the world personally. No one else can pay the debt you owe. Whatever money or advantages your father or any one else gets by his own efforts nature has stamped "untransferable." The law of the universe recognizes only one legal tender, and that is, personal service.

Nothing Is Free: Whatever you get of real value you must pay for. The things that are done for you are delusions. You are a personal debtor to the world.
the World Demands
Its Price

When you were born, civilization opened an account with you. On one side of the ledger you find: "John Smith, debtor to all the past ages for the sum total of the results of the toil of the men and the women who have lived and toiled before him. Debtor to the privations, the sufferings, and the sacrifices of those who have bought freedom from bondage, immunity from slavery, emancipation from drudgery." You are debtor to all the inventions that have ameliorated the hard conditions of mankind and which have emancipated you from the same hard drudgery and stern conditions, the same narrow, limited life of your prehistoric ancestors.

Who are you, Mr. Idler, that you claim a living from the world, when you have not earned the clothing you have on your back or the shelter which covers your head? Why should tens of thousands of people do drudgery and endure hardships and privations to produce all of the useful things, the beautiful things, the luxuries for you to enjoy without effort?

You say the world owes you a living. What if the sheep should refuse to furnish its wool to cover your lazy back, the earth refuse to produce the crops to fill your lazy stomach, the army of laborers refuse to let you take all the good things out of the world's great granary without putting anything back? What would become of you who have never lifted your finger to learn a trade or to prepare yourself for a career, or to do work of any kind, if an edict were to come from the skies that would force you henceforth to do your share of the world's work or starve?

Is he not a thief, an enemy of civilization who thrusts his arm into the great world's storehouse, pulling out all the good things he wishes and refusing to put anything back in exchange?

We hear a great deal about indiscriminate giving making paupers; but what shall we say about the giving of fortunes to youth who have never been taught that they should give anything in return for all they receive?

The Pitiable

Plight of the

Drone

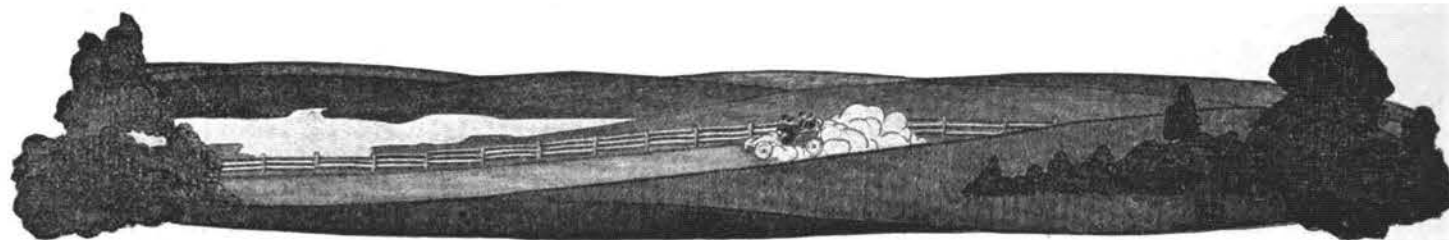
What are the chances of growth in character, in sturdy manhood, for the boy who knows that a fortune is waiting for him when he is twenty-one, and who is told every day that his father is rich and that he is a fool to work; that he should just make a business of having a good time? What are the chances of his developing a rugged, sturdy independence, resourcefulness, originality, inventiveness, and all the other qualities that make for vigorous manhood?

It is cruel, little less than criminal, to leave vast fortunes to youth without stamina of character, a superb, practical training, or the experience or wisdom to use them wisely.

Things are so arranged in this world that happiness as a profession must ever be a failure. It can not be found by seeking it. It is a reflex action. It is incidental; a product which comes from doing noble things. It is impossible for a person to be really happy by making pleasure a profession.

No idle life can produce a real man. A life of luxury calls out only the effeminate, destructive qualities. The creative forces are developed only by stern endeavor to better one's condition in the world. No wealth or efforts of the parents can bring the latent energies out in the son which make for sturdy manhood. He must work out his problem himself. It can never be done for him.

[Concluded on page 707]



The Glidden Tour

By Harry Palmer

Illustrated with Photographs taken by the Author

There are now being operated by private owners, in the United States, 120,000 cars, valued at \$300,000,000. This helps to prove something of the deep-seated interest taken in motoring, and especially in such national events as the Glidden Tour, in which seventy cars contested this year. Mr. Palmer, of the editorial staff of SUCCESS MAGAZINE,

accompanied the cars on this tour. It was a test of men as well as machines, as Mr. Palmer's account will show, bringing out the finest qualities of endurance and sportsmanship. That such a large number of the cars entered completed the trip, many with a perfect score, indicates the capacity of the American-built car to stand up under the roughest conditions.

"You are a motorist?"

"Why,—yes. There's my car. A six-cylinder, sixty-horse-power, 1907 model. Does that qualify me?" This last with a touch of offended dignity, in voice and manner, that any possible doubt could exist.



Charles J. Glidden, (at right,) starting the Olds car from Bretton Woods on its five-hundred-mile, non-stop run

"Not by a whole lot. Did you ever do any touring?"

"Some."

"Ever take a climb over the Adirondacks? Ever start for an over-night run to Boston? Ever try to break the touring car record between New York and Chicago? Ever hit 'er up for a thousand miles in any direction, with all kinds of roads to encounter, and all kinds of weather to face? Ever compete for the Glidden Cup?"

"Why, no. But I did come down from Albany last week in this car, and, without any tuning up or other preparation, made the run in a little less than seven hours."

"You don't say. Why, man, it's a wonder your car is still in running condition. And that's your claim to being a motorist? Well you've got a whole lot of hard work ahead of you before you win the right even to wear goggles. If you honestly want to win your spurs and taste the delights of real touring, enter your car in the run for the Glidden Cup. We start next Thursday from Buffalo," and the veteran motorist who gave this advice, stepped into the driving seat of his big car, and within two minutes time was a mile away from the road house before which the above colloquy had taken place.

As a result of this roadside meeting between two motorists, the one tanned and dust covered from hard driving, and the other immaculate in a motoring costume of latest design, the polished sides of his brand new touring car as yet unstained by anything more trying than the dust from suburban roadways in the vicinity of the metropolis, Chairman Deming of the American Automobile Association Tour Committee next morning received by wire an additional entry for the Glidden Tour, and one more "innocent" had been added to the ranks of those who were to receive their first lesson in real motor car touring. And what a lesson it was, for many entrants, a lesson in which grit, skill, physical endurance, temper and sportsmanship played no less important a part than did the structural merit and mechanical perfection of the cars themselves.

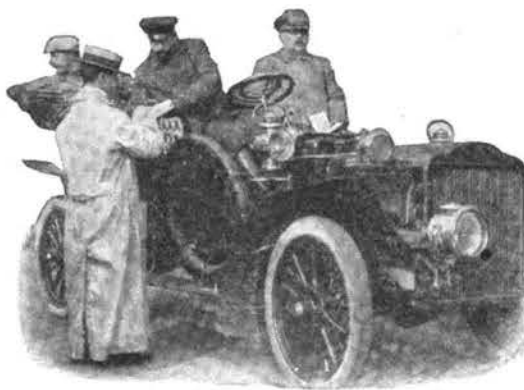
This Was a Trip to Try Men's Souls

An afternoon's run from Manhattan, over the beautiful roadways of Long Island to some picturesque spot on Great South Bay; through the parks of Chicago, and along the Lake Shore to Milwaukee; from the Palace Hotel, San Francisco, through Golden Gate Park to the Cliff House, or over the famous shell road of Mobile to Frascatti—these are all well enough for women and children; but a tour of twelve hundred miles, that leads the motorist across the state of New York, through the Adirondacks, into the Dominion of Canada to the frowning heights

of Quebec; over the bosom of the lordly St. Lawrence, and thence into the pine forests of Maine, to land him, finally, (provided he has the "stuff" in him to stay the route,) at the base of Mt. Washington, New Hampshire, is a task for men possessed of qualities not unlike those that made possible the pony express of the western frontier. It is true that there were no hostile savages or alkali deserts to impede the progress of the three hundred or more enthusiasts who undertook this eventful tour, but there were conditions and dangers to be encountered, little if any less calculated to test the courage and try the nerves of all.

No Stylish Outing This, but Grim and Businesslike

Among the many impressive scenes of the tour which followed one another so rapidly that a faithful camera alone could have recorded them with lasting effect, was that of the start from Buffalo on the morning of Thursday, July 12, when motor cars hailing from many points within a radius of one thousand miles gathered before the Automobile Club of Buffalo to be officially sent away on their long run. Each car had been groomed and made ready for its work with the utmost care; not with the tinsel and show of parade, but with the sterner trappings of the long distance tourist. Tops had been thrown back and securely strapped, or removed entirely so as to reduce weight; in the tonneaus, and attached to the rear of the forward seats, were from two to four extra tires, together with the dress suit cases of the passengers, all tightly lashed with rope to hold them in place over the "rough places." Resting on the running boards were more tires, and in some instances complete extra wheels, tires and all, for with these massive machines taking the turns on mountain roads at high speed, even the sturdiest wheel will sometimes crumple into kindling wood. Every gasoline tank had been filled to its fullest capacity, and emergency cans of five gallons each were carried by not a few of the entrants, while in the lockers of all were extra cans of cylinder oil, jacks, wrenches, parts, tool bags and every article likely to be required in the event of accident or trouble. In make-up and equipment, the appearance of the cars was grim and businesslike, and the aspect of the passengers was thoroughly in keeping with the machines, there being a notable absence of useless toggery among the men, and sunshades among the women, all, on the contrary, being attired in closely buttoned dust coats, goggles



Augustus Post and Mr. Glidden in the Post White steamer

and face shields, while mackintoshes and rain coats were within easy reach beneath the seats. One after the other, the cars rolled up to the starting line, secured their official cards from the starter, and, with the cheers of the multitude ringing after them in hearty farewell and good wishes, dashed away on the first relay of the tour—a run of 135 miles through Canandaigua and Geneva, to Auburn.

After having made the run from Buffalo to Auburn in the Lozier car No. 38, the writer, at Auburn, became the only guest of E. R. Lozier in the latter's forty-horse-power private car, and continued as such to the



Repairing a "busted" tire

end of the tour. Determined that no lack of precaution should prevent his reaching Bretton Woods with a clean score, the owner of this car carried two trusted men instead of one on the forward seats; one a *chauffeur* with a reputation for skill and fearlessness second to none, and the other a mechanic whose complete knowledge of the Lozier car's construction and mechanical detail, together with his long experience on the road, made him a most valuable man in the event of accident.

Blazing the Way

The car, with its upholstery of "automobile" red, and its body finish of "battleship" gray, was one of the handsomest in the run. It is a strictly touring car model; but with its running boards swung exceedingly low, so as to provide for extra locker space, and its great fan-like mud-guards, it looked the embodiment of power, speed, and comfort, so essential in a car constructed for a long struggle against the varying road conditions and elemental uncertainties that may be safely anticipated upon such a tour as the Glidden.

Friday, July 13, (a portentous combination truly,) dawned without a cloud in the sky, and long before 7 o'clock, the earliest moment at which any competing car was permitted, under the rules, to start, half a hundred cars, covered with the dust and grime of the preceding day's run, were gathered about the starter's flag in front of the hotel. With the first peep of day the advance car, followed by the confetti car, had started over the route to blaze the way with arrow cards, and strew the road with handfuls of "spaghetti," so that all who ran might clearly read. As the rules prohibited any car from leaving the official garage until the moment before the entrant was ready to start, Michner and Sands, the *chauffeur* and mechanic respectively of the Lozier car, were quietly awaiting orders in the hotel office.

Out of Gasolene

The orders came at 8 o'clock. At 8:03 the big road locomotive, with Michner at the wheel, bounded through the doors of the garage two blocks from the hotel, and with a trail of smoke in its wake, shot like a meteor to a point within fifty feet of the starting line. A moment later Mr. Lozier and the writer had taken their seats in the tonneau, and at 8:06 the car had crossed the line for its second day's run of seventy-six miles to Utica, with a time allowance of four hours and twenty minutes.

Now this allowance called for an average speed of but seventeen miles an hour, but deducting the time to be lost at intermediate checking stations and over poor roads, including some of the worst hills to be encountered on the tour, it will be understood that the task imposed by the touring committee was not easy. In addition to these time-stealing conditions, remained

the fact that our supply of gasolene had been exhausted by the preceding day's run, and that, under the rules, we could not replenish it until after checking out, on Friday. This we proceeded to do as quickly as possible, hastily returning to the garage around the corner. Other cars were there ahead of us however, and despite our utmost efforts, twenty-five minutes of valuable time had passed before our gasolene tank and radiator had been filled. Syracuse, our first checking station, was twenty-six miles distant, and with twenty-five minutes lost, we should have to make the run in one hour and eight minutes, and I doubted much if we could do it.

The Song of the Gears

With a fair stretch of macadam, or even a good dirt road ahead of us, we should have had no cause for worry, but the local townsfolk had warned us that "the travelin'" is purty rough twixt here 'n Camillus," and, besides, we knew that tire troubles were likely to cut another big slice from our time allowance at any stage of the control. It was, therefore, with no little degree of annoyance at the delay that my host finally took his seat in the tonneau, and with a glance at his watch, said to the *chauffeur*: "Now, Michner, get under way; we are just twenty-five and one-half minutes late, and you'll have to hit 'er up; but be careful of your springs."

Burr-r-r-r-r-r, sang the gears, as Michner threw in the clutch, and the car shot down State Street and up the hill in East Genesee Street, while men and women stared in astonishment, as the big gray car rushed by them at railway speed. A little further on, there was a sharp turn into Grant Avenue, and the dust flew beneath us like a stream from a fire hydrant as we skidded into the roadside at this point. Soon we had left the macadam and were jumping along over the dirt roads at what seemed a decidedly dangerous pace, but my host only shouted to Michner:

"What's the matter with you Mich? Why don't you let her out?"

Before Michner could reply, the machine was in the air, sent clear off the ground by one of those ruts which the English call a "thank-ye-marm," and, as we came down, the forward wheels struck another rut that snapped the steering wheel a full turn.

"Going Some!"

The next instant we were in the ditch, bounding over the uneven surface of sod hillocks and water holes, with the folds of our big cape top flapping like the wings of a monster bat, our springs pounding the bumpers, and the tools and oil cans doing a merry dance in the running board lockers. Once, twice, thrice, the big car

[Concluded on pages 729 to 732]



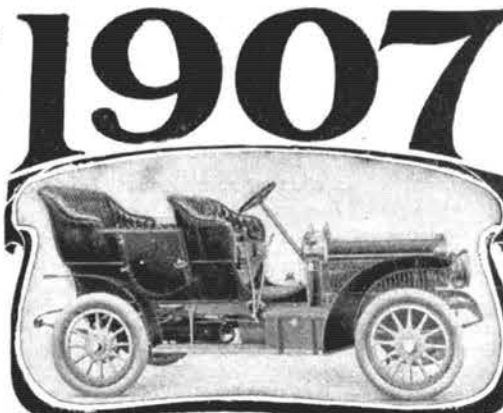
C. W. Kelsey in the Maxwell car, winner of the Deming Trophy, making up time along the Chaudiere River, Quebec



Percy Pierce arriving at Mount Washington



The Knox baggage truck, loaded for the climb over the Adirondacks



All motordom is agog over the advent of Model H, the brand new four-cylinder Cadillac for 1907, now ready for instant delivery.

In every particular this car is not only up to the minute, but is really *two years* ahead of any other machine on the market. Its many improvements, its mechanical completeness, its superior finish and design, make it imperative for you not to take another step in the purchase of a car until you have learned all about this wonderful

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Pears' is quickly rinsed off, leaves the pores open and the skin soft and cool.

Established in 1789.

Stenographic Opportunities

By ROBERT F. ROSE

(Mr. Rose was the official reporter of the Democratic National Convention of 1900, and the official shorthand Reporter traveling with Hon. W. J. Bryan during his two great campaigns.)

Interest in the possibilities in shorthand and the splendid opportunities which present themselves to the competent young men and women who have a thorough knowledge of the stenographic art, was awakened some time ago by the publication of an article from the pen of William E. Curtis, showing that the expert shorthand writers in Chicago were dividing in fees upwards of \$1,000,000 a year, and that one firm, consisting of three young men in that city, were doing a business approximating \$100,000 annually. This was exclusive of the earnings of the office stenographers, being but the amount paid to those engaged in shorthand as an independent business.

The publication of such articles as the above inspired many to take up this lucrative business, and throughout the country there are many young men and women who have obtained material advancement through the study of shorthand. What was true in Chicago has proved true throughout the country, and in no other line of endeavor have such quick returns resulted.

A page from the journal of J. A. Lord, the official reporter at Waco, Texas, discloses that in one month his earnings were \$1,282. In the same state, but in a much smaller city, Dudley M. Kent, the official reporter at Colorado, Texas, earned \$650.25 in a single month, while other reporters throughout the country have demonstrated by their work and earnings that shorthand is one of the most remunerative of professions.

And it is not only in this line of work that shorthand is attractive to young men and women. The prominent statesmen, bankers, railway officials, and captains of industry, draw from the ranks of the shorthand writers for their private secretaries, while in the business world the stenographer receives the greatest advancement. A more attractive position would be hard to imagine than that of W. J. Morey, private secretary to Joseph Leiter, the Chicago millionaire; or of Edwin A. Ecke, private secretary to John R. Wallace, former chief engineer of the Panama canal; or of Ray Nyemaster, Atalissa, Iowa, private secretary to Congressman Dawson, of the second district of Iowa. These young men are in close contact with successful men, and their future advancement is assured.

These positions, however, are only for those who can and do write the best shorthand. In Mr. Curtis' article the firm of Walton, James and Ford was given the credit of having the largest business in the world—approximating \$100,000 annually. All the parties whose success has been mentioned above, were taught expert shorthand by the school over which this most successful firm presides. Capable of writing the shorthand with which the large sums are made, these men inaugurated the Success Shorthand School in Chicago, and to-day have more successful graduates throughout the United States, Canada and Mexico than any other institution of the kind in the world. Three years ago they began to teach young men and women at their homes, giving them a thorough knowledge of that expert shorthand which experience had demonstrated to these experts to be the best. Stenographers—graduates of other schools and with years of experience—have been perfected so that they have more than doubled their former salaries. Chauncey W. Pitts, in June, 1905, had absolutely no knowledge of shorthand and resided in Alton, Iowa. Seven months thereafter he was the official court reporter of the Fourth Judicial district of Iowa—a position worth \$3,000 a year. A few days before this article was written, a young man who had been employed as a stenographer at \$75 a month, but who took this perfection course, was so competent that he secured a position with the Illinois Sewing Machine Company at \$35 a week.

These are but a few of hundreds of cases, and the school, at the conclusion of its third year, can point to more graduates earning really large salaries than any other school in existence.

If you know nothing of shorthand, and desire to become a really expert writer—capable of holding the positions paying these large salaries—you should write at once for information in regard to this school, obtaining their contract to return all money paid in case of dissatisfaction when the course is half completed. If you are a stenographer, these experts can help you to advance in your profession by teaching you the same shorthand which they write, and with which others have advanced. This school guarantees its instruction. Its graduates have broken all records in actual expert work. Write to-day for their handsome 48-page book, explaining the method of instruction, a copy of the guaranty given each accepted pupil, and newspaper and magazine comments on the breaking of all shorthand records by its graduates, addressing Success Shorthand School, Suite 310, 79 Clark Street, Chicago. If a stenographer, state system and experience.

Pertinent Parables

By Wallace Irwin

Illustrated by H. E. Dey



"Squirm on," he said, "you tender thing!"

Should I be merely used for bait?
Why should I be the butt of Nature
When you control a Legislature?"

The Vulture ruffled up a wing.
"Squirm on," he said, "you tender thing!"

"Oblige me, please," the poor Worm guggled.
"With Rebate Cases oft I've struggled—
O pray elucidate to me
The way the Rebate Cases be"—
Here came a pause—and very neatly
The Vulture ate the worm completely,

Remarking, "Whence this useless dee-bate?
I am a Trust and you're a Rebate."

A Fable for the Stockyards

AN Old Horse starving in a field,
Too broken down for drays and dockyards
Beheld an Ox who slowly heeled
His journey to Chicago's Stockyards.

E'en as he passed the Ox cried, "Moo!
The kindly Trust has paid my passage.
To-night I will be tripe and glue,
Tomato-catsup, steak and 'sassage.'"

"I," moaned the Horse, "must feed the crows
When I'm abandoned by the Farmer."
"Nay," said the Ox, "your fears repose—
You know there's always Mr. Armour."

So hoof in hoof the Horse and Ox
Together to Chicago wended,
Where they were dropped into a box,
Buzz! went the Wheel,—their days were ended.

And now the Horse is largely canned—
Run into Pure Leaf Lard his fat is;
He's Chicken Loaf, he's Mother's Brand
Of Fresh Roast Beef and Oyster Patties.

He's ceased to be a Horse, yet Fame
Has advertised him, broadly scattered.
"The roast by any other name
Would taste as sweet," as Shakespeare pattered.

He perished ere the Meat Trust stemmed
The Tide of Scandal's rising water,
When to the Slaughter House "condemned"
Meant nothing more than "marked for slaughter."

An Absorbing Topic

A WORM in search of modern culture
Removed his hat and asked a Vulture,
"Excuse me, sir, I'm rather green—
But what's the difference between
The process called Financial Dealing
And plain, old-fashioned, honest Stealing?"

The Vulture merely shook his head.
"Please crawl away, I'm tired," he said.

"But, sir," the little pest persisted,
"I know my views are rather twisted;
But why, when you're considered great,



"His journey to Chicago's Stockyards"

The Republic of Moles

IN an underground State on the Island of Holes
Exists the world-famous Republic of Moles,
Whose rulers and jurors and judges seem good
And everything goes just as smooth as it should,
Where railroads seem honest and politics kind
For the glorious reason—the Moles are all blind.

In the jolly Republic of Moles, of Moles,
Where the people crawl into their holes,
Where the Treasurer High gnaws his sack on the sly
And the poor are contented, good souls!
For who is to see what the matter can be
In the jolly Republic of Moles?

In the Mole Legislature when grafters grow fat
The Moles look alarmed and say, "We smell a rat!"
They squeal that they feel something dreadfully wrong
Till a high-minded statesman addresses the throng,
"Just look at my record," he says, honor bright,
(For the Moles can't distinguish Black Records from White.)

In the jolly Republic of Moles, of Moles,
Where the Government placidly rolls,
The Moles sit around with their heads in the ground
And pray for the peace of their souls.
They're not very keen, but they're vastly serene
In the jolly Republic of Moles.

When the Moles meet in public, then blind calls to blind,
"Our Nation is run for the good of Mole-kind,
Our Millionaire Moles are a generous band
Our far-seeing Statesmen our needs understand,
In this glorious realm where fair Liberty's reign
Goes on in the dark on an Underground Plane."

In the happy Republic of Moles, of Moles,
My, my, how they act at the polls!
The Blind Boodler gloats on the bushels of votes
Which a Captain of Finance controls—
If you lifted the lid you would see what is hid
In the happy, blind Nation of Moles!

The Skeeter and the Bee

OH, a Skeeter and a Bee
Sat together on a tree
A-fussing and discussing on the Topics of the Day.
Said the Skeeter, "Have you heard?
I'm a very faithful bird
For my Sting is full of Poison and the germ Mal-ar-i-ay.
I'm a cunning, base deceiver
And the seed of Yellow Fever
To the unsuspecting Human on my stinger I convey."
Said the Contemplative Bumble
In a manner firm but humble,
"It befalls so that I also have a Stinger—but so mild
That it couldn't harm a hair, sir,
And the Scientists declare, sir,
That the stinging of a Bumble never killed a Man or Child.
So it's comforting to me, sir,
To reflect that I'm a Bee, sir,
With the conscientious feeling that my Sting won't harm a
Child."

So the Skeeter and the Bee
Flew together from their tree
Till they hit upon and lit upon a Man who lay a-snore.
So the Skeeter stung the Fellow,
Who, unconscious of the Yellow
Fever taint of that Proboscis, slept serenely as before.
Then the Bee discreetly jabbed him—
And you'd think a Sword had stabbed him
By the way he shrieked to Heaven—and good gracious, how
he swore!



"I'm a cunning, base deceiver"

Then remarked the thoughtful Bumble,
"It's enough to make one grumble—
When that fellow gets a Yellow Fever Germ he's satisfied;
Yet he makes a horrid crying
Like a thousand Wildcats dying
When an inoffensive Bee inserts a Sting into his side."

MORAL:
But my moral is unhealthy—
It is best to do it Stealthy
When you put your Painless Poison in a Soul or in a Hide.

The Higher Animal

DO those Olympians who plan
The fates of worldly kind
Behold the burrowings of Man
Yet say the Mole is blind
Man's destiny, you say, is tall—
Well, I'll deny it not.
But where's the insect quite so small
As some good Men, I wot?
Man, like the Bee, employed in pelf
The fairest blossom rends.
He keeps the Honey for himself,
The Poison for his friends.

Maps as Evidence

WHEN Judson Harmon, of Ohio, was attorney-general, he was once arguing a case involving the possession of certain public lands. In order to present the government's contention as clearly as possible he hung up in the court room several maps showing the location and dimensions of the land in question.

Now, although the late Justice Gray was the giant member of the court at that time, from a physical point of view, standing over six feet high and weighing nearly three hundred pounds, he was given to fault-finding and almost frivolous contentions over small details relating to court affairs. He was violently opposed to the introduction of maps, charts, or other exhibits into the court room. He claimed that they were not only unsightly and undignified, but also a reflection upon the common sense and intelligence of the court.

Attorney-general Harmon, unconscious of Judge Gray's views on the subject of maps and charts, was somewhat astonished when the giant associate justice from Massachusetts entered a vigorous protest against hanging up the maps in the court room.

"May it please your honor," replied the attorney-general, I had but a limited time to prepare the govern-

ment's side of this important case, and I brought these maps, the largest and most comprehensive I could obtain, under the circumstances, to assist me in placing the case before the court."

"Not only do I object to the introduction of maps and pictures into this court, but I object because, on this occasion, your maps are so small and indistinct that they are scarcely visible from the bench," retorted Justice Gray, sharply.

Interest in the colloquy was increased when the attorney-general said, with great deference to the court: "If the court please, I had no intention of violating any of the customs of the court, for, I understand, maps, charts, and other illustrations are frequently introduced in the arguments of similar cases. I regret that the maps I present are so small that they are not intelligible, viewed from the bench, but they are the largest I could obtain in the short time I had to prepare for this case. I simply introduce them to give the court a bird's-eye view of the territory involved."

"I have not the eye of a bird," quickly retorted Justice Gray, "and therefore your maps are worthless so far as I am concerned."

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The Ingersoll is the only

Dollar Watch

but there are all sorts of makeshift imitations sold at a dollar and even less. A dollar is not much to pay for a watch, but it's altogether too much to throw away. Be sure you

Look for the Name on the Dial.

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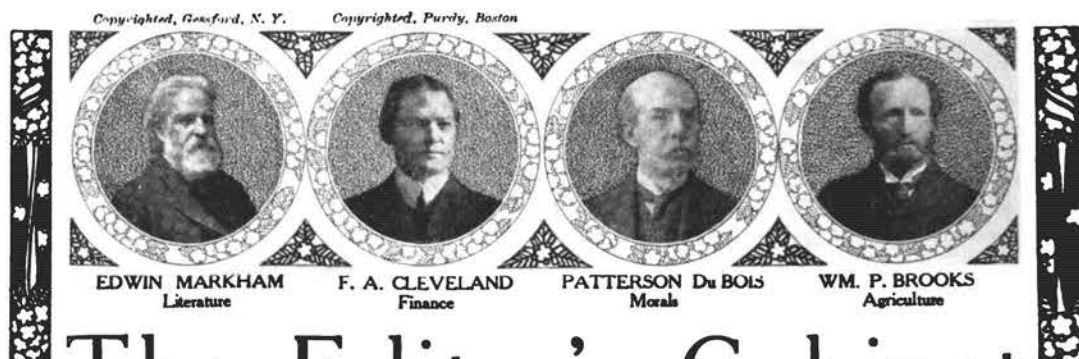
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The Editor's Cabinet

FINANCE

George L. D., St. Paul.—The German statutes in regard to the *Actiengesellschaft*—an association corresponding to our stockholding corporation—provide that, if a member contributes anything other than cash to the treasury of the corporation in payment for his stock, a referee must be appointed to examine the value of such contribution and report whether the property is worth the par value of the stock to be issued in return for it. In this manner the inflation of capital stock on purely hypothetical and fictitious properties and valuations is prevented. The law does not leave to directors judgment as to the value of the property for which stock is to be issued. A disinterested third party must make a careful examination of all the property offered to the company by parties in interest. The German statutes further provide that the shares of the stock company can not be dealt in on the stock exchanges until the expiration of one year after the registration of the company, and not until the publication of the first yearly report accompanied by a profit and loss statement. Accordingly, the general trading in shares does not take place before the company has become a going concern and able to show actual investment and a likelihood of profit. The investor before buying is enabled to form an opinion, based on something other than mere speculative judgment, as to the actual values of the securities offered him for investment.

R. B. K., Henderson.—The English statutes relating to the control and management of corporations contain many provisions which might be seriously considered in this country. The Directors Liability Act of England (1890) renders any director of a company, who was such at the date of issuance of any prospectus or circular naming him as a director and inviting subscriptions, liable to all stockholders for injuries they may have sustained because of any untrue statement therein contained. The effect of the law is extremely salutary, as it necessarily compels every director to see to it that statements made are well founded. It enables the public to rely in some measure on advertisements issued preliminary to sale of securities.

The Companies Act of 1900 (and preceding enactments,) requires the appointment of an auditor at the annual meetings of stockholders. It is the duty of this official, who must not be a director or officer of the company, to render to the stockholders an accurate account and statement of the affairs of the corporation. This auditor makes up a balance sheet separate from that of the regular company officials. He is criminally and civilly liable for any false statement, so that the stockholders can usually rely on his balance sheet as representing the true condition of the company.

LITERATURE

S. L. C., Hoboken, New Jersey.—To ask for the one most justly celebrated passage in English prose literature is like asking for the one most justly celebrated sort of fruit in the orchard. There are easily a score of equally worthy passages, each one making its especial appeal to a different mood of the mind.

Ruskin's description of Turner's *Slave Ship* satisfies our love for the majestic color and motion of the sea. De Quincey's reverie on the Nebula in Orion carries a sense of the vastness and mystery of the sky. Pater's picturing of the Shield of Hercules rebuilds for us the light and life of buried Hellas. Swinburne's eulogy of Rossetti astounds us with the splendor and speed of his words. Le Gallienne's prose fancy, "The Twelve Wells," stirs our hearts with the precious disquiet of old sorrows. Victor Hugo's oration in "The Man Who Laughs" awakens in us the ennobling passion of humanity. Lincoln's "Gettysburg Speech" hushes the soul with its fine appeal to the heroic in the heart of man.

I might go on to mention Emerson, Poe, Thoreau, Hawthorne, Lake Harris, Jeremy Taylor, as well as St. Matthew, St. John, Isaiah, Job, and other peers in the parliament of words. But I content myself with making the one selection that is perhaps my favorite in most of my moods. I refer to that stately and sonorous passage from Car-

lyle's "Sartor Resartus," where he sees history, as a stupendous procession, forth-issuing from Cimmerian Night and vanishing into pathetic and fathomless Silence. Here is the passage:

"Like some wild-flaming, wild-thundering train of Heaven's Artillery, does this mysterious Mankind thunder and flame, in long-drawn, quick-succeeding grandeur, through the unknown Deep. Like a God-created, fire-breathing Spirit-host, we emerge from the Inane; haste stormfully across the astonished Earth; then plunge again into the Inane. Earth's mountains are leveled, and her seas filled up, in our passage: can the Earth, which is but dead and a vision, resist Spirits which have reality and are alive? On the hardest adamant some footprint of us is stamped in; the last Rear of the host will read traces of the Earliest Van. But whence? O Heaven, whither? Sense knows not; Faith knows not; only that it is through Mystery to Mystery, from God to God."

W. H. C.—No recent and important evidence has come to light in the controversy over the authorship of Shakspeare's Plays. It stands about where it stood when Donnelly wrote "The Great Cryptogram."

To my mind, the controversy is another "Much Ado about Nothing." All the evidence of real value points to Shakspeare as the author of the Plays. The great Cryptogram exists only in the minds of those ingenious persons who "discovered" it. Indeed, it would be no great difficulty to find a cryptogram in the Bible and "discover" that the Pentateuch was written by Robert Ingersoll. The Baconians ask, "How could Shakspeare, a man with 'little Latin and less Greek,' compose the great dramas?"—Easy enough if we grant him industry in reading, and alertness in listening to the London wits. Add to this equipment one other gift—*genius*, and the "impossible" is accomplished.

J. McC.—Conversational power is acquired by reading, thinking, and observing. Also by listening to good talkers. In your reading, do not neglect the great thinkers—Ruskin, Carlyle, Emerson, Victor Hugo. They will give you something to talk about. A good plan in word-hunting is to keep a notebook for the picturesque words and striking phrases met with in your reading and listening. Poet Browning, the greatest word master since Shakspeare, went through the unabridged dictionary, word by word. No doubt he made lists of the words he thought would be useful to him in his great literary undertaking.

Edwin Markham

SCIENCE AND INVENTION

F. H. S., Chattanooga.—There is no infallible test as to whether a thing is patentable. Skilled patent lawyers, experts, and judges often most conscientiously disagree. Speaking generally the thing—(do not call it *idea*),—to be patentable must be new—that is, never before known; it must involve true invention; and it must be something useful.

The test as to whether the thing be new involves a thorough knowledge of the prior art to which it is applicable. This knowledge, if it be not one gained by long practice and familiarity with the particular art, can be superficially and quickly gained by what is known among patent attorneys as a "preliminary examination," which is usually made by glancing over the copies of United States patents collected into classes and sub-classes by the Patent Office at Washington, and can only be done without expense by the inventor himself visiting that office.

The test as to whether the thing, if new, be also patentable, can not be safely applied by a layman, because all new and useful things are not necessarily patentable. Thus, it has been often held by the courts that an aggregation or combination of old devices performing no new office or function is not patentable. The new thing must be functionally new, possibly having old functions with an additional function.

D. W. F., Passaic.—Alcohol, volume for volume, evolves in its combustion much more heat than gasoline, and as it can be produced very cheaply and with increasing cheapness, while gasoline from the nearing exhaustion of the sources of supply must in the end become more and more expensive, alcohol is bound to replace very

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The Drama

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largely not only gasoline but also many other petroleum products as fuel. The new law on alcohol will unquestionably have a beneficial influence upon the manufacture of certain kinds of machinery. Increase in the manufacture of one kind of machinery reflects beneficially upon all other kinds of machinery. Thus the new law will indirectly help the manufacturers of all machinery. There are many books available written on the subject. Any publisher of scientific books will be able to supply works which treat the subject exhaustively.

K. and H., Allentown.—Denaturated alcohol is ordinary grain alcohol (ethyl alcohol) rendered unfit for consumption as a beverage, usually by the admixture of a small percentage of methyl-alcohol (wood alcohol.) Such a mixture is called "methylated spirit." Wood alcohol is a poisonous substance, and, at the same time, possesses an extremely disagreeable taste, which renders it impotable.

Complete denaturization is accomplished by the addition to every twenty-five gallons of about two gallons of "standard denaturizer," made of four parts wood alcohol, one part of pyridin, (a nitrogenous base made by distilling bone oil or coal tar,) with the addition of a few ounces of the oil of lavender or rosemary. Ten per cent. of benzole may be added to the above mixture. Different substances are used for denaturizing alcohol, according to the use to which the alcohol is to be put. For example, for making celluloid, gum camphor alone is used or gum camphor and wood alcohol

W. T. B., Mayville.—I believe it is perfectly safe to deal with patent attorneys. The Patent Office rules now require them to be registered before they are allowed to practice. If an invention is worth patenting at all, it always pays to employ a skilled attorney. The Patent Office will furnish on written request, without fee, a copy of the rules, giving full information respecting the preparation and prosecution of applications for patents. Address, Commissioner of Patents, Washington, D. C.

AGRICULTURE

H. M., Ellenville.—The fields of useful and highly remunerative employment for agricultural college graduates has greatly broadened within the last few years. Far greater attention is now paid to agricultural education and many positions offer in agricultural colleges, secondary schools of agriculture, and rural schools where agriculture is taught.

The work of the experiment stations demands men of ability in all the lines of science applied to agriculture, and the scope and extent of this work instantly broadens. As our cultivation becomes more complex, there is more and more need for "control work" to safeguard the interests of the public. Fertilizer laws, food laws, meat-inspection laws, milk laws, etc., are the result. The proper carrying out of these laws demands the services of many able men. Vegetable pathology is a profession, entomology is another. Forestry as a science calls for men. The superintendence of estates is a rapidly growing field of employment, many positions calling for abilities of the highest order and commanding large salaries. Then, most important of all, if the graduates have capital and business capacity as well as a taste for the business, the various lines of agriculture and horticulture as a business afford most excellent opportunities for profit and pleasure.

D. K. E., Glasgow.—The best method of cultivation, with a view to conserving and utilizing the soil moisture, consists, first, in such tillage as will result in the absorption and retention of as large a proportion of melting snow and rains of winter and spring as possible, and second, the maintenance of a surface mulch of dust-like earth which will largely prevent the evaporation of moisture during the hot weather. This dust mulch is produced and maintained by frequent tillage with fine-toothed implements. In many parts of our country the rainfall is frequently insufficient for best results. It has been

found that by suitable methods of preparatory tillage, followed by suitable interculture, a very limited rainfall may be made to serve the needs of our crops. This is one of the greatest improvements in the methods of agriculture generally understood and practiced resulting from modern experiments.

A. M. N., Wayland.—The most notable improvements in the methods of agriculture for the past ten years are, briefly, the modern methods of tillage for the conservation of soil and moisture; more intelligent use of fertilizers, a wiser system of crop rotation, the practice of green manuring and the extensive adoption of ensilage.

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DOMESTIC SCIENCE

D. K., Chicago.—If you plan to go straight from a business life to a home of your own, you would do well to exchange boarding-house life for a place in a private family presided over by a woman of large housewifely experience. During leisure hours, proffer small services about the house. The knowledge gained will be ample reward. Notice ways of doing work, and do not hesitate to ask questions. A good housekeeper will not only answer them, but may even take enough motherly interest in you to turn teacher. Study good cook books, as well as books on hygienic living, and, where possible, put everything you learn into practice. Familiarize yourself with the daily routine of household work,—sweeping, dusting, dish washing, scrubbing, the care of a kitchen and stove, the use of kitchen utensils, laundry work, table service, and marketing. In cities splendid opportunities are offered for studies of this sort in cooking schools and night schools, in the Young Women's Christian Association, or even in settlement districts. As a rule, the course in private cooking schools is expensive, although they occasionally offer evening courses at reasonable rates. In every case, take up practice rather than theory, and begin at the very beginning. After mastering the secrets of plain cooking, it is easy to learn how to do elaborate work.

Y. H., New York.—There are various secrets of making fine, light, spongy bread: good flour and yeast, the proper temperature of a mixing fluid, as well as the atmosphere in which it stands during the raising process, and a liberal amount of kneading. To make four loaves of good bread, pour one quart of boiling water over four tablespoonfuls of lard, two tablespoonfuls of sugar, and one tablespoonful of salt. When lukewarm add one yeast cake dissolved in half a cup of water and flour enough to make a smooth, elastic dough. Turn out on a floured board and knead till the dough is very smooth and does not stick to your hands. Grease the raising pan and put the dough back in it till it is light and spongy. Toss on a floured board and knead again. When no bubbles are visible cut into loaves and lay in greased pans, having each one about half full. Cover with a cloth and let dough rise till the pans are full, then bake in a hot oven. Moderate the heat, however, when the bread is fully risen and begins to

[Concluded on page 708]

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Sparrows' Nest and Mammon

By ANNA STEESE RICHARDSON

Illustrated by Maud Thurston



CHAPTER II.

"HALF an hour before office hours in the morning, and another half hour in the evening before the shops close! Shopping under such circumstances is a mere aggravation," wailed Caroline Waters, as she stirred the salad dressing.

"It must be, indeed," assented Hal McKen, as he watched her deft handling of the salad fork.

Grace Boylan plaited the edge of her napkin into an imitation of the enormous neck ruff worn by the overdressed woman at the second table to their right, and remarked:—

"We tried shopping all last Saturday afternoon, but it seemed as if every other office girl who has a half holiday was bent on the same task, likewise all of her sisters, cousins, and aunts. The clerks were tired and driven, and we went home with our minds in a jumble of impossible rose velvet carpets, and green and red tapestry Brussels, far more impossible still. As soon as you say 'something inexpensive,' they drag out carpet creations in vivid reds and greens with peacock blue and chrome yellow on the side."

"You might have some samples sent up from an exclusive carpet and drapery shop," suggested James Winthrop, remembering how the paper hangers' sample book had solved the problem of wall coverings.

"But we do not want carpets. We prefer rugs, and it is hard to have goods sent home on approval when you give as your address a flat that rents for \$27.50 a month. I believe wise New York clerks carry a mental schedule of rents, and size up customers by it."

"Very desirable goods, you know, come in small parcels, or flats," suggested Winthrop, as he accepted his portion of the delicious, crisp salad.

"Don't try to solve a stupendous problem with platitudes," said Grace Boylan, with mock severity. "We are here as a committee of the whole to settle the wisest method of disposing of a certain check for fifty dollars, now burning holes in Caroline's purse in a most destructive manner. Who will put the first motion?"

This was not the first meeting of the quartet since the memorable Saturday afternoon, when Mr. Winthrop, the real estate representative, had asked his friend Hal McKen, a rising young architect, to call on the former's tenants and advise them on the subject of wall coverings. But to-day's gathering was charged with interest, or, as Caroline expressed it, serious business was before the house. Uncle Raymond's fifty dollar check for October had arrived. To this the girls were ready to add \$12.50 saved from the September allowance for wall coverings, and twenty-five dollars filched from their combined dress al-

lowance. There was \$87.50 to be spent in a wild orgy of house furnishing.

"I have it—I mean, I move that we consult a friend of mine, Mrs. Wilton, a professional shopper—" said McKen.

"Oh," interrupted both girls in chorus, "but we want to have the fun of buying things ourselves."

"Certainly, I understand that the joy of having new things is the buying of them. What I would suggest is this: next Tuesday evening Jim and I will have tickets for five, to see the new piece at the Criterion, with Mrs. Wilton as chaperon. She is a charming little woman, who has met with reverses and turned her knowledge of the correct thing in frocks and furnishings to practical advantage. I will guarantee that, before we break up that night, you will know just what you want, what to pay for it, and where to buy it."

As they rose and McKen helped Caroline with her jacket, she said shyly:—

"I hope your friend, Mrs. Wilton, will like us. We have never met a clever, successful business woman, as she must be—and we do want to make friends in this big city."

"My one fear is that before long, especially when 'Sparrows' Nest' is furnished, Winthrop and I will feel the need of building a high fence around it, or, what we are bold enough to consider our 'Pleasant Valley' by right of discovery, will become a subject of social litigation."

"I came a trifle early," explained Mrs. Wilton, Tuesday afternoon. "I knew you would have been home but a short time, but I wanted to look over the little apartment, if you would permit me. So while I take a bird's-eye view of 'Sparrows' Nest,' take your time in dressing."

And so she fluttered from room to room in her soft, clinging gown of pale gray crepe, a matching boa over her arm, and her glance resting appreciatively on selections so far made.

"You have given me an excellent background," she called cheerily from the dining room. "It will be a simple matter to choose harmonious, artistic floor coverings for rooms where no hideous, garish tones are found in papers. It is when a woman writes me that her husband does not care what the new rug for the library costs, so it has some red in it, that I turn fairly faint. For who shall say whether there be red, green, or yellow in the wall paper?"

"We want rugs that will give an appearance of coziness in winter, and yet will not have to be changed in hot weather. That is, we must furnish for the year round," explained Grace, who, having finished her dinner toilet first, was ready to join Mrs. Wilton in the sun-lit living room.

"A modern apartment or a modern cottage possesses practically the same possibilities for 'home-ness' that the old-fashioned house once held," said Mrs. Wilton.

"It is only a question of selecting furnishings which do not give a crowded appearance. For that reason I would suggest rugs in all these rooms. A carpet is not only regarded as unsanitary, but it fills up a room more than one large or several small rugs do."

"Now as to the question of winter and summer coverings. Select rugs with soft, harmonious tones, what the uninitiated call faded, and they will never look hot in summer. If you buy, for general use, grass matting or carpets, Algerian rugs, rag carpet or any of its imitations, you are using what is intended only for the summer home. You want floor coverings, too, I imagine, that will endure through various changes of furniture, not requiring one particular wood or period."



"Don't try to solve a stupendous problem with platitudes"



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"I continued to drink it for years until I grew to be a man, and then I found I had stomach trouble, nervous headaches, poor circulation, was unable to do a full day's work, took medicine for this, that, and the other thing, without the least benefit. In fact I only weighed 116 when I was 28.

"Then I changed from coffee to Postum, being the first one in our family to do so. I noticed, as did the rest of the family, that I was surely gaining strength and flesh. Shortly after, I was visiting my cousin who said, 'You look so much better—you're getting fat.'

"At breakfast his wife passed me a large sized cup of coffee, as she knew I was always such a coffee drinker, but I said, 'No, thank you.'

"What! said my cousin, 'you quit coffee? What do you drink?'

"Postum, I said, 'or water, and I am well.' They did not know what Postum was, but my cousin had stomach trouble and could not sleep at night from drinking a large cup of coffee three times a day. He was glad to learn about Postum but said he never knew coffee hurt anyone.

"After understanding my condition and how I got well he knew what to do for himself. He discovered that coffee was the cause of his trouble as he never used tobacco or anything else of the kind. You should now see the change in him. We both believe that if persons who suffer from coffee drinking would stop and use Postum they could build back to health and happiness." Name given by Postum Co., Battle Creek, Mich. Read the little book, "The Road to Wellville," in pkgs. "There's a reason."

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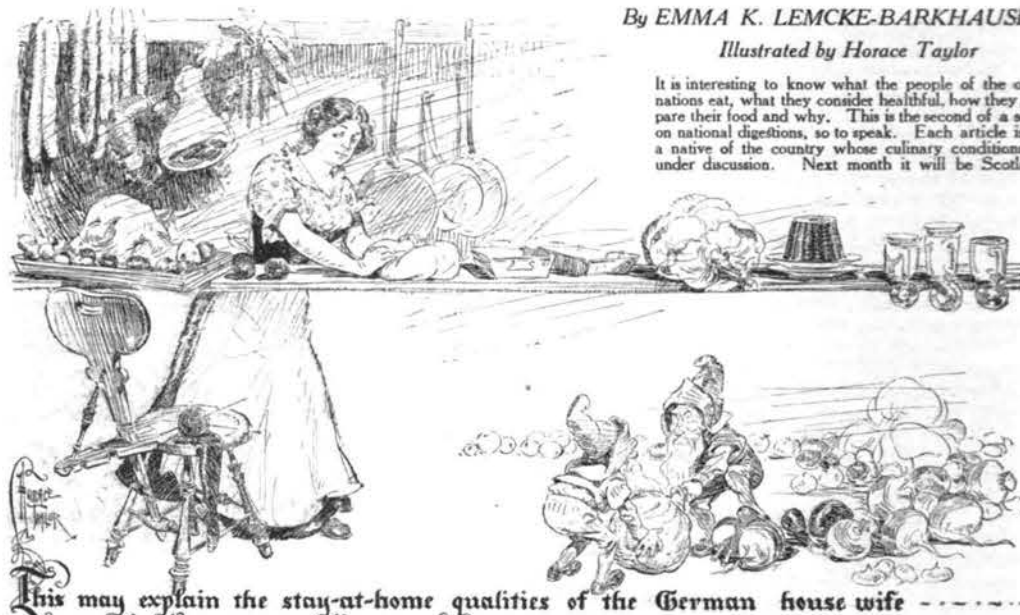
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WHAT THE GERMANS EAT

By EMMA K. LEMCKE-BARKHAUSEN

Illustrated by Horace Taylor

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 second 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 Scotland



This may explain the stay-at-home qualities of the German housewife

I.—The Influence of Diet on Temperament

DIET is an important factor in the formation of the racial type of Germany. Although there is a national entity in the cooking of certain dishes, the different social strata have a widely varying diet, due to the following causes. Fresh meat is expensive, and therefore the working class eats very little of it. Potatoes, pork, and smoked meats are their principal articles of diet. Even their bread is black, as shown by the pumpernickel *Fein brod*, made of whole wheat and rye, mixed, is furnished to the army. Beer is a very important part of the diet of all Germans, and should it and sausage, smoked hams, Westphalian hams, frankfurters, and liverwurst be taken out of the diet, the most important articles would be eliminated.



Two hours for dinner

Most of the articles mentioned demand a great deal of careful preparation and much time on the part of the housewife. This may explain the stay-at-home qualities of the German housewife, who may, perhaps, serve as a model housekeeper for the rest of the world. Coffee is more frequently used in Germany than in any other country. It is, however, diluted with so much milk that the pernicious effect of over-stimulation is reduced to a minimum.

Six meals a day are a general habit. The nervous system being engaged a large part of the time in digesting food, gives to Germans that national phlegmatic temperament and quietness of thought, together with a tendency toward adiposity. Countries which we may say belong to the nervous type, as the United States, use meat in large quantities.

German children are reared on a diet of milk and carbohydrates. Even though young children are given coffee and milk, it is a very weak mixture, so that from childhood the stimulation to the nervous system is at a minimum. This gives, perhaps, a less brilliant pupil, but a more thorough one. Consistency, too, is one of the characteristics of the scholar of the German universities. American students may be brilliant, but they do not maintain the consistent average of Germany.

II.—Every German City Has Special Dishes

Germans are well known for their hospitality. The housewife spares no trouble or work to prepare some special favored dish either for guests or members of her family, or even some new tempting dish to please her lord and master, as she believes in the adage "Love is helped by feeding the stomach." Every city and large town has its special dishes. The cities such as Berlin, Bremen, and Dresden cater in a similar manner as here in America and in all large cities; but the peasantry have many original dishes. The fine German cooking is very good in every branch; naturally, as in all other countries, there is much variety, and each little village has its own favorite dish. But as a rule Germans favor a plain, wholesome diet. Their energy, fine physique, and doggedness, which has proved their success, is largely due to their regular and plain diet, with plenty of sleep in their early life. This the German mother

insists upon. Their picked men one sees in large cities as police, fire, and military men, and much praise is given to their appearance.

All Germany has its *Butterkuchen*, *Schnecken*, *Kranzeln*, *Buntkuchen*, or *Kugelhopp*, also called *Rodonkuchen*; also a roast of loin of veal, cooked with sour cream, served with raised yeast boiled pudding, stewed prunes, and creamed spinach.

Nürnberg is noted for *Lebkuchen*, (small cakes similar to our ginger cookies, perhaps a little richer). Bavaria has yeast dumplings, served with sweet sauces, also boiled fish, served with sweet-sour sauce. Pommes is noted for raising the finest geese. Any one selecting from the market favors geese from this part. What the turkey is to Americans, goose is to the Germans, who make it the main dish on Christmas Day, roasted a nice brown and filled with apple dressing. The Bremen *Klößen* is known to be the finest. This is a rich raisin bread, shaped in crescent form, brushed with egg, and baked a fine brown, similar to the Saxon *Stullen*.

III.—Saint Martin's Day Feast

What St. Patrick's Day is to Ireland, the tenth of November is to the Germans, particularly to those living along the River Rhine. This day is named St. Martin, to the memory of a bishop named Martin. The priest is credited with having saved the people around that part of the country from starvation, there having been a severe famine, so the legend tells. On that night the children can be seen walking around with lighted lanterns, singing songs in honor of St. Martin, while every housewife is busy preparing large buckwheat pancakes, served with a rich syrup.

In some cities, a doughnut called *Krapfen*, or *Nuitzen*, is served in place of buckwheat cakes. Westphalia is noted for its smoked ham and pumpernickel. The northern part of Germany has a dish of brown kale, cooked together with coarse oatmeal, five or six sliced onions, a pink elwurst, and smoked bacon. Some serve a roasted duck separately; or the kale can be cooked without the bacon and served with a *purée* of chestnuts. A pleasant feature one notices are the small gardens in or around Bremen. Let it be ever so small, you will always see the garden grows brown kale and lettuce.

A most popular dish is roast loin of fresh pork, served with red cabbage cooked with apples or red wine and jelly. The much abused sourkraut is served as much outside, if not more than in Germany. I

have known native Germans who never ate it till they reached our American soil. Hamburg has its famous wine and fruit soups. Strassburg has its cold meat and liver patties.

Hasenpfeffer and potato dumplings must not be forgotten, and, while the American rabbits are not equal to the German hare, still a very tempting dish can be made of them. Germans favor, and in fact it is universal, a bread made of rye and wheat flour, claiming it to be more wholesome and nourishing. In the northern part of the country, very little meat is advised. In most homes it is used



but once a day and that is at dinner. Flour and egg dishes, and plenty of milk and fruit, form the chief diet.

IV.—Daily Menu of a German Family

A breakfast of rolls, coffee, and eggs or pancakes is served at seven o'clock. A luncheon of small appetizing sandwiches follows at ten o'clock. Half-past twelve o'clock is the dinner hour. The office employees are allowed two hours' time for this meal. A typical dinner menu: First course, noodle soup; second course, boiled lamb, cooked together with green peas and carrots, white turnips, and new potatoes; third course, lettuce or chickory salad; fourth course, rice pudding.

Three o'clock coffee is an informal chat over a cup of coffee and coffee cake. The next meal is the supper, served at seven o'clock with this menu: First course, assorted cold cuts of meat, potato salad or potatoes fried; second course, cake, stewed fruit, tea.

V.—Some Choice German Recipes

Hasenpfeffer or Rabbit.—Remove the entire skins from two fine rabbits, draw, wash, and wipe dry. Carefully remove the gall from the liver. Cut each rabbit into eight pieces. Season them with one tablespoonful salt. Place them in a covered dish. Add two sliced onions, six whole cloves, two bay leaves, half tablespoonful whole peppers and ten whole allspice. Cover with vinegar and set three days in a cool place. Then place the rabbits with the vinegar, spice, and onions in a saucepan over the fire, add half a pint of water, and cook slowly until done. Carefully remove the rabbit pieces and lay them on a warm dish. Melt two ounces of butter in a saucepan. Add one heaping tablespoonful of flour. Cook and stir three minutes. Strain the rabbit broth, add it to the butter and flour. Cook five minutes and pour it over the rabbits.



Hasenpfeffer and potato dumplings

Potato Dumplings.—Take five cold, boiled, and peeled white potatoes and press through a potato press. Put them in a bowl, add half a tablespoonful of butter, half a teaspoonful of salt, a quarter cupful of flour, three yolks of eggs, and mix all well together. Then divide into nine round balls, put them into a large saucepan of boiling water, add half a tablespoonful of salt, and cook ten minutes, slowly. Remove with a skimmer and serve; or, they may then be rolled in bread crumbs and fried in deep hot fat till a nice brown color, and served.

Roast Goose with Apple Dressing.—Prepare a nice goose for roasting and fill with the following filling. Roast as always, basting frequently.

Apple Dressing.—Pare and cut into quarters eight large greening apples. Remove the cores and place the apples in a saucepan over the fire. Add half a cupful of water, cover them, and cook until tender, but not broken. Remove, and, when cold, rub four ounces of stale baker's bread into crumbs. Mix with the apples. Add one and a half tablespoonfuls of sugar, one ounce of melted butter, and one egg. Mix all together and fill the goose.



Rye Bread.—Sift one quart of rye flour into a bowl. Add one teaspoonful salt, and half an ounce of shortening. Rub shortening and flour together. Make a hollow in the center, pour in one yeast cake dissolved in two cupfuls of warm milk or water, and mix this with a spoon into a thick batter. Cover, and let rise till light, or to double its size. Add sufficient wheat flour to work it into a smooth, firm dough. Turn onto a floured board, and knead it until it does not stick to the hands. Mold it into a long-shaped loaf. Put it into a long shallow pan, previously buttered, and let rise until it begins to crack; then brush over with cold coffee and bake one hour in a medium hot oven.

German Pancakes.—One heaping cupful of flour, half a teaspoonful of salt, two cupfuls of milk or water, and three whole eggs. Sift flour and salt together, and add the milk and three yolks. Mix into a smooth batter. Beat the three whites very stiff. Add gradually the batter to the beaten whites, stirring constantly. Place a medium sized frying pan over the fire, add half tablespoonful of butter. When melted, pour in sufficient of the mixture to cover the bottom of the pan. Shake the pan to and fro, and bake till light brown on the under side. Turn over and bake the other side the same brown color. Slip pancakes onto a hot plate. Bake the remaining batter the same way.

Beware of marrying the girl who doesn't care how she looks at home.

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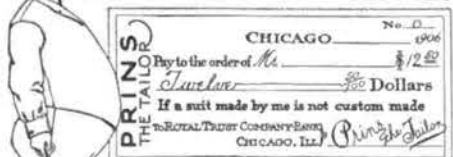
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HINTS TO INVESTORS

By EDWARD SHERWOOD MEAD

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 a correspondent be published or used to his or her detriment. Inclose a stamped envelope for reply. Address all communications: Investors' Department, Success MAGAZINE, Washington Square, New York City.

THE manager of a large trust estate in an eastern city a few months ago paid a social visit to a truck farmer living on the outskirts of the city. The conversation turned naturally to investments. The farmer

Skeptical of Listed Securities

was lamenting the difficulty of finding a safe place for his money. He expressed himself as skeptical of all so-called securities which, if good, paid little more than would be obtained from a bank, and if returning a fair yield were dangerously insecure. Turning finally to a small iron safe, he opened it, disclosing \$14,700 in currency, which he said he had drawn out of bank three months before to purchase a property. The deal had not gone through, and he was holding the money by him, awaiting an opportunity for profitable and safe investment.

His visitor was greatly interested. He had no difficulty in convincing the prospective investor of the risk he was assuming in holding the cash in his house, and he volunteered his assistance to find for the money a safe and permanent resting place. On returning to his office, the manager, who was constantly buying and selling investment securities, prepared a list of fifteen investments, ranging from a three and a half per cent. bond of the Pennsylvania Railroad Company to the six per cent. preferred stock of the American Tobacco Company. Each security was amply protected, and by the arrangement suggested, the farmer would receive \$700 per year on his \$14,700, or almost five per cent. on the money. The manager invited his friend to his office and explained the matter in detail. He showed him that the return on the stocks and bonds suggested were amply protected by the earnings, that the chance of loss was minimized by the small amount which was to be placed in any one security, that any bank would be glad to loan from eighty-five to ninety per cent. of the par value of these securities, and, finally, that the return was not only safe but large when measured by savings bank standards. His visitor took the list and departed. A short time afterwards, the manager inquired as to the disposition of the money, and learned that the farmer, who was cultivating a rented farm which the owner was anxious he should buy, had purchased a \$10,000 mortgage on the place at the owner's solicitation. The presumption was that the owner had taken this method of selling his farm to his creditor, who would, in all probability, be forced to take the place which he did not want, for the loan which would not be paid.

A MAN old in years and honor, enjoying a wide acquaintance among men of affairs, four years ago, in order to increase his income, invested his savings, amounting to about \$70,000, in the preferred stock of a certain industrial company, paying seven per cent. The company was sponsored by men of unquestioned standing and of supposed ability. Its reports were voluminous and glowing. Its managing

Put His All in Stocks

director was hailed as a creative wizard, and its preferred dividends were regularly paid. Surely there was no risk in such a stock, bought at eighty to yield eight and six tenths per cent. But a short time later, the country was startled by the utter collapse of the company. Its stock fell so fast on the exchanges that one bank, which had loaned seventy per cent. of its value, was unable to dispose of the collateral without taking a heavy loss. Revelations followed of scandalous mismanagement and of misrepresentation shaving the line of perjury. The man who had trusted to this investment to provide him

a comfortable old age, in common with hundreds of others, was left practically penniless.

* * *

THESE two cases illustrate the extreme types of the vast multitude of people who can make money but can not keep it, a class of unfortunates whose members are rapidly growing—the first afraid of everything except the ground which he

Make Money But Can't Keep It

works and the roof which shelters him, straining at a gnat of unfamiliarity with good securities and swallowing a camel of a mortgage, preferring to hide his talent where thieves break through and steal rather than place it in bonds and shares whose return was far more certain and calculable than the yield of his fields, and finally beguiled into parting with his money in a sale thinly disguised as a loan; the second, well informed and experienced in large public matters, confident in long years of successful endeavor, grasping at a large income, which friends in whose judgment he had every confidence assured him would be safe and permanent, and losing the savings of a lifetime. Between these two types we find a variety of others. There is the manufacturer who is used to ten per cent. in his business, and who expects the same return on his investments; the legatee or beneficiary who insists that a \$10,000 estate should take the place of a \$1,500 salary income, the man who is afraid of anything worse than a government bond, the unfortunate who will always support home enterprises, and a host of others. Let the reader of Success MAGAZINE who has never made a bad investment, who has never been tempted by large returns to forget security, or been blinded by overcaution to neglect returns, who has never jeopardized his principal or sacrificed his income, be the first to cast a stone at the unfortunate investor.

* * *

WE can not inquire into the causes of this situation.

Its results and its remedies are more to the purpose. No estimate has ever been made of the sum which is lost in a single year by bad investments—not by margin speculation, which claims its millions, but by investors who bought and paid for property, bonds or stocks on information or personal knowledge by friends in whose judgment and honesty they had perfect confidence. As a result of these losses, extending to every part of the field of investment, and every class of society, there is a general distrust, among saving people, of all investments outside of certain limited classes, and a peculiar arrangement of securities not on the basis of their intrinsic quality, but according to the class in which they belong.

* * *

LARGELY because of an erroneous conviction that property rights are less secure in the South and West, the savings bank laws of the rich Eastern States discriminate against municipal and county bonds of these sections.

Good Bonds Tabooed Through Prejudice

The savings law of New York, for example, limits the investments of these institutions to the public obligations issued within the state and to the bonds of a select list of thirty-two cities, selected supposedly because of the security which they are able to offer the investor, but leaving out a great number of bonds which are as good or in some cases better than those which are placed on



the white list of investments. Private investors follow the lead of the savings banks, and put their money into high priced bonds of eastern cities often issued by communities which are stationary in population and whose future is clouded with uncertainty, while bonds of rapidly growing western cities, of unquestioned security, can be marketed in the East only with great difficulty and at low prices.

The field of electric railway transportation presents similar anomalies. The interurban electric railway is a proved success. When properly constructed, of good materials, on a private right of way, admitting of high speed, with proper facilities for reaching the business sections of the towns which they enter, and where they serve a population whose sufficiency to produce a profitable traffic can be accurately determined, interurban electric railroads are as secure as the average steam railroad. The interurban is confined to passenger traffic, which is much more stable in volume than the freight traffic on which the steam road relies, it is much less subject to legislative attack, it has a better opportunity to cultivate the good will of the people along its line, and its rates are less liable to disturbance. From every standpoint the bonds, and in some cases, the stocks of good interurban electric railways are excellent investments, secure both in principal and in income. The investing public is, however, of another opinion, and well secured bonds of such companies are sparingly purchased and at low prices. When compared with steam railroad securities, this discrimination is evident. The interurban is a new thing. Numerous schemes of this character have been promoted for the sake of quick profits in selling securities to an amount far in excess of the cost of the property. Lines have been badly located and imperfectly constructed. Heavy and numerous losses have been the result, followed by widespread distrust of interurban investments which years of success will be necessary to remove. Because they are in bad company, good interurban investments stand on a much lower level than other securities whose real worth is much inferior.

WHILE prejudice, based on superficial observation or ignorant report, may unduly depreciate investments, the same influences operate to give them a fictitious value. From remote antiquity, extending to the earliest records, land has been the standard investment. Indeed, until within the last two centuries it was practically the only investment open to every one. And because of this immemorial habit, the preference for investment in real property or in real estate mortgages is deep rooted. There is so much of apparent security about such investments. Lands and buildings are fixed and visible. The investor can see his property or his security. He can gain an intimate acquaintance with his investment. In case his interest is not paid, he can take over the property. His loss, even when mistakes are made, is seldom absolute. He is willing, in eastern cities, to make loans on real estate security at four and one half per cent., and, in the case of some large mortgages, at four per cent. Money is loaned on real estate security and invested in this class of property with less investigation and less caution than in almost any other field. Real estate, however, is by no means a perfect investment. If the property is purchased outright and held for the income which its rentals yield, there are heavy expenses, damages by tenants, natural deterioration, taxes, insurance, and special assessments. Then, too, real estate values are constantly changing. The fashionable section of to-day is the slum of to-morrow. Rents are hard to collect and eviction is a drastic remedy. Properties may stand idle for long periods.

The real estate owner is at the mercy of his neighbor. Let a saloon, a hospital, or a manufacturing plant be established at the corner, the value of his residence property instantly declines. The removal of a railway station destroys the value of a store building. The construction of an elevated railway may ruin a whole street. Then, too, real estate is not easily marketable. There are no regular quotations. Purchasers are difficult to find. In order to borrow money on real estate security, much time is required for investigation by the lender. Similar objections may be made to real estate mortgages. They are not readily available as collateral for bank loans. There is no quick market for a real estate mortgage. The margin of security fluctuates with the value of the property. For example, a few years ago a company in an eastern city borrowed \$550,000 on a building which cost \$1,100,000. To-day, the property is for sale for \$600,000. The rapid changes of the stock market are familiar. All unnoticed by the public, real estate values move, if, perhaps, less rapidly, yet through wider arcs of fluctuation.

IN the coming months the financial department of SUCCESS MAGAZINE, with the cooperation of its readers, will present the more important considerations to be held in mind in each of the important fields of investment. If we can indicate, even in general, the certainties which are everywhere open to the investor, if we can arouse and maintain a general interest in the subject of saving and improvement of savings; above all, if we can point out some of the pitfalls which lie concealed along every road to accumulation, this department will, we believe, serve a useful purpose.

Every Ambitious Young Man

Should read the article in the September issue of *Everybody's Magazine*, on Thrift

By DR. ORISON SWETT MARDEN, Editor of *Success*

This is just an excerpt on

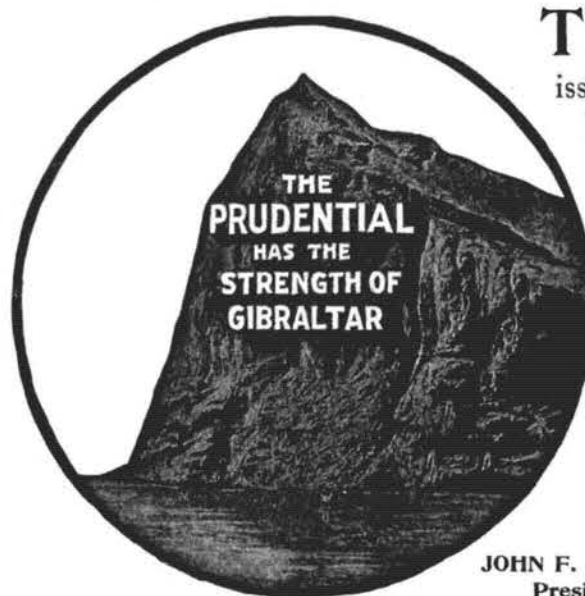
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This article should be read from start to finish by every young man. The Prudential has published it in pamphlet form and will send a copy free to anyone who will write for it.



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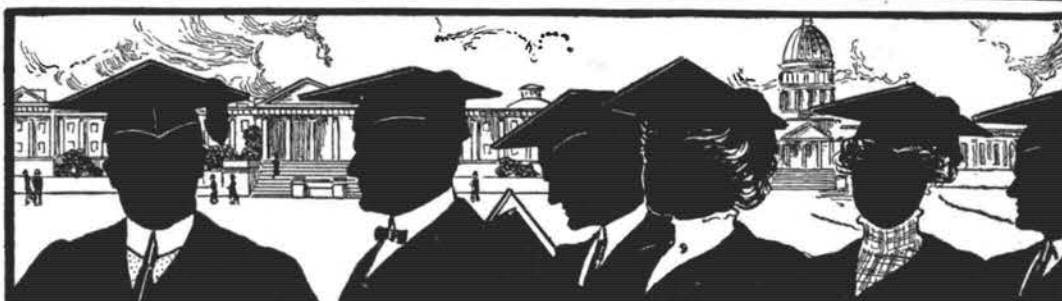
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THE WELL-DRESSED MAN

Conducted by **ALFRED STEPHEN BRYAN**

PERSONAL taste, more than any other factor, determines whether a man is well- or ill-dressed. If one follows blindly the pronouncements of the tailor, one surrenders the most treasured attribute of clothes—individuality. No man who aims to dress really well puts himself unconditionally into the hands of a tradesman. He lets the tradesman suggest, but he does not let him dictate. There is such a thing as personality in clothes, just as there may be a personality in the furnishing of a house or in the decoration of a den, and that personality can only be expressed adequately by the wearer himself. Take two men, both clients of the same tailor. One may be dressed with the utmost precision and in conformity with the newest mode, and yet somehow he lacks "air," poise, effect. The other has a "clothes-personality" and this is manifested subtly, but unmistakably, in shade, cut, fit, and small details. If a man will remember that correct dress is as much a thing of incidentals, as of essentials, he will rarely go amiss.

One meets every day men who choose a shirt without the least reference to the color of suit worn, or who pierce a red cravat with a blue pin. Again, a man will wear a brown derby with a suit totally inharmonious, or gray gloves with an olive top coat. These offenses against the fitness of things—color crimes they might well be called—are committed thoughtlessly rather than ignorantly, for almost every man has a modicum of intuitive taste. It does not take more trouble to dress with taste than without it, and this very attention to detail is the line of demarcation between the well-dressed man and his ill-dressed neighbor.

The evening suit for autumn brings few changes from that of a year ago. The approved fabric is still black unfinished worsted or English twill, and the surface of the cloth should be rough, rather than smooth. Square, notched lapels are newer than peaked. The evening coat must fit snugly over the back, and should

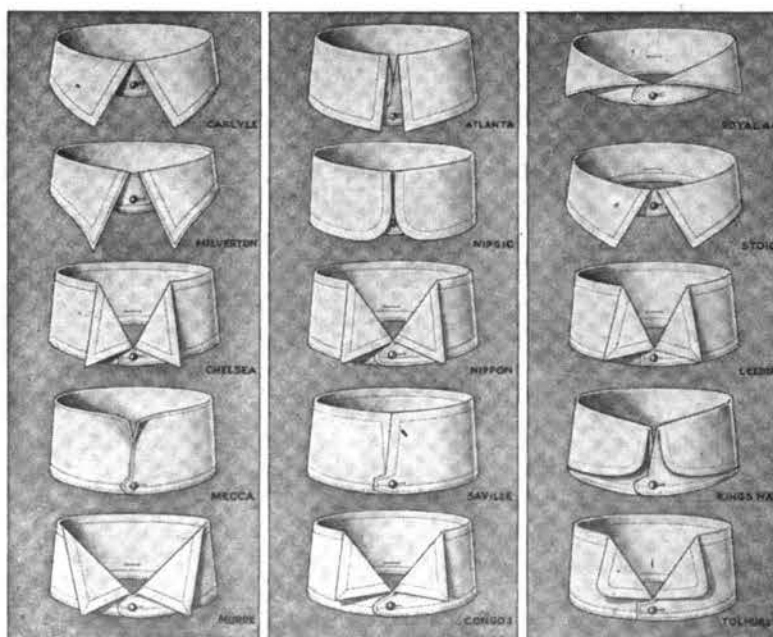
be rather tightly shaped to the waist to lend that trim, well knit appearance so desirable. Trousers are cut loose, to give ease in dancing and lounging. Many men choose too heavy a fabric for the evening suit, with the result that it does not "drape" well, nor adjust itself readily to the curves of the figure.

As I have frequently insisted, the evening suit should be very plain in cut and devoid of any ornamentation. While "shadow-stripes" and faint self-plaids gained a fleeting vogue a year ago in the younger set, they were not taken up so generally as to entitle them to be called fashionable. Far from losing its cherished simplicity, evening dress has steadfastly preserved it, and if there be any attempt whatever at elegance, that must spring from grace of cut and perfection of fit. Inasmuch as the evening coat can not be buttoned, and thus has no opportunity to cling to the figure, its square-shouldered, trim-waisted look can only be imparted by careful and correct tailoring.

White waistcoats—black is not worn nowadays—are preferably single-breasted and pocketless. The pocket is superfluous, since it is seldom used, and, moreover, it hinders smooth laundering. The linen waistcoat is too stiff, and the silk garment can not be laundered, but must be dry-cleaned, a tedious and difficult process. Therefore, the soft cotton waistcoat will be found more satisfactory than either. This is cut at the front opening in a shape midway between the old "U" and the newer "V"; egg-shape, is, perhaps, the best description of it. The lapels are narrow at the top, graduating toward the bottom into broadness. The lapels and edges are silk-stitched some distance from the edge, and the bottom points are not so peaked as formerly. There are deep side vents and the waistcoat hugs the waist.

The correct white evening tie measures from 1½ to 2¼ inches and is graduated in form. While both linen and silk are proper materials, cotton is softer, more pliant and yields a firmer, fuller knot, besides being lighter and cooler. If a silk tie be worn, it should harmonize in shade and pattern with the waistcoat. Cords, tiny detached figures and embroidered ends—all are correct and a matter of individual preference. Lawn ties have been discarded, as the fabric is too flimsy for graceful knotting. In choosing the evening tie, the shape of the collar worn must be considered. If it be a poke or a lap-front, the tie should be broad and adjusted straight across rather than pinched in the center. Contrariwise, if it be a wing—and the wing continues to be favored by many men who can not wear the other forms with comfort—the tie should be modified "bat-wing," snug of center and spreading of end.

The evening shirt may be plain, ribbed, or, if one must dress differently from one's fellows, embroidered



A great many of our readers write to this department from time to time asking about the different styles and shapes in collars. By this illustration we are able to guide them sufficiently in the latest fall and winter styles so that they will know what to ask for in making purchases. These styles were not manufactured by any particular house, but were selected at random from various New York collar houses, to give as wide a variety as possible.

in white on white. Few of us can afford the cost of a shirt with linen bosom and cuffs and a silk body, though that is the ideal garment. For the purposes of the everyday man a linen shirt suffices, and, if one wishes to be "smart," the shirt bosom and the waistcoat may be of the same material. It should not be overlooked that the shirt affects both the fit of the waistcoat and of the coat; and that, therefore, it should be very carefully cut. Of the merits of the many devices intended to prevent the shirt bosom from bulging the wearer must judge for himself.

The silk hat is the only form countenanced for general evening wear. The "Opera" is a theater hat, pure and simple. In selecting the silk hat, becomingness to the individual, rather than style, is the chief consideration. Young men can wear the new shape with a "Frenchy," flattish brim and look well in it, but most men should choose the more conservative form. This also applies to the "Opera." By the bye, always keep your "Opera" sprung and not crushed, if you would avoid unsightly wrinkles, which ultimately split the material.

White kid gloves may be embroidered on the back with black silk or white, or may have "self" backs.



The correct frock coat and accessories for autumn

The button is always pearl; a clasp is in bad form. On the street white buckskin is worn, and this is exchanged in the dressing room for white kid for dancing and indoors. The preferred evening handkerchief is still of fine linen, embroidered in the corner with the wearer's initials. Silk handkerchiefs are not improper, and they should be of Japanese pongee. The handkerchief is carried in the left inside pocket of the evening coat, and not slipped up the sleeve or, horrors!—tucked between waistcoat and shirt.

We show here the correct frock coat and its accessories for autumn. These will be described in detail in an article to follow.

Questions About Dress

[Readers of SUCCESS MAGAZINE are invited to ask any questions which puzzle them about good form in dress. If desired,



Confessions of a Flat-Iron

By A. Taylor-Cutter

THE "Tailor's Goose" forsooth!
 "Well, if I'm the Tailor's 'Goose' who is the Tailor's Fox?—tell me that.
 "Better ask the Tailor—he knows!
 "When there's any 'foxing' to be done with a Suit of Clothes or an Overcoat, you'll find Old Doctor Goose is the star performer.
 "When the journeyman tailor leaves a *fulness* here, that should have been worked out by the needle; or a *shortness* there; a tight seam, or a slack one, that's the time Old Doctor Goose gets busy, and increases his practice.
 "I can do more stretching and shrinking in *ten* minutes than your poor old *needle-working* Tailor could do in ten hours, as the Tailor knows.
 "And no Consumer can tell, *at sight*, the difference in effect between *my* ten minute job and the needle-working *ten* hour job.
 "Of course, *my* work won't *last* beyond the first damp day of wear.
 "But what does Brother Tailor care for that?
 "Before the Purchaser can *wear* the Coat on a damp day, he must *buy* and pay for it.
 "And when he has bought it, and worn it, then it's 'up to him' to *keep* his Coat in shape—viz., get it pressed up and shaped over *regularly* by Old Doctor Goose.
 "Oh, yes—I know that's *expensive*!
 "But the expense *then* comes out of the Purchaser's pocket—not out of Brother Tailor's pocket.

"Of course, Brother Tailor and I have to make our little Profit, you know.

"And it costs about *ten* times as much to shape a Coat Collar fully with *permanent needle-work* as it costs with *my* quick and easy process of hot flat-iron faking.

"What's the use of putting *permanence* into the shape of a Coat Collar, or into the Shoulders, when you can't get any more *price* for them from the Clothier, and it doesn't '*show*' to the Consumer *on the day of sale*?

"Sincerity Tailoring"—Bosh!

"What does Brother Tailor, or Brother Clothier, care for *that* if he can make a dollar or two more per suit, by the Dr. Goose method?

"Why, 80 per cent. of all the Coats and Overcoats made are *shaped by the flat-iron*.

"Granted they *do* wilt out in a hurry, and need constant pressing.

"But *that's* the Consumer's funeral.

"I tell you, Neighbor, this Kuh, Nathan & Fischer method is just so much *profit* wasted.

"Their idea of opening up every faulty seam, in a Revision Room, and their reshaping it by costly *hand-needle-work* is as foolish, to my mind, as their shaping of all Collars, Lapels, and Shoulders by the same tedious and permanent method.

"The Retailer won't *pay* them any more price for *their* Clothes on that account.

"And the Consumer doesn't care much, either.

"He doesn't *know* enough about the difference in *permanence* to care.

"Yes, yes—I grant you—the Consumer must *frequently* pay for pressing a *flat-iron* shaped suit, if he would *keep* it looking as well as a 'Sincerity' *needle-shaped* suit would look *without* pressing.

"But that's the Consumer's Loss, not the Manufacturer's, nor the Retailer's loss.

"Oh, very well then—

"People who *know* enough to want needle-shaped clothes instead of Flat-iron shaped clothes, *can* get them if they look for label of the 'Sincerity Clothiers' on them. That label reads—

SINCERITY CLOTHES
 MADE AND GUARANTEED BY
 KUH, NATHAN AND FISCHER CO.
 CHICAGO

America's Best Underwear

The Sensible, Serviceable, Satisfactory
 Perfect Fitting, Popular Priced
Munsing Union Suits
 For Men, Women and Children

In quality fine enough for the most fastidious, in cost so moderate that they may be enjoyed by all. Whether considered from the standpoint of health, durability, appearance or price, the Munsing Underwear merits patronage. The yarns used are the best that can be secured. The various fabrics manufactured are the finest that can be produced for the prices quoted. Combination suits to retail at one dollar are shaped and finished with the same care as the higher priced garments. The fact that people who once wear the Munsing Underwear can seldom be induced to buy any other kind is the best sort of evidence as to the merit of the goods. A daily production of 10,000 garments is insufficient to supply the demand. A trial will convince you. Whether in need of underwear at the present time or not you ought to send for some of our doll's vests. For children's parties, birthday celebrations, church fairs and Christmas dolls the dainty pink or blue garments are in great demand. You can make some little girl very happy by presenting her with a complete set, one pink, one blue. One vest for three two-cent stamps; two vests for five two-cent stamps; a whole dozen for fifty cents. With the vests will be sent a handsome booklet showing illustrations of all Munsing Underwear styles for men, women and children; also sample pieces of all light, medium and heavy weight Munsing Underwear fabrics. For complete information address

The Northwestern Knitting Co., 241 Lyndale Ave. N., Minneapolis





THE
MUSIC MASTER
is delighted with the
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THE
COLUMBIA
RECORDS

"LISTEN! I have discovered the soul of the Columbia Graphophone — it is the record. The machine — that is the body. The Record — that is the soul, the life.

It is like this: The Columbia Record, it is a **tone photograph** — minute, exact, delicate, artistic. These other records, they are like tin-types — flat, inartistic.

It must be that my neighbor has of that kind. There comes to me an idea. I will announce to him, my neighbor, that these Columbia Records fit the machines of all makes; they will fit his machine and make him to play the better music.

Me! Always I am annoyed that any choose the tin-type when at their command is the tone photograph so perfect, of the Columbia Record."

The price of Columbia Gold Moulded Cylinder Records is 25 cents each. If you pay more for other cylinder records, you waste your money.

The price of Columbia 10-inch Disc Records is 60 cents each. Remember that the best operatic and vaudeville artists are found on the Columbia list.

Hear the Columbia and Cylinder Records in any of the Company's stores in all the large cities, or at the regular dealers everywhere, and compare with the same selections of any other make, and you will be convinced, like the Music Master, of the superiority of the Columbia records. Write for catalogue of Columbia Disc or Cylinder Records.

COLUMBIA PHONOGRAPH COMPANY, General

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Grand Prix, Paris, 1900

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Double Grand Prize, St. Louis, 1904



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AGENCIES EVERYWHERE

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of better all-around hat satisfaction than comes with hats offered at nearly twice the \$3 price.

MODERN METHODS OF MAKING AND MARKETING

in largest quantities and varieties justify the \$3 price and the broad guarantee.

MAIL ORDERS

In any city where we have no agency, we will, on receipt of \$3, deliver by prepaid express any of the hats shown herewith. Send the order to our factories, Danbury, Conn., with your age, height and waist measure; giving the size of hat worn and naming the color and hat number wanted. The stiff hat shown in oval is No. 9425, the soft, No. 7954. The hats are made in black, in light, medium, and dark brown, and in pearl.

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New York Chicago Boston
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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.]

CHISHOLM.—Many men, particularly those addicted to outdoor sports, and most college men, wear "knicker" drawers every month of the year. Others wear low cut shoes all the time, and you can probably recall, offhand, some friend or acquaintance who goes without an overcoat even in nipping weather. We certainly advocate free-and-easy dress for men of hardy constitutions. Most of us coddle ourselves too much with thick clothes and thus become a prey to every vagrant draft or open window. Still, light dress in winter, like the cold morning plunge, is a matter of personal judgment of what is best for the individual. Some men step from the tub pink-skinned and glowing, while others emerge with teeth chattering and heart thumping. If you are not strong, don't run any risks. While the writer's personal preferences are not of particular interest to anybody but himself, we may say, so long as you put the question point-blank, that he wears knicker drawers from January to January and takes a cold plunge every morning, summer and winter, and that both habits seem to agree with him. Many men who can not stand the shock of cold water at the start may get injured to it by beginning with a lukewarm bath and gradually letting it become colder. "Knicker" drawers are not a totally new idea, as you seem to imagine, though their wide popularity is very recent. They have been worn by men fond of sports for years, and are merely an evolution of the old running drawers dear to the university athlete.

C. C. N. Y.—Your haberdasher errs in saying that the "trade paper" which you mention "sets the fashions." The fashions are set by men of taste and social position, and neither by tradesmen nor by "trade papers." Before magazines of wide general circulation took up the discussion of men's dress, the "trade paper" was virtually the only disseminator of fashion news. To-day, however, much fresher and more trustworthy information is given by periodicals such as this, which are absolutely free, something that a "trade paper" depending upon the favor of its advertisers rarely is. We have nothing to say against trade papers, many of which are very creditable publications, but your evident misconception as to the sources of the mode compels the statement that the "trade paper" has not an ounce of weight in forming the fashions. These have their birth and being in conditions quite beyond the control of any artificial influence.

F. B. S.—A bow tie always helps to make a thin face look plumper, and we advise you to wear a wide tie in preference to a narrow four-in-hand. "Toothpick" shoes were never in fashion among the discerning, however often you may have seen them displayed in shop windows. The correct shoe is rational in shape—that is, the shape of the foot. Whether it have a toe cap is not a matter of propriety, but of preference. Patent leather is intended for "occasion," and should not be worn to business. Russet shoes are admirable for the country and the sports, but they have never gained complete approval for town use. Consult your personal taste or comfort about rubber heels. They are not within the province of this department.

TURNER.—The best man at a wedding takes his cue in dress from the bridegroom. If the latter prefers to appear in a sack suit, the best man must yield to him. And, if he favors the frock or cutaway suit, that, too, is his privilege. It would be both unmannerly and incongruous for the best man, who is present only by courtesy for the bridegroom, to attempt to outshine his principal in the elaborateness of his dress. For our own part, we hold that a wedding is a formal function and thus requires formal clothes. Still, we concede that there are circumstances which might warrant disregarding this generally accepted view. For example, if a wedding were celebrated at some remote place in the country, or if, on account of recent death in the family of bride or bridegroom, it were desired to have the ceremony extremely private and informal, then custom would have to bow to expediency.

DURHAM.—The proper white evening tie is still broad—one and one fourth to one and one half inches—and has square ends. The fabric may be plain, figured, or corded. Linen is better than lawn, because it is firmer and ties better, but cotton is preferable to either, because it unites firmness with softness, and yields a more graceful knot. Silk evening ties are worn only when it is desired to match the waistcoat. Some ties are made with tabs which button on the collar and keep the tie from slipping or mounting. This is a capital idea, and saves a man much agonized fingering to see if his tie has gone askew.

WOODMAN.—Fobs are perhaps permissible for the day, but they are never worn with evening clothes. Relatively few well-dressed men favor the fob, because it dangles obtrusively from the pocket and gives one's waist a mussy appearance. A watch chain is in far better taste.

OGDEN.—We can not give the names of shopkeepers in this department. If, however, you wish to buy any article described or pictured in this magazine and will forward a stamped, self-addressed envelope, we will send you a list of shops by post. Right here it might be pertinent to add that a correspondent writes to us, now and then, saying that he can not get such and such a cut from his tailor, who says it is too "advanced," "ultra," and so on. The fashions illustrated in this department are the newest, and are derived from sources of unquestioned authenticity. We do not attempt to create styles nor to nurse pet notions. We are content to chronicle fairly and fully the latest fashions, and when a mode is "ultra," or only a "fad," we say so. You may accept unhesitatingly everything we put before you here as correct and authoritative. Don't, as we have urged again and again, adopt a fashion merely because it is pronounced "the thing." What may become one man may be wholly unbecoming to another. Study your face, figure, coloring, and cast of features, and strive to *adapt* rather than to adopt. Vivid colors are not usually suited to the man below normal height, and the tall, thin man in vociferous "checks" is a blot on the landscape. You see, this whole problem of dressing well revolves upon the pivot of becomingness to the individual. Therefore, if you feel that your taste in dress is dependable and that you know what you want, insist that your tailor give it to you. The average tailor is prone to be a slave of rule and rote, of button and braid. He puts his finger on a certain cut of coat and says, loftily and with an accent of finality, "This is what you want." If it is, take it; if it is n't, reject it. The truly well-dressed man has well-defined preferences of his own, and these he subordinates to nobody's say-so. The aim of this department is to mirror, month by month, the ripe convictions of the best-dressed men in the centers of wealth and culture.

PRIVATE SECRETARY.—Gaiters are not worn with evening clothes, but only with the frock or cutaway coat. White, tan, pearl, or fawn are the approved colors, and it is well to have the gloves and cravat harmonize in shade. Gaiters should be worn only by men who dress very well, as they render one conspicuous and create an unpleasant impression of "want to but don't know how," unless every detail of dress is impeccable.

PENNOCK.—Not knowing whether your neck is long or short, and your face lean or plump, and without particulars as to your height and weight, we can not intelligently recommend any style collar.

Clearly, he with a short, thick neck should not wear even a moderately high collar, and he with a long neck would look absurd in an extremely low collar. As a matter of fact, there is no positive fashion in collar shapes any more than there is in shapes of hats, because becomingness to the individual overshadows all other considerations. Sometimes a man will wear a thing merely because it has been declared to be "the thing." But such a man is dressing neither in taste nor in sense. Fashion must be subordinated to becomingness, first, last, and always. Only by doing that, can a man make the most of whatever looks have been bestowed upon him.

J. A. S.—The Inverness overcoat is rarely worn nowadays, though it is perfectly good form for the opera and the play. Elderly men are very partial to it, as it has about it an Old-World air which is very pleasing. Furthermore, it is a very handy garment, can be slipped on and off with ease, and will resist a really incredible amount of musing. It is made only of black fabrics, and cut quite long. Young men prefer the Chesterfield and the frock overcoats, which, while more modern, yet lack the aristocratic grace traditionally associated with the Inverness.

The Man With Exaggerated Clothes

SOME people always dress loudly, always wear the extremes of fashion, and even exaggerate extremes.

We know young men who make it a point to have every article of clothing they wear, even to their neckties and collars, made to order, and everything is carried a little beyond the extreme of the styles which are ordinarily worn in order, as they claim, to make them distinctive.

If checked cloth, pointed shoes, large trousers, or long coats are in style, they insist on broader checks, more pointed shoes, larger trousers, and longer coats than the mode prescribes. In other words, everything must be exaggerated, so that people will think they are not only right up to date, but also a little ahead.

Young men who dress in this conspicuous manner suffer in their reputations, because such things indicate certain character qualities,—inordinate vanity, an overestimate of one's importance, superficiality, foolishness.

We estimate character by little things, and when we see people who spend most of their energies in thinking about themselves, what they shall wear and how they appear, we take it for granted that they are not much good for the more solid and substantial things of life. People who think too much of themselves always think too little of others. They are proverbially selfish, and we instinctively despise selfishness.

17,000 Men Are Climbing To This Chair



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The Sheldon School is the first School of Salesmanship and Business Science. It has expended a fortune in the upbuilding of this great work.

It has over 17,000 adult students scattered throughout the world. Nearly 1,000 representative concerns have adopted The Sheldon Method as a business policy.

It has wonderfully increased the earning power of thousands of men and women. To the old hand in business it furnishes the very latest and most approved methods of getting and holding trade—increasing sales and profits.

It gives the inexperienced man at least five years the advantage over those who start in without this training. Read the following

Sparks From Some of Our Live-Wire Students

I increased my sales fully \$65,000 last year while studying and applying your methods.—R. W. Lovell, Salesman, Dunham Bros., Brattleboro, Vt.

Best proposition for the development of the business student ever presented to me.—J. W. Van Cleave, Vice-Pres., Bucks Store & Range Co., St. Louis, Mo.

I would not hesitate to give an enthusiastic Sheldon graduate \$500 per year more than I would pay an ordinary (so-called) salesman, working blindly in old ruts.—W. A. Daniels, Sales Mgr., U. S. Printing Co., Chicago.

The Sheldon School added \$5,000 to my income last year.—A. M. Gray, Lancaster, Pa.

Make a Mighty Effort Now

It is worth while to double or treble your income. No matter what you are doing now, or how high you have climbed up the success-ladder, we can prepare you for even bigger and better opportunities; we can help you realize your highest ambitions. Sheldon principles enter into every phase of life and apply to all kinds of people in every line of work. This is all made clear in our literature which is free for the asking.

We want you to know what we are doing anyway.

Just drop us a letter or a postal today and prospectus will be mailed to you at once.

The Sheldon School (1621) The Republic, Chicago.

All instruction by correspondence. You can study at home or on the go. No time from business required.



RAIN-COATS

Kenyon

OVERCOATS




Overcoat styles have changed. Rain coats also. Kenyon Overcoats and Kenreign Coats show the highest forms of the latest fashion.

Send dealer's name and address for latest style book for either line (say which you want) and "How to Judge an Overcoat," a factory story of both lines the information in which will save you money every time you buy any kind of clothing.

Remember we will see that you can get Kenyon Coats wherever you live.

G. Kenyon Co. 704 Pacific St., Brooklyn, N. Y.

Only in our factories, the largest in the world that make clothing, is it possible to produce these coats. Every modern device and expert supervision insure the finest workmanship and finish—no sweat shop work. We control cloth mills securing exclusive novelties and absolute first cost.

THE NEW VISIBLE FOX TYPEWRITER

A Record Never Equalled

Perfect Visible Writing and the Durability of the Basket Type Machine

Whether you are interested in the mechanical features of a typewriter or not, if you are buying typewriters you are most vitally concerned in two things:

First, your typewriter should write in sight. Its reasonable that if you can see what you are doing, you can do more than when your work is hidden from view.

Second, your typewriter should be durable, so you will receive proper value for your money.

Previous to the advent of The Fox Visible it was impossible to build a Visible Typewriter with the wearing qualities of the old style machine.

Here is the Reason

The "basket type" machines, such as the old style Fox, the Remington and the Smith-Premier, have had an "assembling surface" of eighteen inches in which to assemble their type bar hangers. This allowed the use of a wide hanger and accounts for the recognized durability of such machines. In building other visible typewriters than the Fox Visible this "assembling surface" HAD TO BE SACRIFICED and instead of eighteen inches such machines have four and one-half inches and a type bar hanger $\frac{3}{16}$ of an inch wide.

On the Fox Visible the Assembling Surface is $16\frac{1}{2}$ inches, and the Type Bar Hanger $\frac{7}{16}$ of an inch wide. This admits of adjustment and means durability.

With a narrow type bar it is a mechanical impossibility to secure permanent alignment and durability.

In Addition Notice These Features

Interchangeable Carriage, carriages of different lengths used on the same machine.

Tabulator, with every machine.

Two Color Ribbon.

Speed Escapement, and a dozen others that show the superiority of the machine.

Just ordinary business economy demands you investigate the Fox Visible before you buy. We make it easy for you.

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BONDS STATIONERY CHECKS COUPON BOND

Dear Mr. Morgan:-

That you use bond paper means nothing. The point is, do you use COUPON BOND?

COUPON BOND is made from new long-fibered rags; this gives great strength. Loft-drying guards against brittleness. The hand-plating gives a hard, uniform surface. Every sheet of COUPON BOND is watermarked with the full name. Your regular printer will furnish it.

Very truly yours,
AMERICAN WRITING PAPER CO.,
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MAKE MONEY EXHIBITING MOTION PICTURES
Big profits on small investment. Experience easily acquired. Fairs, schools, Y. M. C. A.'s, churches, lodges and theatres offer unlimited field. Kinetoscopes complete.

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with stereoscopic attachment, \$75.00 up; endless variety of films—50 feet or more—12c. and 15c. per foot. Write for free information and Kinetoscope Catalog.

EDISON MFG. CO., Orange, N. J., New York, Chicago, London.

The People's Lobby

By HENRY BEACH NEEDHAM

[Concluded from page 661]

and the word "knowingly" is retained in the act. The officers charged with the administration of the law would have preferred that the imprisonment clauses—important though they are—be not restored, provided the restoration had to be purchased at such a cost. When the rigid enforcement of the Elkins law is becoming a fact, under the energetic work of Attorney General Moody and recent decisions of the federal courts, congress proceeds to weaken the law and render convictions more difficult. It is a proper demand that railroad rebaters and shippers who batten on rebates should be put in jail; but first catch your rebater, or your trust officer! The addition of the word "knowingly" to the law opens a way for the escape of the higher officials of the railroad and those of the trust. How many persons realize just what Senator Lodge did to the rate bill?

The People's Lobby will keep a record of the official acts of every senator and representative in such available form as to be of immediate service to newspaper correspondents and magazine writers, and to the people of any state or of any congressional district.

A public man should be proud of his official record, and the People's Lobby will go no further than to make that record accessible at all times to the citizens of the country. Let the people know, first, how their representatives vote—in committee rooms as well as in the open senate and the house; second, what their representatives do to strengthen a public measure, and what is their course in striving to weaken it; and, third, whether or not they attempt to retard its passage. The objection of a senator may result in the indefinite postponement of the legislation. For example: the hours of service bill, which is primarily in the interest of the railroad employee, but which will enhance the safety of the traveling public,—a vote could not be obtained upon this important measure at the last session of congress because of continued objections made by Senators Gallinger and Carter. Senator La Follette had to content himself with the prospect of a vote in the short session.

Sometimes a member of congress fails in his purpose of emasculating a measure, but even then, the attempt he makes should be a matter of public knowledge. It helps one to classify that member. Now, Senator Carter, of Montana, was regarded by many as one of the President's strongest supporters on the rate bill. Those who knew him well classified him as a "conscript." President Mellen, of the New York, New Haven, and Hartford Railroad, came to Washington one day when the rate bill was before the senate, and made a private demand; namely, that a change must be made in the provision of the bill giving the Interstate Commerce Commission authority to supervise the bookkeeping of the railroad companies. Mr. Mellen insisted that there should be struck from the section the following: "It shall be unlawful for such carriers to keep any other accounts, records, or memoranda than those prescribed or approved by the commission."

The particular clause to which objection was made by the president of the New Haven road, in conjunction with the balance of the section, is regarded by most authorities as second in importance only to the section which bestows the rate-fixing power on the commission. By the bookkeeping section, and particularly by the clause quoted, rebating can be practically wiped out.

When the time came, the attempt to enforce President Mellen's demand was not made, as expected, by a New England senator, but by a senator from far-distant Montana. Senator Carter made the motion, but the senate would not hear to his proposal. Is it not right that the people should know what the ex-chairman of the Republican National Committee attempted to steal from the bill?

The People's Lobby will be of great service to the square, honest member of congress in his legislative work. The People's Lobby will prepare statistics and information for the use of senators and representatives, to enable them more effectively to support legislation in the public interest and to oppose vicious measures. Hereafter, the member of congress need not rely for statistics and information, as he has had to do in the past, on matter prepared by the bureaus maintained by special interests.

To sum it all up, let the writer quote the words of an ex-member of the United States Senate—a fearless, independent man, and a true friend of the people:

"It frequently transpires in congress that a special interest is opposed to the general public interest. And as a rule the special interest wins. Nothing but such an organization as the People's Lobby, wisely and efficiently managed, can successfully combat the special interest."

If the aim of a life be right, it can not in detail be much amiss.

The noblest character would soon degenerate if it should lose the love of excellence.



Does the World Owe You a Living

By ORISON S. MARDEN

[Concluded from page 677]

How little Harry Thaw's parents realized the cruelty of bringing their son up in idleness, without a trade or a profession, helpless to earn his own living in case of necessity! One would think they would have learned wisdom from the tens of thousands of lessons which ruined lives have taught; that there is no getting around God's fiat, no evading that law, that work, exercise of faculty, self-effort are the only things that will develop a real man.

The Creator has put an enormous penalty upon idleness—the penalty of weakness, of deterioration, of destruction, of annihilation. "Use or lose" is nature's edict.

The idle man is like an idle machine. It destroys itself very quickly. A score of enemies are in readiness to attack anything as soon as it is at rest. Rust, decay, and all sorts of disintegrating processes start in a man just as soon as he becomes idle. Self-destruction begins in the mind the moment it ceases to work. There is no power in heaven or on earth that can save an idle brain from deterioration, no power that can make a man strong and vigorous unless he obeys the natural laws of his life, written in his very constitution. Work, steady, persistent, with a purpose, with zeal, with enthusiasm, with a love for it, is the only thing that can save a man from the disgrace of being a nobody. Work is the inexorable law of growth. There is no getting away from it.

The time will come when an able-bodied man who has the nerve, the insulting presumption, to try to get all the good things out of the world and give nothing in return will be looked upon as a monstrosity, an enemy to civilization, and will be ostracized by all decent people.

The youth who thinks he is going to go through this world on what somebody else has produced or done, and still develop into the highest type of a man, is attempting to fight against his Maker. The very laws of the universe have made it forever impossible. Leave this vast, living, complicated machine idle, if you will, try to divert it to some other use, try to make a pleasure machine out of it when it was intended for a work machine, but all nature protests.

One of the most demoralizing conditions of our American civilization to-day is found in the influence of the idle rich—great human drones, who refuse to work, but who demand the best products of other men's labor and brains.

I have heard rich fathers boast that necessity was the spur which made men of them, which gave them the foresight, the stamina, the shrewdness, the creative power, the ability necessary to make and protect their fortune; and yet they turn right around and leave a fortune to a son, which is likely to take away his energy, to take the spring out of his ambition, to rob him of the zest, the enthusiasm which can only come from self-help.

No man is so rich, no matter how honestly he got his money, as to be able to confer immunity from work upon his offspring. The very nature of things, the eternal law of the universe has made it forever impossible for you to transfer the stamina, the vigorous manhood, the stability, the character, everything that is of

real value which you have gained in your struggle to get on in the world, to your son or daughter. Your offspring owes a debt to civilization which goes back of the parent. It is implanted by the Creator in his very constitution. It is the condition of his development. It is the inevitable price of manhood.

No, there are some things you rich fathers can not do for your boy. There is a law of nature which prohibits it, an omnipotent principle which protests against it.

If a phrenologist should examine the heads of the idle, grown-up sons of rich men, he would find very marked deficiencies, an underdevelopment of nearly all of the qualities which make strong men. He would usually find selfishness very largely developed; self-reliance, originality, inventiveness, resourcefulness, and all the other qualities which are drawn out and strengthened only by self-help and the struggle to make one's way in the world, very small.

If he should compare them with the heads of their self-made fathers, he would find very marked inferiority, so great that there would apparently be no relationship between the owners of the heads. The contrast would be as great as that between the hard, tough, firm fiber of the mountain oak and the fiber of the soft, spongy sapling which never struggled with the storm and tempest because sheltered by surrounding trees.

How little a father realizes that it is one of the cruellest things he could do to his boy to practically rob him of the opportunity of making a real man of himself, of developing qualities which make strength, power, which build vigorous, stalwart manhood!

There is something about the actual making of one's way in the world, of burning behind one all bridges which others have built, throwing away all crutches and refusing to lean, to be boosted, refusing all assistance and standing erect upon one's own feet, thinking his own thoughts, fighting his own battles, bringing out his own latent possibilities by actual exercise, bringing into action every bit of one's inventiveness, resourcefulness, ingenuity and originality, tact, that makes a man strong, vigorous, and stalwart, which indicates that this is the normal life of a man, the only life which can develop the true man.

The army of inefficients, the namby-pambies, the dressed-up nobodies, with soft hands and softer heads, who are expert only in saying "silly nothings to silly women," or in the practice of some useless fad, the "amount-to-nothings" everywhere, ought to convince you that there is no way of getting something for nothing.

If you will not do a man's work, if you will not pay a man's price for manhood, you will be only an apology for a man. Of course, you can live the life of the idle if you will. If you are the son of a foolish rich father, no one may be able to hinder you; but you must take the idler's reward. You must pay the penalty of your choice and be a nobody.

You must go through life branded with the shame, labeled with the weakness, marked with the deformities of idleness. Your enjoyment will be a selfish, coarse, animal pleasure, not the higher joy, the higher satisfaction which come from doing the work of a real man in the world.

The Spirit's Promptings By EDITH M. RUSSELL

THE Spirit said "Write," and I wrote
A letter consoling and kind;
I sent it regretfully forth,
But, borne on the wings of the wind,
It reached a sad home and it gladdened a soul
And helped it to patient control.

The Spirit said "Speak," and I spoke—
'T was only a comforting word;
The face of the listener grew bright,
'The heart's inner feelings seemed stirred',
All painful anxiety melted away—
My word was the sunlight's bright ray.

The Spirit said "Sing," and I sang—
My voice seemed so weak as I thought;
The words in the song were so sweet,
My singing I counted for naught;
But the weary one listened, enraptured to hear,
And whispered, "The angels seem near."

The Spirit said "Play," and I played—
'T was only a simple refrain;
No classical music so grand—
A ballad exceedingly plain;
The listener remarked with her face all aglow,
'My love played that song long ago.'

The Spirit said "Work," My small acts
Seemed drops in the ocean of work;
So little accomplished had I,
Yet 't was not my duty to shirk;
But the small service done lightened labor for some,
And helped them in duties to come.

The Spirit said "Give," and I gave—
It seemed but the poor widow's mite;
I wished in my heart it were more,
Regretting my income was slight,
But it helped on Life's journey a brother forlorn,
And hastened his night into morn.

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Each Horn is 30 inches long with
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**An Entirely New Principle in
Phonographs**

- Two vibrating diaphragms to reproduce the sound.
- Two horns to amplify and multiply all the sound from both sides of both diaphragms.
- No tension spring and no swing arm to cause harsh, discordant mechanical sounds.
- Consequently, the Duplex produces a sweeter tone and greater volume of music than any other phonograph and is absolutely free from all metallic sounds.

Size of cabinet, 18 inches
by 14 by 10 inches high.

Double Volume of Sound.

THE Duplex is the first and the only phonograph to collect the vibrations and get all the sound from both sides of the diaphragm. Because the reproducer or sound box of the Duplex has two vibrating diaphragms and two horns (as you see) to amplify the sound from both sides of both diaphragms. The Duplex, therefore, gives you all the music produced—with any other you lose one-half.

Compare the volume of sound produced by it with the volume of any other—no matter what its price—and judge for yourself.

Purer, Sweeter Tone.

BUT that is not all, by any means. For the Duplex Phonograph not only produces more music—a greater volume—but the tone is clearer, sweeter, purer and more nearly like the original than is produced by any other mechanical means.

By using two diaphragms in the Duplex we are able to disperse entirely with all springs in the reproducer. The tension spring used in the old style reproducers to jerk the diaphragm back into position each time it vibrates, by its jerking pull roughens the fine wave groove in the record, and that causes the squeaking, squawking, harsh, metallic sound that sets your teeth on edge when you hear the old style phonograph. In the Duplex the wave grooves of the record remain perfectly smooth—there is nothing to roughen them—and the result is an exact reproduction of the original sound.

Direct From the Factory.

WE ask the privilege of proving to you that the Duplex gives a double volume of music, of purer, sweeter tone than any other phonograph made. We want to prove it at our expense. We ask you to let us send you one at our expense—under an arrangement mutually satisfactory—for use in your home one week.

Invite your neighbors and musical friends to hear it and if they do not pronounce it better—in volume and in tone—than the

best old style phonograph, return it at once at our expense. That's a fair offer, but it isn't all.

We save you in price exactly \$70.15—because we save you all the jobbers', middlemen's and dealers' profits. We sell it to you at actual factory price.

Sold through dealers the Duplex would cost you at least \$100—and it would be a bargain at that. Bought direct from our factory it costs you (one profit added) only

And you get a seven days' trial in your own home—and under no obligation to keep it if you are not satisfied. You run no risk, for this advertisement could not appear in this paper if we did not carry out our promises.

Music in Your Home.

WITH the Duplex Phonograph you can enjoy a delightful selection of songs, poems, piano, banjo, guitar, or violin music, short stories, anecdotes or dialect pieces, all reproduced by the marvelous two-horned Duplex with the faultless fidelity of an instantaneous photograph.

You can bring to your family and friends, in all their original beauty, the priceless gems of musical art, the classic performances of famous artists like Paderewski, D'Aubert, Raoul Pugno, and Jan Kubelik.

Or, you can listen, entranced, to the magic notes of melody fresh from the throat of a Patti, Melba or Calve, and the great dramatic tenors, Caruso and Tamargo. And best of all, you can hear once more, the voice of dear old Joe Jefferson as, with matchless pathos, he delivers the lines of Rip Van Winkle so familiar to a former generation.

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Write to-day for catalog and full particulars of our FREE trial offer.

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The Editor's Cabinet

[Concluded from page 683]

brown on top. If the loaves are large they will require more time to bake. When the bread is taken from the oven set it on a wire stand and leave uncovered till cool, then put in a tin box or stone jar, shutting it up closely.

Scrubbed and Rinsed

LANGUAGE

J. J. S., Petersboro.—Esperanto ("The Hopeful") is the new universal language. Such a language must be easy to pronounce for the natives of all civilized countries. It must, therefore, contain only those sounds which are common to all their languages. It must be phonetic—that is to say, each letter must have but one sound and every sound must always be represented by the same letter. The grammar must be reduced to the utmost simplicity. There must be no irregular verbs or declensions, and the rules of syntax must be few and without exceptions. The vocabulary must be made up, as far as possible, of words or roots current in all civilized languages, and easily convertible from one part of speech to another. All these requirements have been met very ingeniously by Dr. Zamenhoff, the inventor of Esperanto. Full information may be obtained of the American Esperanto Association, P. O. box 21, Boulevard Station, Boston, Massachusetts.

Many Inquirers.—The spelling of the English language is said to waste fifteen per cent. of all books and papers, by reason of its silent and arbitrary letters. The useless labor involved in writing them, setting up the type and reading them, together with the waste of ink, paper, type, etc., amounts to many millions of dollars annually. But the worst waste is that of children's time in school. Two years, at least, of every child's life might be saved for useful work or play if English were written as it is pronounced. The philologists assure us that there is no danger that phonetic spelling will obscure the etymology of words. Some years ago, the National Educational Association, the American Philological Association, and the Modern Language Association expressed themselves strongly on this point, and appointed a joint committee to report on a phonetic alphabet. Later, they made common cause with similar bodies in England.

While there is no scholar of note in favor of retaining the present orthography, it is generally deemed best not to make sweeping changes, but to proceed gradually. Thus, the reform ordered by President Roosevelt for public documents is limited to a few points, such as omitting *u* in "mould," *ue* in "demagogue," *ugh* in "though," and in "thorough," and spelling *ed* with *t* when it has that sound, as, "blest," "curst," and "mixt." It is my opinion that this reform is in the right direction and deserves general acceptance.

Elmer F. Kirsch.

THE DRAMA

M. S., San Francisco.—If you really feel that acting is the only profession you are fitted for and could be happy in, and are prepared to do the hard work and concentrated study you write of, I should recommend your entering yourself as a pupil in some really first-class reputable school of acting, of which there are several existent in this country. The addresses of some which are conducted upon a thoroughly business and strictly honorable basis will be furnished you upon application to the Editor's Cabinet. If, however, it is not possible for you to spare the time for a dramatic school, familiarize yourself thoroughly with the works of the greatest dramatists. Try and determine in your own mind what style of part or character seems best suited to you; select from among the standard plays characters that seem to fill that bill, study them carefully, analyzing the character from beginning to end, and putting yourself into the place of that character. Say to yourself, "How should I think, act, feel, if I were that individual, and if I were placed in a position analogous to that of the character in the play?" You must disassociate yourself from your own nature entirely and conceive what would be a totally different temperament and character and endeavor to embody that new character.

After you have either finished the course in the dramatic school or perfected yourself by home study. I would advise your applying to some well-known stage manager or actor, requesting them to hear you rehearse some scene from a play, acting it to the best of your ability, and doing therein just what you conceive should be the way in which that scene should be rendered on the professional stage, and then abide by the judgment of that person.

Samuel Beckett

No sermon can be as eloquent as a heroic life.

"If you do not like a man, what is the use of telling him so? It only makes him dislike you."

The Policy Holder's War

By ELLIOTT FLOWER

[Concluded from page 668]

were not as clearly and exactly defined as they should have been, and this gave McCurdy the power to treat the company, in a large measure, as the personal property of himself and his family, and, within certain general limitations, to use the funds very much as he pleased. That he exceeded even the liberal authority given him, according to charges now made, was due largely to the failure to place upon any one the definite responsibility for checking these excesses, and no one chose to assume it. That there were officials or committees that could have done it does not meet this requirement; men are notoriously slow to interfere with the established order of things for which they are not held directly responsible, especially when there is no immediate menace in a continuation of existing conditions, and it must be remembered that the company was prosperous and that the method of procedure that made such use of the funds possible had the sanction of custom. This is not an apology, but an explanation, and is intended merely to show wherein there was a most serious flaw in the system under which many details of the business of the company were conducted—a flaw that had the weight of tradition in the offices.

The new by-laws aim specifically at the correction of this evil. There is now no man, from the president down, who has the power to disburse any money without the direct authorization of some committee—an authorization that makes the committee as directly responsible for the expenditure as the official who signs the voucher. The money is not even available for disbursement by the official until the particular committee for his department has made an appropriation for the purpose, and the voucher has to show that the expenditure was thus authorized. There is, therefore, on chance of evading responsibility in the matter, and no opportunity for individual recklessness, to put it mildly, in the handling of the funds. Then, as a further check, a complete monthly statement of all transactions is made to the board of trustees, and I was assured that it is the purpose to make the annual statements clearer and more comprehensive than has been customary.

"We want to make this company an open book to our policy holders," said Mr. Warren; "we aim to take them into our confidence and tell them as clearly and fully as possible what is being done with their money. An annual report or a financial statement too often is more noteworthy for what it conceals than for what it reveals, and our purpose is to exactly reverse this and make our reports and statements plain and complete." Still, as I have remarked before, I was not interested in any general outline or promise of reform, but only in the details of what actually has been done, so I passed on to items that were capable of immediate demonstration.

To supplement the restrictions placed upon the officers by this new method of handling the funds through vouchers directly authorized by committee action, the temptation of the big cash reserve has been removed. Not only is a check placed upon the officials, and direct, unavoidable responsibility placed upon the committees and, through them, upon the entire board of trustees, but even the money that gave the opportunities for financial sleight-of-hand is no longer there. Of the \$22,000,000 to \$23,000,000 that was formerly kept in banks and trust companies at two per cent. interest, \$20,000,000 has been put in term investments, leaving only a moderate and necessary sum on deposit.

The importance of this in the way of eliminating the possibility of a repetition of many of the old scandals can hardly be overestimated. The money is no longer available to trust companies at two per cent. and, through them, to interested officials for large and remunerative operations; it is no longer possible to virtually command success for such an institution by giving it immense deposits of the insurance company's money, for the money has ceased to be available in that way. It is only necessary to recall what I said about syndicate and similar operations in the preceding article in order to understand how completely this has cut off many of the opportunities for personal profit through the use of the company's idle cash. The item of idle cash has disappeared.

Of course, it is understood that this so-called "idle cash" was far from being continuously idle. The keeping of so large a fund on deposit was defended on the ground that it enabled the company to take advantage of sudden opportunities for lucrative investment, and this is undoubtedly true in theory. A part of this money was used for collateral loans, the rate for which varies greatly and is sometimes very high. There are also occasional opportunities for getting first-class securities at sacrifice prices, and the man with the ready cash is the one who can take advantage of them. But it frequently happened, in these cases, that the insurance company got the trust company's two per cent., and that somebody else got the rest. Anyhow, since the investment of this idle money there has been a gain in the net income from investments, during five months, of over \$800,000. So something more than the mere removal of the temptation has been secured.

Another very serious evil that has been eliminated

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Rates will be sent by mail only—the Club has no agents

The Club is a regular old-line company operating under a perpetual charter from the State of New York and accepts business from applicants throughout the country.

The Club maintains on all policies the full legal reserve required by the high standard of the State of New York. It also maintains the Contingency Surplus Reserve designated by the new statutes of the State.

For the further protection of policy holders the Club keeps on deposit with the State the sum of \$100,000.00.

The Club reserves increase as its policies increase, and the Club policies are therefore as secure as those of any other old-line company, old or new, mutual or stock.

It reaches the people direct, by advertising and correspondence. No soliciting agents are employed and no branch offices are necessary.

Receives Applications for Policies by mail

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Insurance is taken out voluntarily—just the way a vast number of people like to do it. They keep the agent's commission in their own pockets and thus get

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Policies non-forfeitable and participating in profits of the Club.			Non-participating.
ECONOMY LIFE.	ECONOMY LIFE.	ECONOMY ENDOWMENT.	STRAIGHT LIFE.
Partially paid up in 20 years	Fully paid up in 20 years	Maturing in 20 years	With surrender values
Monthly.....\$1.83	Monthly.....\$2.47	Monthly.....\$3.80	Monthly.....\$1.50
Premiums may also be paid quarterly, semi-annually or annually, in which case the usual bank discount is allowed. Younger ages, less; older ages, more; but never so little as now, while your age is just what it is.			

In your first letter please do not fail to answer the two following questions:

1. What is your occupation?
2. What is the exact date of your birth?

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Is your bath room, bed room, or spare room always as warm and cozy as you would like? There need not be a cold room in the house if you own a **PERFECTION** Oil Heater. This is an oil heater which means what its name implies—**PERFECTION**. Produces intense heat without smoke or smell because equipped with smokeless device—no trouble, no danger. Easily carried around from room to room. Handle never gets hot. You cannot turn the wick too high or too low. Easy and simple to care for as a lamp. The

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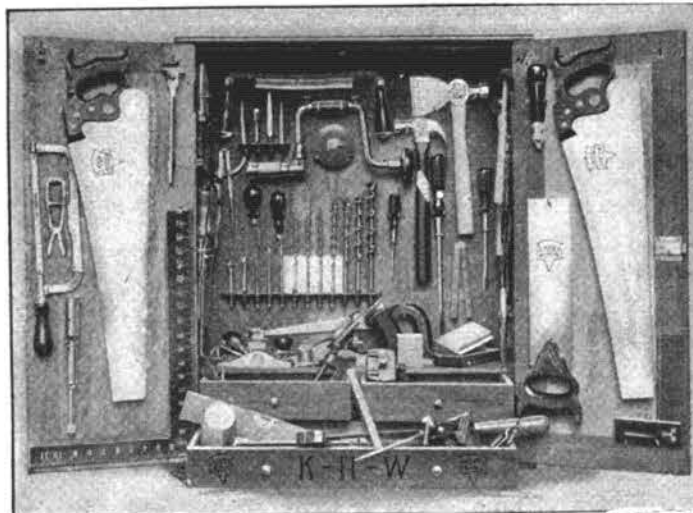
is an ornament to the home. It is made in two styles—Nickel and Japan trimmings. Oil fount beautifully embossed. Holds four quarts of oil and burns eight to nine hours. Do not be satisfied with anything but a **PERFECTION** Oil Heater. If you cannot get heater from your dealer write to nearest agency for descriptive circular.

The **Rayo Lamp** is the best lamp for all-round household use. It is a lamp of unexcelled light-giving power. Stand and oil fount solid metal nickel plated. No glass except chimney and shade. The safest lamp you can buy. Suitable for library, dining room, parlor or bed room. Latest improved burner. Ask for the **RAYO** Lamp at your dealer's. If you cannot get it from your dealer write to nearest agency.

STANDARD OIL COMPANY



The Right Tool in the Right Place



What do you do when a door sticks, or when you want a shelf put up, or a curtain pole sawed off?

Have you all the tools necessary for the numberless jobs about the house, and are they all keen and sharp and always in perfect condition?

KEEN KUTTER TOOL CABINETS



are made of handsomely finished natural oak, hand rubbed and contain just the selection of tools for practical purposes. Every tool is a **KEEN KUTTER** and fully guaranteed. Each tool has its own place so that it is always where you can lay your hand on it and is easily kept in perfect condition.

Ask us to send you handsomely illustrated catalogue showing our complete line of **KEEN KUTTER** Cabinets; then select the Cabinet containing the assortment of tools you want and your dealer will supply you. If not, write us and give us your dealer's name.

This booklet contains Cabinets from \$8.50 to \$50.00, according to assortment of tools. A postal will bring it.

SIMMONS HARDWARE COMPANY, St. Louis and New York, U.S.A.

was the insane struggle for new business at any cost. In theory the company that does the largest business should be able to do it at the smallest proportional cost, but it does not work out that way when more is paid for new business than the business is worth. There was a very ill-advised and expensive ambition among the big companies to show the largest total. The American people like big things, and enormous assets, combined with a wonderful and ever-increasing showing in the total of risks carried, was something with which to conjure in the advertising. It will be recalled how prominently these magnificent figures were displayed in the effort to capture prospective policy holders. But it takes no deep knowledge of finance to understand that unprofitable business must be done at the expense of that which is profitable, and anyone can see the injustice of that. A company has no right to use your money and my money in a campaign for business that is confessedly unremunerative. Not only are we taxed to secure that which is of no value to us, but we are taxed again to cover the losses incurred. I have heard it seriously argued that a company has no right to use the money of policy holders to secure new business of any description—that it should cut out all advertising and promotion work, using its funds solely for the administration of business already in hand, and rely upon the record thus made to bring it more through the enthusiastic mouth-to-mouth indorsements by its satisfied patrons—but that is foolish and short-sighted. Profitable new business is of distinct benefit to the old policy holder, and every reasonable effort to secure it, so long as it still leaves it profitable, is not only permissible but even morally obligatory upon the management.

The old trouble was that the craze for new business, for grand totals, led to expenditures in excess of its value, and in this another opportunity was opened to the grafter. There were exorbitant commissions, and there were "allowances." This item of "allowances" was one of the grievous scandals in the dealings with Charles H. Raymond & Co., but particular attention has been directed to that affair only because the allowances were much larger than in some other cases. The practice of making these extra payments, ostensibly to cover the extra cost of securing business, was far from being unusual. They were supposed to cover, and doubtless did cover, printing, advertising, traveling expenses, stationery and other supplies, and extra office expenses. There is reason to believe that they much more than covered all these items in some cases. At any rate, this practice gave wonderful opportunities for graft, in addition to making new business cost more than it was worth in many instances.

The new administration has ended this evil by cutting off allowances and putting the business on a straight commission basis in heretofore unprofitable territory. In some places the agencies have been discontinued, owing to conditions that made the business secured prohibitively costly; in some others the campaign for new business has been abandoned, but the company still takes what is offered on a straight commission basis; everywhere the commissions have been brought within reasonable bounds. In effect, this word has gone out: "We do not want new business just because it is new; we only want it when we can secure it upon terms that will make it generally profitable."

At the time I made my investigation these agency changes were still in progress, and new ones were under consideration, so it would be hardly possible to take them up in detail, even if I had the room. Mr. Dexter, superintendent of agencies, and Mr. Rosknecht, of the foreign department, went over the subject with me, explaining the circumstances of each case, and, for the most part, each case had to be considered separately. It was often a matter of local conditions that made certain agency changes advisable, and the resulting status of affairs differed with the different places. An agency might be withdrawn in one place, and in another it would be left with restricted powers. Much of the foreign field, especially, was in a transition state, and a complete adjustment to the new system and the new theory of acceptable business can not be secured immediately. This much, however, is clear: The agency expenses have been materially reduced, and the item of unprofitable business, merely designed to swell the grand total, has been cut out entirely. Recall the Raymond case, and you will see how complete a check that puts upon one form of graft. It was the wild extravagance in the striving for big figures that gave the Raymond firm its opportunity. So these agency reforms—reduction of commissions and the elimination of improper allowances—have a direct connection with the old scandals, and are certainly a most important safeguard for the future.

The efforts to recover money improperly taken or expended are significant and instructive, also, and the Raymond firm figures largely in this. Most of these suits have been discussed fully in the daily press, but it may be well to summarize them briefly here.

Actions have been begun against Richard A. McCurdy for the recovery of a total of \$3,370,341.66, for the loss of which by the company he is held to be responsible through "unfaithfulness and neglect in the discharge of his duties." The items are as follows:

Political contributions since January 1, 1885, which are alleged to be unlawful and improvident, made without authorization by the company, and beyond its lawful powers as a corporation—\$292,500.

An increase of \$50,000 a year in his own salary, from June 1, 1901, to the date of his retirement, which is said to have been taken from the company without proper authority—\$225,000.

The sums drawn by the committee on expenditures during the last six years of his presidency, the improper use of which he could and should have known and prevented—\$600,000.

The sums, in excess of any reasonable compensation, paid to Charles H. Raymond and Company during the years when his son and his son-in-law were connected with the firm, and for which he is held responsible because of his "lack of faithfulness and vigilance"—\$1,250,000.

The sums, in excess of any reasonable compensation, drawn by his son, Robert H. McCurdy, during the time the latter was superintendent of the foreign department—\$1,002,841.66.

These items, for the most part, are also covered by other suits that include among the defendants the others interested. The two McCurdys, Louis A. Thebaud, and Charles H. Raymond are sued jointly and accused of conspiracy in the Raymond and Company case; there is a suit against Raymond and Thebaud for \$500,000 of allowances that are termed "practical gratuities," wholly unauthorized and illegal; and Robert H. McCurdy is included in a separate suit to recover the excessive commissions paid him as superintendent of the foreign department.

Further, there are suits against Robert A. Grannis and Walter R. Gillette, the former vice presidents, for overcharges and padded bills permitted; against the members of the committee on expenditures for money unlawfully used; and against Andrew C. Field, who is said to have handled much of the money from the "confidential fund." The members of the committee on expenditures against whom action has been taken are Robert Olyphant, James T. Holden, and Charles E. Miller, and, in one case, Maria Amelia Herrick, administrator of the estate of Jacob Hobart Herrick, is included. Herrick, now deceased, was a former member of the committee, his place being taken by Miller.

The action against Gillette is for an accounting for large sums previously drawn on vouchers approved by the committee on expenditures, and placed in his hands. A considerable part of the money so drawn was given to Gillette and other officers for alleged confidential uses. Gillette has voluntarily repaid \$8,000, stated by him to be the balance of this money not expended; but, it is alleged, he has failed to account for the sums expended. This action incidentally asks for an accounting for the losses suffered by reason of his negligence as an officer and trustee. His counsel has made a motion to separate these alleged causes of action, and this motion is still pending.

This serves to call attention to a misapprehension that has arisen in the minds of policy holders and others in relation to some of the legal proceedings that have been taken. This was explained to me quite fully by James McKeen, who was associated with Charles E. Hughes in prosecuting the legislative investigation and whose presence now at the head of the law department of the company ought to be an assurance of its absolute good faith in the prosecution of all offenders. According to Mr. McKeen, Mr. Choate thought that several of the actions begun against various defendants by service of process need not be prosecuted, as the claims were covered by other actions. In consequence, some were discontinued. This led to the absurd statement that some of the suits against McCurdy had been abandoned. As a matter of fact, the suits already begun cover all cases where there is a reasonable basis for action, and investigations are proceeding with a view to bringing suit against all others who may be liable. At the beginning certain actions were begun, the points of which were incorporated in new and more comprehensive suits that later developments justified, and it thus became unnecessary to continue some of the old ones. It is stated with the utmost emphasis that every action thus apparently abandoned was covered fully by some other proceeding.

In many cases of this kind attempts have been made by corporations to bring a single suit making all delinquent parties defendants. In this instance, however, Mr. Choate deemed it wiser to bring a considerable number of separate actions, although in some, where the facts made this course expedient, several defendants have been joined. While it has not been possible to serve some of the defendants, owing to their absence from the state or other causes, it is, nevertheless, true that nearly all of them have been served or have appeared, and the actions are being pressed as earnestly as possible. Legal procedure is notoriously slow, and this, combined with the facts just given, appears to be the only foundation for the rumors circulated that the company was abandoning, or becoming lukewarm in, the prosecution of the old officers.

The suit against Grannis is similar to the one against McCurdy, in which there are allegations of negligence and misfeasance in the approval of vouchers for improper payments and for participating in the making of political contributions, etc. There is also a suit against L. W. Lawrence, through whom supplies are said to have been purchased and paid for at exorbitant rates, and he is likewise charged with being a participant in the conspiracy under which bogus vouchers were used for drawing money from the company.

The claim of the present management, it seems to me, amply justified by the facts given, is that it has made an enviable record in ending old abuses along the lines of extravagance and graft, in providing effect-



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The Editor's Chat

"How I Fooled My Boss"

ON a street car recently I overheard a fine-looking young man of about twenty-one, telling two companions how he managed to cheat his employer out of an hour and a half's time every day for over a year. This is the substance of what he said:

He was out a great deal with the boys and got, on an average, only about five and a half hours' sleep a night. This not being sufficient, he managed to sleep an hour and a half each day during business hours.

He went on to describe a large door situated just back of the private office in the store, which, when open, cut off quite a little corner of space in such a way that he could seclude himself there without danger of being seen. In this secluded corner, seated in a chair, he took a nap of an hour and a half each day.

Several of the other clerks knew about this retreat, and they took turns during the day, so that some one of them was resting or sleeping there most of the day.

One of his companions asked the young man how he managed to avoid detection. He replied that the door opened into a passageway, and was never closed in the daytime; that the boss never had occasion to look behind it, and that he would not be likely to miss one clerk among so many; and that even if he did, there was always someone who would give the signal. So together the young men managed to cheat their employer out of the equivalent of one man's entire time.

I had been admiring this young man's striking appearance before he told his story. He had a splendid head, and a very strong face, and I had said to myself, "How I wish I could tell that young man what great possibilities are before him if he is only equal to his opportunity." Yet, on the very threshold of his career he was systematically cheating his employer, and glorying in his cleverness in doing it.

Think of a young man with such possibilities boasting of stealing an hour and a half's time a day without detection!



Just plain theft

This young man would probably have been horrified at the mere suggestion of stealing the value of an hour and a half's work out of his employer's money drawer, but he was really doing the same thing. He thought he was getting the best of it, but was he?

Did he realize that every time he practised this deception he was taking infinitely

more out of himself than out of his employer, that he was putting an indelible stain upon his name, branding an indelible scar upon his character?

Did he realize that he was forming a habit which would blunt his ability to distinguish between right and wrong; that every deception he practised on his employer would make another and a larger one more possible and easier; that familiarity with wrong would dull his conscience until the hideousness of the sin no longer acted as a deterrent to other wrongs?

There are tens of thousands of men in the great failure army to-day, who thought they were getting the best of their employer in their younger days because they clipped their hours, shirked their work. They thought they were going to get on in the world just as you do; but, before they realized, it they had fastened upon themselves the habit of cheating, of deceiving, until they gradually become so dishonest that they not only were not promoted, but either lost their positions, as well, or, when they started in business for themselves, lost their credit, their standing, the confidence of others and gradually went to the wall, or landed in the penitentiary.

The thief thinks that he is the richer for his theft, but he is gaining the worst kind of poverty, because what he loses by the theft is infinitely greater than the insignificant value of what he gets. He may have gained a few dollars, but he has lost a great slice of his self-respect, he has lost that which all the money in the world can never restore. There is a smirch on his escutcheon, a stain on his character which all the seas can not wash out.

Just compare the little advantage which you think you get from stealing your employer's time with the infinite satisfaction which would come to you from the consciousness of being loyal to him, true to his interests, true to yourself!

Think how mean and contemptible and humiliated you would feel if your daily theft were to be discovered! Then your employer's confidence would be gone forever. You never could recover it. He might try to forget your sin, but he never would. The chances are you would be discharged, and this thing which may

seem so small to you, may follow you through life and trip you up everywhere you go.

But the fact that others may know of your theft is insignificant in comparison with the fact that you yourself can never forget it; that you never can think quite as much of yourself again.

There is no one thing so necessary for one's real advancement in life as a thorough self-respect. You must think well of yourself, or others will not respect you. And you can not think well of yourself when you know you are a scoundrel, when you know that you are systematically cheating your employer.

The Imperious "Must"

WHAT does the world not owe to that imperious "must,"—that strenuous effort which we make when driven to desperation, when all outside help has been cut off and we are forced to call upon all that is within us to extricate ourselves from an unfortunate situation.

Many of the greatest things in the world have been accomplished under the stress of the impelling "must,"—merciless in its lashings and proddings to accomplishment.

Thomas Erskine, whom Lord Campbell pronounced the greatest advocate and most consummate forensic orator that ever lived, began his legal career under many discouragements. Though he had a sublime self-confidence, which was itself a prophecy of success, yet he fought the battle of life for many years against great odds. His father's means having been exhausted in educating his two elder brothers, he was obliged to start in life with little training, and a scanty stock of learning.

While pursuing his law studies he found it hard, even with the strictest economy, to keep the wolf from the door. For several years he lived so economically as to be often "shabbily dressed." Conscious, all the time, of powers that fitted him to adorn a larger sphere, he chafed against the iron circumstances that hemmed him in. A chance conversation led to his being employed as counsel in an important case. The effect produced by his speech was prodigious. He won a verdict for his client, and by a single bound, overleaping all barriers, passed from want to abundance, from the castle of Giant Despair to the Delectable Mountains. Entering Westminster Hall that morning a pauper, he left it prospectively a rich man. As he marched along the hall after the judges had risen, the attorneys flocked around him with their briefs, and retainer fees rained upon him. From that time his business rapidly increased, until his annual income amounted to £12,000. He said that he never could have made his first great plea, which made him famous, but for this imperious "must." He said that, when making this speech, he could feel his children tugging away at his coat-tails, and asking him for bread.

Necessity has been a priceless spur, which has helped men to perform miracles against incredible odds. Every person who amounts to anything feels within himself a compelling power which is ever prodding him to perpetual improvement, pushing him on. Whether he feels like it or not, this little inward monitor holds him to his task.

It is that little insistent "must," that dogs our steps and pushes us on, that makes us willing to suffer so many privations, to endure so much inconvenience and lack of comfort, and to work so hard when it is so tempting to take it easy.

What Message Does Your Success Bring?

A MAN who has acquired much wealth writes me that he is a success, that he has at length attained his heart's desire, because with money a man can get about all the good things of this world.

But, my friend, what are you going to do with your money? How are you going to spend it?—upwards or downwards?

What message does your success bring? What note does it sound? Does it ring in hope and cheer for others, a message of manliness, and of nobility, or of greed and hard selfishness?

What message is there in your wealth for the world? What does it mean to those who have helped you make it?—a wider or a narrower life? Are their hopes buried in it, their ambitions stifled, their opportunities crushed, their own prospects ruined? Has your chance diminished theirs?

What does your money say to you? Does it speak of helpfulness, of self-improvement, of education, of culture, of travel, of books? What opportunity to help others has it brought you? What chance for a widening influence, a larger usefulness? Does it breathe of generosity or of meanness, of a broader manhood, of larger aim, or of a self-centered, narrow life?

Your wealth is yet a block of uncut marble. What

do you see in it, angel or devil, man or beast? Does it mean mere low, brutal pleasure, a life of selfishness; or does it mean a larger opportunity to help others? Your money is but an enlargement of yourself. It will mean just what you mean. If you are mean, your money will be mean; if you are stingy and selfish and greedy, your money will bring the same message.

How are you going to use this new power which has come to you locked up in your dollars?

A Hero for Half an Hour

LADY HENRY SOMERSET says that she tried the touchstone of the following story in a drawing-room full of women in London, recently, who were gossiping and drinking tea:

"A woman I knew in London, in her visits in the slums, called at a house of a questionable character, and had already knocked at the door before she remembered that she had two hundred and fifty dollars in gold in her purse and that the girl she had come to see lived at the very top of this disreputable house.

While still reprimanding herself for her folly the door opened, and she was confronted by a hard, tough-looking man. She instantly pulled out her purse and handed it to this man, saying: 'I am going to the top floor and I have two hundred and fifty dollars in gold in my purse. Would you be so good as to take care of it for me till I come down again?' Without the slightest hesitation, she put the purse in his hand and went upstairs, and, without the least anxiety about her money, she remained quite awhile, and when she went back the man stood at the door waiting, with the purse in one hand and his cap in the other. She thanked him kindly and went away."

Lady Somerset says she waited to see the effect of her story. One woman said: "How silly!" Another was too shocked to speak. A third said: "And how much was there left of the two hundred and fifty dollars?"

Not one of them realized the wonderful beauty of the woman's faith; not one of them saw what she had done for the man. Thief, liar, blackguard, doubtless he was all of these, but for the first time in his life he was trusted. How he would remember and bless the woman who made him a hero for half an hour!

There is something even in the hardest heart that softens when trusted. When we trust him, we make the most abandoned creature feel that there is something good in him, that there is a tender spot, a better side of his nature, that he is not all bad. When we touch him on the divine side of his nature he will generally respond to our appeal. Many an abandoned creature has been redeemed by being trusted.

I have known social outcasts, men with criminal tendencies, who would risk their lives rather than betray the implicit confidence of some one who believed in them.

When Elizabeth Fry began her work among the women prisoners in the London prisons, where the

woman who had stolen a loaf of bread to keep from starving, the young girl who had been picked up on the street, and the abandoned criminal were huddled together, the first thing she did was to get the confidence of these unfortunates. How did she do this? By appealing to the best in them, by trusting them; by showing them that she believed there was good in them. When a society woman asked her what crime some very noted and very bad girl in her charge had committed, she replied: "I do not know. I never asked her."



"Put the purse in his hand"

She never asked the prisoners how they happened to fall to such a state. She treated them as though there was still something divine in them. She took it for granted that there was something in them worth saving, and that they were human beings, that there was a divine force in them, which, if developed, would redeem them; and she knew that implicit trust, and unselfish love, were the only wands that would perform this magic. She was the incarnation of charity, which says: "Do not condemn the man whom every one else denounces. There is a God in him somewhere."

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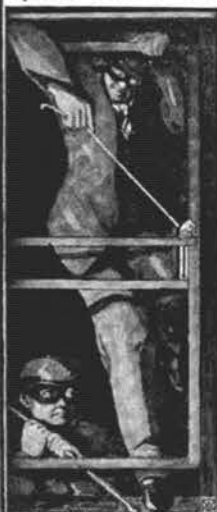
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"I could see nothing in the world, then, but Marie Lloyds," said the great French actress recently. "Marie Lloyds composed the audience, the judges, the pupils. Marie Lloyds dangled from the chandelier, and Marie Lloyds decorated the mantelpiece. That I had won the second prize was nothing to me. I had nothing; Marie Lloyd had everything in the world. All I can remember of that night is Marie Lloyd."

The Trap Looked Dangerous

"It was a long, long time ago,—," Mrs. Thomas Whiffen said, "my first night on the stage. I was only a little child, and appeared as a fairy, in a burlesque at the Royal Theater, London."

"I think I was very happy and very proud of my tarlatan skirts, but there was one drawback. I had to make my entrance through a 'trap,' and I dimly recollect standing in a dark corner beneath the stage, quaking with the fear that something would happen to the trap, and that I would get hurt. I do remember being shot up into the air, in all the glare of light; nothing did happen to me then, but later, in the same season, I was nearly killed in that same trap, so my ears did forebode some ill luck, after all."



She Was Paralyzed With Fear

"Quaking with fear" "My first appearance?" said Mrs. Leslie Carter to an interviewer. "Shall I ever forget it? It was dreadful! I remember standing in the wings, paralyzed,—yes, paralyzed with fear,—seeing, hearing nothing. Suddenly I felt Mr. Belasco's hand on my shoulder. 'Go on,' he said, and the next thing I realized I was on the stage, saying my lines and catching glimpses now and then of my usually gentle manager standing in the wings and literally tearing his hair."

This Reception Impressed a Manager

Miss Fay Davis—who, by the way, is an American girl, though she is often taken for an Englishwoman,—made her first appearance, curiously enough, at a testimonial given to Henry Loraine, father of Robert Loraine, in whose company Miss Davis is now appearing.

She was visiting friends in London, and was asked to give a recitation. Although she had often recited in private, this was her first appearance in public.

"The thing I remembered most of that memorable occasion," said Miss Davis, "was that Sir Charles Wyndham—who was only Charles Wyndham then,—offered me a position in his company. I was too excited to remember anything else."

Her Husband Was Most Excited

Miss Amelia Bingham's story of her first appearance is rather an amusing one. Stage fright, that bogey of budding actresses, had no horrors for her.

"Like most other amateurs," she said, "I was externally 'sure' of myself. I could always remember 'lines,' and so had no fear of my ability to go through my allotted part all right. The picture that stands out in my mind, however, is the picture of my husband,—a most excited young man, standing on a chair in the wings. Every word of my lines he said with me, only pausing to wonder if I would get through my next speech. He was actually rigid with fear for me! Really, it was very, very funny."



Wanted to Skip About

"My first night?" said Mme. Schumann-Heink on being questioned; "Well, I was only seventeen, and full of the joyousness of life and of at last being on the stage. I played the part of the gypsy in 'Il Trovatore,' but I remember nothing except that it was hard not to be able to laugh out loud and skip about, as I certainly wished to do."

She Gave No Thought to the Part

Miss Elita Proctor Otis was another self-possessed debutante. She says she gave no thought to her own part, on that momentous evening.

"All that I remember of that first night is that I was busy inventing 'business' for the 'star.' It pleases me to be able to add that the 'business' I invented was afterwards incorporated in the play, 'The Crust of Society.'"



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Mrs. Casey's Dollar

By ELLIS PARKER BUTLER

[Concluded from page 663]

account accused her, and she felt guilty, and always avoided him as much as she could.

"Hey!" called Edmiston, "Hey, Mrs. Casey!"

Her impulse was to hurry on, but she could not pretend ignorance of that voice. It was loud enough to call home a deaf cow from the next county. She hesitated, and crossed the street, formulating her excuse as she went.

"Th' ould cheese-rind av a Yoder," she began, but Edmiston interrupted her with a laugh.

"Would n't pay? I thought so. He has to hug a dollar for a month or two before he kisses it good-by. I was thinking I ought to have this store cleaned up—shelves scrubbed, walls washed—wonder if you would do it for me?"

"Wud I do it?" cried Mrs. Casey. "Ah, you're th' swate gentleman as iver was, Misther Edmiston! Lave me but git me pail from me shanty—"

"Not to-day," said Edmiston; "nor to-morrow, that's market day. Say Monday. And here's the boy's pants you spoke for. They can come out of the—"

Mrs. Casey did not wait to hear.

"Hivin' bliss ye, Misther Edmiston!" she cried, grasping his hand. "If there be room for another saint in hivin, wid them so crowded already, sure 't will be Saint Edmiston av West English! 'Tis th' patron saint av widdys an' orphans ye be sellin' wan fifty pants fer ninety-eight cints, an' takin' thim out in worruk, an' nivr sayin' th' worruk 'system,' which was invinted be th' divil t' oppress th' laborin' man. Thank ye, sor, an' much oblige t' ye, an' if ye wor th' divil himself I wud say th' same."

Mike's clothing in summer consisted of two items: I., shirt, and II., pants. The quickest he had ever dressed was one day when he was swimming when he should have been in school, and saw his mother coming over the hill with a barrel stave in her hand; but he dressed quicker when Mrs. Casey got home with the new pants, for there were two of them, Mrs. Casey and Mike. He was buttoning the top button of his shirt as he took his seat in the schoolroom, "tardy" but "present," and it did not matter, for there was no "next day" to bring retribution.

The long vacation passed, and the autumn months, and the first of December came, but no dollar came to Mrs. Casey from the English Valley Railway Company. On the second she went up to collect the dollar.

"We don't owe nothings," said Mr. Yoder, calmly. "All is settled up, already."

Mrs. Casey wrapped her shawl around her and stood like a statue of Ireland defying the Dutch. She was mad at the Dutch, but she had expected to be mad, and she was glad to be able to be. It was almost worth a dollar.

"Such a bill for one dollar, it was passed 'O.K.' by the systems," said Mr. Yoder. "Stein makes his 'O.K.' on that bill. I make my 'O.K.' on that bill. The board of directors they vote 'yes' and 'O.K.' that bill. The auditor makes a voucher for that bill. All is done as the system says, already. Then comes the voucher by the cashier. Such is the beauty of a systems! 'Shall I pay?' says the cashier. 'First look does Mrs. Casey owe somethings,' says the systems. 'When she don't owe somethings, then pay.'"

He paused to let the wonder of the system work into her soul, but her soul was so full of anger there was no room for wonder.

"So!" said Yoder. "He looks. He finds on such ledgers a bill against Mrs. Casey for 'one dollar. So is all squared up, already. The company owes nothings; Mrs. Casey owes nothings. All is even."

"A bill agin Missus Casey fer wan dollar!"

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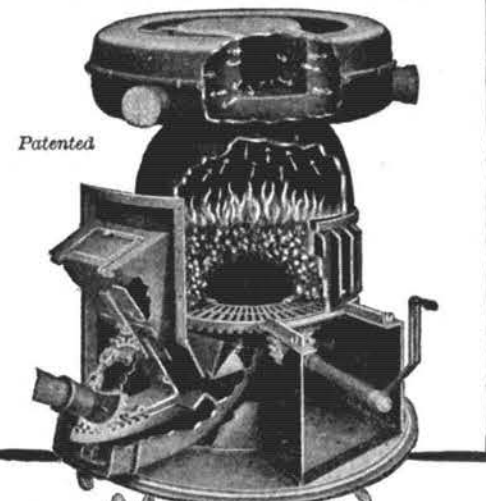
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cried Mrs. Casey. "An' fer phwat, may I kindly ask, does Missus Casey owe th' railroad, I dunno!"

"For riding on the cars," said Mr. Yoder, blandly. "Such costs is fer round trips to Kilo. Nobody rides for nothings, yet. One dollar, round trip to Kilo; so everybody pays. And such a round trips you took when cleaning the car windows, already. One way is sixty cents, but I ain't so mean. I ain't charging one twenty. You had a right to buy a round-trip ticket, but I ain't so awful mean, I say let it be for a round trip, anyway. Just one dollar."

Mrs. Casey did not stop to argue. She went down the stairs and across the street and up another flight to the court of the justice of the peace. The case came up promptly, for it was not a busy time.

"Now, when did you clean the windows?" asked the justice, when the case was called.

"'T was awn th' tinth av June," said Mrs. Casey, positively.

The justice of the peace looked at her sternly.

"Be careful!" he cautioned her. "Be careful! How—how, Mrs. Casey, do you fix that date in your mind? How can you be so sure of the date of a trifling event that occurred so long ago?"

"An' cud I iver fergit ut?" she asked, angrily. "An' was n't it Mike's birthday? An' him in bed th' day on account av Dugan's goat havin' et his pants, which was hangin' on th' line, me havin' washed th' day before because th' nixt day was th' last av school, an' Mike goin' t' spake th' 'Charge av th' Light Brigade', an' who iver heard av spakin' th' 'Charge av th' Light Brigade' wid no pants on? Mebbly some does, yer honor, but no Casey does, or will, an' shame t' ye t' think it, yer honor. A Casey's as good as th' nixt wan."

The justice of the peace rubbed his whiskers thoughtfully and frowned at Mrs. Casey.

"That sounds like contempt of court," he said. "At least, it is almost contempt of court. You talk so fast I can't tell whether it is or not. If it was, I'd fine you. Next time speak slower."

The defense had a lawyer. He was old Sim Mobray.

"Judge," he said, trembling on his legs, but with the noble frown he had cultivated for fifty years, "this woman has no case. We are prepared to prove, first, she never washed the car windows for the English Valley Railroad; second, that she did such a poor job that she is not entitled to pay; and third, that the railroad has an equal counter-claim against her. I—I think, Judge, you should advise this woman to go home and attend to her daily round of household duties. What is nobler, your honor, than to see the noble women of our glorious land attending to their household duties? And—now, mark me!—what is less womanly, more degrading than to see woman, the noblest and fairest of God's creatures, meddling with the law and seeking to pervert its grand institutions to the base purpose of wringing an unearned sum from the defenseless and—oppressed English Valley Railway Company, duly incorporated under the laws of the state of Iowa?"

"Oh, pshaw!" exclaimed the justice, "she did the work. Everybody in town talked about it. You know that."

"Our counter-claim," said Sim Mobray, "is that she rode from West English to Kilo and back, the fare for which trip is one dollar."

"An' did I want t' go?" asked Mrs. Casey, bitterly. "Wud anny one want t' tour th' land in th' ould pig sty av a car that did not hev t'?" "T was thim dragged me away, yer honor, without sayin', 'by yer leave, ma'am.'"

The justice nodded.

"Sim," he said, "Yoder'd better pay up this dollar. You ain't got no case at all. As I understand the law it's dead agin you. First, this

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woman was an employee and she was entitled to the ride. Second, if you charge her for the riding, she can charge you back with mileage for the same amount. And third, if you get sassy about it, she can sue you for abduction for carrying her, too, when she did n't want to go, and, I tell you, abducting a widow ain't no joke. I never knowed anybody to abduct a widow yet that was n't sorry for it. I don't know the law on it, but I guess it's pretty stiff. I guess I'll just grant judgment for one dollar and interest agin the railroad, and tax it for the costs."

Mrs. Casey waited expectantly for the dollar and interest. The light of triumph was in her eyes, but Sim Mobray knew his client. He gave formal notice that the case would be carried to a higher court, but, a week later, when the sheriff levied on the rolling stock of the English Valley Railway Company, Mr. Yoder, assisted by the remarks of the people, ordered the cashier to pay Mrs. Casey one dollar and five cents.

"Wan dollar!" said Mrs. Casey, when the round silver disk was laid in her hand. "Wan dollar! An' there be th' dint in it av Prisidint Yoder's fingers from holdin' onto it so harrud! An' t' think Prisidint George Washin'ton wance t'rew a dollar acrost th' Pat-o-mack River fer nawthin' but th' fun av' throwin'! Shure, there be prisidints an' prisidints! An' foive cints in-trist!"

She shook her head over the unfathomable ways of capital and corporations.

"Foive cints! Well, annyhow, there be oil trusts an' no wan kin down thim; an' there be railyroad trusts an' no wan kin do annything to thim; an' there be beef trusts an' no wan kin hurrut their feelin's; an' there be systems av foinance in Wall Street an' no wan kin mek thim wink wan eye, but not wan av thim all knows th' knowledge av keepin' toight hold av a cint aquil t' Prisidint Yoder, av West English, and a Casey got wan dollar an' foive cints out av him! Wan hunderd an' foive cints! Shure, 't will take wan hunderd an' foive years off th' ind av his loife!"

The Artist Was Willin'

GOVERNOR PENNYPACKER, of Pennsylvania, who is the author of a legal measure to restrain the hilarious cartoonist of the press, took occasion in the course of a recent conversation with a newspaper caricaturist to touch upon the troublous subject.

"Truth is the creed you preach in journalism," said the governor, "yet you print pictures in which worthy public men are shown in outlandish garb and personal action strangely distorted—all of which is injurious and unnecessarily degrading to the victims. It is even more. It is a violation of ethics and truth."

"I have never seen an untrue likeness of any great man in the newspapers," was the bland reply to the crushing arraignment.

The governor opened his eyes in astonishment.

"Did you ever see," he asked, "Homer Davenport's pictorial libels of the late Mark Hanna? Was any one of them an accurate portrait?"

"Yes, indeed!" exclaimed the caricaturist, with enthusiasm. "They were wonderful likenesses. They looked more like Mark Hanna than he did himself. That was their merit. I saw Mark Hanna once and I marveled how little he looked like himself; in fact, I never saw a man who looked less like Mark Hanna than he did!"

"That settles it!" laughed the governor. "If you artists believe nature is a liar we had better renovate our museums of natural history and fill them with cartoons for proper instruction of the young. Make a full-length picture of me as a golf ball driven at will by an artist."

"I will!" declared the artist. And he did.

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A BALTIMORE man tells of an address made to some school children in that city by a member of the board of trustees:

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Fools and Their Money

By FRANK FAYANT

[Concluded from page 671]


collapsed. Pneumatic Door came down like a spent rocket. In an hour the price fell from three dollars to fifty cents, and at the close of the day there were no bids for it. That night the young promoter met the other two organizers of the Pneumatic Door Company at an uptown hotel and made this report to the inventor:

"I've sold 56,000 shares of your 300,000 shares of personal stock at an average of about two and three-eighths,—that's about \$133,000. I did n't sell any more because I could n't hold the market another day. The commissions and one thing and another, including \$2,500 for 'oiling' the newspapers, are about \$12,000. That leaves a little more than \$40,000 apiece for each of us. I'll clear it all up to-morrow at the office. You've still got your company and you own a quarter of the capital stock, and you can do what you like with it. But I'm going to put my \$40,000 into letters of credit, and Wednesday I'm off for Europe."

The curb has not heard of Pneumatic Door since. The company is still in existence, and the stockholders are trying to put it on its feet, but it has never recovered from the young broker's curb campaign. He has been in Europe ever since, and any fine day now you may see him driving his motor in the *Champs Elysées*.

To take the fools' money and blind them to the fact that they have been robbed is the quintessence of the financial parasites' art. One of the most successful methods of accomplishing this is a very recent development. The fact that one of the firms of pseudo-bankers infesting lower Broadway has been taking the fools' money for five years by this method is an indication of its success. Now half a dozen mushroom "banking" houses, with elaborately furnished quarters in New York, and branch offices in all the larger towns in this country and Canada and even in London, Paris, and Berlin, are using this ingenious scheme to sell reams of spurious mining, oil, and manufacturing stocks. The house most successful at the game has forty branch offices here and abroad, besides agents in many smaller towns. This wildcat promoting syndicate brings out a new company every little while and sells the stock usually by the mail-order and agency system. It has mining and oil companies now all over the West and in Mexico. Years of experience in parting money from the fools have given these parasite promoters an invaluable "sucker list"—little investors all over the country whose financial credulity has not been shaken by repeated losses. These "investors"—wage-earners, country merchants, clergymen, teachers, and other professional men—are reached through circulars and letters. The first stocks sold by this house paid cash dividends for awhile, and the "investors" who were doubling and tripling their savings bank incomes spread the glad tidings among their friends. The cash dividends were followed by script dividends—in some cases by no dividends at all. The stockholders who complained too loudly were offered in exchange for their unsatisfactory stocks other stocks in new companies brought out by the house. A "trust fund" established "for the protection of investors" is made up, supposedly, of sound mining stocks, and when an investor gets tired of one spurious stock, he can send it in and exchange it for something else. This, of course, is just as spurious, but it keeps the victim quiet for awhile. He is advised to hold the stock until the mine strikes the expected bonanza ore, when the stock will rapidly increase in value. In this manner the house manages to keep its dupes quiet for many months, and to sell them more stock besides. It has sold

Bridged



THERE IS A WAY TO BRIDGE OVER EVERY FAILURE, JUST AS THERE IS A SOLUTION TO EVERY ENGINEERING PROBLEM.

FREE

Reference Library Modern Engineering Practice. New Edition, twelve volumes. Bound in 1/4 red morocco. 6,000 pages of reading matter. 4,000 illustrations. Compiled by 59 associate editors; 41 practical experts; 157 chapter heads; thousands of sources of information.

You cannot buy the Library outright, but you can get it **FREE** if you act before November 1st. This set of books contains the essence of all our courses. The entire set is **FREE** to anyone answering this advertisement who enrolls in one of our regular full engineering courses.

The difference between success and failure, in nine cases out of ten, is education. Have you ever stopped to consider the mere money value of education?

\$22,000.00

The average educated man earns \$1,000.00 a year. He works forty years, making a total of \$40,000.00 in a life time. The average day laborer gets \$1.50 a day—300 days in a year—or \$450.00 per year. He earns \$18,000.00 in a life time—40 years. The difference between \$40,000.00 and \$18,000.00 is \$22,000.00. This is the minimum value of an education in dollars and cents.

If a general education is worth so much, what is a special engineering education worth to you? The "Help Wanted" columns in any daily newspaper tell the story. Compare the number of "Draftsmen Wanted," "Engineers Wanted," advertisements with the hundreds of stenographers, bookkeepers, clerks, etc., advertising for work.

If your present employment is not agreeable, we will fit you for more congenial work. You can study without interfering with your present work or leaving home. You have your instructors' criticisms always before you in writing. We arrange payments to meet your circumstances, and as

WE EMPLOY NO AGENTS

you get the benefit of the large sums ordinarily paid to agents in better instruction and lower prices. Check the coupon. Do it today.

COUPON

Please send me 200-page handbook. I am interested in the course marked "X"

Mechanical Drawing Marine Engineering
Electrical Engineering Locomotive Engineering
Telephone Practice Civil Engineering
Mechanical Engineering Structural Drafting
Telegraphy Architecture
Sheet-Metal Pattern Drafting Textiles
Heating, Ventilation and College Preparatory Course
Plumbing (fitting for entrance to
Stationary Engineering engineering schools)

Name _____ Age _____

Address _____

Occupation _____

American School of Correspondence
3108-15 Armour Ave., - Chicago, Ill., U.S.A.

Mention Success Oct.

YOU CAN DRESS WELL ON \$1.00 A WEEK

Men's Fashionable Clothes
made to order after latest New York Designs

On Credit by Mail
We will trust any honest man. We guarantee a perfect fit. Send for samples and book of latest New York Fashions, **FREE**.

EXCHANGE CLOTHING CO.
MAILER & FROBISHER PROPS.
Importers and Merchant Tailors
239 Broadway, New York City. Estab. 1885

Clearing Sale Slightly Typewriters Used

We own and offer as wonderful bargains, 1500 typewriters which have been used just enough to put them in perfect adjustment. **Better than new.** Shipped on approval, free examination, 1000 new Visible Sholes machines, built to sell for \$95—our price while they last, \$45.

FREE catalogue containing unparalleled list of splendid typewriter bargains. Send for it today.
ROCKWELL-BARNES CO., 1458 Baldwin Building, Chicago, Ill.

AUTHORS, ATTENTION!

Write a Song Fortunes are made annually. We write music to your words. Arrange, secure publication, copyright, etc.

VINCENNES MUSIC CO., Dept. A, 5647 Prairie Ave., Chicago, Ill.

TURQUOISE READY TO MOUNT
For Prices, etc., write DAWSON & BROWN, El Paso, Texas.

millions of dollars' worth of stock in this way, and keeps on doing business in broad daylight. It keeps up a semblance of actual promoting by digging holes in the ground out west and shipping some ore to market, but the amount of ore taken out of all its mines is insignificant compared to the amount of stock put out. The "exchange-what-you-don't-want-for-what-you-do" style of wildcat promoting is being adopted by one crowd of fool-seekers after another.

The newspaper, that will print any fairy story of finance at so many cents a line, and print it side by side with its own financial news and opinions, and the post office, that will carry the promoter's personal message to anybody in the civilized world, are the two great tools that make fraudulent company promoting so profitable. The astounding young man in the little wooden house in Brooklyn with these tools, was able to sit in his office chair, unseen by a single one of his thousands of dupes, and receive from them an average of \$10,000 a day, week after week and month after month. The newspapers printed his golden promises, for a price, and the post office brought back the fools' money. Without these two potent aids the fabulists of finance would be powerless. They would close their offices in the financial districts and seek some other road to fortune.

What a simple matter it would be to deprive the fool-seekers of the use of the newspapers and the post office! It occasionally happens that a "get-rich-quick" scheme is so palpably fraudulent that the government steps in and takes away the pseudo-financier's right to use the post office. But the government is always slow to move. A crowd of financial parasites that has been defrauding investors for ten years by varied methods has been checked several times by the post office, but it has a new scheme to defraud the moment one is exposed, and its harvests run into the hundreds of thousands a year. The leading spirit of this crowd, one of the most resourceful swindlers ever let go free, goes to Canada or Europe whenever his victims are too loud in their cries of distress. Although it is a matter of common knowledge that he and his confederates have taken millions out of the public in frauds of the most transparent kind,—like the "Fund W" and Dean discretionary pool schemes and the Franklin 520 per cent. syndicate,—they can open offices any day and spread their nets unmolested by the government. When they send their advertisement to a newspaper office the advertising manager thinks, as he puts the swindlers' check in the cash drawer, "Here is another one of —'s get-rich-quick schemes," but he keeps the check. The post-office inspector, who reads the advertisement and probably receives some of the swindlers' bait through the mails, sits back and waits for a violent outcry from the fools, knowing full well that the shearing is about to begin. The government's fraud order in the 520 per cent. bonanza was not issued until the golden stream had been pouring into the golden coffers of the young "Napoleon of Finance" for nine months and had passed the \$3,000,000 mark. The Dean swindle, which took even a greater sum out of the public, was one of the biggest patrons of the post office for eight months before a fraud order stopped it.

The newspapers, with few exceptions, print day after day financial advertisements that they know are fraudulent, and they will continue so long as the parasites can pay for their space. The newspaper owners have the same inordinate greed for wealth as the parasites whose money they so cheerfully accept. In defense of their policy of accepting any advertisement that is not libelous or indecent (some publishers bar only the libelous,) they make the same plea as the parasites: "If the fools are willing to lose their money we're not going to stop them. And we're not the arbiters of the financial morals of the community." The income of the newspapers from advertising intended to lure the fools is so large that few publishers have the courage to reject it. The aggregate of the money spent yearly in this sort of advertising runs into the millions; a professional chaser of financial thieves places it at \$20,000,000, but this seems high.

The newspaper which is the most popular among the parasites is the New York "Herald," and they turn over to it from \$100,000 to \$200,000 a year out of their harvest from the fools. The "Herald's" Sunday financial section, which prints more advertising from pseudo-financiers than any other paper in the country, receives as high as \$5,000 in a single issue from wildcat promoters, discretionary pool managers, tipsters, and bucket-shoppers. A page advertisement in the "Herald's" financial section costs from \$735 to \$1,575, depending on the amount of display type used. The fool-seekers are very willing to pay forty cents an agate line extra for big type to announce their "unsurpassed, unparalleled opportunities." An effective page advertisement in the "Herald" costs at least \$1,000. A page in the "Sun," a newspaper whose financial opinions are quoted from one end of the country to the other, may be filled up with any fairy story of finance at a cost of only \$840, with no extra charge for circus-poster type. The "Sun," too, the eminently respectable and conservative "Sun," will print in its news columns, side by side with its accurate reports of the world's doings, the wildcat promoter's story of sudden wealth, and so dress it up in the semblance of news that only the initiated can detect that it is paid for at so many cents a line. These "write-ups" are costly, but they are worth the money, for the credulous accept



Are You in the Line Or in the Lead?

Where are you, in the dinner pail line or in the chair of the leader?

The whole world is looking for men who have been trained to lead by doing things with their brains as well as their hands.

Where do the leaders come from? From the line of course! Ninety men out of every hundred in good positions began in the line where you are to-day. The truth of the matter is—it's up to you.

If you want to get out of the line YOU CAN. The International Correspondence Schools will show you the way and help you to get there. There is no theory about this. It's a TRUTH backed up by thousands of men who are leaders to-day because they had the desire to do better and asked the I. C. S. how.

It makes no difference where you are, what you do, or how little you earn, the only requirement is the ambition to win—the I. C. S. will do the rest.

Let us show you how. Cut out this coupon, mark the occupation you prefer, and mail it to-day. In return we will go into the matter carefully with you—make it plain, make it easy. There will be no charge for this information and no further obligation on your part unless you want to join the great I. C. S. Army of Success.

ACT TO-DAY.

International Correspondence Schools,
Box 1172, SCRANTON, PA.

Please explain, without further obligation on my part how I can qualify for a larger salary in the position before which I have marked X

Bookkeeper
Stenographer
Advertisement Writer
Show Card Writer
Window Trimmer
Commercial Law for
Justices of the Peace
Illustrator
Civil Service
Chemist
Textile Mill Supt.
Electrician
Elec. Engineer

Mechanical Draftsman
Telephone Engineer
Elec. Lighting Supt.
Mechan. Engineer
Surveyor
Stationary Engineer
Civil Engineer
Building Contractor
Architect's Draftsman
Architect
Structural Engineer
Bridge Engineer
Mining Engineer

Name _____

Street and No. _____

City _____

State _____

A South Bend Watch on the Way to the North Pole

A dash of more than a thousand miles in an airship over bleak and frozen arctic wastes; a change from summer heat to bitter cold; exposure to every variation of

temperature, position, and altitude and the jars and jolts inseparable from cramped quarters.—Here is a test of timekeeping that in the opinion of Walter Wellman can be met by just one watch—The South Bend Watch.

After careful investigation, every man of the five composing the Wellman airship expedition to the north pole, the most remarkable expedition in the history of arctic exploration, has been equipped with a South Bend Watch.

They are the invariable selection of all who require extreme accuracy under even the most adverse conditions. And because every South Bend Watch is so made and tested as to be accurate under strains that other watches might not meet, it is the best watch for you,

for ordinary everyday use. A watch that will keep time frozen in ice or boiled in water is not likely to vary under any treatment it will receive at your hands.

Every adjusted South Bend Watch before it is sent out to your jeweler, is baked in an oven heated to 100 degrees Fahrenheit and kept for hours in a refrigerator at freezing point.

It must keep perfect time in every position and not be affected by the jars and jolts of railway trains, horseback riding, automobilism, etc. We guarantee them to be satisfactory timekeepers.

South Bend Watches are sold only by reliable jewelers. You can get them nowhere else. If your jeweler does not sell them, send us his name and we will mail you an interesting book,

"How Good Watches are Made" and also a little device illustrating the manner in which our watches adjust themselves to every temperature.



SOUTH BEND WATCH CO., Dept. 42, SOUTH BEND, IND.

SHORTHAND IN 30 DAYS

New System Which May be
Mastered By Home Study
In Spare Hours.

We absolutely guarantee to teach shorthand complete in thirty days. You can learn in spare time in your own home, no matter where you live. No need to spend months as with old systems. Boyd's Syllabic System is different in principle from all other systems. The first radical improvement in shorthand since 1839. It is easy to learn—easy to write—easy to read. Simple. Practical. Speedy. Sure. No ruled lines—no positions—no shading, as in other systems. No long list of word signs to confuse. Only nine characters to learn and you have the entire English language at your absolute command. The best system for stenographers, private secretaries, newspaper reporters, lawyers, ministers, teachers, physicians, literary folk and business men may now learn shorthand for their own use. Thousands of business and professional men and women find their shorthand a great advantage. By learning the Boyd Syllabic System, speeches, lectures, conversations, ideas, contracts, memoranda, etc., may be committed to paper with lightning speed. The Boyd System is the only system suited to home study. Our graduates hold lucrative, high grade positions everywhere. Send today for free booklets, testimonials, guarantee offer, and full description of this new Syllabic shorthand system. Address

CHICAGO CORRESPONDENCE SCHOOLS
931 Chicago Opera House Bldg., Chicago, Ill.

DOCTORS

who have had experience with

Glycozone

endorse and successfully use it
in the treatment of

Dyspepsia

and other stomach diseases.

GLYCOZONE is absolutely harmless. It cleanses the lining membrane of the stomach and subdues inflammation, thus helping nature to accomplish a cure, which accounts for the gratifying results that are obtained. To convince Dyspeptics that

GLYCOZONE

cannot fail to help them, I will send to anyone enclosing 25 cents with attached coupon

A \$1.00 BOTTLE FREE
(Only one bottle to a family)

Sold by leading druggists. None genuine without my signature.

Charles Marchand
(Chemist and Graduate of the "Ecole Centrale des Arts et Manufactures de Paris" (France))

57 Prince Street
New York City

FREE!
Valuable booklet on How to Treat Diseases

43

Send free trial bottle of Glycozone, for which I enclose 25c. to pay forwarding charges. Coupon good only until Nov. 30, '06.

Name

Address

Druggist

WRITE LEGIBLY

them as gospel truth. The New York "World" and the "American," the penny papers, appealing to persons with smaller incomes who have no academic interest in finance, are used by promoters who have stock to sell for a few cents a share, or who have "get-rich-quick" schemes not likely to appeal to more discriminating fools. It was the "World" which gave the Brooklyn alchemist his start by printing a news "write-up" of him (at so much a line,) throwing him into the limelight of publicity as the "young Napoleon of finance."

The "Herald," receiving the largest income from the parasite promoters and financial fakers, is the most courageous in exposing the tricks of their trade. But the "Herald," while it brands a man as a fraud in its news columns, will continue to accept his ill-gotten gains and print his gilded announcements in its advertising columns. The "Herald's" left hand does not worry over what its right hand is doing. The "Herald" now is printing the extravagant dividend promises of a promoter whom it exposed several years ago as a fraud. The "Herald" is no worse than other leading newspapers in its advertising policy, but because of its high standing as a newspaper it sets the standard, and papers all over the country which accept the money of the financial parasites defend themselves by pointing to the "Herald's" princely income from the parasites.

One of the exceptions is the New York "Evening Post," which takes particular pride in the cleanliness of its financial pages. A leading firm of financial advertising agents made this written reply to a promoter who wanted to know in what New York papers he could display his wares:

"Neither the 'Sun' nor the 'Herald' would be likely to ask any questions. The 'Evening Post' would be very likely to inquire as to who the promoters of the company are and whether the proposition is in fact what it appears to be on its face, before they would give the advertisement place in their columns."

[To be continued in SUCCESS MAGAZINE for November.]

"Jes' Keep Movin'"

A CASE was recently tried in Philadelphia, in which a woman claimed damages of a furniture dealer for the injury done her furniture by his men while moving.

The lady testified that the men had "slammed" her things around, and had been in too much of a hurry.

To a colored man in the employ of the dealer the judge put the question:

"You say that when you were handling this lady's effects you were going at a furniture mover's gait?"

"Yas, sir."

"And what is that gait?"

"Jes' keep movin', yo' honah, that's all."

Unlimited Versatility

SENATOR DICK, of Ohio, not long ago secured for the young son of an old friend a position in a Cincinnati business house.

A short while after the youth had entered on his new duties, the senator met the head of the firm.

"How is the boy getting on?" he asked.

"He was discharged three days after he came," was the answer.

The senator was surprised. "Why," declared he, "I've always understood that Tom was a most versatile young man."

"He's versatile, all right!" responded the head of the firm; "there isn't any kind of work he won't shirk!"

Only a Trifle Gone!

THE editor of a paper in Western Indiana declares it to be a fact that a "cub" reporter on an Evansville sheet, in describing the murder of a man in an adjacent town, wired his paper as follows:

"Murderer evidently in quest of money. Luckily Jones had deposited all his funds in the bank day before, so that he lost nothing but his life."

Wanted to Hear the Truth

A WEALTHY Western congressman some years ago, to please his wife and daughter, erected a magnificent mansion in Washington, much against his will. The congressman is of plain tastes and has no liking for the social functions of the national capital.

One day an old friend visited him. Wearing a face of the deepest gloom the owner of the stately home escorted his caller throughout the place. The latter was admiring and enthusiastic; but the host said little or nothing. When the inspection was finished and the two had returned to the library on the first floor, the visitor said:

"Well, Jim, you certainly can't say that you have n't everything here that you want."

"Yes, I can," responded the millionaire, somberly, "I want a parrot."

"Why a parrot?"

"I should like to place him over the front door, so that every time I enter this place he can yell out: 'There comes that old fool again!'"

Fancy Work

Any sort of needlecraft worth doing at all is worth a pair of accurate scissors to help you do it well. The right scissors are rarely found by accident, and you may have many a disappointment unless you fix this name in your mind when about to purchase—

KEEN KUTTER

Scissors
and
Shears

The mark of greatest scissors distinction is the Keen Kutter trademark, placed in plain sight where everyone may see it. All the best scissors and shears in America have been thus marked for 37 years, and it is to-day a recognized symbol of highest quality.

Keen Kutter is also the identifying mark on the very best pocket knives for men and women, the entire Keen Kutter line being sold under this mark and motto:

"The Recollection of Quality Remains Long After the Price is Forgotten."

Trade Mark Registered.

If your dealer does not keep Keen Kutter goods, write us.

Scissor Book sent free.

SIMMONS HARDWARE COMPANY,
St. Louis and New York, U. S. A.



DEVOTED TO
THE ART
OF BEING
AGREEABLE

LEARN THE ART OF TACT, TASTE,

Good Manners

GOOD FORM AND ENTERTAINING

The seventeen most famous social writers, including: MRS. ELLA WHEELER WILCOX, MRS. JOHN SHERWOOD, MRS. BURTON KINGSLAND, ADELAIDE GORDON, MRS. HARRIETT HUBBARD AYER, MRS. MARGARET E. SANGSTER, MRS. JOHN A. LOGAN and MAKION HARLAND, have prepared a new course of instruction in social usage and deportment.

It teaches the correct thing to do, to say, to write, to wear on all occasions. A complete guide to perfect ease of manner. An ideal text book for the polite education of children. Good manners are today essential to success.

Our Bureau of Enquiry

supplies members with special information and correct advice upon questions of etiquette and deportment.

Our Illustrated Free Book containing complete description of the course of instruction and membership privileges, mailed to you on request.

The New York Society of Self-Culture
Room 819, University Building, Washington Square, N. Y.

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The Second Generation

By DAVID GRAHAM PHILLIPS

[Concluded from page 674]

convictions effective. He had come there, fixed that Arthur was the man for the place; why throw up his hand because Whitney was playing into it? Nothing had occurred to change his opinion of Arthur. "Let us try Arthur Ranger," he now said. "But let us give him a free hand."

He was watching Whitney's face; he saw it change expression—a slight frown. "I advise against the free hand," said Whitney.

"I protest against it!" cried Dr. Hargrave. "I protest against even considering this inexperienced boy for such a responsibility."

Scarborough addressed himself to Whitney. "If we do not give our new manager, whoever he may be, a free hand, and if he should fail, how shall we know whether the fault is his or—yours?"

At the direct "yours," Scarborough thought Whitney winced; but his reply was bland and frank enough. He turned to Doctor Hargrave. "The senator is right," said he. "I shall vote with him."

"Then it is settled," said Scarborough. "Ranger is to have absolute charge."

Doctor Hargrave was now showing every sign of his great age; the anguish of imminent despair was in his deep-set eyes and in his broken, trembling voice as he cried, "Gentleman, this is madness! Charles, I implore you, do not take such precipitate action in so vital a matter. Let us talk it over—think it over. The life of the university is at stake!"

It was evident that the finality in the tones and in the faces of his colleagues had daunted him; but with a tremendous effort he put down the weakness of age and turned fiercely upon Whitney to shame him from endorsing Scarborough's suicidal policy. But Whitney, with intent of brutality, took out his watch. "I have just time to catch my train," said he, indifferently; "I can only use my best judgment, Doctor. Sorry to have to disagree with you, but Senator Scarborough has convinced me." And having thus placed upon Scarborough the entire responsibility for the event of the experiment, he shook hands with his colleagues and hurried out to his waiting carriage.

Doctor Hargrave dropped into a chair and stared into vacancy. In all those long, long years of incessant struggle against heart-breaking obstacles he had never lost courage or faith. But this blow at the very life of the university and from its friends—He could not even lift himself enough to call upon his God; it seemed to him that God had deserted him. Scarborough, watching him, was profoundly moved. "If at the end of three months you wish Ranger to resign," said he, "I shall see to it that he does resign. Believe me, Doctor, I have not taken this course without considering all the possibilities, so far as I could foresee them."

The old president impressed by his peculiar tone, looked up quickly. "There is something in this that I don't understand," said he, searching Scarborough's face.

Scarborough was tempted to explain. But the consequences, should he fail to convince Hargrave, compelled him to hesitate. "I hope, indeed I feel sure, you will be astonished in our young friend," said he, instead. "I have been talking with him a good deal lately, and I was struck by the strong resemblance to his father. It is more than mere physical likeness."

With a sternness he could have shown only where principle was at stake, the old man said, "But, I must not conceal from you, Senator, that I have the gravest doubts and fears. You have alienated the university's best friend—rich, powerful, able, and, until you exasperated him, devoted to its interests. I regard you as having—unintentionally, and, no doubt for good motives—betrayed the solemn trust Hiram Ranger reposed in you." He was standing at his full height, with his piercing eyes fixed upon his young colleague's.

All the color left Scarborough's face. "Betrayed is a strong word," he said.

"A strong word, Senator," answered Doctor Hargrave, "and used deliberately. I wish you good day, sir."

Hargrave was one of those few men who are respected without any reservation, and whose respect is, therefore, not given up without a sense of heavy loss. But to explain would be to risk rousing in him an even deeper anger—anger on account of his friend Whitney; so, without another word, Scarborough bowed and went. "Either he will be apologizing to me at the end of three months," said he to himself, "or I shall be apologizing to Whitney and shall owe Tecumseh a large sum of money."

Within six months after her marriage Madelene was earning as much as her husband; and her fame was spreading so rapidly that not only women but also men, and men with a contempt for the "inferior mentality of the female," were coming to her from all sides. "You'll soon have a huge income," said Arthur. "Why, you'll be rich, you are so grasping."

"Indeed I am," replied she. "The way to teach people to strive for high wages and to learn thrift is to make them pay full value for what they get. I don't



\$75000.00
OF
"ELASTIC" CABINET EQUIPMENT
IN THIS ONE BUILDING




























Here Is An Example of Globe-Wernicke Service.

The B. & O. Railroad Company, before deciding upon the purchase of the filing devices required for their new fourteen story building recently erected in Baltimore, sent representatives from their mechanical and construction departments to different cities to make a personal inspection of the factory facilities of various concerns manufacturing office equipment.

After their report was received, samples of different lines were subjected to further examination at the head office.

The result of these two inspections came in the form of an order, calling for over \$75,000 worth of Globe-Wernicke "Elastic" Filing Cabinets and Book-Cases.

Whether you wish to furnish a single office, a suite of rooms or a sky scraper, our products, our factory facilities and our numerous distributing agencies over the United States afford you the best possible service. Uniform prices everywhere.

Where not represented we ship on approval, freight paid.

BRANCH STORES:
NEW YORK, 380-382 Broadway.
CHICAGO, 224-228 Wabash.
BOSTON, 91-93 Federal.

Write for Catalogue No. 806 Y.
The Globe-Wernicke Co., Cincinnati.

Heavy Demand for Photo-Engravers

At from \$20. to \$50. Per Week

Read the following resolution passed by the International Association of Photo-Engravers in convention at St. Louis, June 22, 1904, regarding the Bissell College of Photo-Engraving:

"The International Association of Photo-Engravers in our Eighth Annual Convention Assembled, do find after a careful and thorough investigation that the Bissell College of Photo-Engraving located at Effingham, Illinois, and conducted in connection with the Illinois College of Photography, is an institution worthy of the hearty encouragement of the association."



THE BISSELL COLLEGES (three buildings already completed)

"We further find that the students attending this school are taught each and every department of Photo-Engraving in a thorough and practical manner, whereas, in an engraving plant, where the usual manner of apprenticeship prevails, the apprentices are restricted to a single branch of work."

"We further find that the school is well equipped and provided with competent instructors, and we do most heartily endorse the same, and recommend anyone desiring to learn the art of photo-engraving to take a course of instruction at this college."

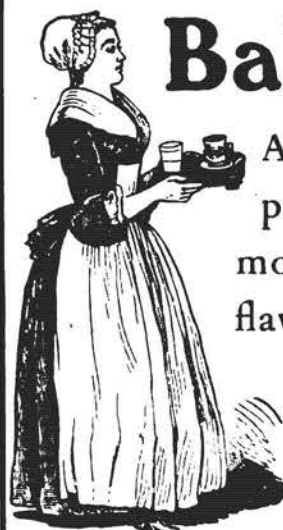
"We further agree to accept a certificate of graduation as sufficient recommendation for a position in our workrooms."

Also endorsed by the Illinois Photographers' Association.
We teach you to make engravings like the illustrations in this magazine and like the cuts you see in newspapers, and that are used in catalogs and other commercial work. We have at present urgent calls for workmen and could place between 200 and 300 photo-engravers if we had that number who were qualified. Demand constantly increasing. Pay ranges from \$20.00 to \$50.00 per week.

This is the only college of Photo-Engraving in America. Terms easy and living inexpensive.
FREE—Handsomely illustrated and descriptive fifty-two-page book, containing full information. Write to-day.
BISSELL COLLEGE OF PHOTO-ENGRAVING, 851 Wabash Avenue, Effingham, Illinois

YOU WILL FIND GOOD COCOA

IN EVERY CUP OF



Baker's

Absolutely
pure, with a
most delicious
flavor, made by
a scientific
blending of
the best co-

Registered U. S. Patent Office

coa beans
grown in different parts of
the world.

46 HIGHEST AWARDS IN
EUROPE AND AMERICA

WALTER BAKER & CO., Limited
Established 1780 DORCHESTER, MASS.

EVERLASTING White Bronze Monuments

The finest marble will soon discolor and crumble; the hardest granite will chip, crack, and get moss-grown. The only material guaranteed to withstand both the ravages of time and tempest is WHITE BRONZE.

"I can see no reason why these monuments should not last as long as the pyramids of Egypt."—PROF. JOHN W. ARMSTRONG.

WHITE BRONZE is not a substitute for stone, but something infinitely better. It has been adopted for over a hundred public Soldiers' monuments in this country. In Europe it has been used for centuries and shows no sign of wear.

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propose to encourage dishonesty or idleness. Besides, we'll need the money."

Arthur had none of that mean envy which can endure the prosperity of strangers only; he would not even have been able to be jealous of his wife's getting on better than did he. But, if he had been so disposed, he would have found it hard to indulge such feelings because of Madelene. She had put their married life on the right basis. She made him feel, with a certainty which no morbid imagining could have shaken, that she loved and respected him for qualities which could not be measured by any of the world's standards of success. He knew that in her eyes he was already an arrived success, that she was absolutely indifferent whether others ever recognized it or not. Only those who realize how powerful is the influence of intimate association will appreciate what an effect living with Madelene had upon Arthur's character—in withering the ugly in it, in developing its quality, and in directing its strength.

When Scarborough gave Arthur his "chance," Madelene took it as the matter-of-course. "I'm sorry it has come so soon," said she, "and in just this way. But it could not have been delayed long. With so much to be done and so few able or willing to do it, the world can't wait long enough for a man really to ripen. It's lucky that you inherit from your father so many important things that most men have to spend their lives in learning."

"Do you think so?" said he, brightening,—for, with the "chance" secure, he was now much depressed by the difficulties which he had been resurveying from the inside point of view.

"You understand how to manage men," she replied, "and you understand business."

"But, unfortunately, this is n't business."

He was right. The problem of business is, in its two main factors, perfectly simple—to make a wanted article, and to put it where those who want it can buy. But this was not Arthur Ranger's problem—nor is it the problem of most business men in our time. Between the maker and the customer, nowadays, lie the brigands who control the railways—that is, the highways; and they with equal facility use or defy the law, according to their needs. When Arthur went a-buying grain or stave-timber, he and those with whom he was trading had to placate the brigands before they could trade; when he went a-selling flour, he had to fight his way to the markets through the brigands. It was the battle which causes more than ninety out of every hundred in independent business to fail—and of the remaining ten how many succeed only because they either escaped the notice of the brigands, or compromised with them?

"I wish you luck," said Jenkins, when, at the end of two weeks of his tutelage, Arthur told him he would try it alone.

Arthur laughed. "No, you don't, Jenkins," replied he, with good-humored bluntness. "But I'm going to have it, all the same."

Discriminating prices and freight rates against his grain, discriminating freight rates against his flour; the courts either powerless to aid him or under the rule of landits; and, on the top of all, a strike within two weeks after Jenkins left—such was the situation. Arthur thought it hopeless; but he did not lose courage, nor his front of serenity, even when alone with Madelene. Each was careful not to tempt the malice of fate by concealments; each was careful also not to annoy the other with unnecessary disagreeable recitals. If he could have seen where good advice could possibly help him, he would have laid all his troubles before her; but it seemed to him that to ask her advice would be as if she were to ask him to tell her how to put life into a corpse. He imagined that she was deceived by his silence about the details of his affairs because she gave no sign, did not even ask questions beyond generalities. She, however, was always watching his handsome face with its fascinating evidences of power inwardly developing, and, as it was her habit to get valuable information as to what was going on inside her fellow-beings from a close study of surface appearances, the growing gauntness of his features, the coming out of the lines of sternness, did not escape her, made her heart throb with pride even as it ached with sympathy and anxiety. At last, she decided for speech.

He was sitting in their dressing room, smoking his last cigarette as he watched her braid her wonderful hair for the night. She, observing him in the glass, saw that he was looking at her with that yearning for sympathy which is always at its strongest in a man in the mood that was his at sight of those waves and showers of soft black hair on the pallid whiteness of her shoulders. Before he realized what she was about she was in his lap, her arms about his neck, his face pillowed against her cheek and her hair. "What is it, little boy?" she murmured, with that mingling of the mistress and the mother which every woman who ever loved feels for, and, at certain times, shows, the man she loves.

He laughed. "Business—business," said he. "But let's not talk about it. The important thing is that I have you. The rest is—smoke!" And he blew out a great cloud of it and threw the cigarette through the open window.

"Tell me," she said; "I've been waiting for you to speak, and I can't wait any longer."

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"I could n't—just now. It does n't at all fit in with my thoughts,"—and he kissed her.

She started to rise. "Then I'll go back to the dressing-table. Perhaps you'll be able to tell me with the width of the room between us."

He drew her head against his again. "Very well—if I must, I will. But you know all about it. For some mysterious reason, somebody—you say it's Whitney, and probably it is—won't let me buy grain or anything else as cheaply as others buy it. And for the same mysterious reason, somebody, probably Whitney again, won't let me get to market without paying a heavier toll than our competitors pay. And now for some mysterious reason somebody, probably Whitney again, has sent labor organizers from Chicago among the men and has induced them to make impossible demands and to walk out without warning."

"And you think there's nothing to do but walk out, too," said Madelene.

"Or wait until I'm put out."

His tone made those words mean that his desperate situation had aroused his combativeness, that he would not give up. Her blood beat faster and her eyes shone. "You'll win," she said, with the quiet confidence which strengthens when it comes from a person whose judgment one has tested and found good. And he believed in her as absolutely as she believed in him.

"I've been tempted to resign," he went on. "If I don't, everybody'll say I'm a failure, when the crash comes. But—Madelene, there's something in me that simply won't let me quit."

"There is," replied she; "it's your father."

"Anyhow, you are the only public opinion for me."

"You'll win," repeated Madelene. "I've been thinking over that whole business. If I were you, Arthur,"—she was sitting up so that she could look at him and make her words more impressive,—"I'd dismiss strike and freight rates and the mill, and I'd put my whole mind on Whitney. There's a weak spot somewhere in his armor. There always is in a scoundrel's."

Arthur reflected. Presently he drew her head down against his; it seemed to her that she could feel his brain at work, and soon she knew from the change in the clasp of his arms about her that that keen, quick brain of his was serving him well. "What a joy it is to a woman," she thought, "to know that she can trust the man she loves—trust him absolutely, always, and in every way." And she fell asleep after awhile, lulled by the rhythmic beat of his pulse, so steady, so strong, giving her such a restful sense of security. She did not awaken until he was gently laying her in the bed.

"You have found it?" said she, reading the news in the altered expression of his face.

"I hope so," replied he.

She saw that he did not wish to discuss. So, she said, "I knew you would," and went contentedly back into sleep again.

Next day he carefully read the company's articles of incorporation, to make sure that they contained no obstacle to his plan. Then he went to Scarborough, and together they went to Judge Torrey. Three days later there was a special meeting of the board of directors; the president, Charles Whitney, was unable to attend, but his Monday morning mail contained this extract from the minutes:

"Mr. Ranger offered a resolution that an assessment of two thousand dollars be at once laid upon each share of the capital stock, the proceeds to be expended by the superintendent in betterments. Seconded by Mr. Scarborough. Unanimously passed."

Whitney re-read this very carefully. He laid the letter down and stared at it. Two thousand dollars a share meant that he, owner of four hundred and eighty-seven shares, would have to pay in cash nine hundred and seventy-four thousand dollars. He ordered his private car attached to the noon express, and at five o'clock he was in Scarborough's library. "What is the meaning of this assessment?" he demanded, as Scarborough entered.

"Mr. Ranger explained the situation to us," replied Scarborough. "He showed us we had to choose between ruin and a complete reorganization, with big improvements and extensions."

"Lunacy, sheer lunacy!" cried Whitney. "A meeting of the board must be called, and the resolution rescinded."

Scarborough simply looked at him, a smile in his eyes.

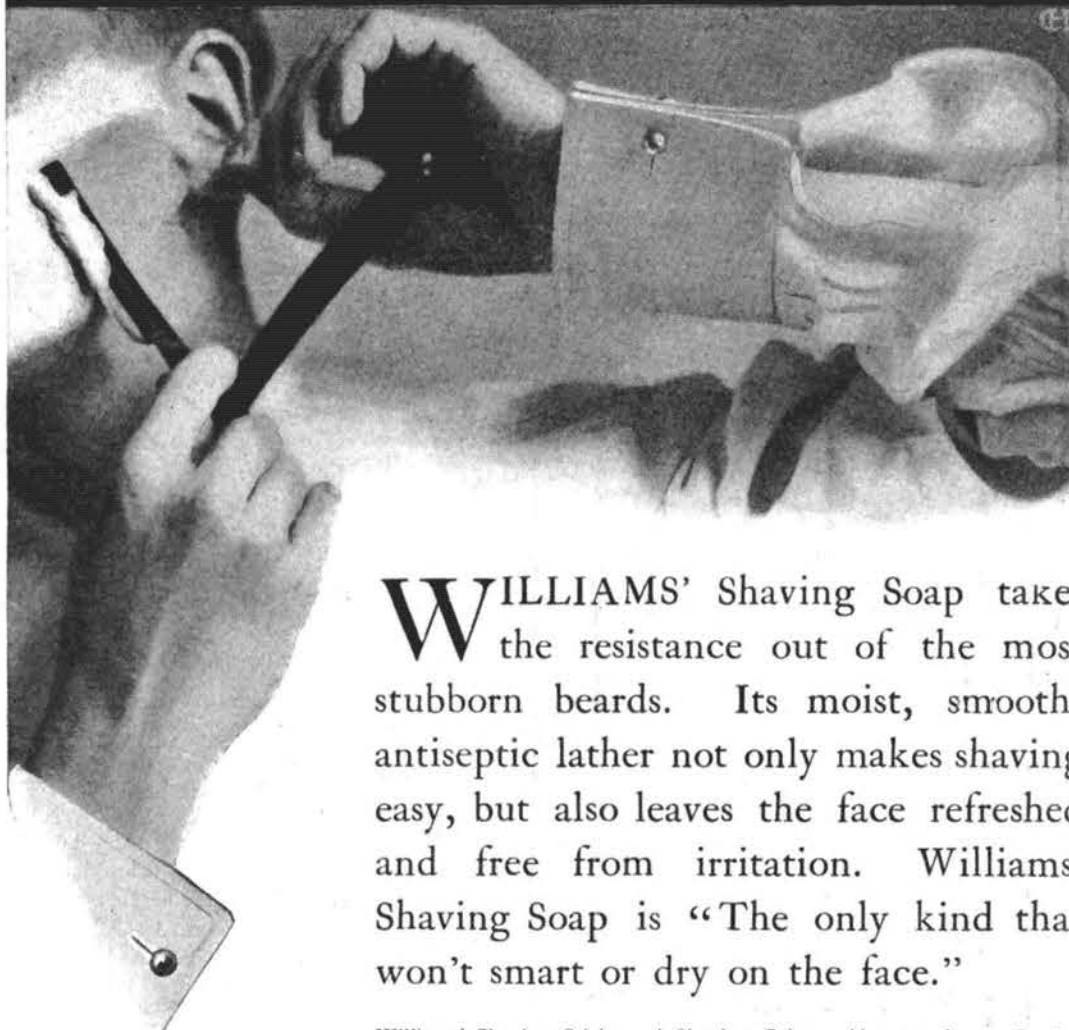
"I never heard of such an outrage! You ask me to pay an assessment of nearly a million dollars on stock that is worthless."

"And," replied Scarborough, "at the end of the year we expect to levy another assessment of a thousand a share."

Whitney had been tramping stormily up and down the room. As Scarborough uttered those last words he halted. He eyed his tranquil fellow-trustee, then seated himself and said, with not a trace of his recent fury: "You must know, Scarborough, the mills have no future. I had n't the heart to say so before Doctor Hargrave. But I supposed you were reading the signs right. The plain truth is, this is no longer a good location for the flour industry."

Scarborough waited before replying; when he did

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speaking his tones were deliberate and suggestive of strong emotion well under control. "True," said he, "not just at present. But Judge Beverwick, your friend and silent partner who sits on the federal bench in this district, is at the point of death. I shall see to it that his successor is a man with a less intense prejudice against justice. Thus, we may be able to convince some of your friends in control of the railways that Saint X is as good a place for mills as any in the country."

Whitney grunted. His face was inscrutable. He paced the length of the room twice; he stood at the window gazing out at the arbors, at the bees buzzing contentedly, at the flies darting across the sifting sunbeams. "Beautiful place, this," said he at last; "very homelike. No wonder you're a happy man." A pause. "As to the other matter, I'll see. No doubt I can stop this through the courts, if you push me to it."

"Not without giving us a chance to explain," replied Scarborough; "and the higher courts may agree with us that we ought to defend the university's rights against your railway friends and your 'labor' men whom you sent down here to cause the strike."

Whitney laughed. "Rubbish!" said Whitney; and he laughed. "Rubbish!" he repeated. "It's not a matter either for argument or for anger." He took his hat, made a slight ironic bow, and was gone.

He spent the next morning with Arthur, discussing the main phases of the business, with little said by either about the vast new project. They lunched together in the car, which was on a siding before the offices, ready to join the early afternoon express. Arthur was on his guard against Whitney, but he could not resist the charm of the great financier's manner and conversation. Like all men of force, Whitney had great magnetism, and his conversation was frank to apparent indiscretion, a most plausible presentation of the cynical philosophy of practical life as it is lived by men of bold and generous nature.

"That assessment scheme was yours, was n't it?" he said, when he and Arthur had got on terms of intimacy. "The first suggestion came from me," admitted Arthur.

"A great stroke," said Whitney. "You will arrive, young man. I thought it was your doing, because it reminded me of your father. I never knew a more direct man than he, yet he was without an equal at flanking movements. What a pity his mind went before he died. My first impulse was to admire his will. But, now that I've come to know you, I see that if he had lived to get acquainted with you he'd have made a very different disposition of the family property. As it is, it's bound to go to pieces. No board ever managed anything successfully. It's always a man—one man. In this case, it ought to be you. But the time will come—soon, probably—when your view will conflict with that of the majority of the board. Then, out you'll go; and your years of intelligent labor will be destroyed."

It was plain in Arthur's face that this common-sense statement of the case produced instant and strong effect. He merely said, "Well, one must take that risk."

"Not necessarily," replied Whitney; he was talking in the most careless, impersonal way. "A man of your sort, with the strength and the ability you inherit, and with the power that they give you to play an important part in the world, doesn't let things drift to ruin. I intend—ultimately—to give my share of the Ranger-Whitney Company to Tecumseh—I'm telling you this in confidence."

Arthur glanced quickly at the great financier, suspicious and wonder in his eyes.

"But I want it to be a value, when I give it," continued Whitney, "not the worse than worthless paper it threatens to become. Scarborough and Doctor Hargrave are splendid men. No one honors them more highly than I do. But they are not business men. And who will be their successors? Probably, men even less practical than they are."

Arthur, keen-witted but young; acute, but youthfully ready to attribute the generous motive rather than the sinister, felt that he was getting a new light on Whitney's character. Perhaps Whitney was n't so unworthy, after all. Perhaps, in trying to wreck the business and, so, get hold of it, he had been carrying out a really noble purpose, in the unscrupulous way characteristic of the leaders of the world of commerce and finance. To Whitney he said: "I have n't given any thought to these matters." With a good-natured laugh of raillery: "You have kept me too busy."

Whitney smiled—an admission, that, yet, did not commit him. "When you've lived a while longer, Arthur," said he, "you'll not be so swift and harsh in your judgments of men who have to lay the far-sighted plans and have to deal with mankind as it is, not as it ought to be. However, by that time, the Ranger-Whitney Company will be wiped out. It's a pity. If only there were some way of getting the control definitely in your hands; where your father would have put it, if he had lived. It's a shame to permit his life work, and his plans for the university to be demolished. In your place I'd not permit it."

Arthur slowly flushed. Without looking at Whitney he said, "I don't see how I could prevent it."

Whitney studied his flushed face, his lowered eyes, reflected carefully on the longing note in the voice in

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which he had made that statement, a note that changed it to a question. "Control could be got only by ownership," explained he. "If I were sure you were working with a definite, practical purpose really to secure the future of the company, I'd go heartily into your assessment plan. In fact, I'd—" Whitney was feeling his way. The change in Arthur's expression, the sudden tightening of the lips; warned him that he was about to go too far, that he had sowed as much seed as it was wise to sow at that time. He dropped the subject abruptly, saying,—"But I've got to go up to the bank before train time. I'm glad we've had this little talk. Something of value may grow out of it. Think it over, and if any new ideas come to you, run up to Chicago and see me."

Arthur did indeed think it over, every moment of that afternoon; and before going home he took a long walk. He saw that Charles Whitney had proposed a secret partnership, in which he was to play Whitney's game and, in exchange, was to get control of the Ranger-Whitney Company. And what Whitney had said about the folly of board managements, about the insecurity of his own position, was undeniably true; and the sacrifice of the "smaller morality" for the "larger good" would be merely doing what the biographies of the world's men of achievement revealed them as doing again and again. Further, once in control, once free to put into action the plans for a truly vast concern which he had so often dreamed, he could give Tecumseh a far larger income than it had ever hoped to have through his father's gift, and also could himself be rich and powerful. To the men who have operated with success and worldly acclaim under the code of the "larger good," the men who have aggrandized themselves at the expense of personal honor and the rights of others and the progress of the race, the first, the crucial temptation to sacrifice "smaller morality" and "short-sighted scruples" has always come in some such form as it here presented itself to Arthur Ranger. The Napoleons begin as defenders of rational freedom against the insane license of the mob; the Rockefellers begin as cheapeners of a necessity of life to the straitened millions of their fellow beings.

If Arthur had been weak, he would have put aside the temptation through fear of the consequences of failure. If he had been ignorant, he would have put it aside through superstition. Being neither weak nor ignorant, and having a human passion for wealth and power and a willingness to get them if he could do it without sacrifice of self-respect, he sat calmly down with the temptation and listened to it and debated with it. He was silent all through dinner; and after dinner, when he and Madelene were in their sitting room upstairs, she reading, he sat with his eyes upon her, and continued to think.

All at once he gave a curious laugh, went to the writing table and wrote a few moments. Then he brought the letter to her. "Read that," said he, standing behind her, his hands on her shoulders and an expression in his face that made his resemblance to Hiram startling.

She read:

"My dear Mr. Whitney:

"I've been 'thinking it over,' as you suggested. I've decided to plug along in the old way, between the old landmarks. Let me add that, if you should offer to give your stock to Tecumseh now, I'd have to do my utmost to persuade the trustees not to take it until the company was once more secure. You see, I feel it is absolutely necessary that you have a large pecuniary interest in the success of our plans."

When Madelene had read, she turned in the chair until she was looking up at him. "Well?" she inquired. "What does it mean?"

He told her. "And," he concluded, "I wish I could be a great man, but I can't. There's something small in me that won't permit it. No doubt, Franklin was right when he said life was a tunnel and one had to stoop, and even occasionally to crawl, in order to get through it successfully. Now—if I hadn't married you—"

"Always blaming me," she said, tenderly. "But even if you hadn't married me, I suspect that sooner or later you'd have decided for being a large man in a valley rather than a very small imitation-man on a mountain." Then, after a moment's thought, and with sudden radiance, "But a man as big as you are would n't be let stay in the valley, no matter how hard he tried."

He laughed. "I've no objection to the mountain-top," said he. "But I see that, if I get there, it'll have to be in my own way. Let's go out and mail the letter."

And they went down the drive together to the post-box, and, strolling back, sat under the trees in the moonlight until nearly midnight, feeling as if they had only just begun life together—and had begun it right.

* * * * *

When Charles Whitney read the letter, he tore it up, saying half aloud and contemptuously, "I was afraid there was too big a streak of the fool in him." Then, with a shrug, "What's the use of wasting time on that little game—especially as I'd probably have left the university the whole business in my will." He wrote Scarborough, proposing that they delay the assessment until he had a chance to look further into the railway situation. "I begin to understand the troubles down there, now that I've taken time to think them over. I



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And, when the railways had mysteriously and abruptly ceased to misbehave, and the strike had suddenly fizzled out, he offered his stock to the university as a gift. "I shall see to it," he wrote, "that the company is not molested again, but is helped in every way." Arthur was for holding off, but Scarborough said, "No. He will keep his word." And Scarborough was right in regarding the matter as settled and acceptance of the splendid gift as safe. Whitney had his own code of honesty, of honor. It was not square dealing, but doing exactly what he specifically engaged to do. He would have stolen anything he could—anything he regarded as worth his while. On the other hand, he would have sacrificed nearly all, if not all, his fortune, to live up to the letter of his given word. This, though no court would have enforced the agreement he had made, though there was no written record of it, no witness other than himself, the other party, and the Almighty—for, Charles Whitney believed in an Almighty God and an old-fashioned hell and a Day of Judgment. He conducted his religious book-keeping precisely as he conducted his business book-keeping, and was confident that he could escape hell as he had escaped the penitentiary.

[To be continued in **SUCCESS MAGAZINE** for November.]

"NOBODY KEERS"

By Elizabeth A. Hyde

HEV yer sold any matches, Billy? I guess it's no use ter try,—

The folks is a-hurryin' home, yer see, an' ain't got no time ter buy.

Four cents is all as I've made to-day, an' I owe Jim one o' those.

Did I tell yer the bet I had with Jim? Why, by now the whole gang knows.

I would n't 'ave keered if it had n't been him, but he's sech a low-down sneak,

He'll swear I blubbered an' cried an' all when the lady did n't speak.

Don't yer hate that kind of a feller, Billy? Ain't got no spunk or pluck,

But always a-jumpin' on littler kids w'at gits down on their luck.

If only we'd some big feller, now, as would always take our side,

Then cowards like Jim would n't dare t' touch us, or lie an' say I cried.

But we ain't got no one. I kind o' guess as w'at Jimmie said was true,

He said,— "Nobody keers for you an' Billy, exceptin' Billy an' you."

Yer know the beautiful lady, Billy, w'at give us the flowers that day?

How she said she hoped she'd see us again, an' smiled as she druv away?

Well, this mornin' I seen her a-comin' back, an' Jimmie he seen her too.

An' he says, "I bets yer five ter one as she never speaks ter you."

Could I swaller that? Not much, Billy. I tol' him his odds was took,

An' I stood up straight on the curbstone there, an' waited for her ter look.

I was goin' ter raise my hat, yer know, like the swell doods as yer see,—

Ther' was one with her then, an' I thought, may-be, as he'd take off his, ter me.

Just then the carriage stopped,—she said she'd some flowers as she had ter get,

An' she passed right clost an' looked at me an'—well, I tol' yer I los' my bet.

I ain't no soft,—I ain't a-kickin',—but it kind o' proves, yer see,

As how nobody keers fer me an' you, Billy, exceptin' you an' me.

But don't go to feelin' bad, Billy,—it don't make no diff' t' us.

S' long's I've got you an' you've got me, we ain't got no call ter fuss.

An' what with dreamin' an' plannin',—don't yer never dream like me

Of w'at we'll do when we grow up an' the great things as we'll see?

Sometimes I thinks as you're president, an' me a dook, or a lord,—

With a four-room flat fer jest us two, an' a dollar a day fer board.

Gee, Bill, but it's grand! You'd ought 'o try. Why I dremp—it was jus' las' night,—

As the beautiful lady an' some friends—all dressed in pink an' white,—

Took you an' me ter the flower show, an' a-sailin' on the bay,—

An' we had lemonade, an' crackerjack, an' peaches, and staid all day!

But let's go ter sleep now, Billy,—fer in our dreams, yer see,

There's lots of folks keers for me an' you, Billy, besides jest you an' me.

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PENURY POPHAM

By ANNE O'HAGAN

[Concluded from page 676]

out a cent? Is it true? Did you say that?"
Penury swallowed hard, and looked away.
"I stand ready to marry you," he said,
finally. "I asked for you. It's all for you to
say."

"Well, all I've got to say," replied Nellie,
more vivaciously, "is that you're a nobler man
than any one in San Luis could have believed.
I would n't have a red cent if I married you,
an' no one thinks you wanted me for anythin'
but pa's money. But—even if you are noble,—
I'm goin' to marry Mr. Barth. I was goin' to
anyway, only we'd sort of thought we'd have
to elope on account of pa."

Penury looked unflatteringly relieved. He
shot out a few good wishes at the girl, and she
studied him, her head on one side, her eyes
bright and sharp, like a friendly squirrel's.

"There's one thing I'd like to know before I
go," she said, half coquettishly. "Will you
tell me, Mr. Popham?"

"Can't say till I know what it is," replied
Penury, cautiously.

"Why would n't you sell the hilltop?"

Penury's darkly flushing face and embar-
rassed silence proclaimed shame.

"Was it," demanded the girl, keenly, "be-
cause you did n't want me, even with what
pa was willin' to give me, an' so quarreled with
him to get out of marryin' me?"

Penury's long, brown face expressed his hor-
ror of this interpretation.

"No, no!" he exploded. "Don't you let no
such notion run away with you, Nellie. No,
no. Don't the women beat all? To think of
such a thing!"

"Then, why?"

There was determination in Nellie's tones,
—and patience. Vaguely Penury recognized
the quality of her speech. Still, for a moment,
he hesitated to yield to the insistence of it. He
looked out toward the debated land. The late
afternoon light touched the top of the hill and
its myriad white flowers with benignant, gentle
benediction.

"It—I,—," he stammered. Then he straight-
ened himself to consecutive speech.

"That land ain't goin' to be sold while I live,
Nellie," he said, and she turned startled eyes
upon him at the new note of gravity and long-
ing that she heard. "That 's where—where,—
you know Miss Judith Geary? Well, her an'
me—once,—it was on that hilltop—"

He stopped abruptly. Nellie, with the shin-
ing eyes and parted lips of the listener aban-
doned to sympathy, entreated him to go on with
the story. He turned sharply from her.


"If there's nothin' I can show you, to-day,"
he said, gruffly, "I'll thank you not to keep me
any longer. Time is money." He drew down
the big ledger.

"Oh, but is it?" cried the girl. "Is it? Oh,
Pcnfield Popham, you stupid! You'll see what
time is, before long!"

She dashed out of the store. Two minutes
later he was beating down old José's wife, de-
claring himself already overstocked with eggs.
The inner voice he had cultivated for years re-
buked, taunted him, crying out, "Fool, fool!
To give up a bargain for a feeling! Fool,
fool; mealy-mouthed fool!" Well, neither cl:
José's wife nor any one else should ever find him
a fool again! Suddenly there was a joyous
shout without. Nellie, in a whirl of dust,
slowed down her pony before the door.

"Oh, Mr. Popham," she called, imperiously.
"Mr. Popham! I'm goin' up to the Geary
ranch,—an' you know why. Maybe,—maybe
I'll bring a lady down to spend the night
with me."

She waved a hand toward the hill. Her face



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was a dimpled picture of merriment and mischievous good will. Before his paralyzed faculties could exert themselves to protest, to forbid, she was off in a cloud and a clatter.

The torn banners of retreating day went floating down the west. By and by there was a faint auroral glow behind the topmost point of the hill; celestial fires kindled, and the moon, a great, silver ball, swung slowly over the crest. Penury watched it, a wretched fear and agitation in his heart. Somewhere from the huddled houses in the town a concertina wailed uncertainly, despairingly.

"If she believes it,—but she won't believe it," he told the tranquil, indifferent, dead world above him. "An' I ain't so sure as I want her to. I ain't sure that was the reason, at all. But if she believes it,—I'll take her without a cent. Though, by right an' justice, John Geary ought to divide even what he got from the old man. But, of course, she won't believe—"

He stood up. The dark-clustered little huts shone with warm, friendly, brave lights; men and women had dared the cruel wastes and built them homes in the midst of terrors, of hardship, of poverty, on no other foundation than love and the simple human longing for companionship. What a courageous race they were! Then along the road that stretched toward the Gearys' he heard the pounding of hoofs. He listened. Could it be the pounding of his own heart? No. It was the clattering beat of horses' feet,—two horses, two,—he could swear by the sound. He turned his head away. Then he summoned all his courage and looked back.

There were two ponies loping abreast. And in the silvery gloom he caught the flutter of two riding skirts.

The Baby's Turn Now

ON a very hot afternoon, last summer, a nurse in the employ of a Brooklyn family had been ordered to take the baby for an airing in the public park opposite the family's house. The nurse wheeled the baby's go-cart up and down under the shade of the trees, for an hour or so, when a voice from the top of the house vainly endeavored to summon the servant to return. Whether the nurse was sulky, or whether she did not care to return home at that hour, does not appear; but she continued her slow and stately parade with the go-cart.

Finally, in answer to the repeated and anxious calls for her to return, she did so. As she approached the door, the mistress of the place greeted her with: "Why didn't you come when I first called?"

"I didn't hear you, mum," was the response. "Well," continued the mistress, with a smile, "you may now take the baby for a ride. It may interest you to know that, during the greater part of the afternoon, you have been wheeling Jenny's doll in the park."

And Still They Come!

AMONG the most prominent families in Hartford, Connecticut, is one which President Roosevelt would certainly never censure for "race suicide." The size of this family has always been a standing joke in Hartford. Mark Twain, himself, although a devoted friend of the family, has not scrupled to poke fun at it.

It is related that, when a certain pastor of Hartford, who had just been raised to a bishopric, was making his last pastoral calls before entering upon his new duties, he visited the mother of the family in question. After a brief conversation, during which some reference was made to the "children," the good man rose to go. "You have n't seen my last baby, have you, doctor?" asked the mother.

"No, madam," answered the divine, with a smile, "and I may say that I never expect to."

He who respects his work so highly and does it so reverently that he cares little what the world thinks of it is the man about whom the world comes at last to think a great deal.

The sun, through the hothouse glass, calls upon he plant to give out its glory, to unfold its beauty, to yield up its potencies which have been locked up within it, just as the sun of encouragement and opportunity awakens us to the possibilities lying dormant within us.

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The Glidden Tour

[Concluded from page 679]

from side to side, as though surely going over, steadying herself for an instant, rushed a towering cluster of elder bushes and young roadside. Just before she reached it, however had regained control of the wheel, and with a graceful sweep back upon the road-



car at a checking station

bed. There was a broad grin upon Sands's face as he glanced back into the tonneau. "Goin' some?" he ejaculated, with a noticeable broadening of the grin.

"Car ahead of us!" Sands sang out the next moment, as we swung around a turn

into a cloud of yellow dust. "We'll be on top of her!" called Lozier, never slackened speed for an instant. A horn had a few seconds before warned that we wanted to pass, and it had barely a little to one side as we flew by and left it a pall of dust.

"Crossing!" called Sands a little later, as a short incline, and then, as the rear wheels, both occupants of the tonneau arose a the cushions, and tried bravely to look they struck them with disturbing force an

lich. There's no good in smashing our sped Lozier, between the succession of that followed, but Michner, well knowing take chances even of spring smashing if ut ourselves on the safe side of the scheduling, sat like a statue, without uttering a turning his head, his eyes on the roadway, and the forefinger and thumb of his right busily shifting the little brass levers that spark and the flow of gasoline, while the les of his left arm kept the wheel at just oint to hold the big car precisely in the

minutes we sped onwards, traveling at a rate than thirty miles over a road that was at twenty. The car swayed from side to uneven surface, and every now and then ls would snap and skid, throwing off puff lust as Michner threw the forward wheels left and *vice versa*, in a continual effort holes and ruts in which the roadway suddenly, we shot over the brow of a hill, steep declivity into a little valley. Just he foot of the hill on the far side of a ridge, we saw another car and rapidly

The occupants looked back at us from but took no notice of our repeated blasts way, other than to increase their speed. to them until our radiator was within their rear springs, we shouted:

"Please. We're late—we're late!" the car ahead, which we recognized as a e-power Peerless, pulled slightly to one

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The Pope-Toledo leaving Jackman, Maine

istance and to give the right of way s when any good reason is advanced

And so it was, we found out after- instance,—but, the road ahead of us, than we thought, with a sharply rising n one side, and a heavy growth of low- on the other. The driver of the Peer- is car fully as fast if not faster than that he could hold the road and carry us s we wanted to travel. This, however, rdance with the ideas of Edward Lozier, fact that the Peerless was moving at a clip and shooting a pillar of dust into must surely have choked and blinded us

San Francisco to New York in a Franklin—4000 miles by road—in 15 days, 2 hours, 12 minutes.

No one can now deny that Franklin horsepower is real—full of going power and hill climbing; that Franklin air-cooling keeps the engine at the right temperature; and particularly that Franklin high-grade, light weight, non-jarring construction with wood sills and full elliptic springs allow fast going on the roughest roads and make the cars stand up under the hardest test.

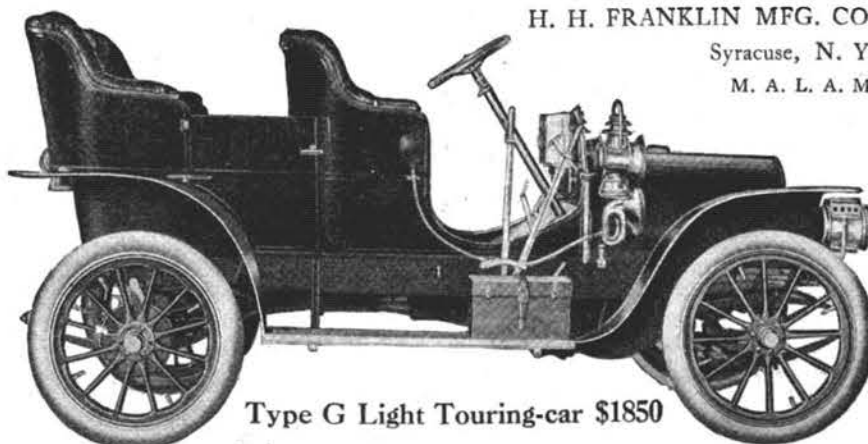
It took a Franklin to beat the previous Franklin 33-day record of two years ago. Other cars have taken months instead of days. No other car in the world could have made that trip so fast and come out alive—ENDURANCE.

The car that made this remarkable record is the Franklin six-cylinder 30 h. p. touring-car; but every Franklin car is built on the same lines and shares the lessons of this great performance.

Send for book of this wonderful trip, also new 1907 Franklin catalogue.

Shaft-Drive Runabout	\$1800	4-cylinder Touring-car	\$2800
4-cylinder Light Touring-car	\$1850	6-cylinder Touring-car	\$4000

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Type G Light Touring-car \$1850



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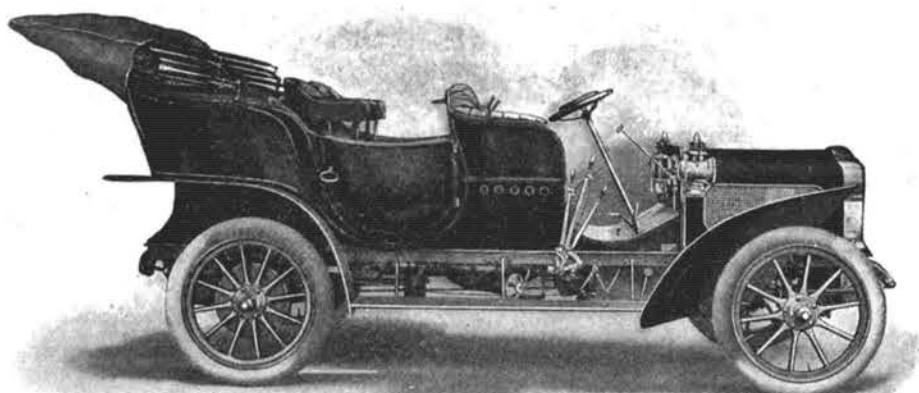
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If your answer to this question is "yes," we can help you. Our plan has already enabled hundreds who are willing to do a little work for us to realize their ambition for an education. Your failure to secure a college training will compel you to go through life burdened with a powerful handicap, so do not let this opportunity pass by. Write us to-day for full information regarding our offer of a free scholarship in any school or college.

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The Car for Service



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Our Model "G" is a larger, heavier and much more powerful car than any we have previously manufactured. It is conservatively rated at 30 steam horse-power.

The mechanism of the Model "G" exhibits the general features of the well-known White system, with numerous improvements suggested by the study and experience of the year. Because of the much higher speed of which the car is capable, every part has been brought up to the new standard of size and strength. A feed water heater has been added, materially increasing the efficiency of the car; the gasoline tank has been placed in a well protected position at the rear of the frame; 36 inch wheels are used, giving even greater clearance than in our Model "F;" both the hand and the foot brakes act direct on the rear wheels; and there is a greater carrying capacity for passengers and for baggage than in any of our previous models.

Above is shown the Model "G" with Pullman body, seating comfortably seven persons.

Write for advance circular giving additional specifications

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No drugs—no tiresome gymnastics—no restricted diet—no complicated apparatus. Just plain common sense ideas about fresh air, pure water, good food and exercise. For Nature is not "a hard mistress." She intends you to be well, strong and attractive and to follow her simple laws of every day life is easy and pleasant.

No Man can do his best—reach the goal of his ambitions and influence the respect and loyalty of other people—unless he is well, strong and has the carriage and repose that belong to perfect bodily health—a physical organization in perfect harmony.

to Woman can carry herself with perfect poise and grace unless she be well, strong, and of vitality. The well woman is marked by the springy step, the bright eye, the clear color of youthful vigor. Good health is the foundation upon which mental development, physical perfection, beauty of form, ease of manner, personal magnetism, attractiveness and control of men—all are builded.

Any Man in possession of the clear eye, the ruddy cheek, the springy step and firm tread of sound health and full understanding of life, has multiplied

chances of success and achievement—is admired and envied of all mankind.

Any Woman with the fair skin, sparkling eye, the graceful carriage and perfect poise which mark one whose nerves and body are in harmony, delights all who meet her and becomes the object of every friend's affection.

And I can show you how to gain this foundation of all good things in life—this abiding health—this realization of existence which Nature intends you to enjoy. But not by upsetting your plans or changing your style of living, or, in fact, asking you to do anything that will be hard or inconvenient. I simply tell you how to do the very things you now do—eat the foods you like best—and go about your daily life as before, only doing these things so they will not harm but benefit you.

If you are too thin, I can show you how to put on good firm flesh. If you are too stout, I can show you how to reduce your weight. If you are not fully developed, I can show you how to build any part to normal condition. If you are weak or nervous, I can show you how to gain strength which will give you poise and self control. If you are ill, I will show you how to help Nature reassert herself and throw off disease. If you are well, I can show you how to safeguard yourself against all sickness. Send for my little book—"The Natural Way"—read it and you will understand how I can help you. I send the book **FREE** because I know, if you read it, you will appreciate it and heed what it says. Everything it tells is so plain that anyone can see and know its truth.

Write me saying you wish the book, sign your name and mail the letter to-day and I will send a copy of "The Natural Way" to your address, postpaid by return mail.

You will find it helpful. It is for the well—to help them keep well—and for the sick—to help them become well. The book costs you only the asking. Write me now.

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but for our goggles and face shields, he gave orders to go by the car ahead, at all hazards.

Michner's supreme confidence in his skill made him take chances which many another would have firmly declined. He was never reckless or foolhardy when the handling of a car was left to his own judgment. When it came to obeying orders, however, he simply became part of the car itself—part of its steering gear, its driving gear, and its throbbing engines. So when his employer spoke to him, it was not for him to question or to argue. Watching his opportunity he suddenly increased the speed of the car, and hugging the right side of the road until the high running boards and mud guards cut big gashes in the sandy bank to our right, he literally crowded the Peerless far over onto the other side of the road, and shoved ahead until the radiators of the two cars were fairly abreast. Had the Peerless people slowed down even a little bit, we might have swung in ahead of them, but for some reason they held to their clip, and the result was an altogether useless and very dangerous duel for right of way, between two ponderous touring cars, traveling now at a speed of forty miles an hour. And it was indeed a battle royal.

Enveloped in a great column of dust, their mud guards crashing against each other like the wings of two mammoth birds, the machines rose and fell over the uneven roadway and, with the engines humming and purring, the occupants of each tonneau waved their arms and shook their fists, while they shouted defiance and denunciation. Pale and grim, the drivers sat behind their respective steering wheels, their eyes fixed upon the roadway ahead, in anticipation of a sudden turn or an approaching vehicle, and each intent upon one thing only,—that of getting every possible ounce of power out of their engines, so as to forge ahead and win this brief but desperate race.

Nature reached forth an interposing hand and brought the struggle to a close even more suddenly than it had begun. At a gentle turn in the road the branches of a great oak tree extended outward across the track of the Peerless, and at a height even with its radiator. Being crowded into these with a great snapping of twigs and rattling of metal, as the branches whipped the mud guards, our adversary quickly slowed down, and Michner, with dancing eyes and a smile he did not try to hide, swung the Lozier back into the roadway and shot ahead.

It might naturally be presumed that such an incident as this would quite certainly engender ill feeling, even among the most fraternally inclined sportsmen. Not so, however, among automobilists. Within the next few hours explanations were given and accepted, the details of the road duel reviewed with relish by both parties to the struggle, and the Peerless contingent were among our best friends and most courteous allies during the closing days of the tour.

Not for long, however, did we enjoy our triumph. Just as Sands, in answer to Lozier's inquiry as to the distance we had traveled, called back, "fifteen miles," there came an ominous bumping from beneath the rear of the car, and Sands, with a startled look, swung himself down upon the running board, and then, with a troubled face, held up his hand to stop the car. Too well did we all know what this meant. Turning the machine to one side of the road, Michner shut off the power. All sprang to the ground, and, in an instant, jacks were out of the lockers, a new tube had been whipped from one of the extra tires in the tonneau, and four men were down upon their knees working with feverish haste to take out the collapsed pneumatic and insert a new one. In the midst of our task the Peerless swept by us. Nineteen precious minutes had elapsed when we finally tumbled the jacks and pumps into the lockers and sprang back into the car. We had made up some of the time lost at Auburn, but we were still eleven miles from Syracuse, and had but twenty-one minutes left in which to cover the distance. Fortunately, the roads improved a little as we progressed, and while they were far too poor to warrant any such pace as that cut out by Michner, he held the big car down to her work over every foot of the way.

Oftentimes it seemed as if we "touched only the high places," and that our progress was maintained by a succession of leaps and bounds. No kind or condition of roadway had any terrors for us on that run to Syracuse. We took the occasional stretches of macadam and the deep, sandy wagon trails at the same speed, until it seemed marvelous that even wood and steel, bolted and stayed and riveted though they were, could hold together under so tremendous a strain. Even the dress suit cases and the heavy tires, though strapped securely to their fastenings in the tonneau, were torn loose by the violent swaying of the car and were tossed about the floor and upon the seats, while two very much jolted and badly shaken up passengers clung to the top braces and to each other in their efforts to avoid being hurled bodily from the car.

We entered Syracuse over a breath-restoring mile of really good macadam and asphalt paving. All police regulations were disregarded as we dashed along Genesee Street without slackening speed in the slightest. Despite our game fight, however, we hailed the checking station just one minute behind our scheduled time, and thus continued our journey to Utica with one demerit mark against us. No fault of our car, to be sure, but still a demerit mark, impossible to overcome.

Succeeding days of our run, through the Adirondacks, into Canada, and over the fine state roads of Maine to

the White Mountains, were fully as eventful as that of our run from Auburn to Utica, differing only in the character of the incidents encountered; and as we proceeded, other demerit marks were added to that imposed at Syracuse. In truth, however, they were merit marks, each one of which should have called for a medal of honor for the entrant of the Lozier car, inasmuch as they were all earned through time lost in gallantly assisting unfortunate competitors who had plunged into the ditch, run short of gasoline, or through other causes had fallen by the wayside.

Soon after leaving the Champlain Hotel, near Plattsburg, New York, the tourists crossed the Canadian line at Rouse's Point, and one of the most interesting and eventful periods of the tour began. Through Northern New York much interest was manifested by the populace in the passing cars. In the American towns and villages along the course there were many friendly demonstrations by the people, and good will and kindly feeling seemed to prevail, where but a few years ago open animosity toward automobilists was displayed. It remained for the emotional and impulsive French-Canadians to go to extremes in welcoming the Glidden party to their country, and the tourists were both surprised and delighted by the extraordinary manifestations made in their honor. From Lacole Junction, five miles beyond the Canadian border, where the route led along the Richelieu River, through Chambly, St. Hubert, and Longueuil, the country people had gathered before every farmhouse and at every crossroad, where they waved the tricolor of France and threw bouquets of wild flowers into the cars as they passed. In all of the villages, the main streets traversed by the tourists were brilliant with the color of flags and Japanese lanterns. Bouquets and garlands of flowers, many of them with cards and notes attached, expressing good will for the visitors, were thrown into the cars in such numbers that the tonneaus looked as if they had been decorated for a floral parade when they reached Montreal.

After two days in Quebec we re-entered the United States. And what a surprise awaited us! We had heard so much of the "execrable Maine roads" that every member of the party looked forward with dread to re-crossing the Canadian line. To our amazement we saw that the roads were growing better and better as we proceeded, and at a point half way between Quebec and Jackman, we found ourselves traveling over highways that were in every way the equal of the best on Long Island or in New Jersey, until we finally entered Jackman. On leaving Jackman next morning, and entering the magnificent mountain region of Maine, the roads grew even better, if this were possible, until we all marveled at the glorious treat the touring committee had thus held in reserve for us.

Just a word about the squadron of cars that fought its way for seventeen days over 1,145 miles of roads, so varied in surface and condition, as to most satisfactorily demonstrate their ability to traverse any country in the world over which it is possible to construct a roadway or blast a wagon trail.

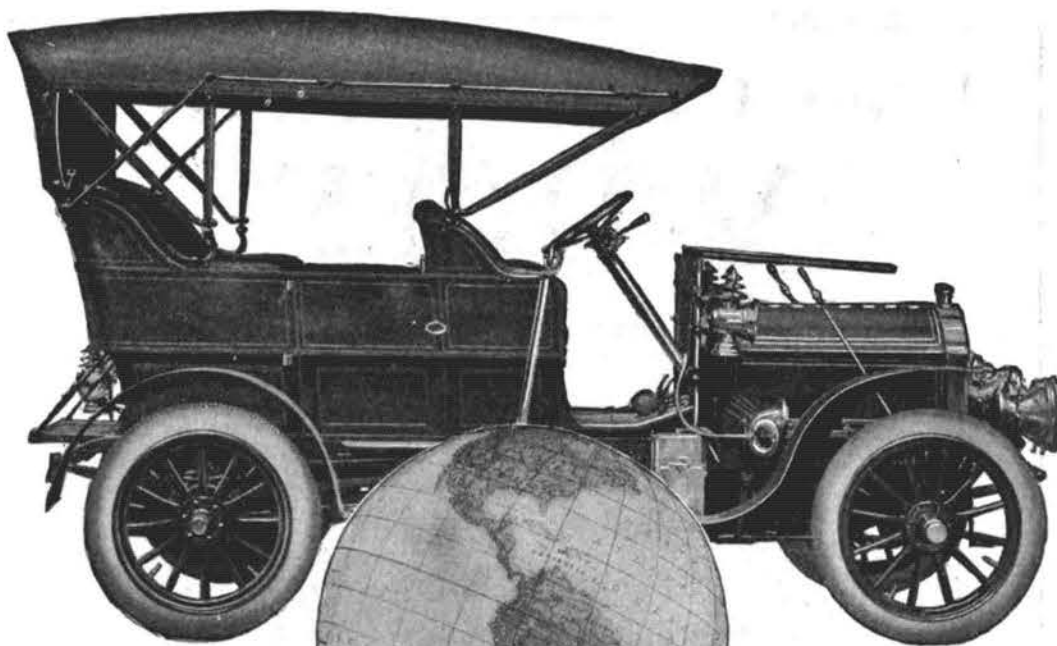
Every car that finished, whether or not with a clean score, is a good car, and one in which any man may safely trust his life, and be sure of the fullest measure of comfort and satisfaction. What though a few moments may have been lost in repairing a punctured tire or a gashed shoe; in replacing a broken spring or a snapped pressure pipe? Rubber is only rubber, and the tensile strength of steel is only that given it by nature and man's skill and ingenuity. The wonder is, in looking back over this year's Glidden Tour, that any car should have covered the route with a perfect score.

That skillful driving was to be a great aid to success in the contest became apparent at the outset; as did the fact that those cars having as passengers practical motorists experienced in touring, and consequently qualified to render valuable service in the event of trouble, would stand the best chance of reaching the various checking stations on time.

The value of such provision was demonstrated time and again by the Olds car driven by Ernest Keeler. Anticipating their inevitable share of tire trouble, the occupants of this car formulated a drill manual in Buffalo, and practiced it before the start so assiduously that when they started on the first day's run, they were as efficient for all practical purposes as any crew of firemen that ever clung to a metropolitan hook-and-ladder wagon. At least one thrilling example of their work was given when their car came into the checking station at Rouse's Point, Lake Champlain.

The Olds car had suffered a tire puncture eleven miles back, and despite the celerity with which the tire was repaired, had lost so many valuable moments in the work as to necessitate brisk running if it was to reach the checking station on schedule. Scarcely had it gotten under way, when a sharp report brought the car to a stop the second time. A hasty examination showed a completely flattened tire on the forward right wheel, and a glance at their watches convinced the motorists that any attempt to repair at that time would surely result in penalization at Rouse's Point. Back upon their seats sprang the trio, with the precision of artillery men in mounting a gun carriage, and away flew the Olds car for Rouse's Point, ten and a half miles away, and with but eighteen minutes in which to cover the distance, over roads none too good.

A hundred or more tourists, and twenty-five cars, were gathered around the checker's flag when the Olds car appeared half a mile away in a cloud of dust.



1905

1906

The Glidden Trophy was awarded to Percy P. Pierce for running a Pierce Great Arrow 890 miles from New York to Mount Washington and return, outclassing all cars with a score of 996 points out of a possible 1,000. After completing the return trip to New York, the car was run to Buffalo, with no repairs whatever. The Trophy was awarded the Pierce Great Arrow by the committee after a vote of the contestants. The Pierce car fulfilled the spirit as well as the letter of all conditions.



In the Glidden Trophy Tour from Buffalo to Bretton Woods, N. H.: Three Great Arrow Motor Cars were driven for 1,200 miles without repairs or adjustment, arriving in perfect condition and capable of resuming their journey, as they did, to home destinations in Buffalo, Pittsburgh and Philadelphia. This record was unapproached by any other car. Percy P. Pierce, as the winner of the tour for 1905, retains the trophy. Another confirmation of our claim—an American car for the American conditions and temperament

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- Q A year ago, we said in one of our advertisements, (speaking of the high-grade construction of THE LOZIER MOTOR CAR):—"It is so vastly superior to any other American make, and so certainly the equal of the best of the Foreign product, that with a few other American manufacturers following the LOZIER lead, the day of the Foreign car in the American market will soon be over."
- Q To-day the heretofore buyer of the Foreign product sees that with his willingness to pay the price that high-grade construction and materials must always command, the American product, as represented in THE LOZIER MOTOR CAR can be better built and from better materials than anywhere else in the world.
- Q Why not?—We use the best materials obtainable anywhere and the best workmanship, and the design of THE LOZIER MOTOR CAR is perfection itself.
- Q No piecework enters into its construction—nothing is hurried, because every car to be representatively "LOZIER" must be built to the high standard we have set for our product.
- Q And the fact that the majority of LOZIER owners are owners of large experience with both American and Foreign cars, and that they are satisfied owners, is a large recognition of the fact that THE LOZIER MOTOR CAR has solved the problem of high-grade motor car construction in America.
- Q No prospective purchaser of a high-grade machine need go farther.
- Q 40 and 60 Horsepower. WRITE US.

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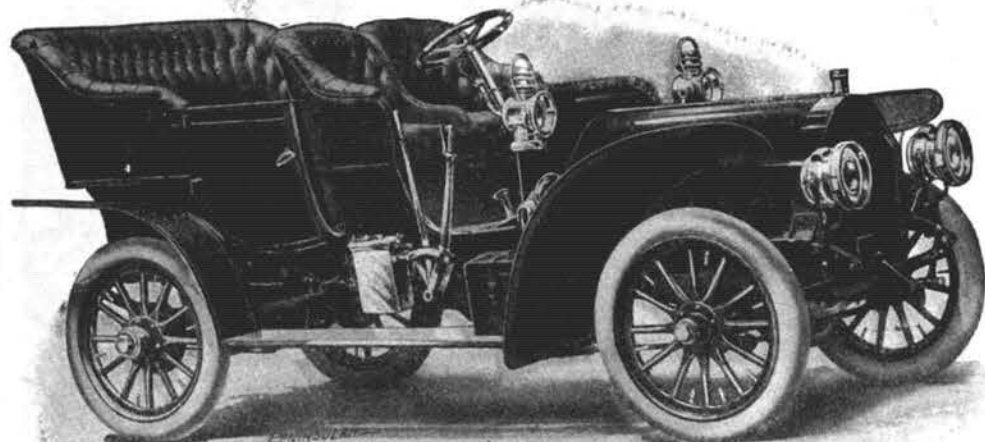
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All the recognized 1907 improvements will be found in Model K. Our aim has been to make this car a thoroughly representative type of high grade American automobile construction. There is nothing "freakish" or experimental in its makeup. Every detail has been worked out with a view to giving a high-powered touring car capable of any desired speed up to the safety limit, and able to demonstrate more than ordinary hill climbing ability on the high gear.

Model K is the type of car which will be just as serviceable and just as good looking in years to come as it is to-day.

The motor develops 35 H. P. on the brake. The cylinders are $4\frac{1}{4} \times 5$. The crank case and transmission case form a single two piece aluminum structure, which insures rigidity and perfect alignment.

We can make limited deliveries on Model K this month. Write us for further particulars and our catalogue describing this and other cars in detail.

We can also make deliveries on the 1907 Model F, 50 H. P., \$3,500.

WAYNE AUTOMOBILE CO., Dept. Y., Detroit, Mich.

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Henry Beach Needham

Wallace Irwin

Holman Day and Zona Gale

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This is a sample of the letters we receive:

Editor, SUCCESS MAGAZINE:

Juniata College, Huntingdon, Pa.

Dear Sir:—I wish to congratulate you on the splendid number of your magazine for September, 1906. I wish it were possible to place a copy in the hands of every senator and representative, national as well as state. Might not a fund be raised for that purpose? I should be glad to be one to contribute a mite. May you continue in your fight for civic righteousness. Your excellent magazine comes to our college library and I frequently recommend it to our students.

Very truly yours,

(Signed) AMOS H. HAINES, Professor.

There was a rush toward the car when, a minute later, it came to a sudden stop within forty feet of the checking line and with two minutes to spare. Down from their seats tumbled the little crew, with tire irons in their hands, while the thick, pungent smoke that poured from beneath the forward mud guard told the story of a sixty-dollar tire that had been literally burned up in the rapid ten-mile run. While two of the men went at the tire, or rather what was left of it, the third rushed to a wayside trough for water to cool the boiling radiator; then, two minutes later, all sprang to their seats and crossed the line on a tireless rim, but with their score still perfect. Once upon the further side of the line, they had ample time to put on an entire new tire. It was a good bit of generalship, admirably executed, and a lesson to all the competitors who witnessed it. This same Olds car not only maintained a clean record to Bretton Woods, but at noon on the day following, started, in charge of an official observer appointed by the A. A. A. committee, upon a non-stop run of five hundred miles to New York City, which it accomplished successfully in twenty-six hours and thirteen minutes.

Two Stearns cars recorded remarkably good runs with perfect scores almost to the end of the route. Then one of them was penalized three points by a checker whose watch apparently did not agree with those of his fellow checkers, and with that by which the car was being timed. It finished, however, in equally as good condition as its perfect-score sister car, and both subsequently distinguished themselves in the hill-climb up Mount Washington, finishing first and second in no less than three important events.

Percy Pierce, winner of the Glidden Cup of 1905, again demonstrated the general excellence of the Pierce car by finishing the run with a perfect score, and as he had thus tied his twelve successful rivals in the contest, it was decided that he should retain the cup for another year and that each of the other cars should be awarded a medal testifying to their performances.

In addition to that driven by Mr. Pierce, two other Pierce cars, those driven by A. E. Hughes and P. J. Flynn, made perfect scores, while the big six-cylinder Pierce car, entered by Mr. Jervis, of New York, though not a contestant for the cup, did yeoman service in rendering assistance to disabled cars, traveling, in all, nearly two thousand miles, and finishing at Bretton Woods in perfect condition.

Consistent throughout in their performance, the pair of big Thomas flyers in charge of Ezra Kirk and George Davis had passed every division on time, to the moment. Toward the end of the last day's run, however, Mr. Kirk experienced his first formidable tire trouble, and this was supplemented by the unexpected snapping of a chain at a time when he thought he had clear sailing for the run in. To make his defeat still more exasperating, he mistook the elaborate decorations at the Mt. Pleasant House and the crowd assembled there for the finish line, and his error cost him the two demerit marks but for which he would have finished with a clean score.

The Pope-Toledo and the Pope-Hartford, the last-named among the lightest-powered cars of the thirteen with perfect scores, showed themselves to be fully as capable under a long continued strain over hard roads as any of their rivals of greater weight and horse power. While there is no doubt that the skillful driving of George Soules and W. C. Walker saved these cars from much of the trouble that overtook others, their records in the 1906 Glidden Tour stamp them as cars that may be depended upon on almost any road over which they may be driven.

William E. Wright, of the Springfield, (Massachusetts,) Automobile Club, demonstrated in a Knox car, that an air-cooled motor will do at least well enough, on a twelve hundred mile run, to win out with a perfect score, notwithstanding the severe and long continued strain of hill climbing and ploughing over sand roads, when for hours only the low gear was possible. The performance of the ponderous Knox truck, which carried the baggage of the tourists over the Adirondacks and through the vast forests of Maine, was a triumph.

Aside from the experience of Mr. Kirk, that of H. K. Sheridan was perhaps the most exasperating. After having approached in his White steamer to within a few miles of Bretton Woods, a tire collapsed. No sooner had it been repaired than another followed, and he reached the checker at Mt. Washington Hotel, only to hear himself declared two minutes behind time at the last checking station of the 1145-mile run. While the White car was thus denied a place on the list of clean score cars, it made an enviable record in the hands of at least four private owners of cars, who refrained from entering the competition. These were Augustus Post of New York, who made a perfect score for the Deming trophy, but who, owing to his official position on the committee, relinquished his claim in favor of the Maxwell, the only other car to hold a clean score in this contest. Paul H. Deming, chairman of the tour committee, drove his White car through without a mishap, although the duties of his official position imposed especially hard work upon the car. J. G. Cassatt, of Philadelphia, experienced no trouble on his seventeen days run, except on one occasion, when a bit of waste clogged his gasoline line, and after reaching Bretton Woods drove his car from that point to his home in Philadelphia. Another White owner to come through without trouble of any kind was L. F. Braine, of New York, who before starting from Buffalo had driven his car more than twelve thousand miles.



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WITH THE DEPARTMENTS



IN our August number we told you of the Editor's Cabinet—what it stands for to us, what we hoped it would in time mean to you, the trust we had that it would develop into a powerful agent for bringing you—the constituency whom we serve—into closer, more vital relation with us. The week following the issue of the August number was an anxious one for us. We had made a bid for your confidence, and were naturally concerned as to how you would receive it. You received it most generously—had faith in our expressed intention of being of service to you—laid before us the perplexities and problems that were closest to you—and allowed us to try and help you. Your implied faith in us touches us the more keenly in that we had as yet done nothing to “make good,” and the entire plan was in an experimental stage—and yet you responded; how largely, we wish you could see for yourself. And since it is not within the possible things that we come to you all, perhaps you will give up a few minutes to visiting with us.

Come into the Cabinet room and take an easy chair. We want you to let the world slide for awhile and help us go through our daily mail. It's a big pile, isn't it?

Here is a letter from a girl 'way up in Maine. “The town is so dull and quiet. Stage aspirations. I'm quite sure I have talent. I love the stage so much.” Poor little girl 'way up in Maine, with her natural girl's longing for motion, light, color, activity, and her utter ignorance of what goes to make up the life of the stage she “loves so much.” We will lay that aside just now and make time, by-and-by, for a long letter to her, tell her something of the ten thousand currents and cross-currents, motives, desires, ambitions, and struggles that go to make up the life behind the footlights; the wearying apprenticeship, the heartbreaking struggle for even a foothold, the hardships and endurance it entails. And then perhaps the little girl



'way up in Maine will be all the gladder for the safeguards and quiet content and peace of home, and patient with the town that sometimes seems so dull and quiet. Do we treat them all so? No, indeed! Here we have an earnest, manly letter from Wisconsin: “I have completed my course in a dramatic school, have had some all-round experience in local companies. How may I have a chance to either demonstrate my ability, or, if I fail, give it up and find some other profession to which I am perhaps better adapted?” This goes to Mr. Belasco, of our Editor's Cabinet, for the best possible advice on how to obtain the hearing of a stage manager; where and when to apply, and—everything it is necessary for this correspondent to know.

Here is one from an aged minister in California: “I have a very little money to invest. Would you recommend X, Y, & Z. stock?” This goes to our financial expert for very careful and detailed attention, so that our clergyman-friend may be given not only all available data of the company of which he speaks, but also the best available expert opinion on the advisability of investing.

And here is another from a brave little woman who toils for her income and is determined to expend it to the best advantage. “I have not much money, and do so want to spend it wisely; won't you plan my winter wardrobe for me?” This is marked to go to the “New York Shopper,” who will write our worker-friend of the styles for the coming season, the most economical and tasteful things to purchase, the colors and modes that will be most becoming to her height and coloring (yes, she is the wise little woman and mentions these,) and the best and cheapest places at which to buy. Very probably, samples of fabrics, with their prices, will be sent and, with the letter, will perhaps carry to the writer something of our desire to be of help.

Tired? We will go through more rapidly. Here is one from a farmer in



Dakota: “How can the farm be made to prosper; how can the weevil be exterminated?”—this to Dr. Brooks, our agricultural expert, for his attention. Here is one that touches us very closely: “Since my children have begun going to school I have wished so often that I knew more, so I might be of real help to them. What course of reading and study do you recommend? Is it not too late for me to begin now?” What a noble wish of an unselfish mother! This goes to Edwin Markham, the great-hearted poet and author, who will plan for our mother-correspondent a course that will broaden her life, enrich her mind, and make her an inspiration and help to her children.

And so they run on and on! Letters on personal problems, letters of impersonal inquiry, letters that call simply for scientific research, and letters behind which we can feel the heart-beat of the writers. All the most interesting of human documents and—to us—a grateful token of the reliance and faith you have in us. Within the past few weeks, you have made demands on us which none of the members of the Editor's Cabinet could fill with what we considered sufficient adequacy. So we enlarged the cabinet. The volume of mail was larger than we anticipated and the staff we employed to handle it insufficient. We enlarged the staff and moved to larger quarters to accommodate it. We found a trained expert was necessary to handle the inquiries and determine on each one which member of our Editor's Cabinet or which outside authority (if necessary to use one,) was best adapted to do it justice. We employed one, and he is now in charge of that department.

There is just one thing that pleases us more than a letter of inquiry. And that is more letters of inquiry. One thing, perhaps, would please us more than either. And that is a letter from you, telling us how we can extend the range and scope of the Editor's Cabinet, how attain for it the highest possible usefulness to you, how make vitally true our disposition to serve you.

Hints to Investors

EDWARD SHERWOOD MEADE commences in this number a great constructive undertaking. A constant and ever-increasing stream of letters comes to us from persons whose suspicions have been aroused in relation to investments, some of which, in fact, are good; others bad. We contemplate telling the exact truth. Dr. Meade, who is associated with the Wharton School of Commerce and Finance of the University of Pennsylvania, has demanded and received from us an absolutely free hand. In financial circles this means, as our readers will shortly observe for themselves, that this department is certain to be conducted with absolute probity and sterling sincerity.

The New Member

SPEAKING of the Editor's Cabinet, we take pleasure in introducing Charles F. Kroeh of the Stevens Institute of Technology, author of “How To Think In French,” “How To Think In Spanish,” and numerous other works on the modern languages, embodying an original idea in teaching and interpretation. The works of Prof. Kroeh are so well known in literary and scholastic circles that it is unnecessary to commend them. His brilliancy and acumen as a writer and thinker and his philosophic grasp of all that has to do with the teaching of languages eminently qualify him as an adviser of any of our readers who contemplates study in this direction.

“Sparrows' Nest and Mammon”

WE may as well say frankly that Mrs. Richardson is trying an experiment in her story. The story obviously has an object, namely, to convey by suggestion information and ideas about home-making. Some will say they prefer to have plain matters of fact dealt with plainly, others that they prefer to have pure fiction or none at all. The majority of our readers, however, we believe, will enjoy “Sparrows' Nest and Mammon” as a story for its own sake, and will not object to being pleasantly informed by its reading. Those whose complaint is that they do not get enough infor-

mation are invited to correspond with Mrs. Richardson, who is co-operating with Mrs. C. B. Williams in the “New York Shopper” service.

All letters will be personally answered by mail, and the most particular details will be cheerfully furnished on how to obtain any of the effects in housefurnishing suggested, or how to solve any problem of furnishing or decoration submitted by inquirers.

New York Shopping Service

AT this writing, sufficient time has not elapsed since the announcement of the New York Shopping Service, so that we can not judge to what extent our readers have understood and have prepared to take advantage of this arrangement. Time will

undoubtedly be required to acquaint everybody fully with the advantages proposed. The general impression no doubt will be that such things are too good to be true; that there must be a string tied to this suggestion; that it is perhaps an Indian gift. Any such suspicions will be found by experience to be wholly unfounded. The truth is that the business of the magazine is not to create anything except, per-

haps, public opinion, but rather to direct your attention to the existence of conditions which are operating to your advantage, but of which you are perhaps not aware. You can shop by mail in New York City or Chicago or any other large city without expense and without reference to this or any other magazine. Expert shoppers will perform this service for you without charge to you, being remunerated by a small commission paid to them by merchants. The retail price to you is the same as would be quoted you, or usually lower. The advantage is wholly with yourself, and this without reference to any intermediary. For our part, we act merely in the capacity of an onlooker, calling your attention to this advantage and agreeing to receive and forward your communications to those who can serve you most advantageously. We act without charge or profit, in order to establish the personal relation of helpfulness on our part and appreciation on yours, which we think ought to exist between a monthly magazine and its readers. The proof of the pudding is in the eating. We suggest that every woman who reads SUCCESS MAGAZINE drop a line to Mrs. Williams, in care of the Editor's Cabinet, asking for samples of dress goods or any other information that may be desired; that every man who wants to buy agricultural implements or sporting goods or what not write asking prices and other information, and that you judge for yourself from the information received whether or not this service will be of material advantage to you.

The Diet of the Nations

IN this issue appears “What the Germans Eat,” by Frau Emma K. Lemcke-Barkhausen, who is identified with a school of domestic science of national, even international reputation. The writer of this article is a daughter of Mrs. Gesine Lemcke, the famous authority on German cookery. She is now in charge of the institution, and has admirably maintained its traditions. The following article of this series, “What the Scotch Eat,” is in preparation by Mrs. Isabel Gordon Curtis, who is a Scotch woman and a member of the Editor's Cabinet. This series of articles upon national cookery is attracting widespread attention. Housewives of all nationalities are invited to send us recipes for the making of national dishes, for which we will pay for the best submitted of each nationality a prize of \$5, and \$1 additional for all other recipes published.

A New Department

THE social side of life is altogether too much neglected among us. We think this fact is largely due to the neglect of formal social entertainments in the home. Many do not appreciate that social entertainments have their serious side, in promoting the achievements of the breadwinners in the community and in furnishing the rising generation with the art of being agreeable, which is perhaps the most important factor in winning success. This magazine is engaged in studying the subject of entertainments, from the merry parties of the farm boys and girls to the cotillions of the metropolis.



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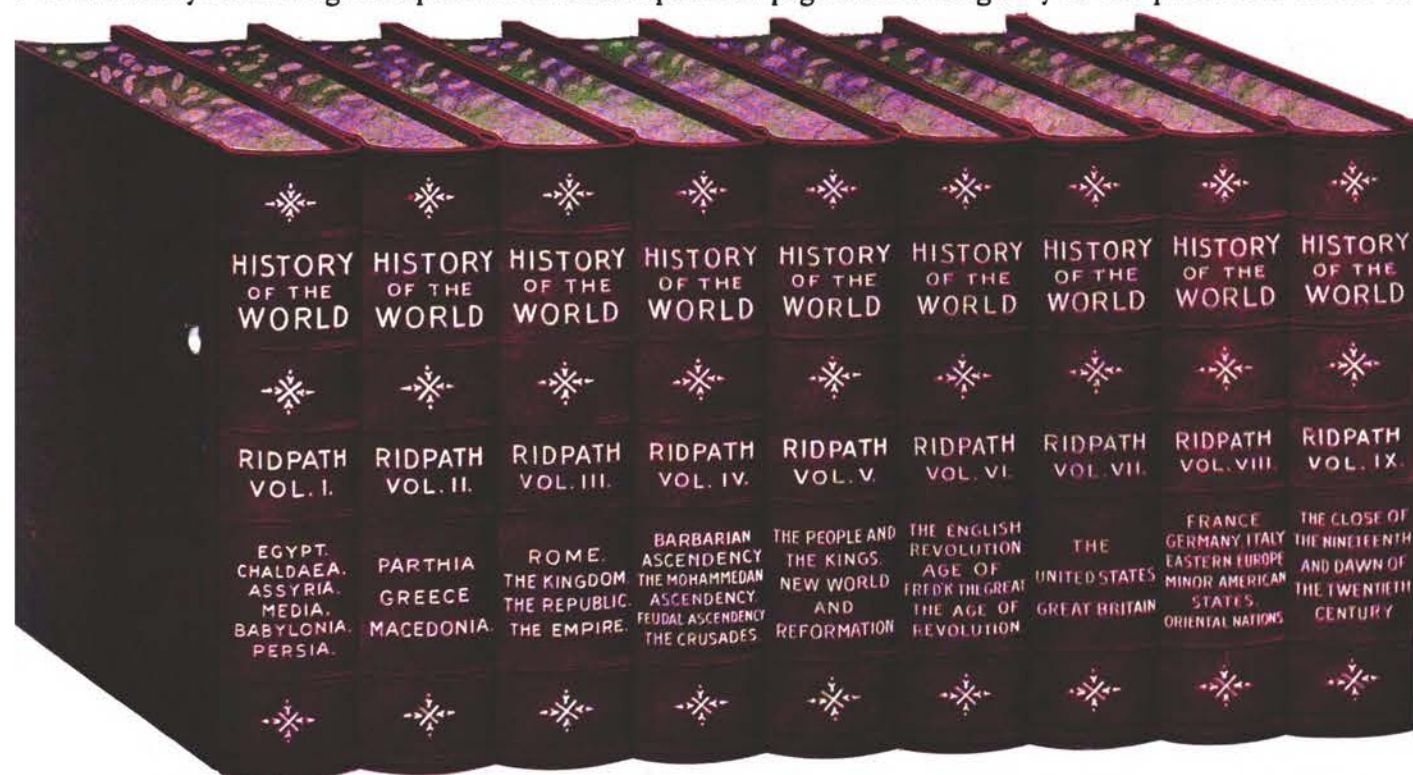
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