THE PEOPLE'S LOBBY

SUCCESS

MAGAZINE

NOVEMBER 1906

THE SUCCESS COMPANY, NEW YORK—PRICE 10 CENT

A Delightful Sensation of New Life

every nerve and muscle and vein responding, every pore open, the whole body aglow with healthy circulation, and the feeling that "life's worth living." That's the HAND SAPOLIO bath. It's the only soap that lifts a bath above a commonplace cleansing process and makes it a delight. Try it.

THE FIRST STEP away from self-respect is lack of care in personal cleanliness; the first move in building up a proper pride in man, woman or child, is a visit to the bath-tub. You can't be healthy, or pretty, or even good, unless you are clean. USE HAND SAPOLIO. It pleases every one.

THE PERFECT PURITY of HAND SAPOLIO makes it a very desirable toilet article; it contains no animal fats, but is made from the most healthful of the vegetable oils. It is truly the "Dainty Woman's Friend." Its use is a fine habit.

WHY TAKE DAINTY CARE of your mouth, and neglect your pores, the myriad mouths of your skin? HAND SAPOLIO does not gloss them over, or chemically dissolve their health-giving oils, yet clears them thoroughly by a method of its own.

TWICE

You can get *twice* the value out of your toilet, *twice* the life and vim out of your bath,—in fact, a delightful Turkish bath sensation,—and at ten, yes, twenty times the saving if you have

HAND SAPOLIO

FOR TOILET AND BATH

Besides all this, you will think twice as much of the Sapolios if you will add a cake of this remarkable toilet soap to your outfit. It is safe for a child's skin, and sure for the mechanic's grime. Keeps the skin soft and prevents chapping.

YOU CAN'T GUESS AT ITS VALUE.
BUY A CAKE AND TEST IT. IT'S A WONDER.

A BEAUTIFUL SKIN can only be secured through Nature's work. Ghastly horrid imitations of beauty are made by cosmetics, balms, powders, and other injurious compounds. They put a coat over the already clogged pores of the skin and double the injury.

WOULD YOU WIN PLACE? Be clean, both in and out.

We cannot undertake the former task—that lies with yourself—but the latter we can aid with HAND SAPOLIO.

It costs but a trifle—its use is a fine habit.

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

HAND SAPOLIO is

Unlike any other Soap in existence

SOFT—SMOOTH—BLAND

Keeps the skin in perfect condition

Should be on every washstand

SUCCESS MAGAZINE

ORISON S. MARDEN, Editor and Founder

ROBERT MACKAY, Associate Editor

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Contents for November, 1906

Cover Design by Remington Schuyler

OTHER FEATURES, STORIES, AND DEPARTMENTS

Magazine Clubbing Offers

SEASON OF 1906-7

our subscribers that we have entered into contracts with the leading American periodicals by which we are next three months at least, the magazine clubbing system originated and developed by us during the past seven ncipal magazine publishers practically work in co-operation to reduce advertising and circularization expenses, and ne resultant saving. For example, the publishers of the Review of Reviews, Success Magazine, Woman's Home olas, Country Life in America, Appleton's Magazine, The Independent, Outing Magazine, and The Reader are united n, effort represented below by the very best combination offers that can possibly be made. We strongly recommend to d the others which appear on this page. For descriptions of these magazines, see pages 820 and 820-A of this number.

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	.65
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Our Great Family Offers

Success Magazine, $1.00
Woman's Home Companion, 1.00
$2.00

Our Price **$1.65** For both

Review of Reviews or St. Nicholas (new sub.)
Success Magazine
Woman's Home Companion,

Our Price **$3** For all three

Woman's Home Companion, $1.00
Review of Reviews, 3.00
St. Nicholas (new sub.) 3.00
Success Magazine, 1.00
$8.00

Our Price **$4.35** For all

SPECIAL NOTE

Two-Year Subscriptions to any of the above offers may be ordered at double the club price. As it is quite possible that many of these magazines will not again appear in clubbing offers, this two-year offer may effect a decided saving to the subscriber.

Subscriptions may be either new or renewal, unless otherwise noted. Magazines may be sent to same or to different addresses, as desired. Subscriptions will commence with issue requested whenever possible to furnish copies, otherwise with issues of the month following that in which the subscription is received.

Renewal Subscriptions to magazines may be entered in advance if desired, and publishers will, without special request, extend the present subscription for one year from date of expiration.

Foreign Postage Extra. Add $2.00 for Country Life in America; $1.25 for The Century; $1.00 for other monthly periodicals; and $1.75 for weekly periodicals to the club prices named herein.

Agents Wanted Everywhere

for the Success Offers. Subscribers are invited to place their orders through the agents of The Success Company whenever convenient, but to prevent fraud inquiry should always be made for the agent's credentials, which are issued in the form of an engraved card, limited in time.

Free Magazine Offers

A free subscription to Success Magazine, or to any Class A magazine mentioned in the enclosed offers, will be presented to anyone who sends us $1.00 each for four annual subscriptions to Success Magazine, or full club prices for four Success Clubs, each club containing an annual subscription to Success Magazine.

Our Magazine List

CLASS B

	Regular Price
Review of Reviews,	$3.00
The Independent	2.00
Outing Magazine	3.00
The Reader	3.00
Yachting	3.00

Special Magazines

Ainslee's Magazine	1.80
Appleton's Magazine	1.50
Century Magazine	4.00

The Century Magazine may be added to any club by adding $3.75 to the club price.

Country Gentleman	1.50
Country Life in America	4.00
Current Literature	3.00
The Etude	1.50
House and Garden	3.00
Lippincott's Magazine	2.50
Pearson's Magazine	1.50
St. Nicholas	3.00

St. Nicholas may be added to any club by adding $2.65 to the club price.

Our Price

Success Magazine, $1.00
Current Literature, 3.00
Or House and Garden, $4.00
$3.00

Success Magazine, $1.00
The Etude, 1.50
Or Pearson's Magazine
Or Country Gentleman
Or Appleton's Magazine
Review of Reviews, 3.00
Or any magazine of Class B $5.50
$3.35

Woman's Home Comp'n, $1.00
Or any magazine of Class A
Success Magazine, 1.00
Suburban Life, 1.50
Or any magazine of Class A
Review of Reviews, 3.00
Or any magazine of Class B $6.50
$3.65

Success Magazine, $1.00
Country Life in Amer., 4.00
$5.00
$4.00

Success Magazine, $1.00
Century Magazine, 4.00
$5.00
$4.75

Country Life in Amer. $4.00
Success Magazine, 1.00
Review of Reviews, 3.00
Or any magazine of Class B. $8.00
$5.35

Why don't you ask "Success?"

The Matter of Investment

A man who had grown sad by much knowledge once said—"Experience has this limitation—it teaches us what to avoid but not what to do." Most closely is this applicable to the field of legitimate investment and speculation. The slogan of the ever versatile writer of "pot-boilers" would seem to be—"When in doubt, attack Wall Street." Insurance companies, promoters, stock brokers and banking houses have alike received a sprinkling of the liberally flung mud. The chief sufferers have been a much puzzled constituency for whom it is necessary and advisable to invest their savings. Unable to discern through the storm of abuse which fell alike on the worthy and the ignoble, they have either refrained from investing, to their undoubted detriment, or have rushed into imprudent investments, from which they emerged with only a certain amount of experience to be charged to profit and loss.

It was to obviate and relieve this condition that we conceived our "Hints to Investors" department. In "Fools and Their Money," Frank Fayant has been exposing the financial grafters who prey upon the savings of the people. Naturally, a large number of you who contemplate investing wrote us: "Very well, *but* what shall we do?"

Since a large number of perfectly good and honest financial propositions are among those offered, it seemed to us our obvious duty to point out these, as against the many utterly worthless speculations and "wildcat" schemes. To serve as a guide and signpost, the Investors' Department offers as its reason for being.

It is composed of a staff of experts, both in and out of Wall Street. To them the letters are submitted as they come to us, and it is their duty to ascertain the financial standing of the company or stock asked about, its prospects in the immediate future, and the possibilities of ultimate success. A very considerable portion of the letters are about propositions that bear all the earmarks of the professional swindler. A subscriber in Wyoming wrote us about a scheme so like the moth-worn "gold brick" swindle that we supposed survived only in the comic papers, that we smiled as we hurried off a letter, cautioning her to "beware." Naturally, the maintenance of this department is a source of expense and responsible care, but if we succeed in safeguarding at once the honest promoter of good securities and the interests of the investing public, we shall be indeed satisfied with our half of the bargain.

The Editor's Cabinet

The Editor's Cabinet—combining, as it does, the best features of a bureau of information, a correspondence school, and a conference of experts—is another practical and unique feature of our broad general policy of helpfulness. We feel it to be an honor and a privilege to be permitted to assist in solving the problems which you have submitted to us. We are keenly alive to the confidence reposed in us and to the possibilities it opens up, both for you and for ourselves. We all have a certain sentiment for those who share our joys; *but we are one with those who share our cares and perplexities.* This bond of solidarity will develop us from a handful of editors and more than a million readers scattered from one ocean to the other, into a family as broad as humanity and as deep as its needs, pointing out to each other the road to a definite realization of our hopes and aims and ideals. With this purpose in view, the Editor's Cabinet came into existence. And for this reason we have watched, with keen appreciation, the enlargement of the staff of experts and their quarters, that the extent of your demands on us and belief in us made necessary. Like the immortal Mr. Toots, we "shall esteem it a positive privilege to be put to any conceivable trouble," since every letter of inquiry or criticism and every necessary change and addition to our original plans, means to us a clearer realization of our ideal of one vital, growing family.

Civic Betterment

"The Awakening of Harrisburg," a lecture describing the remarkable civic regeneration of the capital of the Keystone State, has attracted wide public attention to the author and lecturer, J. Horace McFarland, president of the American League for Civic Improvement and of the American Civic Association. Mr. McFarland says that the citizens of Harrisburg "came to realize their civic duty and went ahead making improvements." Other citizens throughout the United Stater recognize their responsibilities and are looking for advice as to the best means of getting results in the way of civic betterment. Questions along this line addressed to the Editor's Cabinet will be personally answered by Mr. McFarland, than whom there is no better authority in our country.

Country House Parties

This is the title of a new department which will go 'round the calendar with the hostess of the small town and rural community. The author, Miss Laura A. Smith, in her capacity as journalist, has for many years reported social entertainments, and is thoroughly conversant with all phases of the subject. The entertainments usually suggested by journals and magazines are too elaborate for a hostess in moderate circumstances, who can not avail herself of the services of a caterer, decorator, and other resources of women of means. On the other hand, we know that most hostesses are, as some of them might say, "sick and tired" of the ordinary entertainments of small towns and villages. There is a golden mean which the average hostess will find quite within her resources, and which will be novel and altogether delightful, without seeming to be a far-fetched straining after effect.

We cordially invite hostesses who contemplate entertaining to personally correspond with Miss Smith, who will take pleasure in suggesting *menus* and ideas for decorations, games, etc., appropriate to the proposed occasion. We can safely forecast a delightful afternoon's or evening's entertainment to any hostess who will take this trouble.

The Mind of the Child

The article in this issue by Patterson Du Bois is the first of a series of studies in the intimate personal problems of childhood and parenthood. The deepest concern of every home is the children. It is hardly an exaggeration to say that there is but one man now living who understands children as did the author of "Little Nell." Patterson Du Bois seems to have been let into that mysterious realm of childhood which is to the adult eye as remote as fairyland. Whoever loves children or has children to love will find in Mr. Du Bois a counselor whose suggestions may be safely heeded.

Courtesy of "The Century Magazine"

JOSIAH FLYNT

BEGINNING WITH THE

Christmas Number of Success Magazine

We will publish the most startling autobiography of modern times

"MY LIFE—SO FAR" By JOSIAH FLYNT

JOSIAH FLYNT, well born, facing a life of promise and activity, a college graduate in America and Germany, became a tramp—or "hobo," if you choose to call it so—and lived in the "underworld" to study its ways, its hopes, and its secrets. He has been a tramp, not only in the United States, where he was born, but in England, in Germany, in France, and in Russia as well. He is the only man who ever traveled free on the government railways of Russia. He has starved to-day and dined with princes to-morrow. He has been the guest of Tolstoi, Von Bülow, Loubet, and many other eminent men of Europe. In his own country he wrote that fascinating book, "The Powers That Prey," a series of stories that startled the police departments of a dozen cities. His autobiography is brilliant with a series of graphic, gripping experiences, wonderful escapades, diplomatic intrigues, and, above all, a humanity which has seldom been equaled.

The Dreyfus Affair, by Vance Thompson

Also Begins in Our Christmas Issue

American Poultry Advocate

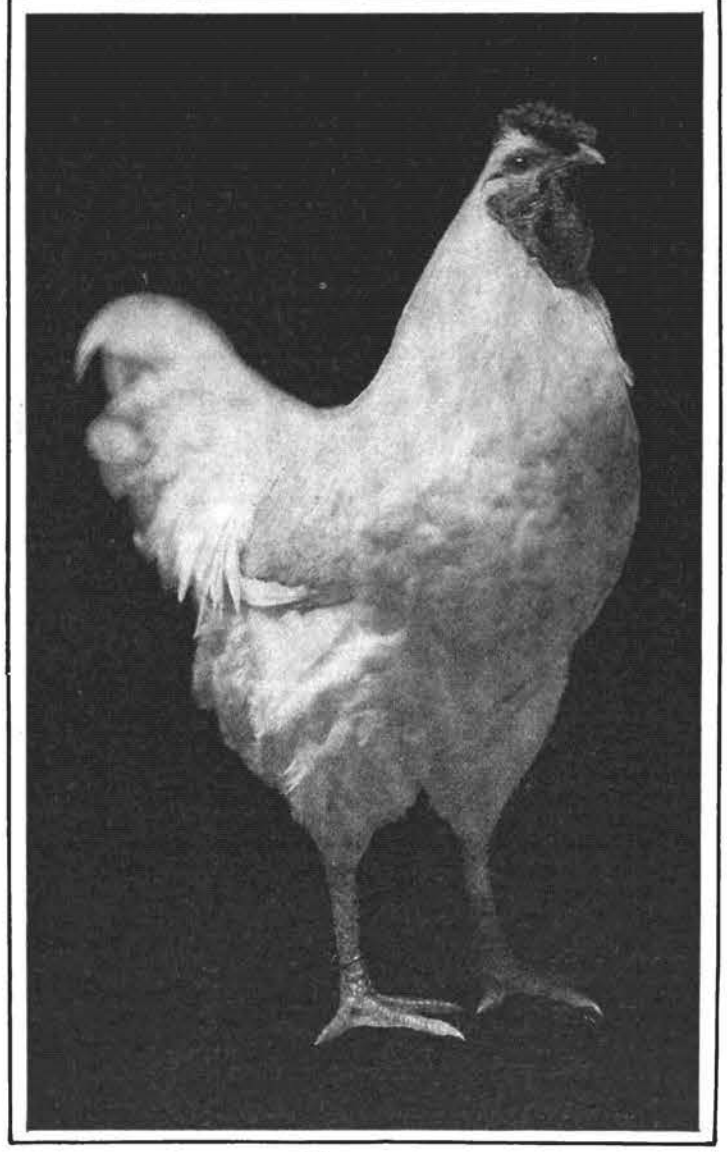
SYRACUSE, N.Y.

Circulation, 45,000 Copies Monthly

$500,000,000 Annually Produced

By This LEADING INDUSTRY

The above figures would seem to indicate something of the immensity of the poultry industry. It represents the sales of eggs, broilers, high grade poultry stock, etc. There is scarcely a home in any suburb which has not a flock of fowls of some sort and those engaged entirely in the industry, on a large scale, are too numerous to mention. So enormous is the business on poultry products that it has been an idea for years of schemers to invent some form of substitute both in eggs and meat, but the fact is the business has gone forward with leaps and bounds until it ranks as one of the foremost industries of the United States. There is opportunity for profit in poultry, no matter to what extent the enterprise is indulged in. It is the one practical pastime which is sure to be profitable, no matter how small the scale may be upon which it is run. Young or aged men or women, all find it of pleasure and profit and the interest taken by every class of people is universal.



American Poultry Advocate

should be one of the publications on every reading table in America, whether you keep poultry or not, because the subject is of great interest whether one is actively engaged in it, or merely following it from the standpoint of diversion without keeping a single chicken, but the fact remains that each year more people turn to the keeping of some fowls to their advantage financially, or from the standpoint of pleasure. If you have never raised fowls, it is a good thing to start with whatever conveniences you may have or provide, to demonstrate to your own satisfaction the wisdom of such a course, and the AMERICAN POULTRY ADVOCATE is an inexpensive necessity in showing you how to go about it and how to obtain the best results. You will not regret the investment if you subscribe for this publication this year and indulge your possible inclination afterwards.

The Whole Thing in a Nutshell	200 Eggs a Year Per Hen	How to Get Them

The sixth edition of the book, "200 Eggs a Year Per Hen," is now ready. Revised, enlarged, and in part rewritten; 96 pages. Contains among other things the method of feeding by which Mr. S. D. Fox, of Wolfboro, N. H., won the prize of $100 in gold offered by the manufacturers of a well-known condition powder for the best egg record during the winter months. Simple as a, b, c,—and yet we guarantee it to start hens to laying earlier and to induce them to lay more eggs than any other method under the sun. The book also contains a recipe for egg food and tonic used by Mr. Fox, which brought him in one winter day 68 eggs from 72 hens; and for five days in succession from the same flock 64 eggs a day. Mr. E. F. Chamberlain, of Wolfboro, N. H., says: "By following the methods outlined in your book I obtained 1,496 eggs from 91 R. I. Reds in the month of January, 1902." From 14 pullets picked at random out of a farmer's flock the author got 2,999 eggs in one year—an average of over 214 eggs apiece. It has been my ambition in writing "200 Eggs a Year Per Hen" to make it the standard book on egg production and profits in poultry. Tells all there is to know, and tells it in a plain, common-sense way. Price, 50 cents, or **with a year's subscription to the American Poultry Advocate, both for 65c.**, or given as a premium for **four yearly subscriptions at 25c. each.**

Our Paper is handsomely illustrated, 40 to 80 pages, 25 cents per year. 4 months' trial 10 cents. *Sample Free.* **CATALOGUE of poultry books free.**

Price Advanced to 50 Cents Per Year December 1.

American Poultry Advocate, 100 Hogan Block, Syracuse, N. Y.

UBSCRIPTION PRICE WILL BE ADVANCED TO 50 CENTS DECEMBER 1. ORDER AT ONCE

SUCCESS MAGAZINE
VOLUME IX NEW YORK, NOVEMBER, 1906 NUMBER 150

The People's Lobby

BY SAMUEL MERWIN

Greeted by Public Favor in all Parts of the United States, the People's Lobby Can be Considered an Established Fact. The Governing Committee, now Comprising Fifteen Members, is Ready for Organization. Eminent Citizens have Indorsed the Great Movement. "Every Man, Woman, and Child Should Give Financial Support!" is the Cry. No Contribution is too Small; no Amount too Large—if there is No String to It.

All legislation will be subjected to expert scrutiny; flaws, careless or intentional, will be reported to the appropriate congressional committees; the personal responsibility for defeating good legislation will be fixed.—"The Evening Post," New York.

Its plans, as already outlined, are decidedly comprehensive.—"The Transcript," Boston, Mass.

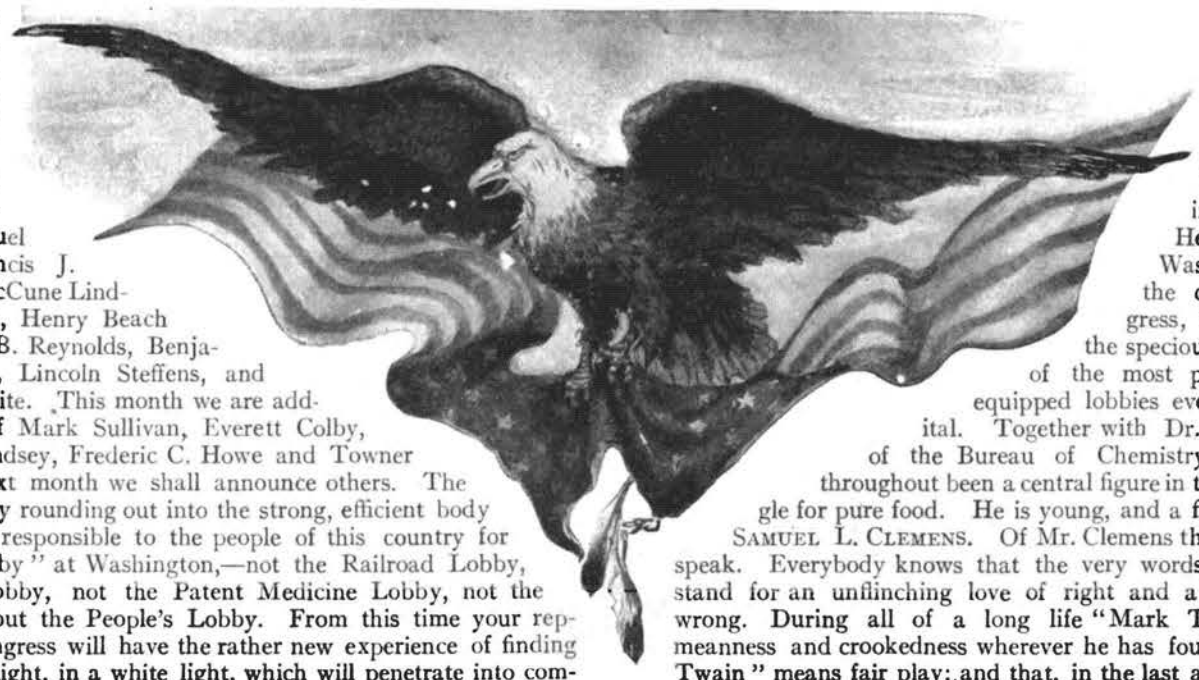
It will further, in a practical way, legislation in the interest of the whole people.—"The Journal," Portland, Oregon.

It indicates how far the government has drifted from its original idea, and how changes have grown up in actual practice which have no amendment of the written constitution to mark them.—"The Tribune," Chicago.

Its objects are assuredly worthy and the plan proposed one that ought to prove practical in the working.—"The Republican," Waterbury, Conn.

It is plainly what it proposes to be, an instrumentality to protect the people against a selfish lobby.—"The Journal," Columbus, Ohio.

A great public service can be rendered by such an organization.—"The Statesman," Austin, Texas.



LAST month the following names were announced as the first members of the governing committee of the People's Lobby:—R. M. Allen, Samuel L. Clemens, Francis J. Heney, Samuel McCune Lindsay, John Mitchell, Henry Beach Needham, James B. Reynolds, Benjamin Ide Wheeler, Lincoln Steffens, and William Allen White. This month we are adding the names of Mark Sullivan, Everett Colby, Judge Ben B. Lindsey, Frederic C. Howe and Towner K. Webster. Next month we shall announce others. The committee is rapidly rounding out into the strong, efficient body which is to stand responsible to the people of this country for their—your—"lobby" at Washington,—not the Railroad Lobby, not the Sugar Lobby, not the Patent Medicine Lobby, not the Packers' Lobby, but the People's Lobby. From this time your representatives in congress will have the rather new experience of finding themselves in the light, in a white light, which will penetrate into committee rooms and into those "deals" which a great many senators and representatives have come to regard almost as legitimate.

In planning such a momentous step, in the sweeping movement toward a higher political standard, SUCCESS MAGAZINE has done wisely to insist on the importance of getting the right men for the governing committee. It is this committee in which we who have the matter deeply at heart must ask the people of the country—millions of you—to place your confidence. It will be well, therefore, to tell you why each of these men has been chosen. Of some of them you may never have heard; for we are not bowing our heads to the powerful gentlemen who decorate so many philanthropic and charitable committees and so many corporation boards. We are not asking contributions from men who give bribes to legislatures with one hand and endowments to churches and colleges with the other. Power and place mean nothing to the People's Lobby. Our standards are courage, honesty, and efficiency. We know that the People's Lobby will be judged by the facts. In the picturesque language of the street, it must, sooner or later, show "the goods." There is a reason for every name on the list. Every man has a record, which we shall briefly consider. Taking them alphabetically, the first name is that of

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R. M. ALLEN. Mr. Allen is at the head of the State Agricultural Experiment Station, a Lexington, Kentucky. He made a name for himself by enforcing the dairy and food laws of his state when it took courage and resource to enforce them. In this regard his work stands out with that of Commissioners Ladd of North Dakota and Warren of Pennsylvania. The food commissioners of the different states organized a national society, and Mr. Allen became their secretary, and the active manager in their long campaign for a strong federal pure-food law. They won their fight at the last session of congress. Mr. Allen worked tirelessly to arouse public interest in this very important question. He carried the fight to Washington, and, before the committees of congress, met and overcame the specious arguments of one of the most powerful and best-equipped lobbies ever sent to our capital. Together with Dr. H. W. Wiley, chief of the Bureau of Chemistry, Mr. Allen has throughout been a central figure in the long, hard struggle for pure food. He is young, and a fighter.

SAMUEL L. CLEMENS. Of Mr. Clemens there is little need to speak. Everybody knows that the very words, "Mark Twain," stand for an unflinching love of right and a fearless hatred of wrong. During all of a long life "Mark Twain" has hit at meanness and crookedness wherever he has found them. "Mark Twain" means fair play; and that, in the last analysis, is precisely what the People's Lobby means.

EVERETT COLBY is a state senator in New Jersey. He is young, able, and a fighter. His attack on the iniquitous "Public Service" in his state is historic. Since he entered the battle for reform, he has been defeated several times by the power of corruption, only to get up and fight with more vehemence. He has done more to frighten the political machines of his state than any other man.

▲ ▲ ▲

FRANCIS J. HENEY, the third man on the list, is one of the most interesting. It is conceivable that you who read this, especially if you are an easterner, never heard of him. But you have heard of the Oregon Land Fraud cases during the past two or three years. Those cases, which sent man after man behind the bars, which led to the indictment of three of the four men whom Oregon sent to Washington, and to the conviction of Senator Mitchell and Representative Williamson, were the result of the courage and the tremendous fighting energy of one man. That man was Francis Joseph Heney. Mr. Heney is a San Francisco lawyer with a large practice. When it was decided to undertake the necessarily difficult and even dangerous task of cleaning out the largest source of graft in Oregon, the attorney-general selected Mr. Heney as his special assistant, in charge of the work. Mr. Heney has been fighting all his life. He was attorney-general of Arizona when a young man in his early thirties. He has carried cases through to victory when men were waiting outside to shoot him for it. In Oregon—in modern civilized Oregon—he encountered a spirit as savage as that of the old Arizona. His character was assailed. His life was threatened, right there in Oregon; for Oregon had the "land conscience." Oregon could n't see the harm in stealing government property. So many "prominent men" were in on it. To attack the land thieves was to assail "society."

MEMBERS OF THE GOVERNING

WILLIAM ALLEN WHITE,
Editor, "The Gazette," Emporia, Kansas

SAMUEL McCUNE LINDSAY,
National Child Labor Committee, Philadelphia

R. M. ALLEN,
Interstate Pure Food Commission, Lexington, Kentucky

JOHN MITCHELL,
President, United Mine Workers of America, Indianapolis

BENJAMIN IDE WHEELER,
President, University of California, Berkeley, California

It suggested "anarchy" and "socialism" and other frightful things. That was the atmosphere into which, single-handed, Francis J. Heney walked. And here is what he did. He *convicted* a United States senator and a member of congress. The case of Representative Williamson was carried through three bitterly contested trials. In the second trial the jury stood, at their final disagreement, nine to three against the prosecution. At this point a good many prosecuting officers, with only the government behind them, would have given up. Heney fought it through the third trial, and won. He brought nineteen men to trial,—among them bankers, lawyers, big timber speculators, two state senators, and a surveyor general and his deputy,—and convicted eighteen of them. That is Francis J. Heney, and that is why he is now one of the governing committee of the People's Lobby.

FREDERIC C. HOWE is at present the editor of the Ohio edition of "Ridgway's Weekly." He was admitted to the bar at Pittsburg and later moved to Cleveland, where he subsequently became a partner of the late President Garfield. In 1905 he was commissioned by the Bureau of Commerce and Labor to make an investigation of municipal ownership in Great Britain, which report was published in January, 1906. He is the author of "The City, the Hope of Democracy," and "The Confessions of a Monopolist." Mr. Howe is a Democrat in politics and at present a member of the Ohio senate.

DR. SAMUEL MCCUNE LINDSAY is a man of a different type of efficiency. It was from academic circles that he entered the long, hard fight for better conditions. He is secretary of the National Child Labor Committee, and is the central force in the movement to take the children out of the factories!

JUDGE BEN B. LINDSEY presides over the juvenile court of Denver, Colorado, where youthful criminals are treated with mercy and punished in a manner to make them better citizens. The Children's Court, as Judge Lindsey's tribunal of justice is known, was bitterly opposed by politicians. He not only made it a success, but a model which has been copied by many municipalities. He is now a candidate for governor of Colorado.

JOHN MITCHELL is president of the United Mine Workers of America. It is generally felt in this country that no abler or more honest exponent of the labor cause can be found to-day. There is, indeed, little need to dwell here on Mr. Mitchell. He has long been a national figure, and we feel that he materially strengthens the committee.

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HENRY BEACH NEEDHAM, an experienced journalist, first came into real prominence as the author of several strong articles on college athletics in "McClure's Magazine" two or three years ago. Since then his articles on the senate and the pure-food and railroad-rate bills in "The World's Work" and "Collier's" have established his reputation as one of the most accurate and searching of writers on public questions. Throughout the last session of congress Mr. Needham was on the ground in person, helping in the fight for pure-food and railroad legislation. Indeed, the part he played in bringing congress to terms on the pure-food question is greater than will, perhaps, ever be known. It was Mr. Needham who first suggested the idea of the People's Lobby.

JAMES B. REYNOLDS, joint author of the famous Neill-Reynolds meat inspection report, was in the good government fight long before the magazine crusade brought the matter to an issue. He worked in the University Settlement, in New York, long enough to understand thoroughly the methods of Tammany Hall. Later, in the City Club and in other effective organizations, he fought Tammany. The whole matter of the meat scandal is too recent to be repeated here; it is enough to remind our readers of the exceedingly important service rendered by Mr. Reynolds to the people of this country, and of the firm, straightforward manner in which that service was rendered.

TOWNER K. WEBSTER,
Manufacturer, Chicago

Courtesy of "McClure's Magazine"

JUDGE BEN B. LINDSEY,
Juvenile Court, Denver, Colorado

LINCOLN STEFFENS is another name which speaks for itself. Mr. Steffens, formerly of "McClure's Magazine," now of "The American Magazine," has been one of the moving forces in our national house cleaning. It was he who established the fact that business was largely responsible for corruption in politics.

MARK SULLIVAN is associate editor of "Collier's." He is an experienced investigator, the author of some stirring articles on public questions, and an earnest worker for good government.

TOWNER K. WEBSTER, of Chicago, is another recent addition who brings strength and wide experience into the work of the committee. Mr. Webster is a manufacturer, a man of broad business interests. He has been prominent in the work of the National Civic Federation, and has for years thrown his energy into the task of bringing about the regeneration of Chicago and the State of Illinois, a task so appalling and so successfully undertaken that the whole country has looked on with interest. Last year he was president of the Chicago City Club. He is also identified with the work of the Municipal Voters' League and the Legislative League, with George Cole and Walter Fisher. It is not so many years ago that it was cynically observed in Chicago,—"The city council has fifty-seven members, and fifty of them are saloon keepers or convicted crooks." To-day the worst charge made against the city council is that it sometimes seems stupid. The campaign has been long and trying. It has meant a hot and pretty continuous attack on entrenched business interests. And in spite of the fact that he has had considerable interests of his own to safeguard, Mr. Webster went into the thick of the fight and stayed there. He is there to-day.

BENJAMIN IDE WHEELER is president of the University of California. He is a publicist of wide reputation, and he has for years exerted a strong influence in the interest of a higher standard of citizenship. He is a graduate of Brown University and of Heidelberg. He has been an instructor at Brown and Harvard, and also a professor at Cornell and at the American School of Classical Studies, at Athens, Greece. He has written many important works of educational authority. He has been an active student of world politics, and has always stood strongly on the side of civic betterment.

WILLIAM ALLEN WHITE shook the country up eight or ten years ago, and has shaken it up from time to time ever since. His articles on Roosevelt and Platt and other men in public life were the first of their kind. He is an editor, author of humor and distinction, and, withal, a straight, hard hitter. His experience of political life is varied and deep. He knows the game, in city and state and nation, and, knowing it, he was among the first and most enthusiastic supporters of the People's Lobby.

▲ ▲ ▲

Next month we shall announce a number of other new names which will strengthen the impression of honesty, courage, and experience given by the above list. These men represent a great many different interests in life. They approach the question from many different directions. You will find on this committee men of mature experience and men of youth and enthusiasm. Not a man on the list is a crank or a

BOARD OF THE PEOPLE'S LOBBY

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EVERETT COLBY,
State Senator,
New Jersey

FREDERIC C. HOWE,
Associate Editor, "Ridgway's,"
Cleveland, Ohio

FRANCIS J. HENEY,
Special Government Lawyer,
San Francisco, California

JAMES B. REYNOLDS,
of Neill-Reynolds Report,
New York City

HENRY BEACH NEEDHAM,
Journalist,
Washington, D. C.

visionary. Not a man has a panacea to stuff down our throats. They are clean, square men of to-day, men of ideas, men of moral and ethical standards. They know that right is right, and wrong wrong. They know that the congressman who slides a joker into a bill is a sneak. They know that a senator or a speaker who trades in the necessities of his constituents, who uses the power of high office to make money, is a pitiful rascal.

The work before these committeemen is simple and plain. It is not their office to play into the hands of this party or that. It is their office to see that congress comes out of its subterranean channels, its tortuous passages, its hidden closets, and works in the light, where every voter in this land can see what is going on, all the time. The committee will not take sides on debatable questions. It will throw its white light into the dark corners. It will assume that all measures which shrink from that light are bad measures, and will drag them out for your inspection. The People's Lobby will not try to settle the tariff question, when, as it inevitably must, that question comes up. But it will very likely exhibit to the voters some strange wrigglings and crawlings in those dark corners we have been talking about. Hereafter the responsibility for every congressional action or inaction will be fixed on individuals. Senators and congressmen will no longer be able to dodge the responsibility that is theirs. In street language, again, they must stand for what they do. The experience will be novel, but we trust it will be salutary. They will no longer be able to fool their constituents, for those constituents will have at hand a cold, dispassionate, accurate statement of every man's record. A post card will fetch such a statement.

We have had our exposures, our sensations, our talk. Now the time has come to get down to business.

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S. L. CLEMENS, ("Mark Twain,")
Author and Reformer,
New York City

Photo by Van Der Weyde, N. Y.

LINCOLN STEFFENS,
Associate Editor, "The American Magazine,"
New York City

The Dollar Subscription

Besides contributing, itself, to the support of the People's Lobby, this magazine has agreed to act as treasurer during the preliminary work of enlisting and organizing the governing committee which is to take over the work. **We desire to repeat what we said last month: namely, that the People's Lobby is not to be conducted by this or any other magazine or magazines. The governing committee will be in entire control, and answerable only to the people of the United States.** We have asked every reader of this magazine,—man, woman, or child,—to slip a dollar bill into an envelope and send it to us. You need not bother to write a letter if your time is limited. Slip in the dollar bill, write your own name and address either inside or outside the envelope, and address it to THE PEOPLE'S LOBBY, SUCCESS MAGAZINE, WASHINGTON SQUARE, NEW YORK CITY. Do more than this. Every reader of this appeal who is interested in good government should organize himself into a subscription committee, and induce others to join the army of founders. For this is a *people's* lobby. We are not asking the millionaires and billionaires to contribute. We want a big fund—half a million dollars, if we can get it—so that the People's Lobby may be established independently free of all doubtful influence. We have never before asked our readers to coöperate with us in any such movement as this; now we ask you to join us in arousing the entire country to a consciousness of the splendid work to be done. Already, as we go to press, the returns are beginning to pour in from our appeal in the October issue. Keep it up!

How It Strikes the People

Here is what they are saying about the People's Lobby. You had better read these letters. They show the sort of mail that is coming into the office. It will do you good—stir you up—to read them:—

Editor, SUCCESS MAGAZINE:

Allow me to congratulate SUCCESS MAGAZINE on the admirable political articles presented its readers this month, *viz.*: "How Roosevelt Plays the Game," and "Taking the Hoe to Congress."

Every voter in the land ought to read these articles so as to realize the urgent need for immediate reform in the administration of national affairs. *The new departure* in politics, so happily suggested by Mr. Needham, is a grand idea, and, if made a success and vigorously sustained, will in time achieve vastly more than the salvation of the American nation.

The People's Lobby should be aided and supported by every *patriotic* citizen, and made the terror of all unprincipled and unscrupulous congressmen, corporations, trusts, and their *cunning* attorneys.

WM. C. HARD,
Franklin Furnace, Scioto County, Ohio.

Editor, SUCCESS MAGAZINE: WASHINGTON, D. C.

Your proposed People's Lobby will prove the David for the Goliath of trust and monopoly. May the Lord fill you with all wisdom and arm you with mighty strength for this great battle of the people for real independence.

ZED H. COPP, Federation of Christian Forces.

Editor, SUCCESS MAGAZINE: FORT SCOTT, KANSAS.

As a constant reader of SUCCESS MAGAZINE I want to congratulate you on the splendid magazine you are giving your readers. It has been improving right along for the several years I have taken it. Especially I have enjoyed lately Messrs. Needham and Merwin's articles. Your idea of a People's Lobby is a "cracking good one." "They" need watching, and the "drummers" of the United States are becoming more alive to the fact every day that the only way to teach the party we belong to a lesson in the kind of men to nominate is to help defeat our party's candidate when the other puts up a cleaner, better man. H. R. MCCOY.

Editor, SUCCESS MAGAZINE: FORT WORTH, TEXAS.

While we know that words of commendation or censure are equally inconsequential from one of your many readers to a firm occupying the position the SUCCESS MAGAZINE does, still we would like to add our small quota of praise and appreciation of the plan you have outlined in the September number for maintaining a People's Lobby at Washington.

Knowing as we do the shameful condition of affairs in the legislative branch of our government and the seeming inability of the people to protect themselves from their representatives who actually perjure themselves when they take their oath of office, we, as one of those who will be so much benefited, wish to extend our heartiest commendation and good wishes to you in your good work. If proper men are selected and proper care and attention given to the prosecuting of their work, it will be one of the greatest factors in obtaining protection in legislation and a "government for the people" instead of a government existing for the sole purpose of commissioning privateers from amongst "the interests" to prey upon the people at large.

F. H. MARSHALL.

Editor, SUCCESS MAGAZINE: CLINTON, CONNECTICUT.

The announcement that you intend to arrange for a People's Lobby at Washington is very gratifying news. Surely the people should be kept in closer touch with affairs at the capital, both to make their influence more often felt and especially to keep themselves better informed. We are not at all informed about affairs in congress, and it is not ignorance or carelessness on our part. How are we to keep informed? That is, we whose time for study of those matters is perforce limited. The few newspapers whose utterances we feel we can trust may, with the best of intentions, see one side much more clearly than the other, and for many magazine articles the manner of discussion is such that we feel constrained to make frequent requisitions on the salt supply. Your proposed innovation seems quite within the realm of practicability, and I believe you can do it. I shall look with interest for the details of your plan, and I trust there may appear in it some means for supplying the people with accurate, two-sided information about how matters go at the capital city—information that is at present not often available.

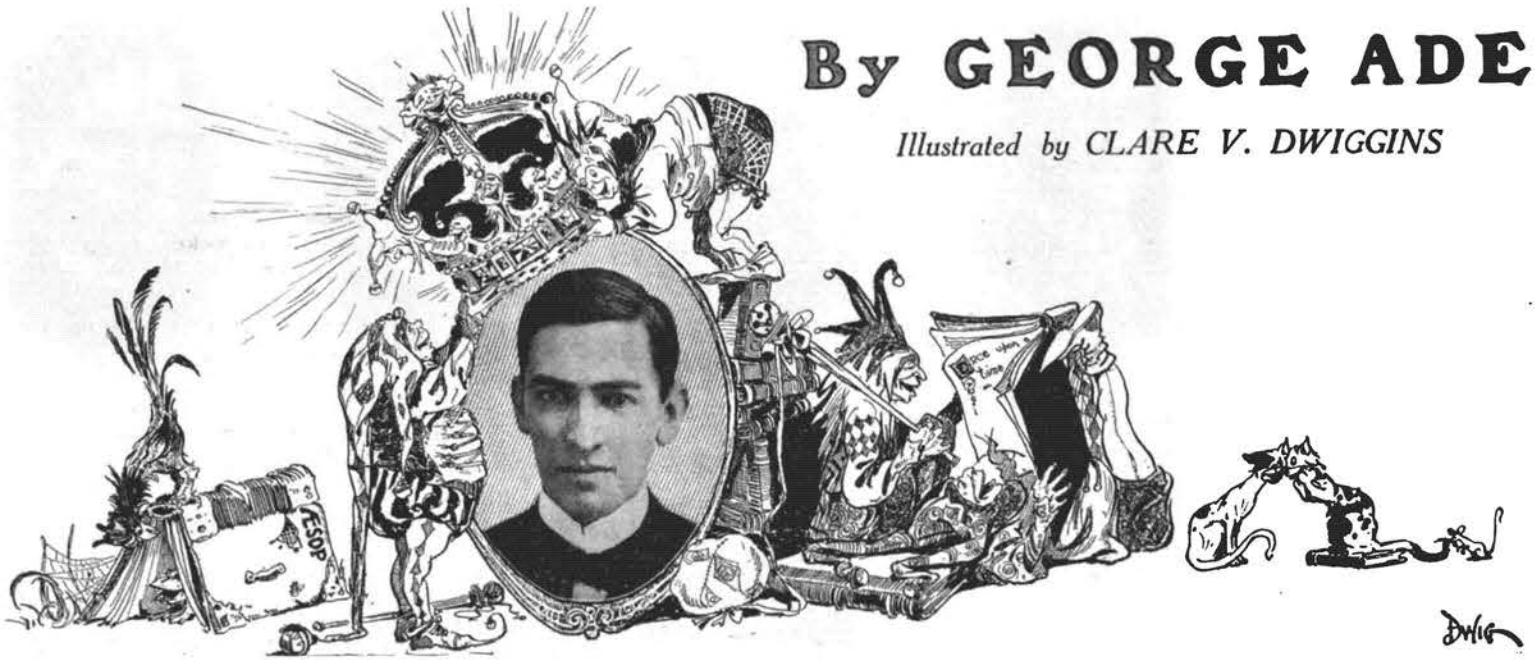
LOTHROP D. HIGGINS.

IMPORTANT.—As the magazine goes to press, another prominent name is added to the list of the governing committee of the People's Lobby. Louis D. Brandeis, of Boston, Mass., is a leading member of the Massachusetts bar, and is a prominent figure in the Public Franchise League, which holds the public service corporations of Boston in a strong civic leash. He is the author of a plan, indorsed by insurance experts, to introduce insurance for wage-earners as a function of savings banks, and thus to save to the laborer dividends of 58 to 520 per cent., which are now gobbled up by industrial insurance companies.

The Funniest Stories I've Heard

By GEORGE ADE

Illustrated by CLARE V. DWIGGINS



ONE hears a lot of good stories in the course of a long and idle career, and it is pretty hard to select those that are the best. Perhaps the stories that seemed funniest to me when I heard them depended largely for their effect upon the personality and the skill of the story-teller. I shall repeat a few that went exceedingly well when they were told.

* * *

Henry Guy Carleton was discussing the characteristics of the colored race. He told this anecdote by way of illustration:

"An Afro-American of limited means succeeded in getting hold of a quarter all at one time and decided to gratify a long cherished ambition. He went to have his fortune told. The fortune teller was a fat woman, who led him into a dim apartment, with a red lamp burning and a skeleton hanging on the wall. She looked at his palm, shuffled the cards, consulted the chart, and then said to him: 'You are very fond of music; you like chicken; you have lost money at gambling, and you have been accused of petit larceny.'

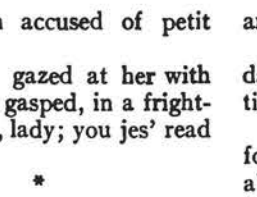
Hearing the truth

"The colored gentleman gazed at her with enlarging eyes, and then he gasped, in a frightened voice: 'Mah goodness, lady; you jes' read mah inmost thoughts.'"

* * *

The late Maurice Barrymore told a capital story one evening. It has gone the rounds more or less since then, but I have never seen it in print:

"A society bud goes to her first big party. It is a gorgeous social event, and she is all fluttering with excitement. The star of this big party is a young man recently returned from a long trip abroad after completing his course at Harvard. He is very handsome, very brilliant, very rich. All the young women are overwhelmingly interested. The brilliant young man meets the little *débutante*, and falls head over heels in love. He dances with her repeatedly, and then asks if he may call. The girl, very much agitated, says that she will ask her mamma. Mother, equally agitated, tells her daughter to say to the young man that they will be delighted to have him call; and he says that he will drop in on the following Thursday evening. The society bud goes home, her head whirling with the excitement of her first flirtation and the anticipation of a call from the real catch of the season. Next day she seeks out some of her girl friends.



"'Honestly, you are'"

"'Just think, he 's coming to call next Thursday evening,' she says. 'Oh, my, what 'll I say to him when he calls? He is so smart and intellectual; graduated at Harvard and traveled abroad and all that. I just know I won't be able to talk about the things that interest him. What do you think he 'll want to talk about?'

"'I dare say,' replied one of her thoughtful young friends, 'that he will want to talk about literature, art, or history.'

"'But I don't know anything at all about those subjects.'

"'Why don't you read up? You have four days, and you can do a lot of reading in that time, and be prepared when he comes.'

"So the young woman read history for four days, so that she might be able to carry on a conversation with the intellectual giant from Harvard, who had traveled abroad. Thursday evening came. He arrived and was shown into the parlor. Presently she came down. He arose and took her by the hand and began to talk to her as follows:

"'Gee, but I 'm glad to see you again, and say, you 're lookin' fine to-night. That gown is a corker. How have you been since the dance? Did n't we have a great time? Say, I never enjoyed myself so much in my life. You 're the greatest partner I ever danced with. When it comes to two-stepping you 're the sure enough limit. Honestly, you are. I 'm not stringin' you. I have been thinkin' all week about comin' up here to-night, and you don't know how tickled I am to see you lookin' so well.'

"For ten minutes he gabbled on. She leaned back in her chair, calm and self-possessed, determined that this intellectual being should not be compelled to bring the conversation down to her level.

"Finally there was a lull, and she looked across at him and said, 'Was n't that too bad about Mary, Queen of Scots?'

"The young man was startled. 'Why, what do you mean?' he asked.

"'Have n't you heard about it?' she exclaimed. 'Why, gracious me! She had her head cut off!'"

* * *

James Whitcomb Riley is the best story-teller I have ever heard, because he tells his stories in character. It is impossible to transfer his quaint manner to the printed page, but perhaps I can quote one of his many Hoosier yarns to illustrate the odd bent of his humor:

When Mr. Riley was the town sign painter of Greenfield, Indiana, a member of the local brass band, "Wes" Burnett by name, caused a lot of talk by purchasing a slide trombone. It was the most valuable instrument ever seen in Greenfield, and he had to send all the way to Elkhart for it. When it arrived Mr. Burnett decided that he needed a case for it; otherwise he might get it all tarnished and dented, carrying it around in the band wagon to county fairs and reunions. So he had the town tinner make him a case for it, and when the case was finished he brought it to Riley to have it painted and then "grained" in imitation of rosewood. This tin case was of a fearful and wonderful shape. It had to be, in order to fit a slide trombone. Riley decorated it with all the skill of a sign painter's art, and then put the owner's name, "Wes Burnett," along the side. Mr. Burnett called to inspect the job, and when he looked over it he said:

The complete address

"That is sure one strange lookin' box, and every man I meet will want to know what 's inside. I guess it 'll save a lot of conversation on my part to put the name of the instrument right there under my name, and then they 'll know what 's inside without botherin' me."

So Riley took his brush and very carefully lettered under the name of Wes Burnett the word "Trombone."

Mr. Burnett looked over his shoulder, and when Riley had completed the "e," he said, "Well, as long as we have got this far I guess we might put on all of it."

"What do you mean?" asked Riley.

"Well, down below the 'Trombone,' just put 'Indiana.'"

* * *

Somewhere or other, years ago, I read a little story which I remember as a jewel of unconscious humor. Two southern fire-eaters, of the soft hat and goatee variety, are tilted back in front of the town hotel. One of them is reading a daily paper. The following dialogue ensues:

COLONEL:—(Looking up from his paper,) "Majah!"

MAJOR:—"Yes, colonel?"

COLONEL:—"I see that theah has been introduced in the legislachah a bill to prohibit the killin' of niggahs."

MAJOR:—"In what months?"

Only a few days ago I heard one regarding the Englishman, who is always fair prey for the American story.

An Englishman was in New York for the first time. He was at dinner with an American friend, and expressed a desire to see a typical American music-hall performance. The American led him down to a ten-cent theater on the Bowery. The first act on the bill was a Mexican knife-throwing specialty. A beautiful creature stood with her back against a wide board, and a gentleman with a black moustache threw gleaming knives at her clear across the stage. The first knife came within an inch of her ear, and quivered as it stuck in the soft wood. Then he landed one at the other side of her head and one just above her. The Englishman picked up his overcoat and started up the aisle. The American followed him and asked: "What's the matter? Don't you like the show?"

"It's very stupid," replied the Englishman. "He missed her three times."

Several years ago I heard Wilton Lackaye tell another one on the Englishman. Doubtless this has been printed, but it is certainly worth repeating:

A Bostonian was showing a British visitor the sights of the Hub. They were driving past Bunker Hill Monument. Inasmuch as the Anglo-American alliance had lately come into being and the Boston gentleman did not wish to make any pointed reference to the fact that at one time we had been fighting with our cousins, he merely indicated the monument with his thumb and said: "Bunker Hill.'

The Englishman looked at the hill intently and asked: "Who was Mr. Bunker, and what did he do to the hill?"

"You don't understand," said the Bostonian. "This is where Warren fell."

The Englishman screwed the monocle into his eye, leaned back and looked at the top of the towering shaft and remarked, inquiringly:

"Killed him, of course?"

The Handicap

By MARVIN DANA

Illustrated by Willam Kirkpatrick

José strode back and forth restlessly in the little cabin room. For the first time in his life he was wholly unhappy. He had money a plenty in his pocket, yet despair in his heart. Neither the one nor the other was common with him. Usually he spent the little he earned as fast as it came to him; usually, too, joy sang blithely in his heart from morning till night. Now all was changed: he had saved money but had won grief. It was this grief he meditated upon as he roved the tiny chamber.

Suddenly there sounded on the languorous tropical air the wild, minor strain of an Indian song. The blood jumped to José's cheek. He recognized the dainty voice, and the music of it was a dirge to his despair. He stood still, listening intently; he heard, very faintly, the soft, dull sound of bare feet pattering on the path to the village. He moved toward the window, half reluctantly, half eagerly, and looked out. Yes, it was she, Maria, the cause of all.

She walked lightly and gayly, the song on her lips and laughter in her eyes. All his soul was in the gaze José turned on her. Nor could one wonder, for she was very fair. Even in the unfitting dress of the Amazonian Indians she showed slender and lissom and moved with a subtle grace, slightly wild and altogether feminine. Her face was dimpled bronze, rose-flushed; the dark eyes were brilliant, merry, and tender. It was a face to bring delight into the heart of any man who looked on it,—or anguish.

Maria glanced up and saw José at his window. Perhaps the laughter in the eyes lessened a very little, perhaps the song on her lips faltered for a moment; but she nodded brightly, twice. José answered her salutation, though gravely, and the despair in him grew heavier still as she went walking on her way.

José had courted Maria for nearly a year, and with much success, as it seemed to him, and, indeed, to the observers in the village. She had shown unmistakably that she preferred him to any other suitor. But, for all his entreaties, she would not promise to marry him. She was too young yet, she made answer to his pleading, and she tossed her head and laughed happily at his sorrow. Short of the final promise, however, she gave her lover every hope.

It was for her sake—to have a golden lure to draw her toward the wedding—that José, for two months, had saved the tiny sums he had gained by his fishing. For all that time he had not gambled or wasted money on drink. Ordinarily he earned barely enough for his meager pleasurings. Now, at length, he had saved, for his love's sake; he had wealth in his pocket. This product of weary, toiling days he would lay, with himself, at Maria's feet.

Alas for fondest hopes! Pedro, whom Maria had always scorned, had chanced on a pocket of gold,—just where, he confided to no one, but he brought two tiny nuggets to prove his boast. Before such treasure Maria bowed down and worshiped. José understood how insignificant, by comparison, were his scanty scrapings of silver. Fear and love winged his steps. He flew to Maria and pressed his suit. It was refused, absolutely. But, since she loved him somewhat, this time she neither tossed her head nor smiled at his grief.

José shut himself in his cabin and nursed disappointment, and, as so often chances, love and despair begot hate. and out of hate came lust for revenge. He had all the savage strength of emotions that is the dower of a native of the tropics. Nothing, not even the priest, had ever taught him to restrain his feelings. He was a primitive child of passion. The fire of the sun that blazed on him every day was flaming in his blood. Now his heart was as black as the waters of the Rio das Vellias, in which he fished; the tide of his evil thoughts as resistless as the current of the Sao Francisco, into which the *rio* emptied. Brooding amid the ruin of his hopes, all his powers concentrated in a mood of vindictive energy against Pedro.

It was while he was in the throes of such evil passion that Maria passed by his cabin window. The sight of her completed the depravity of his desires.

No sooner had the sound of her passing song ceased than he went hastily to the cabin wall and took down his rifle. It was one that he had taken from a dead soldier in the last revolution. Having held it lovingly for a moment, his face set, his eyes fierce and unseeing, he sat down and cleaned the weapon with punctilious care,—cleaned it and put it in order and loaded it. He was caught and powerless in that great and awful tide of hate which sweeps ever through the ocean of love. He was one of that infinite mass, beasts and men, at blood-feud with the rival in love.

It was before dawn, next morning, when he set forth from his cabin, his rifle on his shoulder. He had no fear lest any should see him, for he often took his rifle on his fishing trips, but he wished to be very early at a certain place in the forest. When in his canoe, he sent it racing across the river and on, up against the current, until at length he turned into a little creek that emptied from the forest. Up this he paddled for perhaps half a mile. There he drew to the left bank, where an outcropping rock made a landing place. Leaving the canoe fast to a creeper, he shouldered the rifle and entered the forest.

Hardly a rod from the bank of the creek he paused and stationed himself behind the trunk of an ironwood. This was his destination. There, but a little time before, while fishing in the creek, he had seen Pedro passing in an old overgrown path that ran from the *rio* up the wooded slopes toward the abandoned mines. It was the very day on which Pedro had returned with the gold; doubtless he had found a pocket somewhere about the mines. It was possible that José might, if he chose, track the man to the place where the treasure lay hid. But José cared for nothing as petty as gold, that day; he was athirst for revenge, not for riches. And yesterday Pedro had boasted that he would visit his treasure-house on the morrow and get another nugget. By reason of this José crouched on the moss behind the ironwood.

"Maria passed by his cabin window"

It was a dreadful waiting to do a dreadful deed. His heart was by turns hot with hate and cold with horror, but he did not falter in his fell resolve. He had loved too long to abandon in a moment of dismay that hate into which his love had changed. Yet, from time to time, he was seized with shudderings at thought of the crime he waited to commit. How could he ever tell this frightful deed to the good father? Could the *padre* give him absolution for a crime so enormous? Must he burn in hell fire forever? Nevertheless, through all the hideousness of his thoughts, he held fast to his fatal purpose.

At length a faint noise warned him that his enemy drew near. There was a little wind that brought the sound clearly. He cocked his rifle and waited in moveless silence, ready to inflict the doom of his revenge on the innocent man who was coming to him. José, who loathed the crime, loathed more him who had won Maria.

The sound grew louder. José held his eyes straining through the dim light along the line of the path, peering restlessly through the openings in the pendent net of vines. Then, finally, the form of a man showed black in the distance.

José set the rifle to his shoulder and glanced along the barrel. He had no fear lest his victim escape; long practice had given deadly accuracy to his aim. But, even while his finger was on the trigger, ere he pressed it, some unexpected movement caught his vision and gave him pause.

A gleam that swayed fixed his gaze on a redwood which grew on the far side of the path, and beyond him, toward the man who approached. In an instant more he saw the vague, sinuous outline of a monster boa that uncoiled from a branch twenty feet above the path. José saw the shining column writhe and swing like a mad pendulum in the path; he saw the great open jaws, the white gleam of the fearful teeth; he saw the head flash in a curve, around the body of Pedro; coil on coil followed; even as the shriek of utter despair burst from its prey's lips, the serpent's head was reared high for an instant before sinking its teeth into the shrinking flesh.

In that instant, without any pause for thought, José shifted his aim and pulled the trigger.

While screams still broke from the frantic man within the coils those coils loosened and fell from him; he leaped and fled madly back along the path, nor ever looked behind him.

José stepped out into the path and stood idly watching the tremendous writhings of the boa, with shattered head, in its death agony. By and by he would dress it and get the oil from it, but just now he had no thought of this.

His heart was full of peace. By the grace of God he had saved his soul. In the emotions of these moments his rage and his hate had vanished. Love remained, but softened, by stress of other passions, to a tender sadness.

José smiled gently, as he murmured:

"I am glad, glad! I hope Maria will be very happy, yes!"

But he added, and the smile grew swiftly:

"Oh, I have money, so much money to spend now!"

The "Punkin" Freshet

By HOLMAN DAY

Illustrated by H. E. Dey

THE "punkin" freshet came swooshing down
Over the banks in Newry town,
Ere laggard farmers had time to glean,
And swept the intervale meadows clean.
The ranks of the corn-shock soldiers fel
Before the rush of the crested swell;
The bean-stalks staggered awhile and then
Floundered away like drowning men.
And, dotting the breast of the turbid tide,—
Hundreds and hundreds, far and wide,—
The pumpkins bobbed as though, in glee,
They capered their way to the distant sea:
Pumpkins little and pumpkins big,
Like baldhead swimmers without a wig;
Pumpkins by night and pumpkins by day,
Bobbing past on their seaward way,
Till the folks remarked in Newry town,
"It's a punkin freshet that's going down."

Old Cap'n Gee was sailing back
From a fruitless trip in the Polly smack.
He and all of his faithful crew
Had fished and fished as best they knew;
But a spell on the sea there seemed to be
To the great disgust of Cap'n Gee.
So home he tacked with naught in his jeans
To buy hard biscuit, pork, and beans.
But suddenly off to lee he spied
Something queer on the tossing tide,
And the top-man yelled to Cap'n Gee,
"It 's a school o' punkins, it seems to me!"
Said Cap'n Gee, "That's fishin' luck!
If ye can't git cod, take garding truck."
So, over the dories splashed posthaste
And their pumpkin quarry they gaily chased,
Till the Polly smack was loaded down
With the pumpkins that bobbed past Newry town.

Now it chanced that the big lake overflowed
And the bursting dam left open road
To mammoth salmon and giant trout
Who had yearned for a chance to gad about.
And down they came, but the flood grew light
And eddied and spread, and the sun was bright;
The big fish, scared by the shallows, sought
The darker holes, and so were caught.
For these darker holes were doors set wide
In barns o'erflowed by the rushing tide.
And as soon as the flood, in muddy trails,
Drained from the soggy intervales
The farmers with pitchforks gathered trout
From the barns where they splashed to find way out,
Till Newry had a crop o' fish
That the largest appetite could wish.

So, quite in a natural sort of way,
Newry sent to the coast one day
For pumpkins to make Thanksgiving pies
And offered to swap her fish supplies,
For they'd heard that the doughty Cap'n Gee
Brought pumpkins alone from the raging sea.
And the coast was tickled to get the trout—
A change in flavors suits all, no doubt!
And thus was that good old truth made plain:—
"There's no great loss without some gain!"
Though all but the adage seemed upside down
In the "punkin" freshet of Newry town.

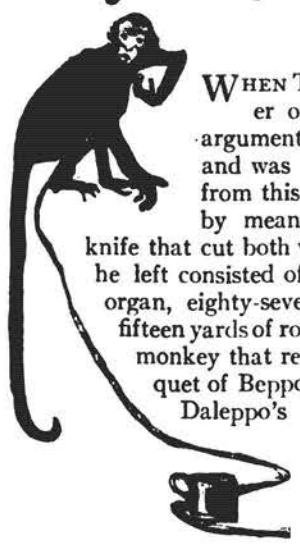
"The farmers with pitchforks gathered trout"

"If ye can't git cod take garding truck"

BEPPO

By Porter Emerson Browne

Illustrated by Gerrit A. Béneker



WHEN Tony Daleppo's father one night got into an argument with a compatriot, and was suddenly translated from this world into the next by means of a long-bladed knife that cut both ways, the estate that he left consisted of an asthmatic hand organ, eighty-seven cents, a tin cup, fifteen yards of rope, and an untrained monkey that rejoiced in the sobriquet of Beppo. While the elder Daleppo's death was sudden and, to an extent, inconvenient, yet it was not entirely unfortunate, for it saved Tony many kicks and cuffs, while Beppo was spared the welts and weals that are essential to the education of his kind; for inasmuch as God has fashioned monkeys somewhat after man's image, they are usually expected by their owners and trainers to have most of man's wisdom, and, failing in this it is deemed advisable to inject it into them by means of the whip, butt or lash, whichever shall prove most convenient. Thus it was that, while meals were perhaps a bit more irregular, (though God knows they had ever been irregular enough,) Tony could now come to his dank, dirty, cellar-corner home without first investigating as to whether his father were drunk or sober, savage or amenable, while Beppo chattered and clucked and hunted fleas in unchecked, unscarred, unbruised peace.

They were alone, these two, and, after what their few years had given, not really sorry to be alone. Each was little; each was undersized, weazened, emaciated; each had wild, round eyes and unkempt bodies; and each loved the other.

As the wheezy organ, when it stood on its one wooden leg, came even above the top of Tony's matted head, it was an unavailable asset. So he invested his eighty-seven cents in shoestrings, and went forth into the marts of trade as a breadwinner, while Beppo, tied with the fifteen yards of rope, spent happy days in chasing, and usually catching, the various bugs and insects that infested the cellar home. And when night came, and the shoestring-buying public was no longer reachable, Tony would come home, and he and Beppo would sup on anything, and sometimes nothing, and then, together, woo sleep, lying close to one another for warmth in the little heap of ragged blankets that they knew no better than to call a bed. And they were happy, or reasonably so; for when you have always known the worst, almost the worst ofttimes seems like almost the best.

And it is far better to have as your only associate in life a monkey who blinks and chatters cheerfully when times are good, and sympathetically when they are not, than a man who ignores you when times are good and kicks and curses you when they are not. And so the days passed.

Now in the quarter where lived Tony and Beppo, there also resided an ambitious Italian gentleman who was actively engaged in organizing himself, three cats, and four dogs into a trained animal entertainment, with which he might win fame and shekels in the *vaudeville* theaters. His days he spent in operating a fruit stand, his evenings in beating and abusing and otherwise educating his dumb associates until they could do all manner of entertaining tricks.

He would elevate his cats to a lofty altitude, and then, by giving them a hard slash with a long whip, force them, wild with pain and terror, to jump into the basket that the biggest dog would hold for them. He taught them to play dead, (it was often closer to reality than to make-believe,) and to steal things from his plate as he pretended to eat, and to slip their collars when he was n't looking and then to hurry back and slip them on again ere he turned. His dogs he taught to walk on their fore feet by the simple but effectual method of lifting their hind legs in the air and then slashing them across the bellies whenever they would attempt to assume the position that God had intended them to take; and by reversing these methods, he could as easily compel them to walk upon their hind legs.

"Eighty-seven cents"

When they did well, he would reward them with a bit of sugar or biscuit. When they did badly he would hold them by the throats, or sometimes corner them, and beat them until his arm was tired and they too painful to feel pain; and he had them so well trained that they would cringe and flatten at a word. He had them so well trained that their spirits were broken, and their hearts, and their souls were filled with fear, even as their bodies usually were with pain.

Now this ambitious Italian gentleman needed a monkey; for an animal act without a monkey is like a sandwich without filling. He chanced to see Tony's. And he decided to have it.

The Italian gentleman was an economist and an opportunist. Anything more ridiculous than paying good money for something that can be gotten without cost, he could not imagine. Anything more absurd than *buying* anything from a ten-year-old boy who is friendless and alone, he could not conceive. So, when he finally was ready for Beppo, he merely closed his fruit stand for an hour one afternoon, when trade was dull and, going over to Tony's cellar home, kicked open the ramshackle door and entered.

Beppo, thinking it was Tony, leaped forward with an eager cry of joy. The Italian gentleman grabbed him by the neck and shoved him under his coat. Then he unfastened the fifteen yards of rope, coiled it up around the monkey, thereby binding inconvenient arms and legs, and turned to go.

But chance had unfortunately brought Tony home early that day; and so it was necessary

"'Can I keepa da monk?'"

for the Italian gentleman to throw him into the corner and kick him into insensibility, for, when he saw what the Italian gentleman was about, he fought as only an Italian boy despoiled of that which he loves more than all else, can fight.

Next day, when he was able to walk, Tony went to the fruit stand of the Italian gentleman, but only to be kicked into the street by the gentleman in question, laughed at by the neighbors, and told by an Irish policeman to "G'wan out o' here!"

And when sick, tired, despairing, lonely, he returned to his cellar home, there was nothing to greet him but yet greater loneliness. And that night, as on many others that followed, he awoke many, many times to stretch out thin, lonely arms to a friend that was not there; and that night, as on many others, on finding no warm little body near to his, he felt within himself a strange sensation of emptiness that might have been hunger, and that was—heart hunger, which is greater far than can be any other kind that God may give to man or boy.

In the glare of a thousand electric lights, hurried and harried by a thousand hastening men and women, on pleasure bent and working hard to get it, as is the way with us Americans, Tony stood near the main entrance of the roof garden vainly trying to sell his shoestrings. But the shoestring business had no place in a crowd of this kind, and he thrust forth his cigar box with its undesired burden time and again, only to have it pushed aside by swinging coat or fluffing skirt.

He was tired—very tired. He wanted to go back to his cellar home. But what then? There was nothing there but loneliness. And he was tired of loneliness. So, clutching his box more firmly, he gazed about him with wide, weary eyes.

He saw coming toward him a big, red-faced man with a broad-brimmed felt hat and a smiling, pleasant face. Here might be a customer. He stepped hastily forward; and just then the man stumbled a little. In recovering, he knocked against the thin little figure, and Tony and his shoestrings went into the gutter, and, what was worse, into a puddle left there by an over-industrious watering cart.

He picked himself up, tears and mud and water in his eyes and on his cheeks; and, with fumbling fingers, he sought in the mess for his stock in trade, now ruined, hopelessly ruined.

blared. There entered a little, dark-complexioned man with heavy black mustache and eyebrows. He was dressed in satin knee breeches, silk stockings, and patent-leather pumps, and he wore an opera hat.

Delsartically the trainer waved the whip that he carried, a little whip, with an almost invisible lash, and the dogs and cats leaped nimbly forward to form in line across the front of the stage. Then, at another signal, they sat up on their haunches, uncomfortably, fore paws dangling. At a third signal, they came to all fours and sought their respective places. It was not noticed that one dog who was a bit laggard received across his clipped flanks a stinging cut from the thin lash. Animal trainers learn to do these things so quickly that an audience can scarce see it; for it will sometimes prejudice a few particular people, thereby lessening the applause, if a trainer is seen to torture an animal; and yet animals must be hurt, else how do they learn? Something, it is true, may be accomplished by the hope of reward, but most is accomplished by pain and the fear of pain. Hence trainers of small animals get to be expert in the infliction of punishment, and yet more expert in signifying to their pupils what will be the reward for misdoing when the troublesome audience is no longer present; and they always keep their promises, as many a scarred and moaning brute can testify.

"He went forth as a bread-winner"

When, with the assistance of many sly cuts with his whip, and many muttered threats that the animals understood but too well, the trainer had revealed his *repertoire* of tricks, the aching, cringing animals retired once again to their respective places, while the audience applauded loudly, as audiences will. And they cried, "Is n't it wonderful!" when they should have cried, "Is n't it shameful!" and they asked one another, "How does he do it?" when they should have asked, "How can they allow him to do it?"

The Italian trainer bowed his greasy acknowledgments to the applauders, and then, going to the wings, clapped with his hands. There was thrown to him a monkey, a little, weazened thing clad in a garish coat of red and blue and gold, and wearing a cocked hat on his head. The Italian held him upon his arm and pinched him fiercely beneath his coat, to let him know with whom he was and what he might expect if he failed in his tricks, at the same time bestowing upon him a Judas kiss to hide the brutal torment; and several kind-hearted but ignorant ladies, seeing the poor little body contract convulsively and the thin arms close painfully on the black sleeve, cried, "O, see how he loves him!"—and he did, as the missionary loved the Indian who lighted the torture fires.

The monkey was placed on one trapeze. Another trapeze full twenty feet away was set swinging, as was the one on which the monkey perched so precariously and tremulously. It was the monkey's task to leap from one swinging perch to the other.

But he refused. Clutching frantically to his insecure resting place, he chattered appealingly, beseechingly. The trainer's eyes flashed ominously. With his back to the audience, so that it might not see, he cut savagely the trembling little body with the biting lash. The monkey, screeching with pain, almost fell from the bar. The audience laughed. It is the way with audiences. Why? God knows. Those who will weep at the beating of a horse will often laugh at the glittering stage torture of a dog, or a cat, or a monkey, or even of the same horse whose street torment so affected them. Possibly they do not know, or knowing, do not think. Or perhaps they are too stupid to understand, too dull-witted to perceive.

Again the Italian cut the monkey's tortured little body with the stinging lash. Again the animal, chattering with commingled agony and pleading, clutched the swaying bar frantically. Again the audience laughed.

It was now a fight for mastery. The trainer knew that he must bend the monkey to his will, or become himself an object of ridicule, which would mean to him the loss of prestige and dollars. He swung his whip back, and just then a shrill, pleading, tremulous little voice rang through the great, glass-roofed auditorium:

"Beppo! Beppo!"

The monkey's blinking eyes turned. Quicker than the swish of the lash, he had leaped from the trapeze, and, in another instant, he was in the box, nestling convulsively in Tony's clutching arms, while Tony's lips were pressed against his weazened head and Tony's eyes dropped round, dirty tears on the wonderful coat of red and gold and blue.

The Italian gentleman, with a muttered malediction, sprang to the box, leaped over the rail and upon boy and monkey. His temper was gone, and with it his patience, and he attempted to seize the monkey by the throat. Tony, through gathering tears that ceased as suddenly as a summer shower, leaving in their place a light as hot as the summer sun, looked up, recognized the Italian gentleman, and, holding the shrinking little animal close to his breast, kicked savagely at the silk stockings. The Italian gentleman, thwarted, raised his whip and brought it down across the faces of boy and monkey. And then the big man came to.

With a bellow of rage, he swung one heavy fist and the Italian gentleman described a graceful parabola over the brass box rail and lit on the bass drum, whip and all.

And then there was a tumult. Men hurried hither and thither. There was loud talking and threats and curses and much noise and pushing and shoving and harrying and hurrying. That was all that Tony knew, save that he still held Beppo's shivering little body in his own shivering little arms, and that Beppo's little hands were clinging frantically about his ribs, even as his were about Beppo's. And then they were on the street in the middle of a shouting, fighting crowd, while the big man held him close with one arm and pushed and thrust and struck with the other.

Then they were in a cab, rattling across cobbles and car tracks; and then in a great railroad station, where gongs rang harshly and people hurried hither and thither; and then a white-coated negro had shown them into a long, narrow house with dimmed lights and seats that ran crosswise, close together.

The big man pushed him gently into one of these seats and, sitting beside him, removed his hat and wiped his forehead.

"Phew!" he said.

"Yessir," said Tony.

The big man turned and looked at him.

"Have you got any folks,—any mother, son?" he asked.

"Nossir. My fadder he dead. Mudder she dead, too." And then, "Can I keepa da monk? Beppo belonga to me. He steala him. Can I keepa da monk?"

The big man clapped him on one thin shoulder.

"You bet," he said, heartily. "You keepa da monk. I keepa you. Is it a go?"

"Yessir," said Tony, solemnly. And Beppo chattered and blinked happily.

Fools and Their Money

By Frank Fayant

Sketches by Arthur G. Dove

[This is the third article in Mr. Fayant's series, which, we are glad to say, is meeting with unprecedented favor with our readers. It deals with the "safe speculation" of "discretionary pools." The number of letters that Mr. Fayant has received from various people in all parts of the continent assures us that just such articles are badly needed at this time. The fierce attacks that have been made on this magazine and on Mr. Fayant by publications which sell their columns to all manner of "get-rich-quick" promoters is also a happy sign. It plainly shows that our work is having effect. We want these people to know that we welcome their abuse. When you stir up hornets, they sting.—*The Editors.*]

"Mr. Bunco said 't would go up"

DID you ever receive a letter from a pseudo-banker who unfolded an alluring plan to make your money (placed in his keeping,) produce fabulous returns by systematic speculation in stocks or cotton or grain? The pseudo-banker, who pretends to be able to lead you on the royal road to riches, writes (and this is just what one of these fabulists did write to his victims):

"Do you wish to increase your income without personal attention or annoyance? Then use common sense. How do you suppose that Bankers get so wealthy? How do you suppose Insurance Companies make millions? How do you suppose Savings Institutions accumulate gigantic fortunes? How do many men live as well on a capital of $3,000 as others can on a capital of $50,000? How can you make money honestly—without risk? Do you know that $1,000 placed through my system of speculation a year ago would be over $4,000 to-day? The average profits on it would be sent to you in cash every two weeks—$125 semi-monthly is a good income on every $1,000. Think of $10 a day—is what your money would earn—are you making that clear each week-day with your brains?"

The financial parasite who uses this bait to catch fools is a "discretionary pool" operator. He uses his "discretion" in handling the money the fools intrust to him. When the victim sends his money he signs a paper like this:

"Herewith I beg to inclose you $100 to be used in speculation, which is left to your discretion both as to buying and selling for my account. My liability is strictly limited to the above amount, while profits accruing to me are unlimited."

"I can't lose"

This last phrase is a fine touch—"while profits accruing to me are unlimited." The man who wrote this alluring phrase is now in prison. Thousands of persons all over this country read and re-read it—"while profits accruing to me are unlimited"—and then signed the little paper, put it in an envelope with what money they could scrap up, dropped it into the letter box, and dreamed of riches. This alluring phrase took millions of dollars out of the pockets of the credulous in all parts of the country and put it into the bank accounts of the "discretionary pool" parasites.

The "discretionary pool" game is played for bigger stakes, and at a greater risk, than that of wildcat promoting. The man who sells the inflated stock issue of a more or less worthless mining or oil or industrial company can, if he is at all clever, leave no tangible trace of fraud behind. Millions of dollars of worthless stock are sold every year by parasite promoters who laugh at the threats of their victims to put them in prison. But the operator of a "discretionary pool" is always in imminent danger of prison. Only a few of them go to prison, it is true, because their victims seldom care to confess what fools they have been. The victim of a "discretionary pool" takes much the same view of his loss as the hard-fisted farmer at the county fair who digs down into his trousers' pocket to back his opinion as to the location of the illusive pea under the shell.

When Fortune Making Looks Easy

Like the "wildcat" promoter, the "discretionary pool" operator presents a plausible argument. The "wildcat" promoter says, in all truth, "Bell Telephone stock when first offered went begging at fifty cents a share, and these same shares to-day are worth $4,000." And he invites the credulous to buy his stock in the hope that it, like Bell Telephone, will increase in value eight thousand-fold. The "discretionary pool" operator cites the rare examples of men who have gone into Wall Street with a shoestring and left it with seven-figure fortunes. To the ordinary reader of the newspapers who glances at the financial headlines—"Harriman Makes Ten Million Dollars Overnight," or "Keene Cleans Up Millions in Steel," or "Big Rise in Cotton Makes Fortunes"—it seems that Wall Street is a charmed locality where men with "inside information" must make fortunes every day. The "man in the street," who looks over the daily stock-market reports as he does the baseball scores and the racing summaries, just to be posted, saw the other day that Union Pacific railroad stock, paying six per cent. dividends, closed below $163 a share. The directors that afternoon increased the dividend to ten per cent., and the next day the rush to buy the stock put it to $179, and a fortnight later it sold at $195—an advance of $32. The "man in the street" hears of the fortunate speculators who bought Union Pacific before the dividend was increased and sold it at a profit of twenty to thirty dollars a share. Fortune making in this fashion looks so easy to the "man in the street" that, if he is credulous enough to believe that strangers in some distant town are eager to make money for him, he is ready to believe the wonder tales of the "discretionary pool" parasites, who tell him they have "inside information" on "big deals" in the market.

"If mother could see me now"

The "discretionary pool" fool-seeker never does any actual trading in the market, except in rare instances where he wants to make a pretense of "losing" the pool's money. One of the big Chicago "wheat pools" one day bought in the pit one million bushels of wheat through one broker, and at the same time it sold one million bushels through another broker. The two transactions balanced each other. The "pool" had to pay the brokers' commissions, $1,250. When the price of wheat declined the "pool" announced to its clients that it had bought one million bushels and had, unfortunately, lost. If wheat had advanced, the "pool" would have announced the sale of the one million bushels with the same unfortunate result. It was, "Heads, I win; tails, you lose," and so it is always for the "investors" in a "discretionary pool." The operator of the "pool," when he receives money from a victim, sends back a small part of the money as a "dividend," and seeks to entice the victim into reinvesting his "dividends" in the pool. When the "pool" operator finds that his victims are taking their money out faster than they are putting it in he closes the "pool" and announces that the money has been lost. The "dividends" are always paid out of the victims' own money.

FRANK FAYANT

Mr. Fayant won his magazine spurs as a writer for SUCCESS MAGAZINE. He is a native of Fort Plain, New York, and was a holder of the Horace Greeley Scholarship at Cornell University. After he was graduated he became a member of the war staff of the New York "Sun," and had charge of the despatch boat "Carbonero" during the Cuban engagements. A year later he was engaged by James Gordon Bennett to represent the New York "Herald" in London, and was finally engaged by this magazine as European staff correspondent. A few years ago Mr. Fayant gave up active journalistic work to become an expert in Wall Street affairs. He has made a close and persistent study of all matters pertaining to finance. He has had the assistance of some of the leading financiers of the United States in the preparation of this series, "Fools and Their Money."

The Home of the "Sucker" Game

Just who it was who invented the "discretionary pool" game is a mystery. It originated in Chicago, and one of the Chicago parasites, Van Winkel by name, is sometimes called "the father of the discretionary pool," but Delaney, a Pittsburg parasite, worked it before Van Winkel. But it was the ingenious Van Winkel who formed the nucleus of the famous Chicago "sucker list" that has been handed down from one swindling operation to

"I've invested my wife's money"

in the "sucker list." Bernard, once a newspaper reporter, was the tool of the other men, and held the presidency of the company. Weinman has a record as a "get-rich-quick" swindler. These men also organized several "brokerage" houses in Broadway and Wall Street, as offshoots of the Dean Company. A "sucker" who could n't be caught by one firm might take the bait offered by another.

The Dean crowd had no capital in the beginning. Keller said they had difficulty in raising the small amount needed to pay the incorporating tax in New Jersey. A study of these swindles apparently reveals the fact that the perpetrators go into them because they are "broke" and need the money. When they are successful in fleecing the fools, they usually lose their ill-gotten gains in "playing the market." There was Montrose Lewis, who ran a shoestring into three hundred thousand dollars in Chicago, in the American Syndicate Company, a "discretionary pool." He took his quickly made fortune and tried to "beat" the stock market. The three hundred thousand dollars vanished. And there was Richard Oliver, who made a small fortune at the game in Chicago, tried to become a millionaire by speculating, and ended by selling his office furniture for fifteen dollars. Then he went back into the "get-rich-quick" game to make another fortune.

der!"

These fabulists who tell marvelous tales to their "clients" of how they make enormous profits in speculation always fail when they actually try to make money in the market. When the Dean swindlers were on trial, Keller was asked, "Did you or any members of the concern ever beat the stock market, or ever try to beat it?" His frank and honest reply was, "I have ried to beat the stock market for twelve years, but I was never able to do it for a minute."

Kellogg's Matchless Circulars, the Envy of the "Trade"

As soon as the fools began to send their money to the company, as the result of Kellogg's alluring appeals to speculators in the "sucker list," the gang had money for printing and advertising. The advertisements of the parent concern and the offshoot brokerage houses appeared in all the leading newspapers of the country. "Sam" Keller's "banking house" advertised:

MAKE YOUR MONEY EARN MONEY.

Under our systematic coöperative plan of speculation, "You Avoid Risks." Settlements made once a week. Sums of $20 to $1,000 invested under our plan will yield satisfactory returns. Prospectus, explaining our methods, mailed free.

SAM KELLER & Co.,
44 Broadway, New York.

Bank references. Agents wanted in every city.

The response to the broadcast newspaper advertising was instantaneous. The golden stream was tapped. Tons of circulars were sent through the mails. Branch offices were opened in Boston, Portland, Baltimore, Columbus, St. Louis, Cleveland, Atlanta, Richmond, Dayton, Knoxville, Salt Lake City, Louisville, Cincinnati, Detroit, Indianapolis, and Toledo.

Kellogg flooded the country with his matchless circulars. They were the marvel of all the other parasites. Kellogg's explanation of the company's "system" of "beating" the market was ingenious:

"The Dean Safe System, so called after E. S. Dean, the originator of the percentage table, who figured on the entire capital of a combination, shows the proportion that can be safely invested as a margin in trading in stocks, so that should the market go against our judgment, we can, with the balance of the combination's capital, take advantage of the fluctuations which are sure to come, and thus save our original margin."

"Home was never like this"

The fools who read this profound explanation thought that it meant something, although they could not understand it, but it meant nothing at all. It was like the highly amusing explanation of its sure method of "beating" the market sent out to "suckers" recently by the People's Financial News Company, a "discretionary pool" concern that had a short career:

"We employ an expert tape reader, who watches every quotation as it appears on the tape. If the stock shows signs of weakness and there are more sellers than buyers, we immediately take profit on long stock and sell short. Then again if the stock steadies and shows that there are more buyers than sellers, we take profits on the short stock and buy for long account, and by this plan we can make from two to three profitable turns a day while the price of the stock may be the same as the day before."

The Dean concern was ambitious (in its prospectus):

"Our aim and object is to some day be the strongest financial institution in the money world. But we have had to fight against a lot of unscrupulous brokers, bucket-shop sharpers, gold-mine swindlers, and real estate boomers, who have been preying upon the public, and at some time squeezed a few dollars out of the people."

"What does 'N. G.' mean?"

"Sam" Keller, at the trial of his confederates (he turned state's evidence,) made the truthful comment on Kellogg's circulars that "no one would 'fall' to them as not being straight, but anyone would 'fall' to them by sending along cash." The Kellogg literature made many astounding statements, some of them unvarnished lies, but they never made promises as to future profits. They told how much money had been made and was being made by the concern, and left the victim to dream about his own profits. One of Kellogg's tricks was to ask questions that he did n't answer:

"Are your profits 300 to 400 per cent. yearly? Do your profits appear in cold cash? Do you know the prices of stocks make and lose fortunes for Wall Street traders every day? Do you know the price of a stock can be made to go up or down by enough money? Do you know we have the money and are getting stronger every day?"

The flow of cash into the Broadway offices of the concern grew until it averaged ten thousand dollars a day. Very little money was returned to the "clients." Those who wanted their "dividends" were told how much larger their ultimate profits would be if they left their "dividends" in to swell their original investment. In some small towns the withdrawals from the savings banks were so large, in consequence of the "investments" in the Dean swindle, that bank officers made public protest. Six months after the scheme was launched, the gang saw that the fools had been fleeced for nearly all they would part with without raising a clamor of protest. A last appeal was made to the "suckers" to send remittances for a "wheat combination." The circular bore the significant heading, "The most important notice ever sent to the customers and friends of the E. S. Dean Company." The response to this circular was $149,000. Wheat declined, and the concern "lost" the victims' money.

"Ten Per Cent. a Week with Absolutely No Risk"

The fools began to feel that they were being fleeced, and asked for their "dividends." These requests grew so numerous that the gang decided to ask the courts for a receiver. Before they had time to do it, receivership proceedings were begun in behalf of some of the victims, and the swindle collapsed. The receiver found an open, empty safe and some office furniture. The gang had salted away the "swag." It was four years before any of the swindlers could be put in prison. With their victims' money to aid them, they fought in the courts for their freedom. Bernard, the tool, finally served a short term in prison. Kellogg, who was convicted on Keller's testimony, is now in prison serving a second term. His confederates got away. Several of them are still inventing new ways to fleece the fools.

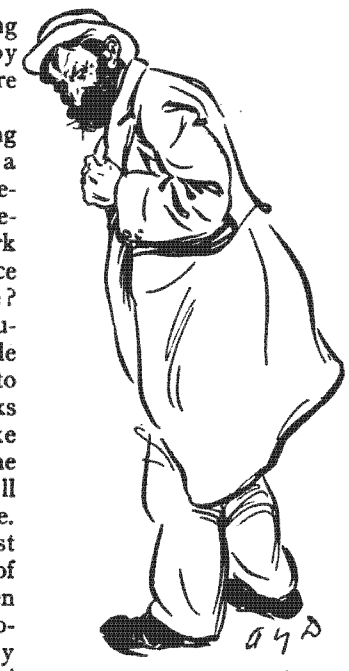
The boldness of these "get-rich-quick" parasites is the more remarkable the more one delves into their schemes. When the post office or the courts stop one swindle, another starts up in the next block. The names are always new, but behind the whole chain of "get-rich-quick" swindles there is a little gang of parasites who have taken many millions out of the fools. Occasionally a member of the gang dies, or goes to prison, or flees to a foreign country to live on his ill-gotten wealth; and occasionally a new member forces his way into the gang. These parasites are at the mercy of each other. If one of them tries to "pull off" a scheme without letting the others in, the moment he taps the money stream the other parasites demand their "rake-off." The leaders of the Dean swindle were still waiting to be tried when there appeared in the advertising columns of hundreds of newspapers, under the heading, "Banking and Financial," the famous announcement of W. F. Miller, of 144 Floyd Street, Brooklyn, offering 520 per cent. a year to all who deposited their funds with him!!

Was a more tempting morsel ever thrown out to catch "suckers?" Ten per cent. a week! The carpenter earning four dollars a day, who had laid by five hundred dollars in the savings bank for a rainy day, could invest his money with the Brooklyn alchemist and receive a weekly income of fifty dollars, twice as much as he could earn by the sweat of his brow. The poor widow, at her wits' ends to keep soul and body together on a four-dollar-a-week income from a three-thousand-dollar piece of property, could sell her property, put her cash into the Franklin Syndicate, and live in luxury on an income of three hundred dollars a week, with "absolutely no risk of losing." The little country lawyer, impatiently waiting for clients, could sell his books and desk and chairs, send the money to Miller, and have an income of fifteen hundred to two thousand dollars a year. The farmer could sell a good pair of horses off his farm, turn the proceeds over to the new "Napoleon of Finance," and receive a larger income than his whole farm returned him. What alluring pictures of the future were painted by Miller for the credulous fools who were greedy to gain wealth without work!

"I'm J. P.'s partner now"

But, if Miller did throw out a tempting morsel to catch the fools, was there ever a bolder or more transparent scheme to defraud? Was not the two-inch advertisements which he inserted in the New York newspapers absolute evidence on their face that the Franklin Syndicate was a swindle?

Miller posed as a Wall Street speculator. He told his dupes that his "inside information" made it possible for him to use their money in speculation in stocks and commodities in Wall Street and make it earn ten per cent. a week for them. The shrewdest and most daring operator Wall Street has ever known is James R. Keene. If Mr. Keene should confide to his most intimate friends that he had a system of speculation whereby he could make ten per cent. a week on his capital, with "absolutely no risk of losing," they would say to each other, "Poor Keene! His mind is wrecked! We must get him away quietly to some institution." Imagine for a moment that Mr. Keene, or any master of speculation, could make ten per cent. a week on his capital. A million dollars—and this is no unusual stake to risk in these days of heavy speculation—would in two short years grow into a fortune twenty times as great as that possessed by the richest man in the world. This fortune, if invested in four per cent. bonds, would return a daily income of more than two million dollars, or two hundred per cent. a day on the original stake.



"No more clothes for cash for me."

The Childlike Faith of the Public

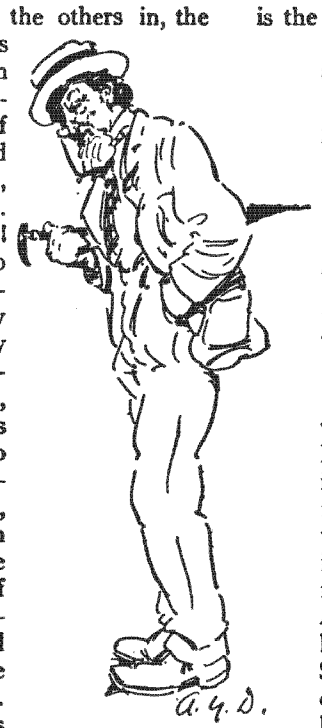
The dream of sudden riches turns many a sane man's head. Thousands of Miller's dupes were men and women possessed of common sense, but they eagerly turned over to him nearly $3,500,000, believing that he was making these enormous profits in speculation. What purpose does a common school education serve if it leaves in sane persons' minds such financial credulity? Did any one of the "investors" in the Franklin Syndicate with a child's knowledge of the multiplication table, take pencil and paper and figure out what a preposterous promise the Floyd Street fabulist was making? Most of these money-mad "investors," not content with an income of 520 per cent. a year, left their weekly dividends in the syndicate to compound. Here is the income table they could figure out on a twenty-dollar investment at ten per cent. a week:

Amount at end of first week	$22.00
Second week	24.20
Third "	26.62
Fourth "	29.28
Fifth "	32.20
At end of tenth week	51.87
At end of year (approximately)	2,800.00
End of two years "	400,000.00
Three years "	56,000,000.00
Four years "	7,840,000,000.00
Five years "	1,097,600,000,000.00
Ten years (approximately)	66,000,000,000,000,000,000,000.00

"I'll be a millionaire tomorrow"

Miller began business in a very small way. His capital was only fifty dollars. He did no advertising. Opening his little office in a side street in Brooklyn, in a quarter where dwelt working people with no knowledge of investments, he solicited small accounts among wage-earners. In the beginning he did trade in a small way in Wall Street, when he was doing a little neighborhood business for acquaintances. And it was then that Colonel Robert A. Ammon, a lawyer who forced fat fees out of the parasites, heard of him as a clever young man, and put "Big Ed" Schlesinger on his trail. Schlesinger had been the right-hand man of William E. Delaney, who took millions from the fools in Pittsburg and Chicago. Schlesinger met Miller several months after the young man had begun to invite speculative accounts. The

[Concluded on pages 813 and 814]



"That Gold Brick Mine 'll pay 500 per cent."

"Undoubtedly he meant to keep his vow"

A FALSE GOD

By Harriet Prescott Spofford

Illustrated by Oscar T. Jackman

HE led her a life.

But no one seeing them turn from the altar and come down the aisle of St. Savior's, on that shining wedding day, would have dreamed of anything but years of pure felicity stretching before them to the music of the air that breathed o'er Eden: she, so tall, so fair, so queenly, so radiantly beautiful, in all the cloud of the draperies; he, a certain dark and flashing splendor in his face, bending slightly toward her, like a knight bowed to service,—it was ideal. Undoubtedly he meant to keep his vow. But can water run up hill? It was Barnwell's fate to run down hill.

But, for a little, fate looked over her shoulder. That was a dream-season,—the honeymoon; away from the world, the house, shut in among its shining lawns, set in the green depths of woods, they given the freedom of joy in unbroken companionship, the one so strong and tender, the other so responsive, so adoring. "God never made another woman like you, you perfect thing!" he said.

"I would wish to be perfect for you," she answered. "I ought to be, since I am your wife. Really your wife! Sometimes it seems as if I must be dreaming."

"Never wake! Never wake!" he cried, holding her closer.

She wondered if all women were as happy as she. She wondered what made her so happy. The privilege of loving him, of being loved by him, of being sure of his possession and comradeship forever, she answered herself; of something she could not formulate. They rode, they drove, they sailed, they picnicked, they strolled, they read, they sang with each other. They made errands apart that they might have the bliss of coming together again. Sometimes she trembled before the knowledge of her happiness, remembering that the ancients poured libations to the evil gods. Sometimes, with a trifle of surprise at his being able to do so, he found himself amused by this happiness of hers. She had been neglectful of the libations.

One day, at length, she saw him yawn. Then some people broke in on their solitude, and she observed that he received them as the Patriarch did the visiting angels. Then business called him to town for a day, and presently for another. "Well, well," he said, "the world has a strong pull. I suppose by this time the house is ready. Suppose we go and see."

There in Eden she would have lingered forever. The world did not pull her. Although still happy, there was a tinge of bitter in the cup of life. But she knew it had all happened to wives a thousand times before. Looking back, with her first sigh, she went.

They were not wealthy people. But of course with his profession and opportunities wealth was in the air, he used to say; very much in the air, she found. The house had been her father's, and her own property, although not large, was secure. It was in the city; but with a pretty garden where large trees and flowering shrubs made it a pleasant place in mild fall afternoons or thaw of early spring to stroll with a pipe, or to drink tea in half rustic pleasure.

She laughed at herself on the occasion of their first dinner-party; she was so absurdly proud of Barnwell in his flashing beauty at the head of his table; and he was so absurdly proud of her. She wore the jewels he had given her on their marriage; and, shining as they were, they were less shining than her eyes, and her smile. She never wore them again; for she learned that they had not been paid for; and, like the woman in De Maupassant's story, she began to save from her own income and from the housekeeping money to pay for them, and then discovered they were false.

She forgave him; because she knew he wanted her to be splendid, and had, she proudly thought, sanctified his sense of right and honor to make her so.

His sense of right and honor! She learned in time to mock herself at thought of the words. But not at once. A god does not easily step down from his pedestal,—especially if his feet are clay.

The first she knew of that clay, sufficiently to acknowledge it herself, was when he came home from a dinner his club had given some celebrity, in a boyish hilarity that at first surprised and then revolted her. Then she was burning up with anger, feeling herself robbed of love and faith and her husband. At length she melted in a passion of pity and tears. He, slumbering in a sodden heap, knew nothing of any of it.

But it suited her to have difficulties unraveled at once when possible. She had thought it best to keep her own counsel about the jewels; this was different. "Do you think," she said next day, for he stayed at home, somewhat exhausted, and was lying on the lounge, "that there could have been any practical jesting at the club last night, so that the wine was drugged?"

"The wine drugged? What are you talking about?" he answered, roughly. "There was no drug in the wine. I took too much,—that was all. So did the rest of them."

"Oh, I hope they did!" she exclaimed, "except for their poor wives' sake. Then they could not know the condition you were in."

"Oh, hang the condition!" he said. "It's a pretty time to come at a man, when his nerves are all on the rack, anyway!"

"Dear," she said, with gentleness, "you know your nervous organization is so much finer, so much more delicately poised than that of other men that what their coarser fiber does with impurity—"

"Won't you please," he said, with an air of patience tried to the last extreme, "let my nervous organization alone?"

She had been revolted, and had overlooked it, indignant and smothered it, outraged and endured it; but she did not know how to forgive the hurt. She might be able to forget it. Too frequent forgetfulness of the sort means presently indifference. But she was not of that inconstant nature to which indifference comes easily or without distress. It took many such scenes, in their disgusting assault upon her senses, in their mortifying attack upon her sensibilities, before she ceased to feel bitter sorrow for him and shame for herself and him together.

But it was still in the early days, while she was yet acutely receptive of joy and of suffering, that the first little daughter came. That Barnwell insisted that the child should be sent away with a nurse, in order that his wife might still go out with him, her beauty undiminished by the child's needs and care, was cruel. But he was still pleased that other men should see the loveliness of the woman he had married; and he had no pleasure in the child. The only emotion he had in the matter was a shadowy resentment that it was a girl,—having a completely oriental contempt for women in general. When in decency the child had to come home, and conceived an admiration for her father's dark comeliness, he found it exceedingly hindering; and one day, in a pet, he gave her a quick blow, that threw her against a console, striking her head with such force that she became unconscious. Of course he regretted it instantly, with swift protestations; but when the child recovered there was no more intelligence,—only the look of dumb reproach in the great dark eyes that would have stabbed a feeling heart to death, and that would have pained even Barnwell and have confronted him as the evidence of his culpability, had he not become so accustomed to it as to regard the child's fall as the result of her own clumsiness.

"'The wine drugged? What are you talking about?'"

Not so the mother, who yearned in anguish over her child. She had not known of Barnwell's part in the transaction, and felt that in some mysterious way she was herself to blame for having failed to give the child her birthright of sound faculties.

When the next child came the father sent this humiliating little girl away to such care as feeble-minded children may have, lest the boy, he said, should become stupefied by the association. She went to see the poor child as soon as possible, but, although amiably disposed and playing with her mother's trinkets, the child had no recognition; and, seeing his wife's face disfigured with tears, Barnwell had the child placed where the distance was too great for frequent journeys. "There is no more reason for affection in such an affair," he said, "than in the case of a lock of one's hair that has been severed, or a finger that has been cut off. It is a useless piece of mortality; so is the finger. Besides, your behavior is bad for the boy."

He had not been so careful of the boy on the night of his birth. All the servants but one had been allowed to go to some festivity, and he was just letting himself in when the maid met him breathlessly and begged him to hasten for the physician. It was before the day of telephones. The companion with whom he had strolled home had not gone far, and he called to him to accompany him. He accompanied him to such purpose that a bottle of wine in honor of the event, and a game of billiards afterwards, so passed the time that it was not due to him that a physician arrived at all. But the child was a boy; and the father manifested such pleasure in him as the bearer of his name—as if it were of consequence whether the worthless name should be sent down the years or not,—that the mother believed this parental love to be something ideal, and felt her old worship returning in spite of all that had occurred.

But novelty presently becomes monotony; the new thing is the old story; and her worship received a rude shock when, on occasion of the boy's illness, his father manifested no more concern than he had on the occasion of his birth, neglecting to provide the trained nurse at once,forgetting to send up the medicines that were ordered, making light of the malady, taking no share of the watching and waking, and off at last, at a wine-party, on the night the child died. When he was told—not any too gently,—what had befallen, although the shock sobered him, it was not to soothe and support his stricken wife that he hastened home, but to bewail his own childless fate. "What is life worth," he cried, striding up and down the place, "without my boy, my boy!" So it was the mother who had to forget herself and soothe and support him. One would have thought him an inconsolable man for a short period, and then his grief, whether fanciful or fictitious, evaporated, and the gaming-tables absorbed him as before.

He had made some brilliant scientific successes, and his lecture rooms were thronged. There was something touching in his wife's satisfaction in it. Almost unconsciously to herself, she had recognized his deterioration, the way he was drifting, and his possible destination. She seized every influence that could arrest him. When, after any conspicuous success, she passed with him certain of the places where she knew his temptations lay, she held herself haughtily, as if saying under her breath, "Soul! We shall conquer yet. But it grew more and more seldom that he took her out with him.

Perhaps his wife never in her life had a moment of keener distress and humiliation than when in a distant city, where, owing to her own social relations and the public expectation regarding him, they had been royally entertained, and an immense and splendid audience awaited him. In her prominent place on the platform among men who had won their laurels and superbly clad women of society, she felt her heart beat proudly in the certainty of his triumph. She looked out on the glowing colors and the eager faces below, with a glad confidence. But fans fluttered, feet shuffled, movements became restless, the time for his appearance passed. Some one came to her with inquiry; then to their hosts; to the heads of the societies,—an hour, an endless hour, dragged by, and he had not arrived. At length the curtain behind them swayed and parted, and, with his face of the deadly pallor it always wore when he was beside himself, his hair wet, his eyes glittering, Barnwell advanced, making his way doubtfully to the desk with that half-drunken step which seems to tread on air. Neither applause, nor other reproof than its absence, received him. Every one in the audience knew or suspected the truth. But, leaning on the desk, he began stumbling through introductory and half-articulated sentences, till, catching the thread of his subject, he suddenly electrified his hearers with a boldness and splendor of statement, demonstration, and resulting imaginations of possible consequences, and the house magnetized into forgetfulness and denial of the opening moment, rose at the last in cheers.

"'I would not endure that hour again for the sake of a Roman emperor's triumph'"

"You see," he said, complacently, when alone with her that night, "how one triumphs over difficulties."

"I would not endure that hour again for the sake of a Roman emperor's triumph," she said.

"You are a cat!" he answered. "The claws are always ready, and always sharp. You love your warm corner and snug security. You expect genius and great souls to be governed by your petty respectabilities. You were not made to mate with eagles. You are a cat. Keep to your vermin!"

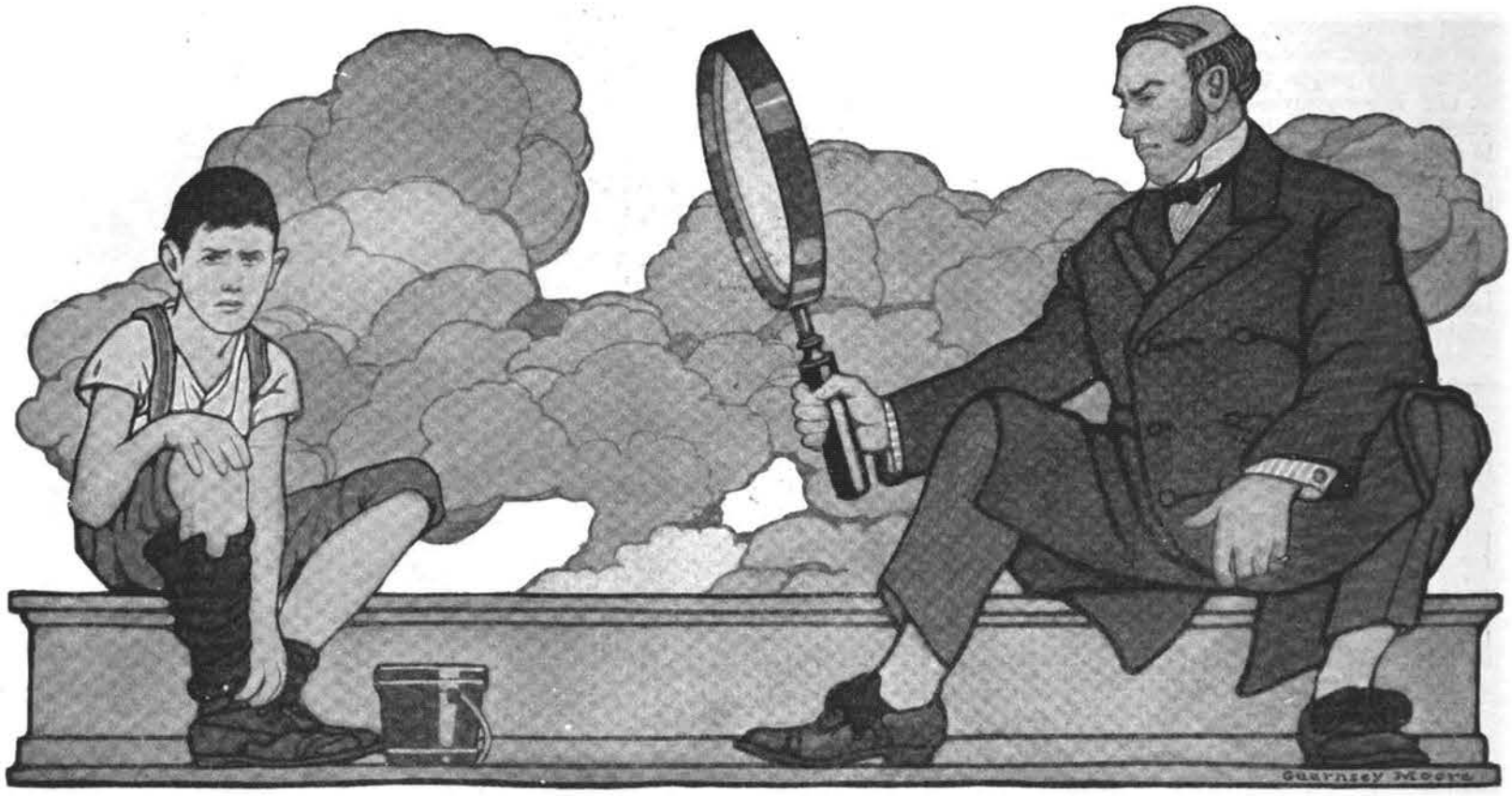
But after a few more *fiascoes* Barnwell ceased to be called upon for public appearances. In some blind way he laid the reason for it at his wife's door. "If you had stood by me," he said, "instead of fainting like a fool the last time—"

"I felt it was the last. I felt people would endure no more. I felt, in one minute, all your trouble and disgrace."

"Disgrace!" he thundered. "By heavens, madam, you should have something real of the sort! You—"

"Oh, Barnwell, never mind me! But for you,—it is n't too late for you to go away somewhere and begin over again. You will have new chances, new avenues. You will be once more all you were, all our little boy's father ought to be. Away from here, if we can not have just the same, we can have quiet content and be almost as happy as we were,—you remember,

[*Concluded on pages 805 to 807*]



The Children of Packingtown

Headpiece by GUERNSEY MOORE

By UPTON SINCLAIR

Author of "The Jungle"

Sketches by CHARLES SARKA

IT was two years ago that I studied Packingtown. At that time I was not giving especial attention to the question of child labor in the yards; but in going through the plants, as I did at all hours of the day and night, I could not but notice a great deal about that aspect of the place. I was told that the law prohibited children under sixteen years of age from working in factories; yet I saw with my own eyes a number of boys, and some girls, also, who I knew quite positively could not be more than fourteen, and who I thought were not much more than twelve. I noticed them particularly tending the lard machines.

One of my trips through the plant of Armour and Company was made in company with a child-labor inspector, and he suggested to me that if I saw any boys who I thought were under age, I should call his attention to them. I picked out one "lard-boy," about whom I was sure there could be no mistake, and the inspector collared him and demanded his name. He gave a Polish name, and together we went to the office to investigate. We looked over the rolls of that department, but we could find no such name as the boy had given us. We went back to the room where he had been, but the boy was gone. We made inquiries about him, but everyone pretended to know nothing about him. A foreman who had been standing within twenty feet of us when we captured the boy declared that he did not notice which boy it was: and so at length we went away, leaving everyone in the room grinning broadly.

That was two years ago. Recently I sent out a friend and had an investigation made to determine the situation at present. I found it to be the general consensus of opinion that the law was enforced. The factory inspectors said that it was their custom to descend without warning upon a particular packing house, entering it by different doors, and actually taking up to the office any boys they found who seemed to be under age. If there were cases of deception, it was owing to the parents and not to the packers.

Cost of Enforcing the Law

Here you have a case where child-labor reform has accomplished its purpose. It seemed to me that it might be of a good deal of interest to study the consequences of this reform.

In the first place, it should be pointed out what it has cost to get the law enforced. I do not mean merely the salary of the factory inspectors, and of the whole department; I mean also the unpaid efforts of an enormous number of people which have been necessary to compel the enforcement of the law. It must be understood that the government of the city of Chicago and of the state of Illinois does nothing which it is not forced to do. So far as Packingtown is concerned, it would be no exaggeration to say that the city government is simply a branch office of the packers' business. They finance the political machines, they name the political candidates and the appointees, and they work their will at every point. It is known to everyone in Chicago that they steal city water with impunity. They maintain, just outside of the yards, a nuisance called "Bubbly Creek," an open sewer into which they drain all the refuse of their packing houses. It is an arm of the Chicago River, running blind for nearly half a mile, and it constitutes a menace to the health of the entire city; yet all efforts to compel the packers to clean it out and cover it over have been futile.

Children begging workmen for food

When Women Are Compelled to Do Men's Work

And so, if a child-labor law is enforced in Chicago, it can only be by the vigorous and determined efforts of a large number of people; it can only be because the women's clubs and the settlements and the labor unions are willing to organize and agitate and practice eternal vigilance. In that way you can have the children turned out of the packing houses. And then the question is: *Where do they go?*

In the first place, understand the labor conditions in the yards; understand that there is an enormous foreign population gathered there, hanging at the bare level of existence and willing to work for almost anything. The unemployed problem is chronic—you may go out any morning and see hundreds of men standing at every door where there is a chance for a job. I counted four hundred one morning in front of Swift and Company's "Central Time Station." I saw them standing in the winter cold from half past six in the morning until half past eight, and I saw one boss come out and hire one man; and finally the policemen drove off the rest.

The consequence of this is that there is a great deal of woman's labor. If the man can not get a job and support the family, the woman has to go to work. All the women go, and so the wages drop lower yet. You will find women working in the yards at all sorts of hideous, repulsive, and exhausting occupations—not merely sewing hams and painting cans and wrapping packages, but tending sausage machines, and boning meat, and cleaning offal.

And then, what wages do they get? Just prior to the last strike in Packingtown the union leaders reckoned up the amounts upon ten thousand time checks, and ascertained that the average wage of a workingman in Packingtown was

about five dollars and sixty cents a week. Recently a friend, who was making some investigation for me in the yards, went into a saloon on a Saturday evening, and stood and watched while men and women came in and cashed their checks, throwing their envelopes upon the floor. He gathered up fifty-four of these envelopes and reckoned up the amount. The highest of them was for $7.70; the lowest was for 78 cents, and the average was for $2.81. This represented the wage of an average Packingtown worker during a slack period in the yards.

With wages at this level, anyone may imagine what kind of a home the average child of this neighborhood has to go to when it is turned out of the factory. Most of the houses in Packingtown consist of two stories, with four small rooms upon a floor. This is a "flat," which costs about nine dollars a month; a family will rent one and then take in boarders—frequently, they will rent out the attic and the cellar. Single men will rent a flat co-operatively, and will lodge as many as a dozen in a single small room, spreading their blankets and their mattresses upon the floor. Sometimes two men will own the same mattress, one sleeping on it by day and the other by night.

Such are the homes of the children. And the mothers being ignorant, there is, of course, a great deal of underfeeding, and disease, and, needless to say, the amount of drunkenness which always goes with such conditions. I have seen children in Packingtown saloons drinking beer—little tots so small that they could scarcely hold the glass to their lips; I have also seen a Packingtown mother stuffing a Bologna sausage into a baby's mouth to keep it quiet.

Gleaning in the dumps

Of course, while the mothers and sisters are away at work, the smaller children have to keep the house; so that you have an increased amount of a different kind of child labor—child labor at home. That is common everywhere in tenements—you have read of the "little mothers" of the poor; but I have never seen any so small as those I saw in Packingtown. And the picture was one to arouse the deepest sympathy.

It is no portion of any child-labor programme of which I have ever heard that children should be provided with decent homes and a means of existence, whenever their parents are unable to earn it; but you would think that, at least, the city, when it turns the children out of the factories, would provide schools to which they might go. In Packingtown, however, the public schools are inadequate, and the parochial schools, to which numbers of the ignorant foreigners send their children, are shamefully crowded.

The Higher Education of the Packingtown Population

The school statistics of Chicago for the past year were not available when this article was written; for the previous year, they show—taking the twenty-ninth and thirtieth wards as typical of the stockyards people—a total population of 105,000, with 15,295 children between the ages of six and fifteen attending public schools, 5,213 attending other schools, and 1,555 not attending school at all. From my general knowledge of the way the laws are evaded in Chicago, I am inclined to believe that this latter figure represents, say, one-third of the total. And, of course, during the present wave of immigration, the population is growing much faster than the statistics can keep up with it. I found, upon investigation last spring, (1906) that in one parochial school (Polish) there were 1,000 children and only twelve teachers! In the German Catholic school, there were 1,200 children and eighteen teachers, and in the German Lutheran school, 500 children and only six teachers! How much "higher education" the Packingtown population gets may be judged from the fact that, according to the city census, there were, (1904) in the twenty-ninth and thirtieth wards previously mentioned, 545 children fifteen years of age or over, and under twenty-one, attending public schools, 379 attending other schools, and 9,457 not attending any school!

Acquiring a taste

The conditions in the parochial schools are simply a part of the system which prevails everywhere in Chicago—that of letting things take their own course. The children who go to a school with ninety pupils to one teacher might about as well be turned out into the streets and allowed to take care of themselves. And, of course, that is done with them in summer. I remember, my first Saturday in Packingtown, my perplexity over the enormous number of children I found in the streets. I was hardly to be persuaded that there was not a school somewhere near, and that these children were not out at recess; I could not believe that so many could be the normal output of one single tenement block!

Boss Carey Finds the City Most Accommodating

They are turned out to take care of themselves; and the streets are turned out to take care of themselves also. Tom Carey, the Democratic boss of the stockyards district and agent of the packers in the Chicago board of aldermen, owns a big brick factory in the neighborhood; he takes out the clay to make brick, and then the city fills up the hole with garbage for him, and he builds houses on top of the garbage. The streets of Packingtown are nearly all unpaved, and the children play upon this ancient garbage heap, seeking for treasures in it; whenever the rain falls, it forms pools in which the children roll about. In the summertime there are, of course, swarms of flies and a liberal supply of diseases of all sorts. One of the sights of Packingtown is the dump, "Carey's Dump," as it is called, where you may go and see an endless procession of the city's garbage carts, making land for the city's chief alderman.

Picking up coal along the railroad tracks

You may go and watch the scene at your leisure, but you must be careful how you take a picture of it. I strolled over there, in company with a young lawyer resident in the neighborhood and an English gentleman, the special correspondent of the London "Lancet," who had been sent to study the Chicago stockyards. He had a camera, and started to take a picture, when I observed a policeman making toward us rapidly.

Raking Over the Dump for Bits of Food

He informed us gruffly that it was against orders to take any pictures of "Carey's Dump." I demanded the reason, but the young lawyer took me by the arm and walked me off, the English gentleman following in perplexity. The lawyer, who had lived in the neighborhood all his life and was familiar with conditions, informed me that I would simply have wasted my breath in arguing, and that if I had persisted in my determination to get a picture, I would in all probability have got clubbed over the head. I have seen pictures of "Carey's Dump" since,

[*Concluded on pages 797 and 798*]

From a stereograph. Copyrighted by Underwood & Underwood, N. Y.

Upton Sinclair and his little son

GRACE GEORGE,
in "Clothes"

JESSIE MILLWARD,
in "The Hypocrites"

ETHEL BARRYMORE,
in "Alice-Sit-by-the-Fire"

H. B. Irving and Dorothea Baird,
in "Mauricette"

EDNA MAY,
in "Lady Mayfair"

The Play

AS THE curtain rose upon the theatrical season, the eyes of the interested naturally turned most attentively toward two pieces which made a promise, which they kept, of being the most noteworthy of a month. These were Arthur W. Pinero's "His House in Order" and Henry Arthur Jones's "The Hypocrites,"—two English plays by two English playwrights, both of whom are too high up on the ladder of Fame to require other attention than a mere mention of name. The first play came to us with approval of a London season; the second came to win the approval of a New York season before going

BERTHA KALICH,
in
Tolstoi's "Kreutzer Sonata"

ELLIS JEFFRIES,
in
"She Stoops to Conquer"

ELEANOR ROBSON,
in
"The Girl Who Has Everything"

LEN HALE,
Man from Now"

ARNOLD DALY,
in "Arms and the Man"

DORIS KEANE,
in "The Hypocrites"

RT MANTELL,
"Macbeth"

ROSE STAHL,
in "The Chorus Lady"

ULIET BOWLEY,
rley Rossmore"
ion and the Mouse"

FRITZI SCHEFF,
in
"Mademoiselle Modiste"

ALFRED CHEVALIER,
singing
"Mrs. 'Enery 'Awkins"

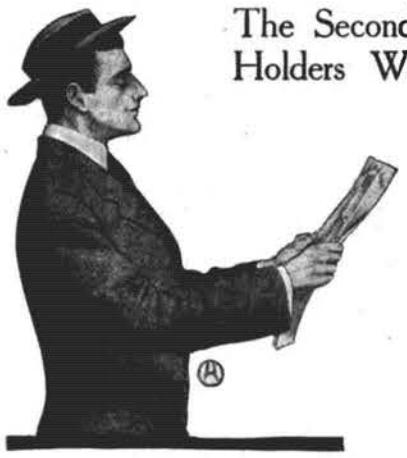
to London; and both achieved a marked degree of favor.

Of the two, ' His House in Order " is by far the better piece, both constructively and in dialogue. It is superior satirically and its literary qualities are of a far higher order. It is a strong, scintillating, closely-woven fabric, loomed by a master hand. It appeals to the head and to the heart, but to the head perhaps the more.

"The Hypocrites," to the contrary, makes its plea rather to the heart and the emotions. Its satire is not as keenly biting nor as entertainingly brilliant. In construction, it is rather weak. It is a powerful sermon, but it goes to the roots of conscience. It possesses the common fault of having its goodness too good, its evil too evil. And its basic theme is not of the newest, while that of "His House in Order" is. In a word, Pinero paints upon shining new canvas with a camel's-hair brush; Jones upon duller material with the bristle. Pinero follows the

Concluded on pages 815

The Policy Holder's War



The Second 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.

The Policy Holder's Interest

EVERY policy holder realizes that he has a direct, personal interest in the stability of the company in which he is insured, and, naturally, every beneficiary has quite as deep an interest. But the stability of the companies that have been under fire has not been assailed, even by Thomas W. Lawson: there has been no charge that any man's insurance money was in jeopardy, and not even the most virulent critics of insurance administration evils have questioned the importance and value of having a policy in any first-class company. The theory of life insurance, the need of it, and the safety of existing policies have not been attacked, and they could not be honestly attacked by any reasoning and well-informed man.

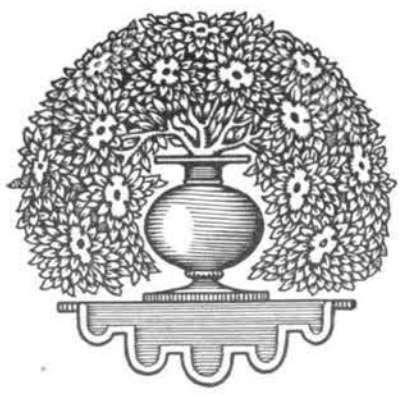
Reducing the weird and complicated mass of words in which the subject has been entangled to a basis of concrete fact, it is discovered that the policy holder has been paying too much for his insurance, and that a continuation of the old conditions *might* result ultimately in disaster—and that is all. I am not trying to belittle the scandals or the importance and need of the investigations; but, so far as the effect on the policy holder is concerned, there is, and has been, absolutely nothing else to it. And even ultimate disaster was decidedly remote and improbable, unless the graft increased enormously, for the extravagances and losses were covered by the additional cost to the policy holders—a cost so proportionately small that they never knew they were paying it, and most of them don't know yet just how they paid it.

Excitable Policy Holders Who Threw Away Their Insurance

The emotional insanity to which the American public is peculiarly susceptible in times of excitement would not permit it to grasp the important fact that its pecuniary interest in the trouble was confined solely to the cost of what it had been buying, and it sacrificed thousands of dollars in its mad frenzy. It was in precisely the same position as the man who discovers that he has been overcharged for something that he is buying on the installment plan. The article is valuable, and it is worth to him all that he is paying for it, but he suddenly realizes that he ought to get it for less. If he can recover the overcharge, or any part of it, and reduce his future payments, well and good; but what is to be said of him when he throws away the article and deliberately sacrifices much, if not all, of the money previously paid? That is what many excitable policy holders did. They believed, of course, that they were in danger of losing all that they had put in, and they did not care to add any further payments to the total of their expected losses; but there was absolutely no basis for such a conclusion in the facts disclosed or in the deductions made from those facts by any responsible publication or writer. Indeed, when those who were principally instrumental in arousing the frenzy saw whither it was leading the more excitable people, they made all haste to assure policy holders that their policies were perfectly safe and good. This came a little late, however, in some cases, for the sensationalism sought had done its work, and thousands of policies had been surrendered or allowed to lapse—not only in the companies indicated directly in the scandals, but in all others as well.

There is something pathetic in the contemplation of this merely incidental feature of the affair. I term it "incidental," because it had no *necessary* relation to the results sought to be secured. It may have been unavoidable, but it was not necessary in the sense that the sacrifices accomplished, or materially helped to accomplish, any of the reforms. The pathos is found in the loss and suffering that is sure to follow in many cases where the only safeguard of the future was abandoned. The extent of the harm done in this way can never be measured, but it is safe to say that, for years to come, the charity bureaus will be uncovering cases of destitution that will be explained by the simple statement: "He gave up his life insurance and was not a satisfactory risk when he tried to get another after the scare passed away." Some never will try to get another, anyway.

So many were frightened out without cause, and that harm is already done. Then those cautious ones who had hung on began to wonder, when the smoke cleared away, just when, where, and how they had personally suffered by the disclosed abuses, and just when, where, and how the reforms would benefit them, aside from increasing the stability of companies that were perfectly solvent before. Every life insurance company and every life insurance man has been overwhelmed with inquiries along that line. The unsophisticated policy holder could not discover that the face of his premium was any less—it seemed to be figured on precisely the same basis as before—and he was disposed to think that some new sleight-of-hand financiering was depriving him of the advantages that should be his. The difficulties experienced in convincing him to the contrary have been considerable, and the correspondence bureaus of the companies have been sorely taxed. No general letter of explanation will answer the purpose, for each policy holder wants the demonstration made on his own policy.



I spent some time going over these letters of inquiry, and the answers to them, in the offices of the Mutual, and the explanations demanded were simply amazing in number and character. If there is any detail of the insurance business generally, or of the administration of this company, that has not been explained to some policy holder, I can not imagine what it is. Fo the most part, however, the letters gave the details of particular policies—number, date of issue, form, premiums already paid, etc.—and then asked the figures for each particular case.

Nevertheless, looking at it from the viewpoint of a policy holder, I shall have to begin with a general explanation. Then, possibly, I may give some of the most enlightening answers that have been made to individual inquiries.

The benefit comes in the so-called dividend. Almost any insurance man will tell you that the word "dividend," in this connection, is a misnomer, and that the use of it has been largely responsible for many misconceptions and misunderstandings. Nevertheless, having the prestige of long and almost universal usage, the word continues to be used by men who know that it does not properly describe the money to which it is applied in this detail of the insurance business, and, naturally, I shall have to use it the same way.

The face of the premium remains the same, but this is reduced in most policies, by the amount of the dividend, so the actual financial benefit of honesty and economy to the policy holder is measured by the size of the dividend. The premium is based upon an exact mathematical calculation of the money necessary to produce the amount of insurance at compound interest at a fixed rate within the estimated period of life of the insured, with his proportional share of the estimated cost of administration added. There is no likelihood of an immediate change in the face of the premium, so those who are looking for that evidence of improvement may as well cease straining their eyes.

Is Human Life of Longer Duration Now than Formerly?

Such a change would require an entire readjustment of the basis upon which premiums are figured, including current rates of interest upon investments and the percentage of cost of administration, and certainly is not to be expected while affairs are in a transition stage. The improvement may be measured by millions, and the *pro rata* share per $1,000 of insurance still have to be figured in cents. It must be remembered that the company has $470,000,000 of assets, upon which the percentage of gain must be based.

It has been asserted that the mortality tables upon which premiums are based are too high—that the average duration of life is greater now than it was when the tables were prepared, and that the policy holder gets the worst of it by just that much; but the question is one that I do not feel qualified to discuss. Even if true, it has no direct bearing on the recent scandals or my investigation of them, but applies to life insurance generally. I can hardly consider its effect on premiums now, for such error in the basis of calculations, if it really exists, is not likely to be rectified except by the joint action of all, or nearly all, the big companies. So the only benefits that I can consider must appear in the dividends, and only there.

The so-called dividend consists of two items—a dividend and a refund of excess charges. The former is by far the smaller item—a most insignificant one at the present time, which shows the absurdity of calling

the whole payment or credit by that name. It consists of the excess of interest earned over the rate upon which calculations are based in making provision to meet the policy obligation—that is, to pay the insurance—within the term of the insured's reasonable expectation of life, as shown by the American experience tables of mortality. The interest rate used in these calculations at the present time is four per cent. It was higher formerly, but money is "cheaper" now than it used to be, and it is necessary to figure on a basis of absolute safety. So the first consideration in fixing the premium is to find the sum that, divided into annual payments according to the form of the policy, and compounded at four per cent., will produce the amount of the insurance—that is, the face of the policy—within the required time. Then, if the investments of the company produce five per cent., there is a dividend of one per cent. for the policy holder. This is a real dividend, being his proportional share of the profits of the company, but it is the least important feature of what is called the dividend.

The balance of the payment made to him, or credited on his next premium, or used in such other way as he may direct, is merely a refund of the excess of "loading" over the actual cost of administration. What is meant by loading has been explained frequently, but, to avoid possibility of misunderstanding, it may be well to explain it again here. After the amount, divided into annual payments, necessary to produce the total of insurance within the given time has been ascertained, there is added to the premium the policy's *pro rata* share of the cost of administration for the ensuing year. Naturally, this can be only estimated, and, again naturally, the estimate must be large enough to be safe. It must cover all office, agency, and other administration expenses, including the cost of new business. If the new business is secured on a basis that does not cover the cost of getting it, this last item becomes a direct and permanent drain on the dividends of policy holders; if the new business pays its own cost, the expense entailed is entirely legitimate and proper and of ultimate benefit to all. In view of this, the importance of guarding watchfully the expenditures that come under the head of "new business" will be apparent, and there can be no question as to the direct financial value of economies in that line.

Popular Misapprehension as to the Dividends

Then, if there are extravagance and graft in other features of the administration also, the total loading—excess of premium over the actual sum required to produce the insurance—will be used up, and there will be no refund to the policy holders. On the other hand, every economy in administration, provided it is not of the short-sighted variety that cuts off or curtails profitable business, helps by that much to reduce the expenses below the total loading, and the money thus saved is refunded to the policy holders as a part of the dividends. Every policy holder ought to be able to see exactly how he benefits in this way. The face of his premium may be the same—in fact, must be the same, for it is figured at the time his policy is issued—but the increased dividend reduces the amount of the payment he actually has to make.

This, of course, does not apply in the same degree to paid-up policies, and herein is one cause of much misunderstanding. A man who has been paying premiums for ten, fifteen, or twenty years finally gets his policy paid up, and it promptly occurs to him that the profit on it, as represented by the dividends, ought to be larger. With any other investment the investor begins to get the full returns when he has made his last payment, and he expects his insurance investment to operate the same way. That's where the word "dividend" misleads him and makes trouble—how much trouble, only the men who answer questions in the offices of an insurance company can say. His actual dividends continue, but, as I have explained, these represent the least part of the so-called dividend, much the larger part being the refund from his premium payment of the previous year. There being no longer any premium payments on his policy, there is no longer any refund, and the total of his miscalled dividend takes a most disconcerting tumble. Moreover, his actual dividend varies with the general profit on invested funds, which further confuses him. His dividend, after the refund ceases, may be only a quarter or a half of one per cent., or it may run considerably higher, although the prevalent lower interest rates do not permit it to run as high as it frequently did some years ago. However, the man with the paid-up policy will see that he still has a deep interest in the way the company invests and otherwise uses its funds, although he is not as directly affected by extravagances as he was when he was paying "loaded" premiums.

For myself, when I reached this point, I was able to understand exactly how and why the policy holder benefits through economy and a more careful management and guarding of investments, but I had not succeeded in reducing this benefit to figures in an individual case. In my assumed rôle of a policy holder I had discovered how I was interested, but not how much, and I encountered some hesitation when I tried to get down to figures in my particular case. There was no disposition to conceal anything, but there seemed to be a feeling that the magnitude of the reforms was lost when the results were divided up among the thousands of policy holders. It takes a saving of a good many millions a year to make much of a percentage showing in a total income of $85,000,000, and the millions are reduced to odd cents when divided up. The figures were there, even tabulated and printed for general distribution, but it was a little easier to stick to the big totals. However, I am glad that I held to my individual-policy-holder view, for the facts that I dug out of the figures are interesting and enlightening.

The improvement in the dividends for 1906, as compared with those for 1905, must be little more than an indication of what to expect later, for almost the only change that materially affects the 1906 rate is the reduction in new business. The effect of the economies of this year can not appear in the dividends until 1907, and they will not be fully evident until even later, for the 1907 showing will be reduced somewhat by the earlier contracts and charges that are payable this year. Even the improved and more economical methods of securing new business are not really reflected in the 1906 dividend rate, and the increase is due almost wholly to the incidental reduction in the amount taken, with the consequent decrease in the commissions paid. It may be admitted that this is partly due to the effect of the scandals upon new business, but it serves to show how much retrenchment and conservatism in that line means.

Just as prophesied, we get down to the consideration of pennies when the final totals are split up among the policy holders, but there is much that is significant in the pennies. Anyhow, I was determined to take the viewpoint of the individual policy holder who wants to know exactly what he gains, and I did.

The 1906 increase in the first year's dividend on a whole life policy, taken out at the age of 21, is just $.26 per $1,000 of insurance; at 31, $.33; at 41, $.43; on a ten-payment life policy, taken out at the age of 21, $.45; at 31, $.54; at 41, $.67. These seem to be trifling sums, but, looked at in another way, they are much more significant. For instance, the first year's dividend on a whole life policy, taken out at the age of 21, was $1.64 in 1905 and $1.90 in 1906. So the increase, although only $.26, was a trifle over fifteen per cent. improvement on the 1905 figure. That certainly is a percentage showing that is worthy of any man's attention, and the only fair way of showing improvement in such matters is by percentage. The larger actual increase in the ten-payment life dividend was no larger in proportion to the premium required and the previous dividend. On a ten-year endowment policy, taken out at the age of 21, the first year's dividend shows an increase of $.91 for 1906, but the basis on which the percentage must be figured is much larger.

The Unfathomable Phraseology of the Old Policies

I figured the improvement in dividends for various kinds of policies, taken out at various ages, and having run for various periods, and the results ranged from six to sixteen per cent. I make no pretense of having gone through the tables thoroughly—I simply looked up imaginary policies—and there may be cases where the percentage is higher or lower. The gain depends largely upon the conditions in a particular case—the form of the policy, the age of the insured at date of issue, the length of time it has been running, etc. But I have accomplished the particular object I had in view: I have learned, and I hope shown, just how the policy holder benefits by economies and other reforms, and just how much certain incidental improvements in conditions mean to him—not only what they mean to the company generally, but to him individually. This latter feature has to be incidental—a mere indication of general results—for, as I have already explained, the economies and reforms of this year can not be available in this specific way until the 1907 dividends are figured out.

Another thing in which the policy holder is interested is the form of the policy. Anyone inexperienced in such matters, who has tried to read one of the old policies through, knows that he might almost as well have tackled Sanskrit. He had to take it on faith, or else pay a lawyer to tell him what it meant, and a man really likes to know what his insurance policy means. Simplification would be a mighty convenient thing, in his opinion, and this need of simplification is not confined to insurance policies, either, for pretty nearly everything closely or remotely connected with the law is tied up in a

[*Continued on pages 799 and 802*]

ELLIOTT FLOWER

In Mr. Flower's first article, published in our October number, it was claimed that all the possible improvements and economies in the life-insurance companies had not yet been put into effect, but that the evils uncovered have been and are being remedied as rapidly as possible. Greater care is being taken in the vast sums of insurance money daily invested. While the public confidence in life insurance is slow to revive, it is increasing encouragingly. As we said in the editors' note to the first article, it is our aim to do all in our power to reëstablish these conditions. We honestly believe that life insurance ably and justly administered is one of our greatest blessings.—THE EDITORS.

ND THE RISK

C. Morrow

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She could not repress a feeling of embarrassment, which was unexpected and annoying, but it melted under his big, easy geniality. Being an only child, she had found little difficulty in making her father promise that Timothy, a penniless orphan whom he had educated, should have a high place in the bank, and in having her mother prepare plans for his social exploitation.

Timothy smiled and looked a little blank when his vivacious cousin told him of this arrangement. "It was sweet of you, I 'm sure," he drawled, "but I 've already selected my work, and can't go in for society."

Her attempt at disapproving hurt was shattered against the wall of his ignoring, imperturbable good-nature.

"Yes," he explained, "I 've taken a little back room down town to live in, and am going to make a place for myself as a reporter on the 'Vanguard.' Banking is too dull."

She congratulated herself on the poise that checked a sneer in her eyes and on her lips. A reporter!—on the "Vanguard!"

"The city editor is brutally frank," Bolton went on. "He says that as I have no experience he can't take me on, but that I may go out and dig on my own account."

"Dig? How?" with a puzzled, politely attentive air.

"Simply hunt for news till I find it."

"I see," nodding sagely. "That seems to me as slow as banking."

"Perhaps it will be—at first."

"Timothy!" She suddenly sat straight and flashed her bright, eager eyes upon him, just as he had seen her do in the old days, many a time, when some new scheme for a daring adventure to be shared by him popped into her shrewd little head.

"Well?" He felt again the old thrill that she had never failed to impart when such inspirations came.

"Make it!"

"Make what? News?"

"Yes!" enthusiastically. "Do things yourself and then write them up. Big things, that mean something; real THINGS."

She paused for words, and her breathless enthusiasm put a sword in his hand and a soul in his body. Why not make it?

"A man can do anything if he will. Oh," passionately throwing out an arm, "if I were a man I 'd—do THINGS."

She suddenly fell into embarrassed laughter as she caught a strange new look in his face, and, instantly changing the subject, was soon volubly tattling the little dramas of her set. Thus Bolton learned that Maria Singleton, Beryl's friend, was eating her heart out and slipping into an early grave because her father, a proud millionaire, would not let her marry the man she loved—a young fledgling doctor named Leduke—whose mother had taken in washing to educate him! As Beryl concluded the narrative, her indignation had brought her into another state of ravishing excitement.

"If I were a man," she cried, "I 'd compel him to give his assent,—or trick him into it. Why does Dr. Leduke sit down in despairing helplessness? Why does n't he do something?"

Through all her words rang as an undertone her first suggestion. Why not *make* it?

"If you were a man? What has sex to do with it?" Bolton asked, with a shade of unsteadiness.

"Everything. The mere brute force of a man—"

"Is inferior to a woman's wit," Bolton added, with so significant a look that she started slightly and gave him a quick, keen glance. His face was blank. "Beryl," he said, rising to go, what 's needed is a select secret organization, called the Adjustment Society, whose work would be the righting of wrongs that the law can't reach. Its business would be with the rich—mostly," he explained, smiling mischievously down into her brilliant, eager face.

"Let 's organize the society!" she exclaimed, springing to her feet and standing, a bundle of energy and resolve, before him, her face aglow with the brightest smile he had ever seen in his life.

"Very well." He nodded gravely. "It 's organized. Beryl, have you changed a particle from the resourceful little dare-devil that you used to be?"

"I fear I have n't," she returned, waiting with keen expectancy.

Their eyes rested on each other in silence a while, and then he suggested a plan concerning the Singleton matter that made her breath quicken and her pulses bound.

"Timothy!" she softly exclaimed, looking cautiously round to be sure that no one overheard; "do you dare?"

"If you were a man, would you?"

"Yes!" with a fine ring in her voice.

"And you know what it would mean to me with the 'Vanguard.'"

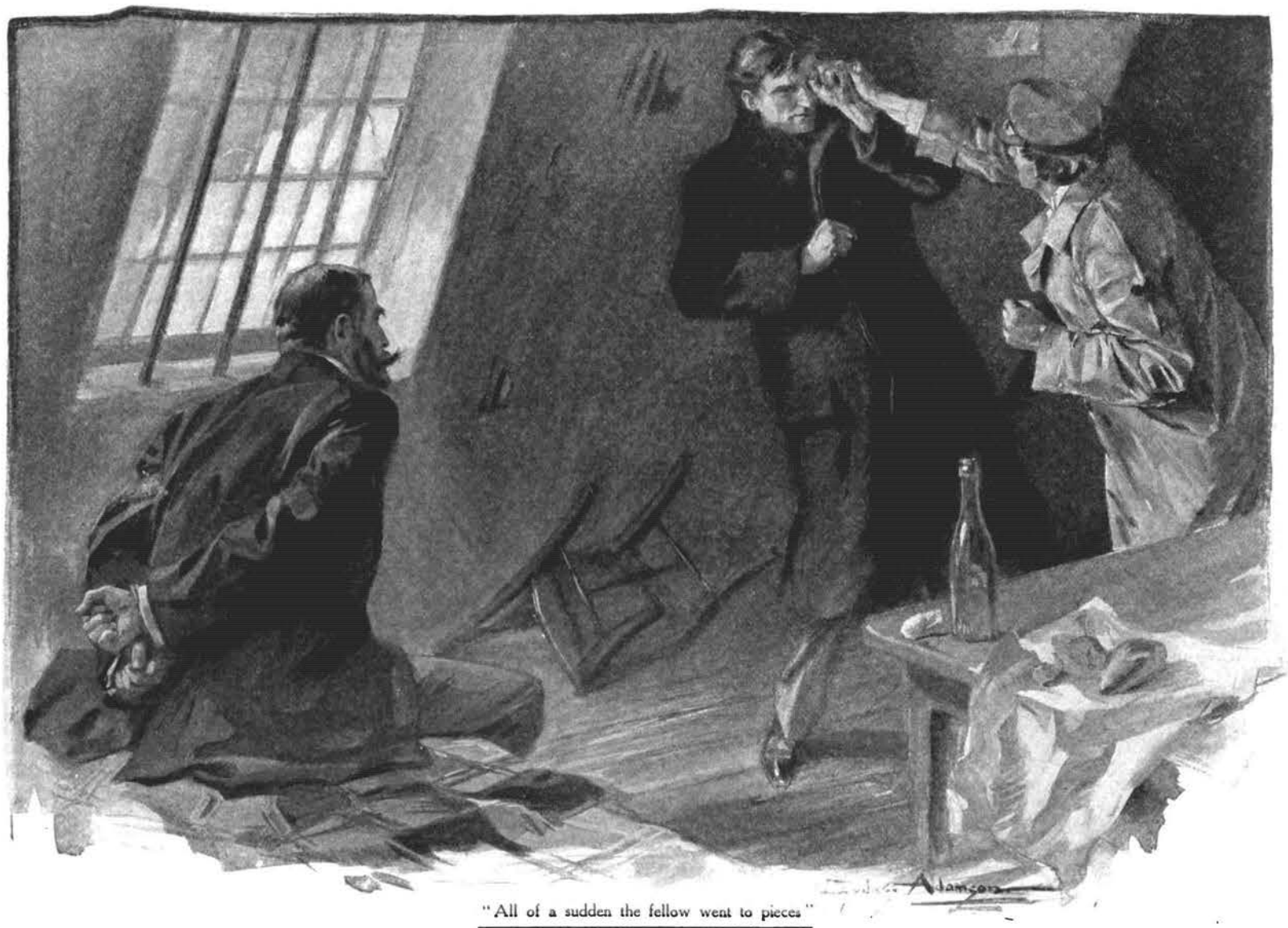
"Of course. Sit down. Let 's talk it over."

II.

Darkness had fallen when Mr. Singleton, following his unvarying custom, left the Union Pacific Club after his customary visit there on the way home from his office, and turned up Stockton Street to catch the Pacific Avenue car at the next crossing. Halfway up the quiet block his right arm was savagely gripped and drawn back, and something hard was pressed against his ribs just in front of it. Before he had a moment for thought a hoarse voice rasped in his ear:

"If you speak, or make the least resistance, I 'll put a hole through you. Keep walking. Act as though nothing unusual was happening."

In spite of an almost paralyzing panic, Mr. Singleton was not a coward. A quick glance and as acute a wit made him aware of this situation: The highwayman, taller and more powerful than his victim, and shabbily dressed, had the strained eyes and set lips of a desperate man; he was pale and stoop-shouldered; his unwashed face matched the frayed, soiled condition of the overcoat, in the front of which the right hand, perfectly concealed, held a pistol against Mr. Singleton's body; it looked much like the natural act of a man with a hand in the breast of his coat.



"All of a sudden the fellow went to pieces"

To the millionaire the situation appeared to have no serious complications nor dangers. The man would lead him into a dark entry, rob him of purse and watch, and let him go. An outcry now would be senseless, as no doubt the man was ready both to kill and to die by means of the weapon in his hand. They met one or two persons, who evidently saw nothing unusual.

Mr. Singleton was perplexed when the stranger, instead of stopping in that block for the robbery, led him, with the seeming rashness of despair, across Sutter Street, a busy thoroughfare; but the capitalist reflected that the risk was really not so great as it looked. A withdrawal of the pistol-pressure, and the consequent removal of the odd protuberance of the man's coat at that point, did not change the direction in which the weapon was pointed—toward Mr. Singleton's heart—and disclosed the brigand's shrewdness. To casual observers, even to Mr. Singleton's acquaintances, the two men, though oddly sorted, would appear to be walking amicably arm in arm.

As they crossed the street without attracting any attention, Mr. Singleton realized the cunning combined with the boldness of the scheme, and his heart began to sink. It would be impossible to receive aid from a policeman—even should one be called—before the bullets would have done their work.

They were ascending the next block; few passers were there.

"Your life is n't in danger if you are silent and obedient," the ruffian said under his breath. "You know what I want."

"Yes, you are welcome to all I have with me."

There was something ominous in the grin with which the man received the offer; and then Mr. Singleton realized that the situation was grave. His desperate mental casting about for a way out must have produced a muscular reflex, for there came a tightening of the clutch and a return of the pressure on the ribs.

Halfway up the block stood a horse harnessed to a light spring-wagon, such as peddlers use. The spiritless beast stood unhitched. Without a word the man motioned Mr. Singleton into the seat, mounted to the right of him, and openly, slowly drove away, his hand still hidden in his overcoat.

III.

The city editor of the "Vanguard" did not look up at the man who quietly entered his office that night and without a word laid a manuscript on the desk. Midnight had come; the high-pressure hour had opened, and every man of the great machine was keyed to the stress.

Presently the city editor glanced up from his crowding duties and saw that the manuscript was bulky. This was an unconscionable time of night for such an avalanche, and every inch of space had been allotted. With a scowl he swept it up and began to read. Then he stiffened in his chair, stared, and dashed furiously through the pages. A row of copy-readers, at desks to his right, looked up in surprise as with a tragic exclamation he bounded to his feet, tore to the door leading into the local room, and flung it open with a crash.

"Who turned in this kidnaping of John Singleton?" he roared.

A slight start ran through the score of reporters and special writers sitting at their desks, and they turned expectantly. A tall young man, waiting unknown and forlorn in a corner—he had not yet earned a desk—rose to his feet.

"I did, sir."

"And who are you?"

"Timothy Bolton."

"I remember you now," studying him very sharply. "This is a big piece of news, and you are a stranger to me." The man was bursting with eagerness.

A hint of a shrug came to Bolton's shoulder. "If you don't care to take the risk of publishing it," he calmly said, "perhaps some other paper—"

"Threats are entirely unnecessary," snapped the city editor, "and it has a better chance here than anywhere else. You have written it just as you saw it?"

A queer little smile lit the new man's eyes. "Nearly enough, I think," he answered.

"Nearly enough!" thundered the city editor. "That won't—"

He was checked by a quick warning glance from Bolton, and felt very much at sea. Here was the most tremendous piece of news that the year had brought, and yet the whole thing had an indefinably odd look, even though it was brilliantly written, was minute in detail, was convincing, and contained clews that the telephone could verify or disprove in ten minutes. For instance, was Mr. Singleton missing? Had wagon No. 1354, belonging to Tony Martini, a peddler, been stolen from its stand at Montgomery and Jackson Streets, and had the fruit been thrown into the shrubbery in the middle of the southern edge of Portsmouth Square? Possibly, too, some one still available had seen the millionaire and his tall companion somewhere in Stockton Street. Sweat was starting above the city editor's bulging eyes.

"Who else knows this story?" he inquired.

"No one that can or will tell it."

"The police don't know?"

"Not a hint."

"Sit down here," commanded the city editor. "Harwood," he rapped, "verify what you can of this over the telephone. Rankin, run out and work the block and a half of Stockton Street above Post for possible witnesses—cautiously. De Jarnette, a column of kidnaping cases. Homer, a column of analysis and theories. Jackson, hustle up Singleton's photograph and write his history. Be careful, all of you. Don t let this leak. Hello, Armitage," as the

night editor bustled in. "How's the first page?"

"Up and locked."

"Second?"

"Same."

"Smash 'em. Give the three last columns of the first and the four first of the second to the kidnaping of Singleton. Rolley, attend to the heads."

The night editor whistled softly.

A boy went tearing up on an order to the art department. Gugel, head of the department, ran down and received ripping orders for a four-column first-page, stepped down to three and two, picturing each act of the drama. That meant the jamming of his whole crew.

"Put every linotype on this," shaking the manuscript at Armitage, "and slap up galley-proofs, column-and-a-half measure, big type, double leaded, and rush 'em down." He turned to the new reporter. "Come," he said, leading the way into the managing editor's room, which was vacant. "Sit down."

Bolton faced the unsparing scrutiny of the cold gray eyes.

"Why did you give me that warning look just now?" inquired the city editor.

"I could n't say to you before the crowd that I had as much at stake as anybody else, that I would n't dare play a trick on you, and that I wanted to prove myself and not be asked too many questions."

The city editor raised his brows. "You don't wish to disclose all you know?" he asked.

"It 's something like that."

"I see," very thoughtfully. "But some questions are bound to be asked—as you will find out when the police get after you. For instance, that Barbary Coast deadfall was a queer place for a man of your appearance to be visiting, and it 's singular that you happened to be there at the precise time when you overheard the two ruffians plotting this thing—according to your report."

The young man smiled. "You had told me to go out and dig," he replied.

Ignoring the explanation, the city editor resumed: "You followed them—so the report says. One of them dropped away—to steal the wagon, as you supposed. You went on, keeping the other in sight. You saw him conceal himself and seize Mr. Singleton. Why did n't you notify the police when you learned of the plot, or why—as you are a big, strong young man, did n't you fall on the highwayman and overpower him, or at least make an outcry, when he seized Mr. Singleton? You had plenty of time before—as your report has it—the other ruffian unexpectedly pounced upon you and treated you exactly as the other was treating Mr. Singleton, and held you for hours."

"Because that would have spoiled my news," was the bland answer.

The city editor remained outwardly stern, but an effort was required to repress his inner joy. Here was a lad at whose natal couch the God of News himself had stood! But of course there had been blundering. Instead of withholding his clues to the identification of the highwaymen, and thus retaining a monopoly of the chances for finding Mr. Singleton, Bolton had virtually turned over that important matter to the other papers and the police. Of course that error would be cured in the proofs, but the city editor patronizingly mentioned it.

The answer was prompt and firm: "I have n't given a single real clue, sir. I hold every one, and am going to follow the case up."

The city editor gazed in astonishment, and his knuckles whitened from his fierce grip of the chair arms. "The devil!" he softly, joyously exclaimed. "I think," very slowly, "you know where Singleton is at this moment."

"I heard the whole plot, sir."

The city editor, used to bullying green hands, had encountered the foolish sensation of running his head against a wall in the dark; there was something massive and obscure in Bolton's manner, suggesting the unrevealed, and a backward mental glance at the report brought a swift recognition of its supreme art of withholding. It would be risky to press the young man further. The city editor relaxed.

He straightened up after reflection. "Now," he said, with a return of his aggressive assurance, but realizing, in the moment of speaking, that he was making a mistake, "this is too big a case for you to follow up alone. I 'll assign—"

"Thank you, but I need no help."

"You are very sure of yourself."

"I am."

"You understand, of course, that the police will be after you for more information, and—"

"They 'll not find me."

"That 's easy to say. You have n't heard of Dorley, have you?"

"I have not."

"He 's the brains of the city detective force. You 'll have to be keen to dodge him or outwit him. He regards all reporters as his natural enemies, because he thinks they interfere with the police by finding out things and publishing them too soon. He is an able ferret, and his quickness is astonishing, his tenacity deadly. Unless you are very shrewd or very lucky, he will have you by the heels before you can land your kidnaped man."

A thin cloud of anxiety passed over the young man's face. "Thank you. Please describe him. I 'll be on my guard."

"Rather under medium height, lean, muscular, stoop-shouldered, arms abnormally long; about forty; short black hair and beard, slightly gray; hatchet face, pale, with gray eyes set close together and deep in the skull; a slovenly walk."

"I 'll remember."

IV.

The next morning was still and gray, but Beryl assured her protesting mother that the weather was ideal for an automobile spin. "Besides," she announced, her eyes dancing with unusual excitement, "I've already engaged Dr. Leduke to go with me, and—"

"Dr. Leduke? You are n't thinking of going without a chaperon!"

"Why, he 'll chaperon me, you dear goose!" giving her mother a cyclonic hug. "He 's a doctor."

Her mother smiled. "I think you 'd better take along one of your women friends, dear. But I 'm glad a man is going with you. Mrs. Anson has just been telephoning me the dreadful news that the 'Vanguard'—and no other paper, it seems—has about the kidnaping of Mr. Singleton last night and his being held for a ransom. It is n't safe to—"

"Mother!" Beryl stood breathless and pale.

"It 's true. Go to see Marie and comfort her."

"Dreadful! Of course I 'll see Marie. I 'll go to her at once. She may need a doctor."

Mrs. Rudell gave her daughter a quick look. "No meddling there, Beryl. Don't take advantage of—"

"Certainly not," and Beryl laughed.

Her father's biggest car, a French affair, was soon at the door. Being an expert *chauffeuse*, she dashed away in the machine. After taking in the young doctor, she made a flying visit to Marie, whose distraction Beryl found some magical way of alleviating, and then went booming out the Mission Road. Leduke gave her all the details of the kidnaping, and expressed much concern.

When they were out of town, far beyond even the ghostly remains of abandoned old St. Mary's, Beryl asked her friend to keep a sharp watch for Silver Avenue—wherever that might be. Leduke, who was fond of tramping, knew that thoroughfare—a long, winding, sandy road following first one canyon and then a second through the San Bruno Hills from the Mission Road to the San Bruno highway. Its use was practically confined to a few dairymen in that wild and beautiful corner of the peninsula, and its chronic wretched condition rendered it virtually a "no thoroughfare" for automobiles. Dr. Leduke was surprised when Beryl swung the great silky car into it.

"Don't," he begged. "The road is too heavy."

"For a sixty-horse-power?" contemptuously.

She suddenly stopped the machine, for a buggy stood in the narrow road just ahead, and one of the two men with it was closely studying the road in front of the horse.

"What are they doing?" she impatiently asked.

"The man on the ground is Dorley, the detective. He 's evidently following a trail." Seeing that Beryl started and slightly paled, he added: "Don't be uneasy. Go ahead. You can slip around."

She did so, and then, ignoring Leduke's earnest, almost angry, protest, snicked up to the high speed. He unconsciously held on and awaited disaster, finding her laugh a trifle irritating—and nervous. Only a malicious and purely feminine perversity, he thought, could have inspired so desperate and dangerous a hurry.

"Have you ever heard of the haunted windmill tower on this road?" she asked after a while, as they swayed and ground and bounded onward.

"Yes."

"Show me when we reach it. What is its history?"

"A queer old stockman lived on the place with his wife and grown sons. One day he disappeared; they said he had gone away on a visit; and then the windmill surmounting the tower began to give forth at intervals such terrible groans and cries that people and horses passing on the road were terrified. Only when the windmill was in motion were the dreadful sounds heard. Trees prevented a clear view of the tower from the highway. A heavy storm finally blew the windmill down, leaving the tower. The family disappeared that night. Then it was discovered by hardy explorers that the windows in the upper room of the tower were provided with iron bars. Such was all that was ever found out. It is believed that the place is haunted. Nobody will live there."

Beryl nodded with deep interest. "The farmhouse is still there?" she asked.

"Yes.—There 's the place ahead now—in that forested canyon to the right."

When they reached the private road leading into the premises Beryl swung the heavy machine into it. The disused and badly washed road was dangerous, and the bridge over an *arroyo*

[*Concluded on pages 803 and 804*]

THE HERO

By Clinton Dangerfield

Ever upon his parted lips lies bravely smiling
A challenge to all fear:
Intrepidly gayhearted, meetly holding
Courage as Fortune's peer.

His the great hopes too strong for coward sadness.
And his the power yet
To sing in Death's own gloomy face, undaunted,
A careless chansonette!

Economy that Costs too Much

ORISON S. MARDEN

A PARIS bank clerk, who was carrying a bag of gold through the streets, dropped a ten-franc piece, which rolled from the sidewalk. He set his bag down to look for the lost piece, and, while he was trying to extricate it from the gutter, some one stole his bag and ran away with it.

When Saving Becomes a Vice

I know a rich man who has become such a slave to the habit of economizing, formed when he was trying to get a start in the world, that he has not been able to break away from it, and he will very often lose a dollar's worth of valuable time trying to save a dime.

He goes through his home and turns the gas down so low that it is almost impossible to get around without stumbling over chairs. Several members of his family have received injuries from running against half-open doors, or stumbling over furniture in the dark; and once, while I was present, a member of the family spilt a bottle of ink upon a costly carpet in passing from one room to another in the darkness.

This man, although now wealthy, tears off the unused half-sheets of letters, cuts out the backs of envelopes for scribbling paper, and is constantly spending time trying to save little things which are utterly out of proportion to the value to him of the time thus consumed.

He carries the same spirit of niggardly economy in his business. He makes his employees save strings from bundles as a matter of principle, even if it takes twice as much time as the string is worth, and practices all sorts of trifling economies equally foolish.

▲ ▲

True economy is not stinginess or meanness. It often means very large outlay, for it always has the larger end in view. True economy means the wisest expenditure of what we have, everything considered, looking at it from the broadest standpoint. It is not a good thing to save a nickel at the expenditure of twenty-five cents' worth of time.

Stinginess and Parsimony Are not Real Economy

Comparatively few people have a healthy view of what real saving, or economy, means. I have seen a lady spoil a pair of fine gloves trying to rescue a nickel from a mud puddle. Several people have been run over by street cars or teams in New York while trying to rescue a dropped package, a hat, an umbrella, or a cane.

I know a young man who has lost many opportunities for advancement, and a large amount of business, by false economy in dress, and smallness regarding expenditures. He believes that a suit of clothes and a necktie should be worn until they are threadbare. He would never think of inviting a customer or a prospective customer to luncheon, or of offering to pay his car fare, (if he happened to be traveling with him.) He has such a reputation for being stingy, even to meanness, that people do not like to do business with him. False economy has cost this man very dear.

I used to travel with a business man who was much better off financially than I was, yet he would never take a sleeper at night, and never go into a dining car for his meals, but he would take his luncheon with him, or live on sandwiches or what he could pick up at lunch counters on the route. The result was that, when he arrived in far western cities, he would be so used up and tired out, and his stomach so out of order from irregular eating, that it would take him several days to get straightened out, and he lost a great deal of valuable time.

No man can afford to transact important business when he is not in prime condition, and it pays one in health and in comfort, as well as financially, to be very good to oneself, especially when health and a clear brain are our best capital.

▲ ▲

Bargain hunters are often victims of false economy. They buy, because they are cheap, a great many things they do not actually need. Then they will tell you how much they have saved. If they would reckon up what they have expended in a year, they would generally find that they have spent more than if they had only bought what they actually wanted, when they needed it, and had paid the regular price for it.

The Expensive Is Often the Cheapest

Many people have a mania for attending auctions and buying all sorts of truck which does not match anything else they have. The result is that their homes are veritable nightmares as to taste and fitness of things. Then, they never get the first, best wear of anything. These second-hand things are often just on the point of giving out, and constantly need repairing. Beds break down, legs come off bureaus, castors are always coming out, and something is going to pieces all the time. This foolish buying is the worst kind of extravagance. Quality, durability, should be the first considerations in buying anything for constant use. Yet many people keep themselves poor by buying cheap articles which do not last.

There is no greater delusion than that cheapness is economy. I have watched for some time a New York sky-scraper erected years ago under contract. The owners dickered with a great many builders, finally letting the contract to the one who bid the lowest. The original estimate, made by a reliable builder, for a thoroughly substantial, first-class building, was cut down over a hundred thousand dollars by this cheap concern. The result is that, in their grasping greed to save, the owners overreached themselves, and the building has been a source of anxiety to them ever since its erection. Everything about it is cheap, shoddy, or rickety. There is scarcely a day that something is not out of order somewhere. The walls crack, the floors settle, the doors warp, and the windows stick. There is constant trouble with the cheap elevators, and with the steam and electric fittings, and the boilers and all the machinery are out of order every little while. In the winter the building is cold, the pipes leak because of cheap plumbing, and the furnishings are constantly being damaged. As a consequence the occupants get disgusted and move out. Although the building is in a locality where rents are high, it is impossible to keep reliable tenants very long, because they become so exasperated. It attracts a class of people just like itself—cheap, shoddy, unreliable—and the loss in the rents and in constant repairs, in the rapid deterioration, to say nothing of the wear and tear on the nervous system of the owners, will be greater than the amount saved by the cheap contract.

Good Quality Is the First Requisite

▲ ▲

No greater delusion ever entered a business man's head than that cheap labor is economy. Trying to cut the pay roll down to the lowest possible dollar has ruined many a concern. Business men who have been most successful have found that the best workmen, like the best materials, are the cheapest in the end. The breakage, the damage, the losses, the expensive blunders, the injury to merchandise, the loss of customers resulting from cheap labor are not compensated for by low wages.

Anyone who tries to get superior results from inferior methods, from cheapness in quality of material or service, deludes himself. Cheap labor means cheap product and cheapened reputation. It means inferiority all along the line. The institution run by cheap help is cheapened, and means a cheaper patronage.

Many a hotel has gone down because the proprietor tried to save a few thousand dollars a year by hiring cheap clerks, cooks, and waiters, and by buying cheap food. Just that little difference between the cheap and the best help and the cheap and the best food has made the fortune of many a shrewd hotel-keeper.

▲ ▲

Some people never get out of the world of pennies into the world of dollars. They work so hard to save the cents that they lose the dollars and the larger growth—the richer experience and the better opportunity.

Everywhere we see people wearing seedy, shabby clothes, stopping at cheap, noisy hotels or boarding houses, sleeping on uncomfortable beds, riding for days in cramped positions in day coaches in order to save the price of a parlor-car chair or a Pullman seat, sitting up all night to save the expense of a sleeper. All these are economies which cost too much for those who can possibly afford better.

When Saving Money Means Losing Health

If a man is going to do his best work, he must keep up his mental and physical standards. He must keep a clear brain and level head, and be able to think vigorously. He can not think effectively without pure blood, and that requires good food, refreshing sleep, and cheerful recreation.

The men who accomplish the most, who do a prodigious amount of work, and who are able to stand great strains, are very good to themselves. They have the best they can get. They patronize the best hotels; they eat the most nourishing food they can get. They give themselves all the comforts possible, especially in traveling, and the result is that they are always in much better condition to do business. It is pretty poor economy that will lessen one's vitality and strength and lower the standard of his possible efficiency for the sake of saving a few pennies and putting a little money in his pocketbook.

Of course, we realize that those who have n't the money can not always do that which will contribute to their highest comfort and efficiency; but most people overestimate the value of a dollar in compari-

[*Concluded on page 796*]

The Second Generation

BY DAVID GRAHAM PHILLIPS

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

ILLUSTRATED BY FLETCHER C. RANSOM

Synopsis of Preceding Chapters

"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. Ranger becomes convinced that he has been training his son in the wrong way. He announces that he has determined to cut off Arthur's allowance and have him go to work in the mill.

Hiram at last decides that inherited wealth means ruin for his children. He, therefore, prepares his will, in which he gives most of his great wealth to a neighboring college, providing his wife and daughter, Adelaide, with only a moderate income for life, and his son with practically nothing but a chance to work in the mills and build up his own future. This done, remorse overcomes him at the thought of how his children will hate him, and his malady assumes a sudden turn for the worse. A rumor gains currency as to the provisions of the will. Adelaide's *fiancé*, Ross Whitney, visits her and their engagement is broken. In her chagrin Adelaide encourages an old lover, Dory Hargrave, and agrees to marry him. At length the father dies, the will is read, and Arthur finds he is practically disinherited. His engagement to wealthy Janet Whitney is suddenly broken by the latter.

Finding there is no hope of breaking the will, Arthur decides to face the stern reality of his situation, and goes to work at the cooperage. 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 instantly become friends, and Madelene inspires Arthur with a desire to work in earnest. 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 affections. Ross Whitney at length 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. Arthur is offered a place on the office staff of the company, but declines, preferring to continue in the various mechanical departments until he has gained the practical knowledge he is seeking. He is married to Madelene after a short engagement, and they at once settle down in Arthur's old home, where Madelene continues the practice of medicine, a convenient little office having been built for her on the property.

The Ranger-Whitney Company begins to show a decrease in earnings, which soon becomes a deficit. A change in the management is made and Arthur is given charge. Discrimination in railroad rates and labor agitation threaten, however, to drive the company into bankruptcy. He believes Whitney to be instigating the trouble, with the object of depreciating the stock, and resists his covert invitation to join with him in securing entire control. Instead, he proposes and the trustees vote a large assessment on the stock, which reduces Whitney to submission, and the mysterious railroad and labor trouble ceases at once.

"'Whether I hear from you or not, I must be free'"

CHAPTER XIX.

ADELAIDE did not reach home until the troubles with and through Charles Whitney were settled and Arthur and Dory were deep in carrying out the plans to make the mills and factories part of the university and not merely its property. When Scarborough's urgent cable came, Dory found that all the steamers were full. Adelaide could go with him only by taking a berth in a room with three women in the bottom of the ship. "Impossible accommodations," thought he, "for so luxurious a person and so poor a sailor;" and he did not tell her that this berth could be had. "You'll have to wait a week or so," said he. "As you can't well stay on here alone, why not accept Mrs. Whitney's invitation to join her?"

Adelaide disliked Mrs. Whitney; but there seemed to be no alternative. Mrs. Whitney was at Paris, on the way to America after the wedding and a severe cure at Aix and an after cure in Switzerland. She had come for the finishing touches of rejuvenation—to get her hair redone and to go through her biennial agony of having Auguste, beauty specialist to the royalty, nobility, and fashion, and demimonde of three continents, burn off her outer skin that nature might replace it with one new and fresh and unwrinkled. She was heavily veiled as she and Adelaide traveled down to Cherbourg to the steamer. As soon as she got aboard she retired to her room and remained hidden there during the voyage, seen only by her maid, her face covered day and night with Auguste's marvelous skin-coaxing mask. Adelaide did not see her again until the morning of the last day, when she appeared on deck dressed beautifully and youthfully for the shore, her skin as fair and smooth as a girl's, and looking like an elder sister of Adelaide's—at a distance.

She paused in New York; Adelaide hastened to Saint X, though she was looking forward uneasily to her arrival because she feared she would have to live at the old Hargrave house in University Avenue. Miss Skeffington ruled there, and she knew Miss Skeffington—one of those old-fashioned old maids whose rigid ideas of morality extend to the ordering of personal habits in minutest detail. Under her military sway everyone had to rise for breakfast at seven sharp, had to dine exactly at noon, sup when the clock struck the half hour after five. Ingress and egress for members of the family were by the side door only, the front door being reserved for company. For company also was the parlor, and for company the front stairs with their brilliant carpet, new, though laid for the first time nearly a quarter of a century before; for company also was the best room in the house, which ought to have been attractive, but was a little damp from being shut up so much, and was the cause of many a cold to guests. "I simply can't stand it to live by the striking of clocks!" thought Adelaide. "I must do something! But what?"

Her uneasiness proved unnecessary, however. Dory disappointed his aunt of a new and interestingly difficult spirit to subdue by taking rooms at the Hendricks Hotel until they should find a place of their own. Mrs. Ranger asked them to live with her: but Adelaide shrank from putting herself in a position where her mother and Arthur could, and her sister-in-law undoubtedly would, "know too much about our private affairs." Mrs. Ranger did not insist. She would not admit it to herself, but, while she worshiped Del and thought her even more beautiful than she was, and just about perfection in every way, still Madelene was more satisfactory for daily companionship. Also, Ellen doubted whether two such positive natures as Madelene's and Adelaide's would be harmonious under the same roof. "What's more," she reflected, "there may be a baby—babies."

Within a fortnight of Del's return, and before she and Dory had got quite used to each other again, she fixed on an abode. "Mrs. Dorsey was here this afternoon," said she, with enthusiasm which, to Dory's acute perceptions, seemed slightly exaggerated, in fact, forced, "and offered us her home for a year, just to have somebody in it whom she could trust to look after things. You know she's taking her daughter abroad to finish. It was too good a chance to let pass; so I accepted at once."

Dory turned away abruptly. With slow deliberation he took a cigarette from his case, lighted it, watched the smoke drift out at the open window. She was observing him, though she seemed not to be. And his expression made her just a little afraid. Unlike most men who lead purely intellectual lives, he had not the slightest suggestion of sexlessness; on the contrary, he seemed as strong, as positive physically, as the look of his forehead and eyes showed him to be mentally. And now that he had learned to dress with greater care, out of deference to her, she could find nothing about him to help her in protecting herself by criticising him.

"Do you think, Del," said he, "that we'll be able to live in that big place on eighteen hundred a year?"

It wasn't as easy for him thus to remind her of their limited means as it theoretically should have been. Del was distinctly an expensive-looking luxury. That dress of hers, pale green, with hat and everything to match or in harmony, was a "simple thing," but the best dressmaker in the Rue de la Paix had spent a great deal of his costly time in producing that effect of simplicity. Throughout, she had the cleanness, the freshness, the freedom from affectations which Dory had learned could be got only by large expenditure.

Nor would he have had her any different. He wanted just the settings she chose for her fair, fine beauty. The only change he would have asked would have been in the expression of those violet eyes of hers when they looked at him.

"You wish I hadn't done it!" she exclaimed. And if he had not glanced away so quickly he would have seen that she was ready to retreat.

"Well it's not exactly the start I'd been thinking of," replied he, reluctantly but tentatively.

It is not in human nature to refuse to press an offered advantage. Said Del: "Can't we close up most of the house—use only five or six rooms on the ground floor? And Mrs. Dorsey's gardener and his helpers will be there. All we have to do is to see that they've not neglected the grounds." Del was once more all belief and enthusiasm. "It seemed to me, taking that place was most economical, and so comfortable. Really, Dory, I didn't accept without thinking."

Dory was debating with himself: to take that house

—it was one of those trifles that are anything but trifles —like the slight but crucial motion at the crossroads in choosing the road to the left instead of the road to the right. Not to take the house—Del would feel humiliated, reasoned he, would think him unreasonably small, would chafe under the restraint their limited means put upon them, where, if he left the question to living on their income entirely to her good sense, she would not care about the deprivations, would regard them as self-imposed.

"Of course, if you don't like it, Dory," she now said, "I suppose Mrs. Dorsey will let me off. But I'm sure you'd be delighted, once we got settled. The house is so attractive—at least, I think I can make it attractive by packing away her showy stuff and rearranging the furniture. And the grounds—Dory, I don't see how you can object!"

Dory gave a shrug and a smile. "Well, go ahead. We'll scramble through somehow." He shook his head at her in good-humored warning. "Only, please don't forget what 's coming at the end of your brief year of grandeur."

Adelaide checked the reply that was all but out. She hastily reflected that it might not be wise to let him know, just then, that Mrs. Dorsey had said they could have the house for two years, probably for three, perhaps for five. Instead, she said, "It is n't the expense after all, that disturbs you, is it?"

He smiled confession. "No."

"I know it 's snobbish of me to long for finery so much that I 'm even willing to live in another person's house and show off in it," she sighed. "But, I'm learning gradually."

He colored. Unconsciously she had put into her tone—and this not for the first time, by any means,—a suggestion that there was n't the slightest danger of his wearying of waiting, that she could safely take her time in getting round to sensible ideas and to falling in love with him. His eyes had the look of the veiled amusement that deliberately shows through, as he said, "That 's good. I'll try to be patient."

It was her turn to color. But elbowing instinctive resentment came uneasiness. His love seemed to her of the sort that flowers in the romances—the love that endures all, asks nothing, lives forever upon its own unfed fire. As is so often the case with women whose charms move men to extravagance of speech and emotion, it was a great satisfaction to her, to her vanity, to feel that she had inspired this wonderful immortal flame; obviously, to feed such a flame by giving love for love would reduce it to the commonplace. All women start with these exaggerated notions of the value of being loved; few of them ever realize and rouse themselves, or are aroused, from their vanity to the truth that the value is all the other way. Adelaide was only the natural woman in blindly fancying that Dory was the one to be commiserated, in not seeing that she herself was a greater loser than he, that to return his love would not be an accession but an acquisition. Most men are content to love, to compel women to receive their love; they prefer the passive, the receptive attitude in the woman, and are even bored by being actively loved in return; for love is exacting, and the male is impatient of exaction. Adelaide did not understand just this broad but subtle difference between Dory and "most men"—that he would feel that he was violating her were he to sweep her away in the arms of his impetuous released passion, as he knew he could. He felt that such a yielding was, after all, like the inert obedience of the leaf to the storm wind—that what he could compel, what women call love, would be as utterly without substance as an image in a mirror, indeed, would be a mere passive reflection of his own love—all most men want, but worthless to him.

Could it be that Dory's love had become—no, not less, but less ardent? She saw that he was deep in thought—about her, she assumed, with an unconscious vanity which would have excited the mockery of many who have more vanity than had she, and perhaps with less excuse. In fact, he was not thinking of her; having the ability to turn his mind completely where he willed—the quality of all strong men, and the one that often makes the weak-willed think them hard—he was revolving the vast and inspiring plans Arthur and he had just got into practical form—plans for new factories and mills such as a univerity, professing to be in the forefront of progress need not be ashamed to own or to offer to its students as workshops. All that science has bestowed in the way of making labor and its surroundings clean and comfortable, healthful and attractive, was to be provided; all that the ignorance and the short-sighted greediness of employers, bent only on immediate profits and keeping their philanthropy for the smug penuriousness and degrading stupidity of charity, deny to their own self-respect and to justice for their brothers in their power. Arthur and he had wrought it all out, and discovered as a crowning vindication that the result would be profitable in dollars, that their sane and shrewd utopianism would produce larger dividends than the sordid and slovenly methods of their competitors. "It is always so. Science is always economical as well as enlightened and humane," Dory was thinking when Adelaide's voice broke into his reverie.

"You are right, Dory," said she. "And I shall give up the house. I 'll go to see Mrs. Dorsey now."

"The house?— What— Oh, yes—well—no—

"'I'm sorry on Dory's account'"

But what made you change your mind so suddenly?"

She did not know the real reason—that, studying his face, the curve and set of his head, the strength of the personality which she was too apt to take for granted most of the time because he was simple and free from pretense, she had been reminded that he was not a man to be trifled with, that she would better bestir herself and give more thought and attention to what was going on in that superbly shaped head of his—about her, about her and him. "Oh, I don't just know," replied she, quite honestly. "It seems to me that now there 'll be too much fuss and care and—sham. And I intend to interest myself in *your* work. You 've hardly spoken of it since I got back."

"There 's been so little time—"

"You mean," she interrupted, "I 've been so busy unpacking my silly dresses and hats and making and receiving silly calls."

"Now you 're in one of your penitential moods," laughed Dory. "And to-morrow you 'll wish you had n't changed about the house. No—that 's settled. We 'll take it, and see what the consequences are."

Adelaide brightened. His tone was his old self, and she did want that house so intensely! "I can be useful to Dory there; I can do so much on the social side of the university life. He does n't appreciate the value of those things in advancing a career. He thinks a career is made by work only. But I 'll show him. I 'll make his house the center of the university!"

Mrs. Dorsey had "Villa d'Orsay" carved on the stone pillars of her great wrought-iron gates, to remind the populace that, while her late father-in-law, "Buck" Dorsey, was the plainest of butchers and meat packers, his ancestry was of the proudest. With the rise of its "upper class" Saint X had gone in diligently for genealogy, had developed reverence for "tradition" and "blood," had established a Society of Family Histories, a chapter of the Colonial Dames, another of Daughters of the Revolution, and was in a fair way to rival the seaboard cities in devotion to the imported follies and frauds of "family." Dory at first indulged his sense of humor upon their Dorsey or D'Orsay finery. It seemed to him they must choose between making a joke of it and having it make a joke of them. But he desisted when he saw that it grated on Del for him to speak of her and himself as "caretakers for the rich." And presently his disposition to levity died of itself. It sobered and disheartened and, yes, disgusted him as he was forced to admit to himself the reality of her delight in receiving people in the great drawing-room, of her content in the vacu-, time-wasting habits, of her

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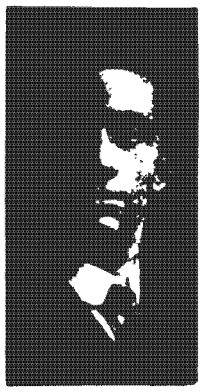


C. H. MARSHALL

In New York City a great gathering assembled to welcome the one who, without much doubt, will be the next nominee of one of the great political parties for the presidency. Addresses of welcome were made by the leading statesmen of the country, and Mr. Bryan, in his response, set forth in detail his views on what should be the principles to be embodied in the platform of his party two years hence.

The importance of this speech and its correct preservation by means of shorthand, can hardly be over-estimated. True it is that Mr. Bryan had prepared his address for this occasion, but a verbatim report of his speech showed many deviations from his manuscript. This necessitated the reporting of the entire speech in shorthand, and for this class of work the very best shorthand men in the country are employed.

It was to the ability of Mr. Clyde H. Marshall, an expert criminal court reporter in District Attorney Jerome's office, that Mr. Bryan today owes his possession of the exact report of the entire meeting held in New York. Mr. Marshall reported all the speeches of those who welcomed the distinguished guest, as well as the important address of Mr. Bryan himself. His work on this meeting stamped Mr. Marshall as being one of the best shorthand experts in this country.

The recent New York state convention of the Independence League, at which William R. Hearst received the nomination for governor of that state, was also reported in shorthand by Mr. Marshall. Convention reporting of this kind calls for the very highest ability in shorthand work. Within a few minutes after the convention adjourned, Mr. Marshall had delivered a verbatim report of the speeches to the newspapers, and the addresses printed therein were his work.

In order to qualify himself for this work, a few months ago Mr. Marshall enrolled in the correspondence course of the Success Shorthand School, of Chicago, an institution presided over by the most successful expert court and convention reporters in the world. He was taught the expert shorthand with which these men had built up a business of $100,000 a year as expert shorthand reporters, and with which the graduates of this school have become the most expert.

Mr. Marshall is but one of hundreds of successful expert shorthand writers this school has educated. Throughout the United States, Mexico and Canada, there are successful stenographers holding important commercial positions, private secretaries to statesmen, bankers, railroad magnates and captains of industry, as well as the well-paid court reporters, who owe their ability to this expert instruction. Among these are:

C. W. Pitts, Alton, Ia.—Knew nothing of shorthand when he enrolled: seven months thereafter appointed official reporter of Fourth Judicial District of Iowa, worth $8,000 a year.
J. M. McLaughlin, care Court House, Burlington, Ia.—Official Court Reporter Twentieth Judicial District of Iowa.
C. E Pickle, care Court House, Austin, Tex.—Official Court Reporter.
William F. Cooper, care Court House, Tucson, Ariz.—Official Court Reporter.
W. J. Morey, 81 Clark Street, Chicago—Private Secretary to Joseph Leiter, Chicago millionaire.
George F. Larbee, Criminal Court Building, Chicago—Member of official court reporting staff of Criminal Court of Cook County.
Carrie A. Hyde, 7 Erwin Block, Terre Haute, Ind.—Official Court Reporter at Terre Haute.
F. D. Kellogg, 1676 Pemberton Avenue, Chicago—Private secretary to John R. Walsh, Chicago millionaire.
Dudley M. Kent, Colorado, Tex.—Official Reporter of Thirty-Second Judicial District of Texas. In a single month Mr. Kent did a business of $650.25.
Era C. Eve, Ogden City, Utah—Official Reporter Second Judicial District of Utah.
Roy Bolton, Twelfth Street Depot, Chicago—Private secretary to Comptroller of Illinois Central Ry.
Gordon L. Elliott, Mason City, Ia.—Official Reporter of Twelfth Judicial District of Iowa.
Ray Nyemaster, Atalissa, Ia.—Private secretary to Congressman Dawson, after seven months' study.
Mary E. Black, Ashland Block, Chicago—Court reporter with lucrative business.
Edwin A. Ecke, private secretary to John R. Wallace, former chief engineer of Panama Canal.
Sigmund M. Majewski, Journal Building Chicago—Expert Court Reporter.
James A. Newkirk, 607 American Trust Building, Cleveland, O.—Court reporter, worked on famous Ice Trust cases and investigation of Standard Oil Company by Inter State Commerce Commission.
E. C. Winger, Point Pleasant, W. Va.—Official Court Reporter.

The above are but a few of the experts this school has graduated. Their addresses are given in order that the reader may communicate with them. Names of other experts will be furnished those who inquire.

If you know nothing of shorthand and desire an expert training, these past masters of shorthand will teach you from the beginning in the highest branches of the shorthand art. If you are now a stenographer, you can be perfected by this school so that you will be capable of performing this expert work, with which the princely salaries are made. A written guaranty is given each accepted pupil to return all money paid in case of dissatisfaction. Write today for the handsome forty-eight page catalogue, giving full information. Address SUCCESS SHORTHAND SCHOOL, Suite 311, 79 Clark Street Chicago, Ill. If now a stenographer, state system and experience.

NOTE—W. J. James and Robert F. Rose, edit and publish THE SHORTHAND WRITER, the most instructive, inspiring and interesting shorthand publication ever printed. Price, $2.00 a year. Send twenty cents for three months' trial subscription. Address THE SHORTHAND WRITER, 79 Clark Street, Chicago.

sense of superiority through having at her command a troop of servants—Mrs. Dorsey's servants! He himself disliked servants about, hated to abet a fellow-being in looking on himself or herself as an inferior; and he regarded as one of the basest, as well as subtlest poisons of snobbishness the habit of telling others to do for one the menial, personal things which can be done with dignity only by oneself. Once, in Paris—after Besançon,—Janet spoke of some of her aristocratic acquaintances on the other side as "acting as if they had always been used to everything; so different from even the best people at home." Dory remembered how Adelaide promptly took her up, gave instance after instance in proof that European aristocrats were in fact as vulgar in their satisfaction in servility as were the newest of the newly aristocratic at home, and simply had a different way of showing it. "A more vulgar way," she said; Janet was unable to refute her. "Yes, far more vulgar, Jen, because deliberately concealed; just as vanity that swells in secret is far worse than frank, childish conceit."

And now— These vanities of her, sprung from the old roots which in Paris she had been eager to kill and he was hoping were about dead, sprung in vigor and spreading in weedy exuberance! He often looked at her in sad wonder when she was unconscious of it. "What *is* the matter?" he would repeat. "She is farther away than in Paris, where the temptation to this sort of nonsense was at least plausible." And he grew silent with her and shut himself in alone during the evening hours which he could not spend at the university. She knew why, knew also that he was right, ceased to bore herself and irritate him with attempts to make the Villa d'Orsay the social center of the university. But she continued to waste her days in the inane pastimes of Saint X's fashionable world, though ashamed of herself and disgusted with her mode of life. For snobbishness is essentially a provincial vice, due fully as much to narrowness as to ignorance; and, thus, it is most potent in the small "set" in the small town. In the city even the narrowest are compelled to at least an occasional glimpse of wider horizons; but in the small town only the vigilant and resolute ever get so much as a momentary point of view. She told herself, in angry attempt at self-excuse, that he ought to take her in hand, ought to snatch her away from that which she had not the courage to give up of herself. Yet she knew she would hate him should he try to do it. She assumed that was the reason he didn't; and it was part of the reason, but a lesser part than his unacknowledged, furtive fear of what he might discover as to his own feelings toward her, were there just then a casting up and balancing of their confused accounts with each other.

Both were relieved, as at a crisis postponed, when it became necessary for him to go abroad again immediately. "I don't see how *you* can leave," said he, thus intentionally sparing her a painful effort in saying what at once came into the mind of each.

"We could cable Mrs. Dorsey," she suggested lamely. She was at the Louis Quinze desk in the Louis Quinze sitting room, and her old-gold negligee matched it charmingly, and the whole setting brought out the sheen, faintly golden, over her clear skin, the peculiarly fresh and intense shade of her violet eyes, the suggestion of gold in her thick hair, with its wan, autumnal coloring, such as one sees in a field of dead ripe grain. She was doing her monthly accounts, and the showing was not pleasant. She was a good housekeeper, a surprisingly good manager; but she did too much entertaining for their income.

Dory was too much occupied with the picture she made as she sat there to reply immediately. "I doubt," he finally replied, "if she could arrange by cable for some one else whom she would trust with her treasures. No, I guess you'll have to stay."

"I *wish* I had n't taken this place!" she exclaimed. It was the first confession of what her real, her sane and intelligent self had been proclaiming loudly since the first flush of interest and pleasure in her "borrowed plumage" had receded. "Why *do* you let me make a fool of myself?"

"No use going into that," replied he, on guard not to take too seriously this belated penitence. He was used to Del's fits of remorse, so used to them that he thought them less valuable than they really were, or might have been had he understood her better—or, not bothered about trying to understand her. "I shan't be away long, I imagine," he went on, "and I'll have to rush round from England to France, to Germany, to Austria, to Switzerland. All that would be exhausting for you, and only a little of the time pleasant."

His words sounded to her like a tolling over the grave of that former friendship and comradeship of theirs. "I really believe you'll be glad to get away alone," cried she, lips smiling raillery, eyes full of tears.

"Do you think so?" said Dory, as if tossing back her jest. But both knew the truth, and each knew that the other knew it. He was as glad to escape from those surroundings as she to be relieved of a presence which edged on her other self to scoff and rail and sneer at her. It had become bitterness to him to enter the gates of the Villa d'Orsay. His nerves were so wrought up that to look about the magnificent but too palace-like, too h tel-like rooms was to struggle with a longing to run amuck and pause not until he had reduced the splendor to smithereens. And in that injustice of chronic self-excuse which characterizes all human beings who do not live by intelligently formed and intelligently executed plan, she was now trying to soothe herself with blaming him for her low spirits; in fact, they were wholly the result of her consciously unworthy mode of life, and of an incessant internal warfare, exhausting and depressing. Also, the day would surely come when he would ask how she was contriving to keep up such imposing appearances on their eighteen hundred a year; and then she would have to choose between directly deceiving him and telling him that she had broken,—no, not broken, that was too harsh,—rather, had not yet fulfilled the promise to give up the income her father left her.

After a constrained silence she said to him, as if she had been thinking of it and not of the situation between them, "I really don't need anyone to stop here with me, but I 'll get Stella Wilmot and her brother."

"Arden?" said Dory, doubtfully. "I know he 's all right in some ways, and he has stopped drinking since he got the place at the bank. But—"

"If we show we have confidence in him," replied Adelaide, "I think it will help him."

"Very well," said Dory. "Besides, it is n't easy to find people of the sort you 'd be willing to have, who can leave home and come here."

Adelaide colored as she smiled. "Perhaps that *was* my reason, rather than helping him," she said.

Dory flushed. "Oh, I did n't mean to insinuate that!" he protested, and checked himself from saying more. In their mood each would search the other's every word for a hidden thrust, and would find it.

The constraint between them, which thus definitely entered the stage of deep cleavage where there had never been a joining, persisted until the parting. Since the wedding he had kissed her but once—on her arrival from Europe. Then, there was much bustle of greeting from others, and neither had had chance to be self-conscious. When they were at the station for his departure, it so happened that no one had come with them. As the porter warned them that the train was about to move, they shook hands and hesitated, blushing and conscious of themselves and of spectators. "Good-by," stammered Dory, with a dash at her cheek.

"Good-by," she murmured, making her effort at the same instant.

The result was a confusion of features and hat brims that threw them into a panic, then into laughter, and so made the second attempt easy and successful. It was a real meeting of the lips. His arm went round her, her hand pressed tenderly on his shoulder, and he felt a trembling in her form, saw a sudden gleam of light leap into and from her eyes. And all in that flash the secret of his mistake in managing his love affair burst upon him.

"Good-by, Dory, dear," she was murmuring, a note in her voice like the shy answer of a hermit thrush to the call of her mate.

"All aboard!" shouted the conductor, and the wheels began to move.

"Good-by—good-by," he stammered, his blood surging through his head.

It came into her mind to say, "I care for you more than I knew." But his friend the conductor was thrusting him up the steps of the car. "I wish I had said it," thought she, watching the train disappear round the curve. "I 'll write it."

But she did not. When the time came to write, that idea somehow would not fit in with the other things she was setting down. "I think I do care for him—as a friend," she decided. "If he had only compelled me to find out the state of my own mind! What a strange man! I don't see how he can love me, for he knows me as I am. Perhaps he really does n't; sometimes I think he could n't care for a woman as a woman wants to be cared for." Then, as his face as she had last seen it rose before her, and her lips once more tingled, "Oh, yes, he *does* care! And without his love how wretched I 'd be! What a greedy I am—wanting his love and taking it, and giving nothing in return." That last was more than half-sincere, though she, like not a few of her sisters in "the Woman's Paradise," otherwise known as the United States of America, had been spoiled into greatly exaggerating the value of her graciously condescending to let herself be loved.

And she was lonely without him. If he could have come back at the end of a week or a month, he would have been received with an ardor that would have melted every real obstacle between them. Also, it would have dissipated the far more obstructive imaginary obstacles from their infection with the latter-day vice of psychologizing about matters which lie in the realm of physiology, not of psychology. But he did not come; and absence, like bereavement, has its climax, after which the thing that was begins to be as if it had not been. He was gone; but his last impetuous caress had roused an impulse that would never again sleep, would pace its cage restlessly. And he had roused it when he would not be there to make its imperious clamor personal to himself.

* * * * * * *

As Estelle was at her shop all day, and not a few of the evenings, Del began to see much of Henrietta Hastings. Grandfather Fuller was now dead and forgotten in the mausoleum into which he had put one-fifth of his fortune, to the great discontent of the heirs. Henrietta's income had expanded from four thousand a year to twenty; and she spent her days in thinking of and talking of the careers to which she could help her

husband if he would only shake off the lethargy which seized him the year after his marriage to a Fuller heiress. But Hastings would not; he was happy in his books and in his local repute for knowing everything there was to be known. Month by month he grew fatter and lazier and slower of speech. Henrietta pretended to be irritated against him, and the town had the habit of saying that "If Hastings had some of his wife's 'get up' he would n't be making her unhappy but would be winning a big name for himself." In fact, had Hastings tried to bestir himself at something definite in the way of action, Henrietta would have been really disturbed instead of simply pretending to be. She had a good mind, a keen wit that had become bitter with unlicensed indulgence; but she was as indolent and purposeless as her husband. All her energy went in talk about doing something, and every day she had a new scheme, with yesterday's forgotten or disdained.

Adelaide pretended to herself to regard Henrietta as an energetic and stimulating person, though she knew that Henrietta's energy, like her own, like that of most women of the sheltered, servant-attended class, was a mere blowing off of steam by an active but valveless engine of a mind. But this pretense enabled her to justify herself for long mornings and afternoons at the Country Club with Henrietta. They talked of activity, of accomplishing this and that and the other; they read fitfully at serious books; they planned novels and plays; they separated each day with a comfortable feeling that they had been usefully employed. And each did learn much from the other; but, as each confirmed the other in the habitual mental vices of the women, and of an increasing number of the men, of our quite comfortable classes, the net result of their intercourse was pitifully poor, the poorer for their fond delusions that they were improving themselves. They laughed at the "culture craze" which, raging westward, had seized upon all the women of Saint X with incomes, or with husbands or fathers to support them in idleness—the craze for thinking, reading, and talking cloudily or muddily on cloudy or muddy subjects. Henrietta and Adelaide jeered; yet they were themselves the victims of another, and, if possible, more poisonous *bacillus* of the same sluggard family.

One morning Adelaide, in graceful ease in her favorite nook in the small northwest portico of the clubhouse, was reading a most imposingly bound and illustrated work on Italian architecture written by a smatterer for smatterers. She did a great deal of reading in this direction because it was also the direction of her talent, and so she could make herself think she was getting ready to join in Dory's work when he returned. She heard footsteps just round the corner, and looked up. She and Ross Whitney were face so face.

There was no chance for evasion. He, with heightened color, lifted his hat; she, with a nonchalance that made her proud of herself, smiled and stretched out her hand. "Hello, Ross," said she, languidly friendly. "When did *you* come to town?" And she congratulated herself that her hair had gone up so well that morning and that her dress was one of her most becoming—from Paris, from Paquin—a year old, it is true, but later than the latest in Saint X and fashionable even for Sherry's at lunch time.

Ross, the expert, got himself together and made cover without any seeming of scramble; but his not quite easy eyes betrayed him to her. "About two hours ago," replied he.

"Is Theresa with you?" She gazed tranquilly at him as she fired this center shot. She admired the coolness with which he received it.

"No, she 's up at her father's place on the lake shore," he answered. He, too, was looking particularly well, fresh yet experienced, and in dress a model, with his serge of a strange, beautiful shade of blue, his red tie and socks, and his ruby-set cuff-links. "Mr. Howland is ill, and she 's nursing him. I 'm taking a few days off—came down to try to sell father's place for him."

"You 're going to sell Point Helen?" said Adelaide, politely regretful. "Then I suppose we shan't see your people here any more. Your mother 'll no doubt spend most of her time abroad, now that Janet is married there."

Ross did not answer immediately. He was looking into the distance, his expression melancholy. His abstraction gave Adelaide a chance to verify the impression she had got from a swift but femininely penetrating first glance. Yes, he did look older; no, not exactly older—sad, rather. Evidently he was unhappy, distinctly unhappy. And as handsome and as tasteful as ever—the band of his straw hat, the flower in his buttonhole, his tie, his socks—all in harmony; no ostentation, just the unerring, quiet taste of a gentleman. What a satisfactory person to look at! To be sure, his character— However, character has nothing to do with the eye-pleasures, and they are undeniably agreeable. Then there were his manners, and his mind—such a man of the world! Of course he was n't for one instant to be compared with Dory—who was? Still, it was a pity that Dory had a prejudice against showing all that he really was, a pity he had to be known to be appreciated—that is, appreciated by the "right sort" of people. Of course, the observant few could see him in his face, which was certainly distinguished—yes, far more distinguished than Ross's, if not so regularly handsome.

"I've been looking over the old place," Ross was saying, "and I've decided to ask father to keep it. Theresa does n't like it here; but I do, and I can't bring myself to cut the last cords. As I wandered over the place I found myself getting so sad and sentimental that I hurried away to escape a fit of the blues."

"We 're accustomed to that sort of talk," said Adelaide with a mocking smile in her delightful eyes. "People who used to live here and come back on business occasionally always tell us how much more beautiful Saint X is than any other place on earth. But they take the first train for Chicago or Cincinnati or anywhere at all."

"So you find it dull here?"

"I?" Adelaide shrugged her charming shoulders slightly. "Not so very. My life is here—the people, the things I 'm used to. I 've a sense of peace that I don't have anywhere else." She gazed dreamily away. "And peace is the greatest asset."

"The greatest asset," repeated Ross, absently. "You are to be envied."

"*I* think so," assented she, a curious undertone of defiance in her voice. She had a paniclike impulse to begin to talk of Dory; but, though she cast about diligently, she could find no way of introducing him that would not have seemed awkward—pointed and provincially prudish.

"What are you reading?" he asked presently.

She turned the book so that he could see the title. His eyes wandered from it to linger on her slender white fingers—on the one where a plain band of gold shone eloquently. It fascinated and angered him; and she saw it, and was delighted. Her voice had a note of triumph in it as she said, putting the book on the table beside her, "Foolish, is n't it, to be reading how to build beautiful houses"—she was going to say, "when one will probably never build any house at all." She bethought her that this might sound like a sigh over Dory's poverty and over the might-have-been. So she ended, "when the weather is so deliciously lazy."

"I know the chap who wrote it," said Ross. "Clever—really unusual talent. But the fashionable women took him up, made him a toady and a snob, like the rest of the men in their set. How that sort of thing eats out manhood and womanhood!"

Just what Dory often said! "My husband says," she answered, "that whenever the world has got a fair start toward becoming civilized, along have come wealth and luxury to smother and kill. It 's very interesting to read history from that standpoint, instead of taking the usual view—that luxury produces the arts and graces."

"Dory is a remarkable man," said Ross with enthusiasm. "He 's amazingly modest; but there are some men so big that they can't hide, no matter how hard they try. He 's one of them."

Adelaide was in a glow, so happy did this sincere and just tribute make her, so relieved did she feel. She was talking to one of Dory's friends and admirers, not with an old sweetheart of hers about whom her heart, perhaps, might be—well, a little sore, and from whom radiated a respectful, and therefore subtle, suggestion that the past was very much the present for him. She hastened to expand upon Dory, upon his work; and, as she talked of the university, she found she had a pride in it, and an interest, and a knowledge, too, which astonished her. And Ross listened, made appreciative comments. And so, on and on. When Henrietta came they were laughing and talking like the best of old friends; and at Ross's invitation the three lunched at the club and spent the afternoon together.

"I think marriage has improved Ross," said Henrietta, as she and Adelaide were strolling home together after tea—tea with Ross.

"Theresa is a very sweet woman," said Adelaide, dutifully.

"Oh, I don't mean that—any more than you do," replied Henrietta. "I mean marriage has chastened him—the only way it ever improves anybody."

"No doubt he and Theresa are happy together," said Adelaide, clinging to her pretense with a persistence that might have given her interesting and valuable light upon herself had she noted it.

"Happy?" Henrietta Hastings laughed. "Only stupid people are happy, my dear. Theresa may be happy, but not Ross. He 's far too intelligent. And Theresa is n't capable of giving him even those moments of happiness that repay the intelligent for their routine of the other sort of thing."

"Marriage does n't mean much in a man's life," said Adelaide. "He has his business or profession. He is married only part of each day, and that the least important part to him."

"Yes," replied Henrietta, "marriage is for a man simply a peg in his shoe—in place or, as with Ross Whitney, out of place. One look at his face was enough to show me that he was limping and aching and groaning."

Adelaide found this pleasantry amusing far beyond its merits. "You can't tell," said she. "Theresa does n't seem the same to him that she does to—to us."

"Worse," replied Henrietta, "worse." It 's fortunate they 're rich. If the better class of people had n't the money that enables them to put buffers round themselves, wife-beating would n't be confined to the slums. Think of life in one or two small rooms with a Theresa Howland!"

Adelaide had fallen, as far as could one of her

[*Concluded on pages 793 to 795*]

Edwin Markham — Literature
Wm. P. Brooks — Agriculture
J. Horace McFarland — Civic Betterment
Chas. Leonard Stuart — Encyclopedist
Isabel Gordon Curtis — Domestic Economy

The Editor's Cabinet

LITERATURE

F. W., Boston.—In "The House of Mirth," Mrs. Wharton has set forth the progressive degeneration of a fine spirit, living with no aim but pleasure, among a group of the selfish and worldly in the Vanity Fair of the moneyed class. She writes with the selective quality of an artist, and with a keen sense of psychological values. She is a dispassionate observer; never hysterical, never partisan. She knows her people from the inside, not from the perfervid society column; and is not sparing in her use of the inspecting monocle and the reporting pen.

From my knowledge of the "unemployed" of the smart set; and my knowledge of human nature and its certain deterioration under conditions of idleness and luxury, I should say that Mrs. Wharton's dramatization of the gambling and intriguing and shamming of Lily Bart and her ilk, in "The House of Mirth," might well be a reflection of twentieth century manners in "high" life; might stand as the "Middlemarch" of the society of our time.

▲ ▲

J. M., Wichita, Kan.—Mr. Winston Churchill is one of the writers who has achieved the distinction of "a second manner." Between "The Celebrity" and "Coniston" there is a long rise of the hill, leaving "Richard Carvel" and "The Crisis" as two noble milestones far in the background. The author in the stretch between his first and last books has swung from the particular into the universal; has come into the epical—into the long vision that surveys the national, as once he surveyed the parochial.

Jethro Bass, the village tanner, a character full of enormous possibilities for good or evil, is the hero of "Coniston." He rises to the bad eminence of political "boss," unscrupulously crushing all in his way, and presenting a type at once appalling and abominable, but inflexibly true to life. The downfall of this one-man rule before the more Titanic dominion of corporation power, is at once symbolic and prophetic of forces evolving about us in the world of politics.

In the seizing and showing forth of this passionate complex hero, in the play of humor and satire, and love and hate in the homely human nature about him, Mr. Churchill has excelled his own past work, and has set a mark in fiction that will be the despair of all our novelists, save only the two or three greatest of the craft.

▲ ▲

J. G. M., Concord, Mass.—With literature, as with the weather, the wisest prophet is the one who speaks the day after. We have declared the historical novel has run its course; and yet, let Maurice Hewlett offer a book dug out of Italian archives and we will be as eager as over our boyhood Scott. We have insisted that the novel of "high society" has lost its vogue; yet when Mrs. Wharton or Mrs. Ward issues a book of the *boudoir* and the drawing-room, we crowd the counters for it. We have averred that "low life" bores us in fiction; yet, let O. Henry or Richard Whiteing give us the people of the slums or the pave, and we can not buy or borrow enough books to go around. We cry "Avaunt adventure!" yet we crave Jack London. We yawn "Begone introspection," yet we call for Henry James. "Away with the problem novel," we shout, and yet last year there were ten novels on the "labor" question. And this year Sinclair's "Jungle"—a dramatized sociological study of the down-trodden meat packer—reached a sale of 7,000 copies in one high-water day.

Fiction, like poetry, has for its field anything that has to do with human nature; but, of course, the material must be artistically handled. Just what freak of fortune, what proportion of merit, what lure of theme, what accident of the moment, gives a book the impetus called popularity, it is hard to say. But at present the drift would seem to be toward the problem novel, the problem boldly put forward, or slyly lurking in the background.

▲ ▲

D. A. V., St. Paul, Minn.—Perhaps the strongest American novels of the season are—"The Jungle," by Upton Sinclair, "Coniston," by Winston Churchill, and "Helena Richie," by Margaret Deland. If I had been asked to name a fourth, I think I should have added "Lady Baltimore," by Owen Wister—a book in which the author, in a new field, makes a palpable hit.

None of these works has the lure of far lands, or the thrill of the mystic, as was the case in "The Garden of Allah" and "The Breath of the Gods"—last year's favorites. Each of the three or four I have named for this year is placed in an American village or city, and is cast in the mold of every day. Each centers around some social question, local or larger.

Sinclair's "Jungle" whirls with a tornado fierceness; Churchill's "Coniston" flows like the large rhythm of the tides. Mrs. Deland's "Helena Richie" moves slowly and changefully like the passing of the seasons. These novels differ widely from one another; yet they are allied by their appeal to our primeval love of struggle and our perennial desire to see fair play. In each book there is the immemorial clash of right against wrong; of weakness against might. In each the ethics ring true. The thing that should not stand, goes down. Such books as these seem to come to the front because of a mighty earnestness, and a simple setting forth of some struggle that brings into action the passions of the heart and the longings of the spirit.

▲ ▲

G. F. H., Chicago.—One of the best biographies of Lincoln is the hundred-page monograph of Carl Schurz. It is an appreciation of one heroic spirit by another of kindred stature, and is a revelation of the nobility of both. The biography of Lincoln, by Nicolay and Hay, probably speaks with the most authority on the great President. It is written by associates familiar with statecraft and with the drift of the great political movements that Lincoln formed and was formed by. Miss Ida Tarbell's biography of Lincoln adds to this a mass of new *data* and a rich portfolio of illustration. This writer's keen scent for evidence and her fine faculty of deduction gives to her book a special value.

▲ ▲ Edwin Markham

HYGIENE

A. O. N., Stevens Pt., Wis.—The daily cold plunge is beneficial to those with whom it agrees,—that is, to a majority of individuals.

Fortunately it needs no microscope to decide the question. If you warm up quickly after it and feel refreshed and exhilarated it is doing you good. If you feel shivery and depressed, if your finger-nails are blue and it takes you an hour or two to warm up, it is doing you harm. There is no virtue whatever in doing a thing simply because it is disagreeable.

Many people are injured by the routine habit of cold baths. On the other hand, many others who don't take them would be benefited by doing so. The only way is to try them and judge for yourself. They are well worth a trial, much more so than most any of the cures you see advertised. Man was an amphibious animal to begin with.

▲ ▲

M. O. D., Cambridge, Md.—Defects of the eye requiring the use of glasses are always chronic to begin with. They are usually due to permanent and often hereditary changes of shape in the eyeball itself, just like distortations of a lens or magnifying glass, making it "magnify," or focus, badly.

The only "cure" physically possible is the wearing of a lens (glass) which corrects this defect in shape, a "hollow" (concave or *minus*) lens for a bulging (short-sighted) eye, and a "thick" (convex or *plus*) lens for a flattened (long-sighted) eye. Once necessary, they are as "chronic" and as permanently needed as a wooden leg by a legless man.

Their continued use strengthens the eye instead of weakening it. That is to say, of two pairs of defective eyes requiring glasses, the pair which wears them will be stronger at the end of ten years, and have done far more work with less headache, than the pair that goes without glasses.

Glasses do not "make the eyes old" too early, on the contrary, they prevent some and delay all the changes for the worse which tend to occur with age.

No form of massage or treatment of any sort has yet been discovered which will take the place of glasses. It seems a physical impossibility in the nature of the defect. Plenty of "substitutes" are advertised, but most of them are arrant frauds.

▲ ▲

E. V. W., Pinconning, Mich.—There is nothing which it is safe to get into the habit of taking at "ever-recurrent"

Why don't you ask Success?

Patterson Du Bois, Child Study — Frederick A. Cleveland, Finance — David Belasco, The Drama — Hudson Maxim, Science and Invention — Samuel Merwin, Current Events

The Editor's Cabinet was organized for the purpose of establishing what might be called a National Bureau of Information,—a clearing house for personal problems. When you ask a question you want it answered correctly and by the best authority. The Editor's Cabinet serves this purpose for the readers of SUCCESS MAGAZINE. It is a board of experts; a court of last resort. You have only to remember the following simple directions when you ask your question:

Write with pen and ink, or typewriter, and on one side of the paper only, inclosing a stamped and self-addressed envelope for reply. Address: The Editor's Cabinet, SUCCESS MAGAZINE, University Building, New York City.

intervals, except bread and beefsteak. All pain-relieving remedies, such as "headache powders" and the like, are harmful in the long run. Worse yet, they suppress danger signals without removing the cause. Their use is as rational as blowing out the red light that marks an open switch.

Pain always means something. It is one of the most beneficial things in nature. If you have ever-recurrent headache it is a sure sign that you are overworking, underfeeding, underventilating, or in some way abusing the human machine. Go to the best trained and most modest human machinist that you know of, find out what you are doing that you should not do, and quit it.

But don't blow out the switch light without closing the switch.

Nicholas Murray Butler

CIVIC BETTERMENT

N. A. B., Auburn, Me.—Many small communities in which there is a feeling for improvement have no regular system of street cleaning, and, in consequence, the highways and sidewalks become unpleasantly littered. In one community a change was brought about through the action of the ladies of the local Civic Club, who employed a man, wearing the familiar "white wings" uniform, to clean two blocks, for one month, every day. The merchants laughed, and, after the month was up, the streets soon became as dirty as ever before. The seed was germinating, however, and that town now has a well-organized system, providing clean streets every day, to the great pride of its citizens.

S. E. T., Marietta, O.—The method used by a most energetic woman improver, in a western town, to make a careless citizen clean up, is worthy of imitation. She had photographs made of his filthy vacant lots, giving due prominence to the old tin cans and other trash. The citizen was shown the photographs and asked if he preferred to have them published in the sympathetic local newspaper. He did not so prefer, and he cleaned up in a hurry!

S. A. R., Brinkley, Ark.—Poor sidewalks are the rule in the smaller towns. In a Pennsylvania village, the young men who could not keep their shoes clean when calling on the girls, became the paving force. They had an entertainment, a supper and a fair, and the proceeds bought a car-load of cement. A practical concrete-maker was employed, some citizens helped, and that town now enjoys a mile of four-foot sidewalk that is always clean and pleasant to walk upon.

A. W. B., Barston, Cal.—Billboards exist only because of the advertisers who patronize them. If a hundred or so of objecting people in any town will write letters to advertisers, courteously telling of the annoyance of the billboards, mentioning always particular locations, and hinting that the writers will be able to avoid purchasing the goods of firms so offending, there will be a decrease in the trouble! All objectionable billboards can be removed if the people want them removed, and will say so.

John Graham McFarland

SCIENCE AND INVENTION

J. K. D., Calais, Me.—The steam turbine is steadily growing in favor. Its principal advantage is that it has no reciprocating motion like that of the piston of a common engine, and therefore the hull of a vessel is not so shaken as by reciprocating engines. Marine turbine engines, in the smaller and high speed types, weigh much less and occupy less room than ordinary engines of the same power.

It is safe to predict that the old-fashioned steam engines, the big mill type excepted, will gradually give place to the steam turbines and to the gas and oil engines. Apart from economy and compactness, the turbines are cleaner than any other engines, being self-lubricating and inclosed.

Up to the present time, however, the large turbines of the ocean liners have not shown an economy in coal consumption or weight of engine of more than five per cent. above the reciprocating engine.

The great objection to the use of turbines for driving ocean liners is that this form of engine does not reverse. A separate set of engines is employed for reversing at lower speeds.

R. F., Altoona, Pa.—Radium is, perhaps, at the present time more of a scientific curiosity than anything else, and has been chiefly useful for the revision it has necessitated in some time-honored chemical theories. Still, it is not without practical use. It has been found to be an excellent detector of false diamonds, causing the real gem to glow with wonderful brilliancy, and leaving the paste imitation comparatively lusterless. Radium kills bacteria and even very small animals. It has been used with some success in treating certain diseases, notably cancer and lupus. Living tissues of the body are strangely affected by short exposures to the substance. Sores are produced, like burns. An electroscope has been invented, the underlying principle of which is dependent upon the properties of radium.

B. W. N., Parkersburg, W. Va.—When vegetable substances rich in sugar or starch are subjected to fermentation, alcohol is formed, with the escape of carbonic acid gas. When the action of fermentation has subsided, the clear liquid lying between the sediment and the scum—a very dilute form of alcohol—is placed in a still and heated. The alcohol, boiling at a much lower temperature than water, is readily distilled off and condensed in another vessel. As some water vapor is also carried over with the alcohol, it is necessary to re-distill several times, the number of times depending upon the degree of concentration required. Alcohol can not be economically manufactured except on a commercial scale. There is a strict government law about making alcohol in any form. Moonshine whisky is but a dilute form of alcohol, containing impurities which give it its flavor. A license is required to make alcohol, and the work has to be done under government supervision and inspection, so that it would be rather too cumbersome and expensive for a few families to club together to make alcohol for their own private use.

E. F. M., Butte, Mont.—There is no such thing as a guarantee certificate of patentability of any invention whatever. The only way is to apply for a patent, and fight it in the patent office in the regular way up to allowance, but even when the patent is allowed, it is no guarantee of patentability, but is something of an assurance.

When a patent is granted, it constitutes a license to go into the courts and sue alleged infringers, but the courts, even then, may decide against the true patentability of the invention, and the effect of its decision is equivalent to an annulment.

Furthermore, after the issuance of a patent, if another inventor can prove priority of invention, and that he has used reasonable diligence in reducing his invention to practice, he may obtain a patent after an interference proceeding in the Patent Office, notwithstanding the grant of the other man's patent.

Patent attorneys will make a preliminary search for an inventor and give an opinion as to the patentability of his invention, but they never guarantee patentability.

Hudson Maxim

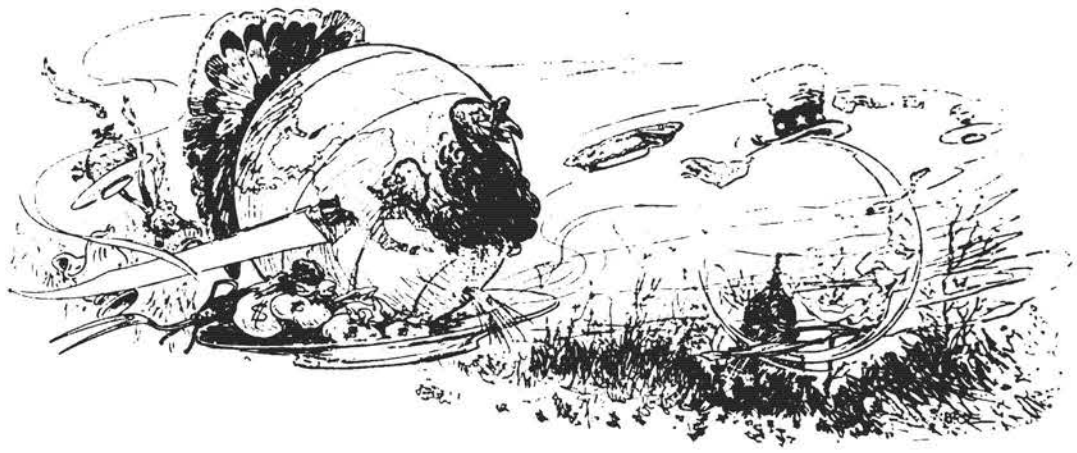
THE OTHER SIDE

IN THE Editor's Cabinet for September, Hudson Maxim says: "The automobile has come to stay and the horse is destined to become a pet and a toy, even if not a curiosity."

More automobiles are in use to-day than ever before in their history but we have noticed no decline in the demand for horses, either low or high grade, and never before have good horses had such a high market value. Never before have educated and competent veterinarians been in such great demand as to-day, and never before has so much attention been given to veterinary science. The veterinarian's chief patient is the horse. On top of all this, the United States Department of Agriculture has established a Government Stud, following the example of the countries of Europe. Veterinarians who practice in our large cities are familiar with numerous instances in which their clients, after a brief period of automobiling, returned gladly to their

Why don't you ask Success?

[Concluded on page 816]



THE PULSE OF THE WORLD

ATTENTION was called the other day to the great increase in savings-bank deposits within the past year, and one newspaper remarked on the probity of the conduct of bank officers generally as compared with insurance officials, likewise custodians of the money of the people. Trust companies have within late years taken over many of the functions, and have in part become savings banks. Within a comparatively recent period we have seen several of these banking institutions of one kind or other go to the wall, bringing consternation to hundreds of people. The failure of several of these institutions was due directly to misconduct on the part of their chief officers. One great defaulter in Philadelphia was driven to suicide, and another, who had fled from the scene of his crime in Chicago, has been brought back from Northern Africa for trial.

Hypnotized into Crime

A curious feature in each of these cases was the plea that the accused had been "hypnotized" into committing the crime. A year or more ago, a prisoner in New York solemnly asserted that his evil genius in the shape of "a little black man" had led him to commit the offense with which he was charged. Verily of the making of excuses there is no end. If the accused is to plead the hypnotic power of another in extenuation, the logical thing then will be for the state to proceed against the hypnotizer. Then, how is a man to present any evidence to show that he is not a hypnotizer? Back to the good old days of New England witchcraft!

NEXT to murder, arson, and a few like crimes, there can be nothing more heinous than preying on the savings of the people. Our banks are supposed to be the very rock-foundation of our prosperity. Anything that tends to destroy confidence in these institutions strikes a blow that is felt in every line of industry. If our banks fail us, what in the whole country is safe? We have provided for an elaborate system of reports and bank examiners, but the evils exist in spite of them. Where is the flaw?

Responsibility of Bank Directors

One of the causes for a condition of this kind, as we have pointed out before in this magazine, lies in the failure of the directors of an institution to live up to their title. In a great majority of cases the directors do not direct, but leave the administration of affairs largely to the president and a small committee, and think to fulfill their obligations by simply acquiescing or otherwise in the propositions that are put before them. The surest check on the actions of a trusted executive is a watchful board of directors, and there is a growing feeling that directors should be held criminally liable for losses resulting from their incapacity or neglect of duty.

* * *

THE burning issue in the political campaign in New York is William Randolph Hearst. Beside the personality of the Democratic candidate all other political questions, national or state, for the moment take second place.

Mr. Hearst's Campaign for Governor

That Mr. Hearst has a phenomenal following all over New York State and in many sections of the country can not be denied. His papers are the political and social mentor of a greater reading clientele than any other man in the world has ever enjoyed. It is estimated that he speaks through his columns every day to four million readers.

Opposed to him are the majority of the newspapers and periodicals of New York City and probably of the whole country, the Wall Street interests and a great proportion of those who like to call themselves the "solid, respectable elements." In short, it is Hearst and the "common people" against the corporate and moneyed influences of the country—exactly the line-up that this "strange incomprehensible man" had originally mapped out.

Hearst has been charged with about every offense against the public interest, public decency, and public morals that his enemies could invent. He is referred to by the "better element" as "impossible," on account of a certain "yellowness" of journalism that seemingly nothing can condone.

Now, just as a matter of fairness, let us look further. Has the man no good qualities? We can recall scores of men who were villified all their lives, to be greeted at last with a complete reversal of opinion.

Hearst is a rich man who works. He spends his money on other things than yachts and horses, and his time in other pursuits than tennis and polo playing at Newport, or in stock gambling in Wall Street. That's something in his favor. He has debauched journalism they say. Possibly, but look at the imitators all over the country who are following him along the path of page cuts and startling headlines as fast as their opportunities will permit; look at the able writers and artists who are willing to have their names appear in connection with features in his papers; recall the "Journal's" campaign last spring against the "vice personals," which showed the "New York Herald" to have been aiding and abetting for years one of the most nauseous forms of immorality in the social life of the metropolis. It ill becomes the "New York Herald" hereafter to sneer at "yellow journalism," which is pure and spotless compared to "black journalism." The Hearst papers certainly rendered conspicuous service at the Jacksonville and San Francisco disasters, in bringing the Coal Trust to an accounting and in aiding the citizens of New York in the fight against an extortionate Gas Trust.

He is called a demagogue, his views unsound, selfish, preaching to the people for effect, his chief aim that of political power. These charges mean nothing—every candidate for office since Noah was chosen to command the Ark has been accused of just these aims.

The election of Mr. Hearst as governor of New York would not be an unmixed evil. If he proved unequal to the task, his supporters would forsake him and he would be discredited as a future political possibility; if, on the other hand, he should "make good," he would cut the ground away from under all his detractors.

As to his alliance with Murphy—well, no one could have secured the nomination without Murphy's help. Mr. McClellan's indignation is very ill-timed. He did not scorn to accept an office tainted with Murphyism just one short year ago—an office, too, that thousands of people believe was stolen from this same abused Hearst.

PRESIDENT ROOSEVELT'S indorsement of the programme of the Simplified Spelling Board has caused protracted discussion wherever the English language is used. A large proportion of the comments made have been in a spirit of mockery, and the newspaper paragraphers have made merry with items spelled as we used to spell them in our primary-school days. One paper even gravely asserts that from now on it will have no more need of proof-reader, and Uncle Hezekiah Hicks writes in from Hayrick Corners to say that he's been spelling that way all his life.

Simplified Spelling

When we dissect this thing, pare away all the facetiousness and misapprehension that it has caused, and get down to the skeleton of the improved spelling movement, it's not such a radical change. The substitution of "t," as the ending of the past tense of a verb instead of the old "ed," has been going on for a long time. Witness "dreamt" and "spilt" and "blest," old familiar forms. We have for a long time

been using "honor" and "armor" and "harbor" and "neighbor," instead of the English "honour" and "armour" and "harbour" and "neighbour." There is no good practical reason why we should go on using the unpronounced "me" in "programme" or the "te" in "quartette." "Draft" and "check" and "bark" are more familiar to us even now than "draught" and "cheque" and "barque." "Tho" and "thoro" will be strange to many persons, but they ought to meet all requirements as well as "though" and "thorough."

These constitute a fair sample of the changes proposed. Every practical man who values speech as a means of expressing thought, and not as a dead thing to be set up on a pedestal and worshiped, will see the benefit of the change. To the man who writes much, or the operator at the typewriter, or the typesetter at the case, the omission of a few useless letters here and there will amount to a tremendous saving of labor in a year.

The chief objection comes from those who regard language in an academic light. They say it will be a blow to pure English, and will result in an American language as opposed to the speech of Great Britain. As every one who has traveled knows, the American on the street speaks already a different lingo from his English cousin, and, in the natural course of change, the two tongues are drifting farther apart all the time. This is not to be regretted. The "American language" on the whole runs to simpler forms than that used in England. How can any change be condemned that will do away with the cause for such a monstrosity as the following couplet, in which every word in the two lines ending in "ough" is pronounced differently:

Though the rough cough and hiccough plough me through,
O'er life's dark clough my thoughts I will pursue.

Mr. Root's Pilgrimage to South America

THE United States, even as the chief exponent of the Monroe Doctrine and self-constituted watch-dog of the western world, has never completely won the confidence and affection of its *protéges*, the Spanish republics of Central and South America. In the time of our little tiff with Spain, all these countries, even our nearest neighbor,—Mexico, immediately forgot the bonds of neighborliness and remembered only their Castilian blood. On July 21st at Rio de Janeiro, Brazil, the International Union of American Republics began its third session,—commonly called the Pan-American Conference. The fundamental object of this gathering of delegates was the general discussion of economic and political questions affecting the Western Continent as a whole. The recent mediation of the United States in the Guatemala-Salvador imbroglio focused attention upon this country. It is believed that the representatives of the Spanish-speaking republics were convinced by the strength and the sincerity of Mr. Root's statement's that the United States has absolutely no designs upon any other section of this part of the world, and that the foundation has been laid for more cordial and sympathetic commercial and political relations in the future. If Mr. Root's visit results in removing the greater part of the doubt and suspicion that the South American has always felt for the Yankee, his trip will indeed have been a holy pilgrimage.

* * *

The Race Riots in Atlanta

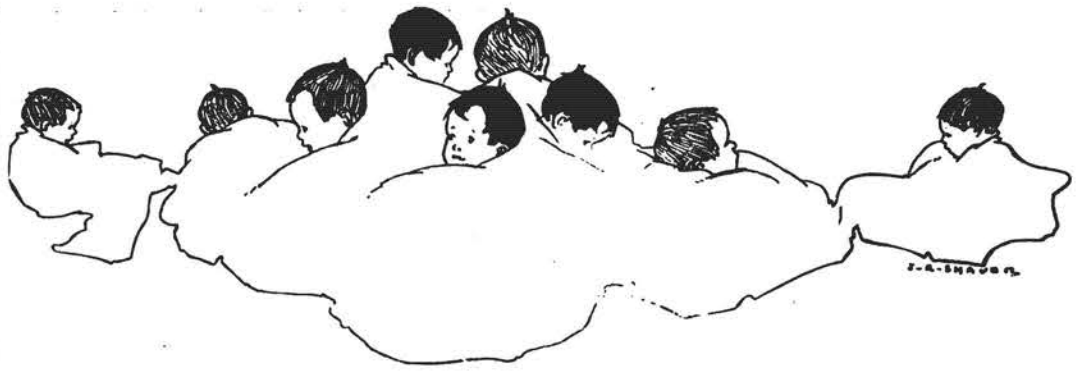
THE recent race riots in Atlanta were a disgrace to the city and to the State of Georgia. That is admitted by the Georgians themselves, and no one is in a better position to testify than the people of Atlanta that for a few days in September their city resembled some benighted section of anti-Semitic Russia.

A disgrace to Atlanta! It is easy to say this. Looking at it through long-distance glasses it seems an incredibly brutal and inhuman state of affairs. There is no excusing such lawlessness. The people of Atlanta do not seek to justify such outpourings of passion directed by prejudice. The only thing that can profitably be sought in this connection is the basal feeling that causes an outbreak of this sort.

Inflammatory newspaper editorials, excitable mob leaders, and blind race prejudice all contribute to such a letting-loose of animal passions. Down underneath it all is the fundamental difference of feeling between the white and the black races.

In the "Old South" the friendship between the two races was strong, and the fidelity and affection of master and slave have been told in countless stories and poems. The orderly and industrious element of negroes finds to-day no kinder or more appreciative and sympathetic friends than the better class of whites in the Southern States, who have spent all their lives among them and understand them.

Atlanta suffered only in greater degree the very same ebullition of feeling that has taken place in New York City, in Delaware, in Ohio, in Missouri—wherever the negro population is large. There is no question of extenuation. We are confronted with "a fact—not a theory." Some day this will constitute almost a national issue. What is to be the remedy?



THE MIND OF THE CHILD

By PATTERSON DU BOIS

Illustrated by J. R. Shaver

My Enterprise—in Confidence

"He that hath a wife and children hath given hostages to fortune; for they are impediments to great enterprises either of virtue or mischief."

So saith the master essayist, Bacon. Doubtless wife and children have cost many an opportunity to fortune, but just as surely the family is a fortune already—to him who knows his own.

Impediments to great enterprises? A child is the supreme enterprise. Men strain for "ground floors," for "advance information," for peeps behind the scenes when floating or manipulating an enterprise; but the lure of the potential of a child soul infinitely transcends that of the grosser fortune hunter. A child's heart is the ground floor of life. Only there can one put his ear to the "ticker" of humanity; only there can one lay his hand on the strategic lines of all that is elemental and persistent in normal human nature.

A great enterprise this, but one that rests on absolute confidence. An enterprise strong as eternity, chartered for perpetuity—or only so long as confidence is maintained. A slip of deception, a rebuff, an unfair or unjust judgment, and the enterprise is imperiled. This sensitiveness is the glory of it. To vibrate with it, to be weak with it, to be strong with it, without losing oneself or without losing the guiding hand, is the very summit of attainment—this apex of love's joy.

I have said that he who has children has a fortune already. But to *have* them means more than to call oneself father or mother. It is more than to take on the real or supposed duties of direction, correction, or reproof. It is to have the fears, the griefs, the longings and the joys, the embarrassments, the disappointments, and the triumphs of the children as one's very own. It is to see the old commonplaces of adulthood as novelty; it is to lower the horizon to the foreground; it is to be living at a venture, with no long memories as advisors; it is a daily "dash for the pole."

A wonderfully fascinating enterprise this, at once exciting and tranquilizing, to which, it must be admitted, ordinary fortune hunting may prove in some degree an impediment. To be able to take on these attitudes of the child mind and these sensibilities of the child heart is to get hold of life at the roots and to be drawn with it into the empyrean; it is to drink at the wellspring of the essentially human; it is to gain a more exquisitely refined susceptibility to man's needs and possibilities; it is to touch the normal, the elemental; it is to hold the universal in the hollow of one's hand and to feel the weight of the eternal.

This is to be alive! To have an instinct for the childish and to cultivate an insight to it is truly to recreate oneself. That which you call childish—do you understand it?

A correspondent tells me of a woman calling herself a mother, who frankly regards her six-year-old son as a serious impediment to her interests. The boy said to his mother, "I guess you don't want me; it is too bad you had me." She has read "The Fire Builders" and other experiences of mine, and she says I am not practical. Perhaps not. But her boy's diagnosis of her shows that she is not in his confidence. If so, *she* is not practical—as a mother. If alienation is her object it must be granted that she is practical in obtaining that object. But motherhood is not realized in alienation. To put my mind in rapport with my child's mind, my heart in rapport with my child's heart, and still keep my proper self in hand—this is the summit of practicality. It is the divinest of enterprises. Do you call this a weak indulgence? Any other course would be rank self-indulgence, and self-indulgence is a foe to my fortune.

"Nobody looked at her"

On the night of our little dinner party Karola had just passed her eighth birthday. The special guest had heard of our numerous doll population and had come in expectation of seeing Karola and her dependants in the real. There was a certain large doll that had gained a reputation for the perilous feat of standing alone. To be sure, the accomplishment was prosily credited to Karola's patience and sensitive touch, yet is was the limp, impassive figure that stood as imputed personality and courted applause. Miss Murdoch, the special guest, had grown confidential with Karola to the extent of inducing her to balance the dol. . There was good reason for it. The standing doll would be no great sight, but the standing child, intent and absorbed, would be a study. But there was good reason for Karola to hesitate, if not to decline; the doll had not long since fallen, and it was with great difficulty that a new head was obtained to replace the broken one.

Karola had decided never again to make the doll stand alone—although it was not through this feat that it was broken. But Miss Murdoch's confidential assurances were sufficient to induce Karola to break her rule. The little girl was both independent and deferential—the true norm of character in the making.

Long and patiently she toiled to gain the balance. Her rich full hair tumbled about her shoulders and tickled her face as she bent over the unwilling puppet. Her slender fingers gently released their hold or spasmodically regained it as the doll obeyed or wavered and reeled.

I had been busy exhibiting an antique trophy and was quite ignorant of the doll trick—in which, however, one or two other guests had become interested for the moment. The crucial point came. In the midst of an animated conversation I heard Karola quietly announce that the doll was standing alone. This drawing my attention to her effort, I stopped and pointed to the standing image. The company, however, had become interested in other things and was quite irresponsive. The special guest forgot her implied engagement to show interest in the thing she asked for—a thing which was against the child's better judgment.

Triumphant feat that it was, Karola viewed it with apprehension. She could not forget the broken head. So distressing had that accident been, she bound the household to secrecy lest her playmates should hear of it. Then when the new head was obtained there were to be no more risks taken.

Miss Murdoch's confidence was not real. It had gone and with it perhaps some of the child's confidence in human nature. But it was only a child, and children's disappointments come and go. Aye, they do; but not without residue. As a child, Karola stood for the elemental feelings of the race.

Well, there were some perfunctory glances out of deference to my index finger rather than out of respect for the acquiescence, the patience, the effort, and the fears of the child. The doll was soon taken up in Karola's arms, safe once more from the dangers of a tumble. But there were no thanks, no recognition of the success won by the persistent skill of sensitive hands and quick eyes and a brave but tender heart.

It was sometime afterwards. I saw the invisible door of Karola's heart thrown open as an invitation. I had pointed to the doll at the trial and had still the freedom of the ground floor of her fine susceptibilities and instincts for the just, the genuine, and the gentle.

Thither I repaired to recoup my losses which always come in the world of grosser enterprises among men.

"Papa," she said, in a sweet undertone, "they begged me to make my dollie stand, and then, when I got her to stand, nobody looked at her." No fret, no hard words, nothing demanded of me but to be understood—full companionship. I had a chief function to listen interestedly, sympathetically. My appointment was to save the little craft from the rocks of disillusion and too early distrust. Should I fail there would be a lesion in the heart of faith, a halt in confidence, a drop in ideals. That fundamentally felt sense of fairness was threatened with a backset. The false side of human nature was beginning to grin in the twilight. Truth was suffering a tremor.

My function was to listen, and to appreciate. I was face to face with a universal proposition in its simplest terms. You remember the good Bishop in "Les Miserables?" "He had the art of sitting down and holding his tongue for several hours by the side of a man who had lost the wife he loved, or of a mother bereaved of her child." The problem is to understand the situation, to appreciate the circumstances, to have an instinct for steering, so that the shocked soul shall not suffer permanent deformity but gain new strength by the exercise of overcoming.

Yet a small matter, do you say? Very, if you have no instinct for the trail of it, no eye for the reach of it. True, I might have grown impatient of so petty a disappointment, and so inconsequential an embarrassment. Indeed, she might have been told she was out

"Long and patiently she toiled to get the balance"

of place in the company, that grown folks can not be expected to bother with little girls' dolls, and even that she did very wrong to risk breaking the doll's head again. But that would have cost me success in my enterprise. It would have been shockingly impractical.

It was an unimportant and commonplace episode of the household? But it carried a very important principle. Did you ever think how largely your success with men depends upon your recognition of their standards of importance? My influence with Karola rested, in a measure, upon my recognizing her estimate of the importance of that doll feat.

Then, again, who enjoys the waste energy of useless tasks? Employers lose the confidence and interest of their employees when they demand work which the employees with more thorough experience see to be superfluous. Who relishes having done an unappreciated favor?

That which disparages us and quickens revolt is no less a factor in a child's emotional life. But there is this difference. We have the better opportunity to defend ourselves and to obtain reparation. So there is a certain pathetic pleasure in standing with humanity where fits joys, longings, its embarrassments and its disappointments are simplest and newest, and, perforce, where impotency is absolute.

Give me this most uncommercial, this divinest of enterprises for my own! Give me a child to be at home with, to be in absolute confidence with! If I can not refashion my warped, wrinkled, and discolored old soul into the unbiased graces and the ethereal purity of the spirit of the child, let me now and again open that little door and shut myself in that little heart, just for the sheer delight of it.

[Mr. Du Bois, who is regarded as among the foremost living authorities on the moral training of children, will be glad to receive and answer letters from parents regarding the problems of childhood.]

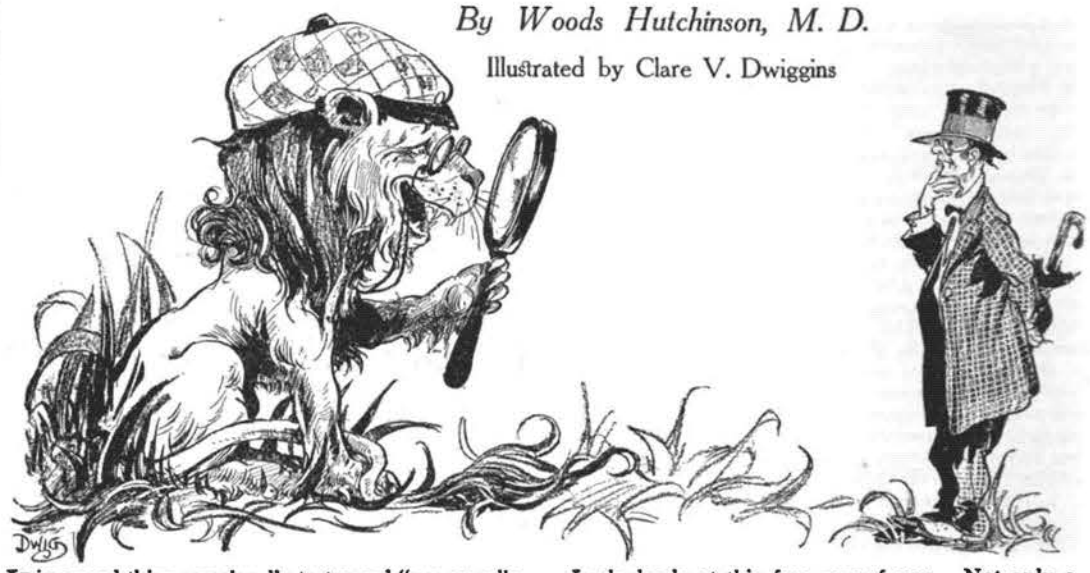
* * * *

A convict in an Oregon prison who showed skill in a certain kind of handicraft was asked if he could work like that before he went there. "No," said he, "or I should never have been here."

THE HUMAN MACHINE

By Woods Hutchinson, M. D.

Illustrated by Clare V. Dwiggins



It is a good thing occasionally to try and "see oursel's as ithers see us." It gives us a new respect for ourselves, and we're worth it. We are not "worms of the dust" any more. We passed that stage seven million years ago. If we could get a good look at ourselves from the point of view of the other animals, it would really surprise us to find what highly respectable, formidable animals we are. If there is an animal, no matter how large, who doesn't shiver and make tracks as soon as he sees or, especially, smells man, it's only because he hasn't had the honor of our previous acquaintance.

Let us size ourselves up physically from the point of view of, say, an observant and open-minded lion, who since his birth in the fastnesses of his desert has never seen one of our species; or from the point of view of the convent-bred *jeune femme* who when she saw a man is reported to have asked her mother, "What animal is that, mamma?"

"Ready for any emergency"

Nor will the point of view be so very foreign to many of us over forty, for by our medieval "classical" system of education we have been carefully trained not only to be ignorant of our bodies but proud of the fact as well.

This is how we should probably strike the lion: a queer, upright animal, with only two legs and a big, round knob at the top. In crawling closer the knob is evidently the head, for the eyes can be seen. But what's it for—a battering-ram? No, for there are on it neither horn-basses like the buffalo, nor spikes like the antelope, nor a biting-forceps, for the teeth and jaws don't project enough to be seen. A little nearer and there they are tucked in under that funny big bump over the eyes, but not big enough to punish anything. Where is the fighting end of the creature? Its feet look like paddles, without claws to scratch or hoofs to kick. It must be its short fore legs, hanging on each side of its chest. Now I see one of them clasp in its paw a broken branch with a sharp thorn at the end of it. Guess I'll keep my distance, or it may throw at me, like those old baboons threw broken pieces of rock the other day when I tried to catch a couple of their babies!

And Leo would be perfectly right.

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It is the hand which has marked man from other animals, which has made him what he is. It was to keep his hand from bearing the weight of his body and leave it free for the club and the stone that he originally rose up on his hind legs and acquired the erect position of which we are so proud. It was the new uses to which the hand was put with the weapon, the tool that built up the brain so that speech and thought became possible. As shrewd old Benjamin Franklin said a hundred years ago, "Man is a tool-using animal."

Yet a large body of respectable taxpayers protest against the introduction of manual training into our schools as a waste of public money! Train the hand, then answer half the questions that the brain which it builds will ask,—and you *have* education at its best.

"What formidable animals we are"

Look closely at this fore paw of ours. Not only a tool user, but itself even the most wonderful tool in the world. It can grip and twist like a monkey-wrench, hang on like a grappling-hook, crack like a nut-cracker, pick like a pair of tweezers, tear like jaw-forceps,—the Japanese dentist pulls teeth with his fingers—and grub like a gopher. It can twist and turn like a snake, swim like a seal, climb like a monkey, strike like a horse's hoof. With a stone it becomes a hammer; with a sharp flint, an ax; with a jagged one, a saw; with a thorn, a sewing-machine. No wonder the anatomist finds that it has some thirty muscles in and attaching to it!

It is a tool that needs infinite variety of use to bring it to its highest pitch and keep it there, and while you're giving it this you're developing the brain to similar degrees of complexity and perfection. The thing that marks off the human brain most distinctively from that of any other animal is not its size. A swallow or a titmouse has a larger brain in proportion. Restrict the hand in its movements and the hand and arm area,—the so-called Rolandic or central region of the cortex,—fails to develop; narrow it down to one thing or one tool, and it becomes cramped and unsymmetrical. Give children every kind of hand-work that their play-instincts—the deepest and most useful in their nature—call for, and then brain development will follow. Glue them to the desk, the loom, the handle of any tool, and you dwarf them both physically and mentally. Child labor is the worst race suicide.

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No wonder the hand is "full of character." It has done much to build character. We have good basis for distrusting the man with the flabby, nerveless, slippery hand-shake. Turn the hand over and look at the palm. There are three lines, two transverse and one longitudinal. Half close your hand and you see at once what makes them. The upper cross line which starts from the ulnar or little-finger side, is the wrinkle made by bending the three outer fingers, the remains of the climbing-hook by which we swung from branch to branch through the tree tops in our arboreal days.

"The hand is 'full of character'"

The lower cross line, starting from the other side of the palm, is the wrinkle made by flexing the two inner fingers, index and ring, to meet the thumb, as in picking fat grubs out of a rotten log or nuts out of their shells, or in grasping a bundle firmly. The lengthwise line is equally obviously the wrinkle made by the thumb in bending over to meet the fingers. All three lines can be seen in perfection in the paw of a chimpanzee or a monkey.

Yet there is a widely popular "science" of palmistry which dubs these anthropoid wrinkles the "head," "heart," and "life" lines, and proceeds to predict the whole future life of the individual from their degrees of development. There could hardly be a more humiliating example of the incredible ignorance of the simplest facts of our own structure in which we have been brought up. These wrinkles have about as much to do with the head, heart, and life-chances of their possessor as with the price of soap.

Now let us look through Leo's eyes again at the knob at the upper end. Big enough, but evidently no good for fighting purposes. Throw the "featherless biped" out of a window, and its overweight will pull it down first, so that he lands on it and cracks it seven times out of ten. Why did it grow there in that absurdly exposed position, instead of in the middle of the animal—say the pit of the stomach—so that arms and legs and trunk could all be used to protect it?

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The eyes did n't determine its location, for jellyfish have eyes all round their bodies, and starfish at the end of their arms. But look a little closer. There 's a mouth. That settles it. The first brain had to grow by that. First a couple of (motor,) nerve knots (*ganglia,*) to control mouth and jaw movements, then a pair of (sensory,) smell buds, then a pair of (sensory,) eye lobes, next a pair of ear knots, then gullet, body muscles (motor,) *ganglia* to match them. Then from the nose-jaw, eye knots began to sprout up an upper-brain (*cerebrum,*) to link their messages and movements together. This grew and grew while the basal masses remained stationary until finally it completely "overflowed" them, bulging forward until its forehead-box came to overhang the front of the mouth instead of lying far back of its angles, pushing the eyes down and forward until they lie far below the level of the top of the head, crowding the nostrils down until they open downward instead of straight forward.

This overgrowth is what makes the jaws look so small and weak. Instead of forming three-fifths of the bulk of the head they are barely one-fifth. But open

"'What animal is that, mamma?'"

your lips and look at your teeth. Somewhat reduced in number and size, but every kind of teeth that any animal has or ever had is there and ready for business: incisors, canines, premolars, molars.

Moral: give them all something to do. The worst fault a diet can have, if it be sufficient in amount, is monotony. Eat every kind of sound food that you can get in every season of the year. Flesh, fish, fowl, and "gude red herrin'," vegetables, fruits, grains, nuts, fats, sugars,—all have their uses and each its peculiar advantage. No restricted diet for this mouthful of teeth. The stomach and intestines match. They are fit to tackle anything except too much grass.

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Glance at the hind paws. Nothing just like them in the world, but not so wonderful as the fore paws. Beautifully balanced springy arches of jointed bone, braced and supported by elastic muscles and steel-wire tendons. Two of them support the body erect as securely and far more gracefully and effectively than any four paws. They have triple-spring expansions, to give elasticity and poise, lengthwise from heel to toe, crosswise at instep, and broadly across at spread of toes. What folly to cramp the last by tight shoes, or break the first by thrusting a high heel up into the middle of it. Many a backache, many a headache, and many a nervous breakdown comes of this. "A soldjer on the march, me son," says the inimitable Mulvaney in "Soldiers Three," "is no betther than his feet." It is equally true of many a business man or housewife, to say nothing of laborers. Like the hands, the feet are ready for any emergency. They 're the toughest long-distance runners in the world, they can climb with the goat, swim with the otter, skate over the bog with the frog.

[This is the second of a series of articles by one of the greatest authorities in the United States on the all-important subjects of sensible hygiene and common-sense diet.]

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The Fall

By Nixon Waterman

WHEN Roma called her emperors from the plow,
All peoples crowned her mistress of the world;
But when she wrote, "A Slave," on Toil's brave brow,
Then all her mighty from their thrones were hurled.

A Thanksgiving-Week House Party

By LAURA A. SMITH

Illustrated by Harriet Adair Newcomb

"Fill the vase with asters from the garden"

Too many women in small communities miss one of the pleasantest features of life by regarding social entertaining as something apart from themselves—clear outside their capabilities. They are blind to the importance of the home as the social adjunct which should complement the business life of the husband, and to its vital part in the best training of sons and daughters. Any young man is better equipped for all conditions of life when he receives at home that impress of gallantry and good usage which we call being "to the manner born." Who shall say a man is less fitted for business because he knows how to conduct himself in a drawing-room? Courtesy is a passport which helps its possessor in his dealings with all civilized peoples. One needs the society of his equals to soften angles, improve manners, teach self-control and unselfishness, and put him at ease in all situations of life.

The matron, wife or mother, is the recognized center of the social circle which begins in the home. Its influence may be a factor in helping her husband or son to high positions in state or national affairs or diplomatic service. Have you not heard expressions like this: "If so-and-so catches the popular vote, it will be because his wife knows how to make friends for him?" The diplomatic wife realizes that it is unfair to make her husband fight all his battles alone. Perhaps he has the qualities which statesmen admire, but lacks the suavity and adaptability which catches the masses. His wife furnishes this popularity. The American wife does not follow the plan of her English sister, who goes over the districts and electioneers for her husband, but she helps make votes for him. Invitations to her home are given with convincing heartiness. Open fly the doors for receptions, committee meetings of church and club, and there is never a time when a plate is not ready for the accidental guest.

If you are a matron in a country village or on a farm, and would fulfill your highest duty to your family, society, and the state, get out of that rut which makes you regard home as a sleeping and eating station for your family. Look this bugaboo of entertaining squarely in the eyes. Do not let selfishness or timidity urge the excuse, "It is too much trouble for me to have company." It is the simplest thing in the world to entertain. All any hostess needs to do is to be herself, at her best, in her own natural environment. The world of fashion, a world with which the most of us have little to do, needs must fence itself in with certain forms and formalities which we call etiquette. This makes smooth sailing for those who are public entertainers, as rules, regulations, and system facilitate business in a big factory or shop. Because you hear much about this etiquette, you need not grow panicky when your husband or children urge you to entertain—at dinner, for instance.

A Jolly Programme

When Bob writes from college that he would like to entertain some of his chums at a Thanksgiving house party, you should know that Bob is proud of his home and his home folks, and show your appreciation of the compliment by letting them come. Invite the bright girls you know to help make things jolly. Bob will doubtless plan his own entertainments; all you need to do is to provide generous meals of the things you know boys relish. Should they ask your help, suggest this programme: Wednesday night give an old-fashioned candy pull in the kitchen; Thursday morning a walk about the farm or village, and the Thanksgiving dinner about two or three o'clock. The boys will furnish their own after-dinner fun; all you need do is to be the audience. Friday send them off on a rabbit hunt with a cold lunch, but have a good country supper awaiting them when they return. A dance or masked party in the house, hall, or barn, with all the young people of the neighborhood invited, will fill Friday evening. Serve a hot oyster stew, sandwiches, pickles, coffee, ice cream, and cake. Saturday, arrange a drive or sleigh ride with a rabbit stew at night.

A Thanksgiving Dinner

Here is a *menu* for a Thanksgiving dinner, which is within the scope of the average housewife. Omit the fish course if you choose:

Cream of Celery, or Tomato Soup
Celery Crackers
Creamed Salmon—Potato Balls
Bread and Butter Sandwiches
Roast Turkey, Stuffed with Bread Crumbs, Seasoned with Sausage
Giblet Gravy
Mashed Potatoes Creamed Turnips Boiled Onions
Cranberries Hot Rolls
Cabbage or Apple and Celery Salad
Apple Pie Pumpkin Pie
Indian Pudding with Cream
Coffee
Apples Oranges Nuts Raisins

The Table Decorations

November naturally suggests the harvest fully gathered, and calls for a display of fruits and vegetables. This will give a hint for the table centerpiece, which feeds the eye as the dinner feeds the stomach. The country mouse can secure the effect of what the city mouse calls an *épergne*, by taking a glass cake stand and placing a flaring glass vase on top of it. Fill the vase with late asters and crysanthemums from the garden or autumn foliage and berries. Arrange fruits and leaves at the base of the vase, and fine foliage—like asparagus—around the base of the stand. Or arrange a pyramid or basket of fruits and small vegetables as a centerpiece. Low bowls of fruits or flowers on either end of the table will balance the centerpiece. Name cards play their part in city dinners, and if you wish to have one at each place with the guest's name, home-made ones are the most interesting. Cut turkeys out of brown paper, or make pens out of turkey quills, and run them through plain white cards. Little paper boats, labelled "Mayflower," with the guest's name on the sail, Pilgrim hats and blunderbusses are appropriate, and the children will gladly make them. Add quotations bearing on the holiday or on the early history of the New England colonies. Every mother has it in her power to teach patriotism at the family altar by making national holidays red-letter days. Let the boys and girls dig into histories themselves for dates and events. Do not be their mental crutch.

Serving the Dinner

Everything is in your favor. You have better foundation ingredients to cook with than the city *chef* generally has. The eggs are not cold-storage eggs, but fresh. You need not stint your measure of pure, rich milk or butter. Garden and orchard give vegetables and fruits, unbruised by long cartage. You are too sensible to strive to serve dishes with which you are unfamiliar, because, perchance, they are fashionable with city folk, but serve those dishes in which you excel. You have a just pride in these dishes because your grandmother taught them to your mother, and you learned them in your mother's kitchen.

Every good housewife keeps her best table linen well laundered and in a separate drawer, so that it is ready when needed. The present tendency is toward plain white china, or with very little decoration. If your dinner set is plain white, use it with peace of mind, being sure dishes set away in china closets are washed

"You are justly proud of these dishes"

before they come to the table, lest they be grimy or dusty. Do not make the common mistake of serving too many different kinds of food. Above all, avoid loading any guest's plate to the rim, but see that he has a chance for a second helping if he desires it. Ordinarily, the meat and vegetables can be served on a large dinner plate. A smaller plate for butter and the bread or hot rolls is provided. A salad of vegetables or fruits is not appetizing warm, so it is left in a cold place till the last moment, and served on small plates with a bit of garnish. It makes an agreeable break, and gives the tongues a chance, if the meat and vegetable dishes are removed and the salad is served by itself.

Before your guests are told that dinner is served, take a final look at the table and see that each cover has its supply of napkin, silver, glass, and butter plate, and that everything needed is on the table or buffet. If you have no servants, have before-dinner drills, showing Jack how to fill the glasses properly when you give him the signal, and Bob or Louise how to arise quietly and remove the plates. Eat your dinner in peace. Nothing is more unsocial than a nervous, fussy hostess, gyrating between kitchen and dining room. A soup is appetizing to begin a dinner with, and it prepares the stomach for the heavier dishes later on. If you wish to serve fish, serve it with one vegetable (potatoes) after the soup. Follow the fish with your turkey, chicken, or meat, and vegetables. Many hostesses serve a relish of spiced or pickled peaches or other fruit with the meat course, and serve a little sherbet like lemon ice after the meat course. A nice way to serve cranberries is to make a frozen "mush" or *frappé* of them. Serve coffee with your main course or with the dessert, as you prefer, and have your "favorite dessert."

Other Suggestions

Throw open your home before your "company" goes to your friends and neighbors for an evening's fun. One country community recently gave a newspaper party. The invitations were telephoned from house to house. Each guest was asked to wear a costume and mask made of newspapers. A prize of one year's subscription to the local newspaper was given for the most original costume. Guests were asked to write different news items, and these were read aloud by the "managing editor" and the name of the author guessed. A book of cartoons was given for the best written item. Newsboys with megaphones called out bits of news about different guests present, and "printer's devils" passed the refreshments.

If you are indebted to fifty or sixty friends, or if you wish to give your club a happy day, have a buffet luncheon. On your visiting card, under your name, write the date, and in the lower left corner, the time that the city car or train leaves its station. Meet the guests with conveyances if the distance is far, and have hot tea or *bouillon* ready to serve as soon as they arrive. Make the house warm and bright with your flowering plants. On the long dining table have everything but the hot dishes—napkins, silver, sandwiches, salad in a bowl, fruit tarts, balls of cottage cheese, olives, and pickles. Bring the plates with individual oyster shortcakes, little chicken pies, escalloped oysters, or any hot viand you select. The guests take these plates and help themselves from the table. Chairs are not placed about the table but left through the rooms, grouped in a social manner.

The hostess with a visiting guest, or with a circle of semi-intimate friends which is too large to make entertaining at dinners or luncheons practicable, takes refuge in an afternoon reception. To give this form of social entertainment, send out your visiting cards, writing the date of the reception below your name and the hours in the lower left corner. If there is a guest of honor, write her name in the upper left corner of the card. Ask a few of your intimate friends to assist in seeing that the guests are invited to the dining room. Your daughter and her girl friends can serve in the dining room and at the bowl of fruit lemonade in the alcove or hall. Dress your little son or daughter in white to open the outside door. Have a tray or basket convenient for cards.

Stand near the parlor door to welcome your guests and introduce them to the guest of honor. Decorate your parlors with flowers, and the dining table should be made pretty with candles, bowls of flowers, and dishes of candies and salted nuts which you can prepare. Serve chicken on a crisp lettuce leaf, olives, tiny hot rolls, thick slices of orange with red jelly on top, coffee in small cups, ice cream on small fancy plates, and macaroons or cakes.

It would be hard to over-estimate the good effects of such a house party upon the character and careers of your boys and girls. Good friends are the best of helpers in the work of life, and it is in just such an atmosphere that the best and truest friendships are cemented. The adding popularity of your boys and girls will extend the genial influence of Thanksgiving Day over many days to come and can not fail to bring them into closer and more appreciative sympathy with their best friend—their mother.

[This is the first of a series of articles which will go "'round the calendar" with the hostess. The object is to show how a country matron may give various social entertainments with very little trouble to herself.]

Sparrows' Nest and Mammon

By ANNA STEESE RICHARDSON

Illustrated by Maud Thurston

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

Chapter III.

We Prepare to Entertain

"WE hardly dared hope that you would be at home," remarked Hal McKeen, as he laid down his hat and stick.

Over the Jersey Palisades, opposite "Sparrows' Nest," Indian summer had flung her mysterious mantle. The girls had opened their windows to the balmy November air, and the message in summer's postscript called them to the hills.

"Everybody, from millionaire to sweat-shop slave, is out," said Winthrop. "How did you happen to stay indoors?"

Grace Boylan fastened her gloves with elaborate deliberation.

"Now what do you think? Up to the time we received your telephone message this afternoon, we were engaged in the edifying little game of 'Homesick, homesick, who says she 's homesick?'"

"I beg pardon," commented McKeen, politely curious, "but I did not quite catch that."

"A most instructive amusement. Each was trying to convince the other that she was not homesick. I assured Caroline that clear cranberry sauce in molds, *à la* Waldorf-Astoria, was infinitely more to my taste than the sort father likes, with the skins left in; and Caroline was arguing that the turkey Uncle Raymond was fattening for Thanksgiving Day would be stringy, and her father's pumpkin crop this year had been a frost. Oh, we 've had a most cheerful morning."

Quick-witted McKeen read between the lines of the half-laughing speech.

"I have heard that Thanksgiving Day is quite a feast among you up-state folks—"

"A feast?" interrupted Caroline, in half-veiled reproach. "Why, it is the day when every clan foregathers—"

"And all the prodigals are forgiven," murmured Grace, "and Aunt Maria forgets to say anything about adding a new codicil to her will. So we had about decided to take Uncle Raymond's November check—or part of it,—to play the rôle of two petticoated prodigals from Manhattan who yearn for turkey instead of veal."

"Oh, I say," exclaimed McKeen, "that won't do at all! What would become of Winthrop and me? Why, we 've engaged a table already and tickets for the football game."

"I 'm a southerner, and yet I can live through Christmas away from home—" urged Winthrop.

"But Thanksgiving Day is different," corrected Caroline softly.

"I 'm a northerner," remarked McKeen kindly, "but I don't remember ever having eaten a home dinner on that day, and I 've survived the experience."

Caroline glanced from one broad-shouldered chap to the other.

"Really! You don't mean that you 've never had a real Thanksgiving dinner? Why, your education has been sadly neglected."

McKeen's eyes twinkled.

"I, for one, am open to conviction. You 'll find me a tractable pupil in all matters—er—domestic. As for Winthrop, perhaps a course of training in the proper observance of home holidays might make a man of him."

"Thank you kindly, Hal," responded Winthrop dryly, "but this John is perfectly able to speak for himself. If the school ever opens, I 'll be the first to enroll."

* * * * *

Their long walk on the crest of the Palisades had ended in the tender twilight. There had been a little dinner, too, in a quiet uptown restaurant, and now Grace Boylan lay very wide awake, staring hard at the poppies scattered over her wall paper, faded into a tender mauve by the flood of moonlight. Suddenly, she raised herself on one elbow and listened. A minute later, she crept to the dining-room door. With its back to the impertinent, unblinking moon, a kimono-clad figure was outlined against the window.

"'Think of missing nearly thirty Thanksgiving Days!'"

"What 's the matter, dear?" exclaimed Grace. "Are you ill?"

"Oh, no," replied Caroline, with her quiet smile. "I have just been thinking and figuring. They have never had a real Thanksgiving dinner. Think of missing nearly thirty Thanksgiving Days!"

"Yes," responded Grace, perching at the other end of the window ledge, "and they are the sort of boys who would be real homey if they had half a chance."

"Of course, I do want to see mother and the folks—"

"But would it be quite honest to take Uncle Raymond's money for a home trip?" interrupted Grace, with rather pointed emphasis on the word 'honest.' "He stipulated that it was for house furnishings only."

"That 's so," replied Caroline, as if she had only been waiting for a convincing argument. "And here we have this pretty dining room—"

"And not a chair to sit on or a table to eat from," giggled Grace, "and just enough dishes to serve our own breakfast of fruit, cereal, and coffee."

"'This is a rapid city'"

"But a check for fifty dollars in my purse and $13.75 in the Aunt Maria sugar bowl—Do you really suppose it is two hundred years old?"

"What? The bowl or the $13.75? Shall we ask Mrs. Wilton to buy the furniture?"

"No, I think we will choose it ourselves," said Caroline slowly. "Somehow, this seems as if we were laying the foundations of a real home. Heretofore, it has all been like a lark, done to please Uncle Raymond, but when it comes to fitting out the dining room in which our friends will break bread with us at our first Thanksgiving dinner, it is too personal a matter to turn over to a professional shopper, no matter how pleasant and friendly she may be."

"But we will let the boys have something to say about the furniture?"

"Certainly. Mr. McKeen has such a fine eye for effects—"

"Don't be a hypocrite, Cad," said Grace in her usual straightforward style. "We like them and they like us, as well as our little home, and if we let them help us fit up, 't will not be a question of artistic twaddle, but clean, healthy sentiment on both sides."

As a delicate flush swept over Caroline's face, Grace felt a sudden twinge of dismay, and she said to herself, as she went to her room for a pad of paper and a pencil, "I wonder if she does really care for him. Oh—and we are so happy! Why did I let an Adam steal into our little Paradise?"

But not a trace of these thoughts could Caroline read in her face when she returned to the dining room.

"Thank goodness, that quartered oak, the most reasonable of all furnitures, will harmonize with our rug and oak-leaf border—"

"We had better decide just how much we must lay

"With elaborate deliberation"

aside for the dinner," interrupted the practical Caroline. "Here in New York a turkey will cost not less than $2.50, homemade pies, from the Exchange, fifty cents each—the extra thick kind that men like,—yes, I think we should lay aside at least seven dollars for the dinner."

"For the curtains, let's have *écru* madras, with dull Persian figures—

"A table first," said Caroline, laughingly. "As this room is so very square, even to the diamond-paned glass in the china closet,—the china closets built into the modern flat are a blessing,—let us have a round table and a sideboard with curved lines and swell-front drawers for linen and silver."

Grace swept the room with a critical glance.

"In a room twelve by fifteen we must avoid large pieces which would give a crowded effect. For instance, the massive sideboard, with mirror and innumerable brackets and small shelves, always suggests a baronial hall and banquets. Let us have a buffet-sideboard, with no mirror, standing about three feet, six inches high and with a six or seven inch back. That will be neither too high nor too low for this medium ceiling. We cannot afford either leather or rush seats for our chairs, much as I should like to have them, but we can select a closely woven cane, a solid back with little carving and stout rungs. There is no economy in light-weight dining-room chairs."

"Whence all this furniture lore?" inquired Caroline.

"From Mrs. Wilton, the other day when we lunched together. I think she must be a clairvoyant. She seemed to scent a Thanksgiving dinner from afar. I had never thought of it."

"Let us buy our dishes from open stock, so that we can add to them as we need them—"

"Or break them?" suggested Grace.

"We can buy just what we will need for the dinner in a good grade of white Haviland with a narrow gold band and a suggestion of filigree border. You can get a very nice thin blown tumbler at White's for fifty cents a dozen, and last week—I—"

Grace looked at her severely.

"Is that why you paid three instead of five dollars for your shoes? 'Fess up."

"I bought half a dozen knives and forks. They were such a bargain, and I knew—"

"That we're veering closer and closer to the idea of keeping house outright. Well, I'll 'fess up, too. I had my white gloves cleaned once more, and bought one of those pattern tablecloths at a dollar a running yard. The border goes all around."

"'I told her it was 'gainst the rules'"

"Then dear, you can have the *écru* madras curtains, hung straight on either side of the wide window, and a valance across the top—with the Persian figures."

* * * * * * *

"There 's a lady waiting for you upstairs," announced the elevator boy, in an aggrieved tone, when the girls reached home the Monday night before Thanksgiving Day. "I told her it was 'gainst the rules to let her in with the pass keys, but she said she was n't goin' to wait all the afternoon in the hall, an' if there 's anything wrong in your rooms, it is n't my fault.

The two girls brushed him aside and fairly flew down the hall to their apartment. They flung open the door and ran to the kitchen, whence issued homelike odors. A gray-haired woman was rolling out dough with an empty mineral-water bottle.

"I was just making up a batch of biscuit for supper," she exclaimed, when released from a smothered embrace. Caroline clung closer.

"Oh, Mumsey, Mumsey, this will be a really, truly, Thanksgiving dinner after all!"

"Not unless you and Grace buy some cooking utensils," said the practical Mrs. Waters, as she returned to her biscuit-making, while the girls, without removing their hats, watched her with shining eyes. "For goodness sake, I think you have plumb gone out of your head, giving a Thanksgiving dinner to two men, and not a chair in the parlor to sit on, nor a lace curtain at your windows."

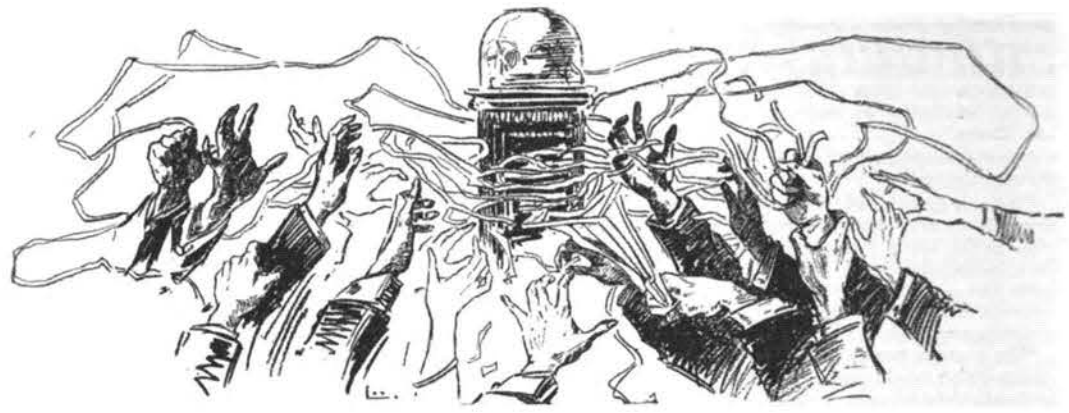
"Oh, they are used to our style of house furnishing and housekeeping."

"Then they 're easily acclimated," responded Mrs. Waters drily. "Let 's see, you 've been in New York just three months. This is a rapid city."

"Now, Mumsey, don't you scold, and I 'll buy you an enameled kettle in the morning. Grace, call up Mr. McKeen or Mr. Winthrop—quick—and tell them mother has come and they must come right up to-night and meet her."

"Dear me," laughed Mrs. Waters, "I guess if they 've reached voting age without knowing me, they can live twenty-four hours longer."

[*To be continued.*]



HINTS TO INVESTORS

By EDWARD SHERWOOD MEADE

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.

"WHAT is the difference between an investment and a speculation?" was recently asked by a man of large affairs and keen intelligence, who plainly regarded the question as unanswerable. "Why," he continued, "nothing is perfectly safe except government bonds. There is no stock or bond that you can name which does not contain some element of chance, and from which the purchaser, even though his income may be certain, can be sure of recovering his principal, should he wish to realize on his investment."

An Investment vs. a Speculation

Take the case of the three and a half per cent. bonds of the Pennsylvania Railroad Company. Each of these bonds contains the written promise of the corporation to pay to its owner $1,000 in gold in 1912, and in the meantime to pay him thirty-five dollars a year as interest. The income of the Pennsylvania Railroad last year was more than fifty million dollars. Its total charges for interest, the rental which it pays for the use of much of its property, and the taxes which it pays to the State of Pennsylvania were just half its income, or twenty-five million dollars. It is almost impossible to picture a situation such that the Pennsylvania Railroad Company would not earn the interest on its bonds. They offer a near approach to perfect security. The man who buys them can be sure of receiving thirty-five dollars every year from each bond, and sure of receiving $1,000 in gold in 1912. Surely we have here the perfect investment. Yet even in this case the holder of the bond can not be certain of getting his money back whenever he wants it. He must sell his bond on the Stock Exchange, and he finds that the bond market is worked upon by a large number of influences aside from the interest or intrinsic worth of the article dealt in, which may change the price and show a profit or a loss on the sale.

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AFTER all, what is stable in this world? San Francisco real estate was good before last April. Galveston property was sound before the inundation of that city. The Real Estate Trust Company of Philadelphia was looked upon by its loyal depositors as hardly inferior in security to the city treasury. Absolute security in human affairs can never be obtained. We must be satisfied with degrees of security. While it is impossible to guarantee to any bondholder that he can at any time sell his bond for his own purchase price, we can assure him that, provided proper caution is exercised in the selection of his investments, his interest will be punctually paid him, he will receive from his creditor full payment at the maturity of his bond, and, finally, that the value of his bonds will fluctuate less widely than any other species of property.

Seek the Advice of a Banker

How, then, can we distinguish between investments? How is it possible to separate the sheep from the goats,—to say, with assurance, this is good, and that is bad? Above all, how can bad investments be recognized?

The first answer is: consult some reliable private banker and follow implicitly the advice which he gives you. It is the business of the private banker to sell safe investments. His reputation is at stake in his recommendations. He does not act as a broker or a middleman with the customer, even though he may be selling bonds which he does not own, but his customer makes no allowance for that. The private banker, if he would succeed, must satisfy his customers, whom he elects to call his clients. Competition in the business is intense. A smirched reputation, a breach of faith, an unwise recommendation would be fatal. Only the very strongest house could survive a flotation which showed a heavy loss to the buyer. So far does the private banker carry this assurance of absolute security that, in one case which recently came under my observation, a well known house re-purchased a large number of street railway bonds whose value was apparently, although not actually, threatened by litigation. Similar cases of reimbursement are uncommon, because the necessity for reimbursement, owing to the great care which the banker exercises, seldom arises. The customer of a good bond house can, however, although he has no legal guarantee, count with moral certainty that his banker will sell him nothing into which he would not, under similar circumstances, put his own money.

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BUT is this all the assistance which can be given in the search for good investments? Is it not possible to lay down certain general rules for guidance, to indicate lines along which the investor's inquiry may proceed, to hang out a few danger signals for his warning? Something of this kind may be done, although each case must be judged on its own merits, with only the most general reference to any rules or principles which may be suggested. We mention only a few at this time, but we assure our readers that they will be found valuable.

Avoid the Bait of Large Dividends

Let the investor beware of stocks or bonds which promise extraordinary returns. It is possible, by using great care in selection, and by the closest watch of one's purchases, to realize six per cent. on the investment of large sums. There is one life insurance company which has over seventy million dollars of invested assets, and which shows over six per cent. earnings. Its funds are mainly invested in farm mortgages. It is much easier, especially when good bonds are as cheap as at present, to realize from four and a half to five per cent. He may safely buy bonds to yield five per cent. Four per cent. can be had for the asking, and to any amount desired. But when so-called investments are offered to yield eight or ten or fifteen per cent.—and such offerings are not unknown—they should be approached with caution and handled with care. At this moment the writer knows of a debenture bond issued by a well-known mercantile house, fully secured by real estate and quick assets, with interest guaranteed by a profitable business carried on for more than half a century, which could, until recently, be bought to yield six per cent. The issue was quickly absorbed, and the bonds are well regarded. Such offerings are, however, unusual, and the investor should narrowly scrutinize an offer of six per cent.

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IT frequently happens that the actual yield on the investment is masked by the necessity for gradually replacing the capital out of dividends. Especially in the case of mining and lumber companies, whose assets are exhausted by the operations of the business, this method of paying large dividends for a limited term of years is followed, and, unless the holder of such securities is careful, he will count upon spending or investing an income, a large part of which represents merely the return of his original outlay. In all gold mining investments it is a safe rule to require a yield of at least ten per cent. on the purchase price. If a mining stock is selling at ten dollars a share, it should pay at least one dollar in dividends. Out of these large dividends the investor can replace his capital and

Repaying Capital out of Dividends

take credit for only five or six per cent. as income. Larger returns than those which have been mentioned have been received by the holders of certain railroad stocks, whose dividends yield only three and a half or four per cent. on the purchase price but whose holders whenever the company needs more money, are allowed to buy a stock which may pay seven per cent. dividends and sell at 160, for $100 per share, making a large profit, in addition to the dividends, by selling the stock subscribed for. This easy and little understood method of distributing earnings to stockholders makes it unnecessary to increase dividends. Mr. James J. Hill, for example, according to a recent statement of a high official of his company, has laid down the inflexible rule that Great Northern stock shall never pay more than seven per cent. dividends, and yet Great Northern has yielded thirty per cent. to the stockholders in a single year through this method of privileged subscriptions. Illinois Central is another company which has been very generous to its stockholders. Such "melon cuttings" are, however, exceptional, and the investor, even in the case of the Great Northern, can not count upon them with any certainty. Other cases could be cited where a high return has been obtained on safe investments, but these are exceptional. As a general proposition, it is well to distrust the Greeks when they come bringing more than five per cent. on your money.

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THE prospective investor should also avoid all securities which claim his attention through flamboyant advertising and extravagant promises. A safe investment is like charity—"it vaunteth not itself." Those who have good securities to sell do not indulge in florid rhetoric. You do not find "magnificent," "unparalleled," "stupendous," in the vocabulary of the good bond house. Neither do you find strenuous exhortations to "purchase now while the price is low," followed by earnest warnings that it will shortly be advanced. The literature of a bond house is yea, yea, and nay, nay. In the investment business, whatsoever is more than these cometh of evil. The investor may be certain that the vast majority—one student of the subject told me ninety per cent—of all schemes which peddle out their stock through this class of advertising are foredoomed to failure. Printer's ink is costly. Spacious offices, attractive literature and copious correspondence are not cheap. Polite and optimistic secretaries and treasurers do not work for nothing. The salesman who follows up your inquiry must have his share of your money. The promoter of one of the mining companies which make their headquarters in Pittsburg recently stated that out of every one hundred dollars taken in by the sale of his stock, thirty-three dollars were spent to secure this result.

Judge from Facts, not from Prospects

The investor should not rely on prospects—on what is to be—but rather on what is. He should, in the absence of inside information, (and on this he should not lean too heavily,) invest only in the securities of going concerns, enterprises which have a record of earnings, whose position is assured, whose organization is established. It is incorrect to say that the securities of new enterprises are always undesirable. Many of these, such as gas or electric lighting companies, for example, may be organized in towns which have not hitherto enjoyed such facilities, but where the earnings of the companies, based on the experience of other concerns in communities similarly situated, are well assured. It is safer, however, to allow the speculator to assume the risk of furnishing capital for new undertakings, and for the investor to wait until the difficulties which every new business encounters have been overcome, before purchasing its stock or bonds.

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ONE final observation: The investor should see to it that the stocks and bonds which he buys can readily be sold again, and, if he is in active business, that they are readily negotiable. Emergencies are likely to arise at any time which make it necessary to realize on securities. A business opportunity is opened. An estate must be settled. Business reverses may be encountered. Money may be needed, and at once. It is then a great convenience to find a ready market for the securities in which your surplus income has been invested, or, if a sale is not desired, to find a banker willing to take them as collateral for 80 per cent. of their value. The importance of this feature of immediate convertibility is too frequently overlooked. It should be conclusive against the stocks or bonds of most new enterprises on which a conservative banker, unless intimately familiar with the business, is not likely to lend a dollar. I do not mean to imply that the investor should confine himself to securities which are listed on some stock exchange. Other things being equal, such a listing of course makes a bond more desirable. There are many attractive offerings, however, which are too small in amount to make it worth while to list them, and which are, notwithstanding, excellent investments. The investor should, however, make sure that, without unreasonable delay, and without a material sacrifice in price, he can sell what he buys, and also that his banker is sufficiently familiar with the merits of his holdings to accept them as collateral.

The Editor's Chat

The Love of Money and the Reckless Pursuit of It

THE reckless pursuit of money is the great American curse. In no other country in the world is there the same temptation to coin all of one's ability, energy, education — everything — into dollars, as in America.

The man who is greater than his dollars

The resources are so vast, the opportunities for wealth so great, that it takes a very level head not to be swept into the current that sets toward the dollar. Nowhere else on the globe is Mammon worshiped so universally as in America. The very freedom and equality of our republican institutions double the danger.

The first question the average youth asks himself when he leaves school or college, or starts out to make his way in the world is not "How can I make the largest possible man of myself?" but, "How can I get hold of the largest amount of money?" He sees everybody straining and striving, sacrificing almost everything that is worth while to get hold of the dollar. Is it strange, then, that he should get this dollar contagion when everybody around him seems to be infected?

Isn't it a pitiable sight to see young men trying to turn a college education into money, selling the ideal to the highest bidder, putting up at auction their ability?

Everything nowadays seems to be gain. Working for the ideal seems to have become a lost art. Everywhere we hear the question: "How much money can I get for my picture? How much royalty for my book? How much for my story? How big a salary can I get for my education?" "Will it pay?" is written upon everything.

The American people have cultivated the accumulating instinct so long and so strenuously that it has become voracious, and, in many instances, has grown to such gigantic proportions as to dwarf the rest of the individual.

The transforming power of money the moment it gets into a man's possession is one of the unsolved mysteries of the universe. Of course, we know that the poison of avarice and greed is in the character, and not in the money; but it is unfortunate that the possession of money seems to develop, to bring out, some of the worst human qualities, qualities which never develop in poverty, or show themselves under ordinary circumstances.

The man who is smaller than his dollar

Before we get possession of money we feel sure that we will not allow it to warp and twist our ideals. We are going to show the world a sane use of money. We are going to help everybody. We are going to help struggling merit, assist poor boys and girls to get an education and to get a start in the world. We are going to be helpful and useful in the largest possible way.

But it is a strange trait in human nature that, no matter how humble or democratic or helpful and companionable people may be while poor, just as soon as the average man gets more than his fellows, he begins to domineer over them, and to use the very wealth, which he was so anxious to get to enable him to help his fellow men, to oppress and keep them down.

Avarice is one of the most dangerous human qualities, because so subtle in its development. It grows as wealth and power increase, until it becomes a monster which finally dominates its victim.

But fortunately there are tens of thousands of noble men and women in our land who have not been touched by the money taint, to whom money carries but little weight compared with the greater pursuit of the ideal. Some of the finest intellects on the American Continent are making heroic sacrifices for their ideals, are working for less money than some stenographers and many private secretaries are getting.

Fortunately for the world, there is a growing majority of those who would rather put beauty into the life than dollars into the pocket, who live for art's sake, for truth's sake, for the sake of principle and not for the dollar's sake. Growth, not money, expansion, not dollars, is their ambition. To reach the largest and the fullest manhood, the noblest womanhood, is the ruling passion of their lives. Where that is the ambition, the money, also, will come, because it is the largeness and fullness of the life which attract abundance of all that is good and desirable.

* * *

Harmonizing Oneself with Environment

A YOUNG man writes me that he does not harmonize with his environment, that he feels a shriveling, shrinking influence from the uncongenial atmosphere about him, that his ideals are being demoralized by his being out of place.

Very likely the coarse, hard, sordid conditions in which you are forced to work grate upon your artistic temperament, and those about you are cold and unresponsive to an ardent, exquisitely organized nature; but the smaller, finer instruments find a fitting place in the great orchestra. They not only manage to harmonize with their environment, but to add as well to its sweetness of melody and beauty of harmony.

Get out of your uncongenial environment if you can, but, if you can not, it is possible for you to keep yourself in harmony no matter what notes are discordant in your environment. It is possible for you to bring all of the seemingly discordant notes into harmony with yours, through the power of right-thinking and by injecting your ideals, your suggestions of beauty and of harmony, into the minds of those about you.

It is not necessary for you to be alone or with those who think the same things to be in harmony. Hundreds of the sweetest souls that ever lived, those whose lives have been one sweet song, a loving balm, have lived in the most discordant atmosphere, amidst the most uncongenial surroundings. Many a sweet wife and loving mother has managed to preserve and to increase her womanly sweetness while surrounded with poverty, afflictions, and inharmonies of the most tragic character.

Many of the sweetest sounds have been wrung out of losses and misfortunes which would seem to bring out only the harshest and most discordant sounds and the most repellent jargons.

If you are doing your level best where you are and come as near to getting into your right niche as you can under the circumstances, if you are earnest, sincere, and true to the best you know, if you are faithful in your work and do everything to a finish, if you love with an honest purpose, if you are cheerful and patient under trials, your life can not be discordant, no matter where you toil or how repellent your tasks may be.

* * *

Work as a Medicine

ONE of the most noticeable things among the unemployed is the rapidity with which they age. The more delicately adjusted a piece of machinery is, the quicker it rusts out and goes to ruin when not running.

When the mind is not healthfully employed and constantly exercised it ruins itself very quickly. There are many instances in history where great men, when deprived of liberty, when their employment was taken away from them, very quickly went to pieces. They were unable to sustain the shock.

Statistics show that great mental workers are, as a rule, long-lived. Activity is conducive to longevity.

There is nothing like having plenty of work, something to look forward to constantly, something to plan for, think for, live for. There is nothing more fatal to growth and normal living than the monotony which comes from mental inaction, nothing more fatal to growth than stagnation.

There are a great many semi-invalids in this country to-day who could probably be cured by the right kind of work, mental or physical, because they are invalids mentally before they are physically.

* * *

Why This College Graduate Was Not a Success

He became saturated with other men's thoughts.

He depended too much on books.

He thought his education was complete when he left college.

He regarded his diploma as an insurance policy against failure.

His mind was clogged with theories and impractical facts.

He mistook a stuffed memory for an education, knowledge for power, and scholarship for mastership.

He knew languages and sciences, but was ignorant of human nature.

He knew Latin and Greek, but could not make out a bill of goods or bill of sale.

He was well posted in political economy, but could not write a decent business letter.

His four years in the world of books left him permanently out of joint with the world of practical affairs.

He was above beginning at the foot of the ladder when he left college.

The stamina of the vigorous, independent mind he had brought from the farm was lost in academic refinements.

He thought that his four years' college course had placed him immeasurably above those who had not had that advantage.

He had never assimilated what he learned and was crippled by mental dyspepsia.

The habit of discriminating minutely, weighing, balancing, and considering all sides of a subject, destroyed his power of prompt decision.

He thought that the world would be at his feet when he left college, and made no effort to win its favor.

He could not digest his knowledge.

He knew enough, but could not manage it effectively —could not transmute his knowledge into practical power.

* * *

How Some Graduates' Diplomas Should Read

THIS certifies that the holder has performed the marvelous feat of going through the four years' course in ——— College without getting education enough to enable him to get a decent living. He has mistaken knowledge for power; a stuffed mind for an educated one.

* * *

Afraid of Being too Happy

SOME one said to me, recently: "The New Englander is actually afraid of enjoying himself. He does not feel just right when he is spending money trying to have a good time. He thinks that he ought to be doing something more serious, that it is frivolous for a man to be spending his precious time and hard-earned money trying to enjoy himself. He believes with Carlyle, that "it is none of his business whether he is happy or not, that he was put into this world to do something serious, and he must do it."

While this is a very unfair estimate of the New England character, it is true that many people are so constituted that they can not really enjoy a holiday or a vacation, because they feel that it is too frivolous, that they ought to be doing something better than that.

People often look upon this serious view of life as a virtue; but it is really a vice. It is often due to pure avariciousness,—to greed; it has come from a life of grasping habits. It is as natural for a perfectly normal person to be happy, joyous, and glad, as it is for the bobolink.

Life looks so serious to some people that they can not forgive themselves for doing frivolous things; they feel self-condemned if they spend money or time just for personal enjoyment. They feel that they must be about "the Master's business."

Now, to my mind, "the Master's business" often means a great deal of play,—of healthful, rejuvenating recreation. It means a lot of enjoyment, a lot of real fun.

It is said that "the easy-chair is a necessary part of the strenuous life."

It is impossible for any normal being to keep his life in harmony without a great deal of recreation and play.

Fear, in all its varied expression, that arch enemy of humanity, has become so intrenched in many lives that they can not get rid of it long enough to have a real good time. The skeletons are always in sight. The shadows always project themselves across their landscape.

I know men who are doing well in business, and yet they are always fearing a lawsuit, hard times, or a loss by accident, or that some trusted employee will turn out to be a thief. They can not sleep soundly, for they are always worrying about a fire, always smelling smoke, jumping up and running around the house to see where the fire is. There is always some foreboding in their mind.

I know men who live in perfect terror of being dragged into court. They do not dare to stand up for their rights because they are afraid of a lawsuit. If they happen to be present when an accident occurs, they get out of the car or away from the crowd just as quickly as possible, for fear their names will be taken.

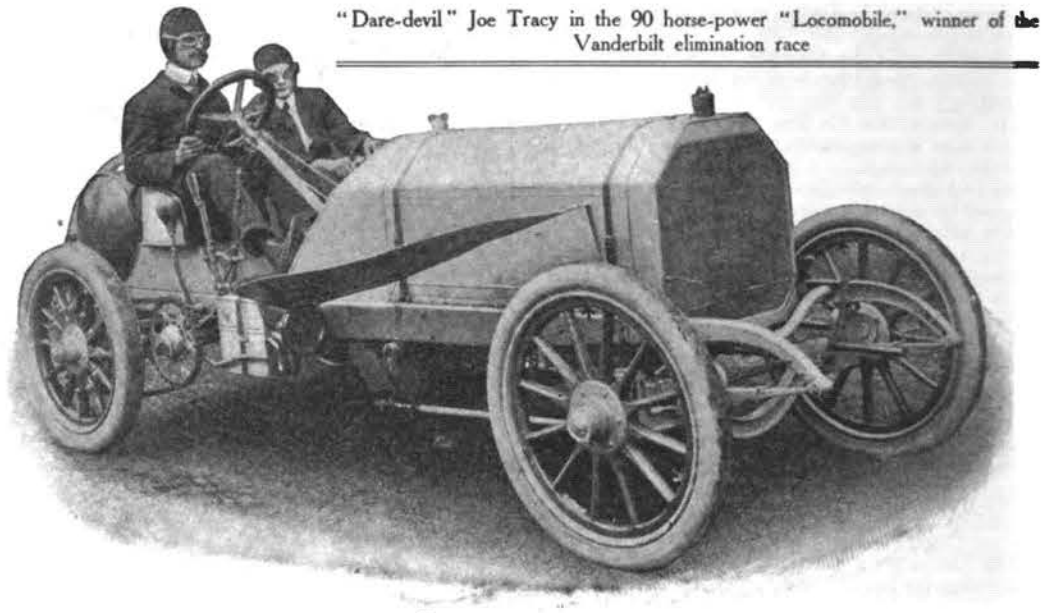
Men worry almost to the point of sickness for fear they will be obliged to serve on a jury, or for fear some responsibility to which they are not equal may be thrust upon them.

Every time these people travel on a railroad, they picture themselves in some terrible wreck in the middle of the night. They lie awake imagining all sorts of things. They can see somebody putting things on the track, or removing the rails in order to wreck the train.

They are always afraid of a fire in hotels, and never dare to go above the first story. They are always picturing horrible scenes of burning. Their imaginations are constantly conjuring unfortunate experiences and anticipating humiliating situations.

They never learn the secret of banishing all thoughts of fear with a determination to be happy anyway, and to enjoy to-day, no matter what to-morrow may bring.

Yet it is just as easy to form a habit of clearing one's sky of all clouds and tornado predictions as it is to form a habit of creating the opposite. It is only a question of the habit of thought. The life *must* follow the thought.



"Dare-devil" Joe Tracy in the 90 horse-power "Locomobile," winner of the Vanderbilt elimination race

RECREATION AND SPORTS

Conducted by HARRY PALMER

For the Vanderbilt Cup

THE Vanderbilt Cup race, won by Louis Wagner, driving a Darracq car, has again demonstrated the remarkable degree of public interest that has followed in the wake of the automobile, since its advent as a revolutionary agent of existent modes of transportation.

For those who witnessed the titanic struggle of last month over Long Island's public roadways, and the hard-fought eliminatory race between American cars that preceded it, no word-picture is necessary to revive in memory the attendant scenes and incidents. The conditions, associations, and all of the environments of the contest are impressive to a degree that borders upon the uncanny. "It reminds me," said one man, who was undergoing his first experience of the kind, "of a tale my grandfather once told me of going to the *Place de la Concorde* to witness the execution by guillotine of a hundred poor devils during the French Revolution, only that this modern crowd is proceeding in great road locomotives, instead of in market carts and on foot."

* * *

Grewsome though the comparison may be, it is not by any means the impression of a morbid or distorted mind, for the sensations experienced by one attending a cup race for the first time are not unlike those awakened when proceeding to the scene of some great disaster. As the cars plunge along over the roads in the darkness, which at the hour immediately preceding daylight is always most intense, there is little in the way of jest or laughter to be heard. The chill of the early morning air makes it necessary to wrap oneself in a great fur coat, and sit well down in the tonneau to avoid the penetrating wind created by the swiftly moving machine along the road over which the car travels, the barns and hay mows and farmhouses taking on exaggerated shapes and sizes, and the roadway ahead looking like a wagon trail of white chalk, under the intense glare of the powerful lights of the machine. On all sides and over all roads, parallel and cross, other cars are moving, their search lights playing, their engines puffing, and all plunging and bounding along in a cloud of dust, as they put on even more speed than is safe to reach the course and secure an advantageous position. Off to the east there is a red light as of a prairie fire or a distant volcano in eruption, as the sun signals his coming. Except for the indistinct sound of voices in other cars, and the hum of the engines, all is still, for all the country save the motor-mad race crowd is sleeping the heavy sleep of the early morning hours. The mind invariably pictures the group of racing cars standing with their drivers at the starting line, as so many candidates for sure and inevitable destruction. There is the fancied picture of a great racing machine lying upon the road side, torn and twisted and distorted until it has lost all semblance to a motor car, with its driver and mechanician lying still and white beside it.

* * *

Such thoughts as these, however, are quickly dispelled as the car draws near the course. Headed toward the grand stand from all points and over many roads are long lines of cars, thousands of them, and the glare of their headlights, with that from the big arc burners over the starting line, makes a great fan-like blaze of light, that reaches upward toward the sky. Soon the shouts and warnings of your own and other *chauffeurs* arise, and as your car draws nearer the course, this increases to bedlam. From tents and booths along the roadway issues the aroma of coffee and broiled ham, for, notwithstanding the vigorous opposition offered by the natives prior to the holding of the first cup race in Nassau County, your Long Island resident is exceedingly thrifty, and now, were the promoters of the contest even to suggest holding the event elsewhere, the howl of protest would be loud and long.

For an hour or more prior to six o'clock, the time of the start, the course presents a scene not unlike Broadway on the night of a presidential election. Opposite the grand stand is the press stand, which is also occupied by many race officials, and between these two structures the crowd surges back and forth in a ceaseless stream, looking for friends and acquaintances, and all staring at the groups of distinguished automobilists who are assembling in the stand boxes. Moving from point to point are the conspicuously badged course officials, and prominent among them is the referee and cup donor, William K. Vanderbilt, Jr., laughing, democratic, and apparently in the element he likes best, but always busy, snapping out instructions and suggestions in his characteristically decisive manner. Until half an hour before starting time the crowd is left to pursue its way at will; then the police appear, and the course is cleared in amazingly short time. Quickly as this is done, however, it is none too soon, for away down the course in the direction of Mineola comes a series of sharp reports like the discharge of a Gatling gun, and then a distant cheer arises, as the crowd at the nearest crossroad parts and the first of the racing cars sweeps toward the line, its exhausts sounding like the fire of musketry, and sending out long tongues of blue flame as its powerful engines are allowed to race, while the driver slows up at the signal of the official starter. Scarcely has it taken its assigned position, when another car approaches, and then another, and another, until all are in place, with both drivers and mechanicians busily engaged in administering the final touches, before the machines are called to the line and sent away on one minute's headway.

* * *

"I would rather witness the start of this race than the finish and all the rest of the contest combined," remarked one veteran race attendant. And he was quite right. The scene of these road monsters, of from 80 to 120 horse power, being brought up to the line and sent plunging away on a race of 300 miles, their dare-devil pilots looking in their hideous masks and goggles like veritable imps of inferno, the machines spitting flames and smoke and barking like bulldogs eager for the fray, is the supreme moment at which every man capable of thrills may thrill until his nerves tingle, his eyes grow moist with emotion, and his heart leaps to his throat. Next to the spectacle of a great

Herbert Le Blon in the 115 horse-power "Thomas"

conflagration, in which the lives of human beings are in jeopardy, the scene at the starting line of the Vanderbilt Cup race is perhaps the most impressive and awe-inspiring that one can behold. Indeed, in essential respects, the two spectacles are not unlike, for the life of every man in such a race is in constant danger, so long as his car is running—in danger of being snuffed out like the flame of a candle, with a broken and twisted mass of iron as his sepulchre, or, should the gasoline ignite, his funeral pyre. No crowd ever watched a conflagration with whiter or more tense and drawn faces than those at the start of a Vanderbilt Cup race.

As the first machine is signaled to approach the starting line, the driver and mechanician spring to their seats, and with its engines roaring and throbbing until the racer trembles and vibrates like a thing of life, the long, low-swung, rakish-looking creation creeps slowly to the tape, and stops with the front wheels resting on the white line. A group of officials, the most important of whom, for the time being, is Starter Fred Wagner, gathers around the car. For a minute or two, the officials and the occupants of the car converse, but no one can hear what is said. Then the starter raises his hand. "Get ready," he screams, and begins to count backward, the last remaining ten seconds, moving his hand up and down, with each count. "Ten! Nine! Eight! Seven!"

The driver settles himself more securely in his shell-like seat, and takes a firmer hold upon the steering wheel.

"Six! Five! Four! and now the mechanician leans far over the side of the seat, and looks anxiously toward the forward end of the car, but the starter does not stop counting.

"Three! Two! *GO!*" and with the last word, down upon the back of the driver comes the starter's hand.

* * *

For an instant the machine trembles with increased violence, as the steel gears are thrown into mesh, then, with a bound that lifts the forward wheels fairly off the ground, it leaps ahead and shoots like a meteor over the oiled course, while the crowd, recovering its wits, sends after it an hysterical cheer. Within five seconds the first racer is out of sight, and the end of another five sees car Number Two at the line. Again the count, again the car springs into space, and again a cheer, this time a little stronger and more spontaneous, is sent after the contestant. In the same manner, the other cars are dispatched upon their way to success or disaster, and with the last car to leave, the great crowd sinks back into its seats with a sigh of relief that the tension is over.

At every few miles upon the course has been stationed an official patrol, from which a telephone wire runs to the press stand, and now the announcer, megaphone in hand, begins to receive information as to the progress of the cars and to impart it to the spectators.

"Number One is in trouble at East Norwich, but will soon get under way"—and the crowd groans out its sympathy. "Number Two has passed Bull's Head," and a cheer goes up. "Number Six has passed the turn at Old Westbury"—and at this the crowd falls to talking excitedly, for Number Six must have passed the other cars that preceded it, and thus be fairly "burning up the road."

"Number Two has passed the turn at Albertson," finally shouts the announcer, and a great cheer goes up, for Number Two is a prime favorite, and again it is ahead in the race. "Number Two has passed Mineola"—and now three thousand people stand up, and there is a great buzz of voices and a craning of necks, for all know that Mineola is only three miles distant, and that within the next three minutes the flying racer will pass the grand stand. As the seconds fly by, the excitement increases. Men and women clutch each other by the arms, and strain their eyes for a first glimpse of the coming car. Then a red flag is waved wildly for an instant, as the crowd falls back from each side of the road, and the cry "Car coming!" is raised by those in the grand stand.

* * *

Something that looks like a gray beetle appears around the turn a quarter of a mile away. *That* can't be the car. Why, *it's standing still!*

Is it? Perhaps few objects ever looked upon by man have increased in size so quickly as does that little gray spot on the Jericho turnpike. Just as a railway train rushes straight at the audience from the bull's-eye of the vitograph, that car comes over the oiled roadway toward the spot it left scarce thirty minutes before—having completed the circuit at an average speed of almost a mile a minute. At first it seems to swing from side to side of the beaten path, as though beyond control of its driver, but in reality it is only "settling down" after having been thrown out of its stride by the tremendous speed at which it has taken the turn, and quickly resumes the center of the oiled course, as steadily as though running upon steel rails. Almost before the crowd realizes that it is really a car, the machine shoots by—a gray streak of *something*—and the next instant, has passed out of sight on its second round. It is Number Two, and the crowd expresses its satisfaction in cheers, no sound of which, however, reaches the ears of the men in the car. Before the spectators have fairly recovered, there are evidences of still further agitation among the crowd at the turn, and another gray streak, a moment later, has

Harding and his mechanician in the racing "Haynes"

passed the stand. It is Number Six in hot pursuit of its swift-flying rival.

"Number Three has met with an accident at 'Spinney Hill,'" comes the voice through the megaphone, and instantly the sound of talking ceases, while all eyes are turned to the announcer, who seems to hesitate as though he has unwelcome news to communicate.

"What is it? What is it?" shouts the crowd. "Number Three is in the ditch—but no one hurt."

* * *

There is a cry from a woman in the crowd, one of the friends of the driver of the luckless car. She had fainted before the reassuring words, "No one is hurt," could reach her ear. Number Three was most assuredly "in the ditch," as was afterwards learned with fuller detail, the car having swerved, as the result of a collapsed tire, and crushed itself like an eggshell against a telegraph pole. The driver and mechanician, by a miracle, escaped death, though both were badly injured.

Other cars in the contest follow Number Six past the stand, but not all, for many have fallen by the wayside, through tire troubles, faulty carbureters, or cracked cylinders, and are early out of the race. The weeding-out process, however, is practically completed by the end of the fifth round, and interest from that time forth is centered upon the leading cars, between which it is clear that victory in the contest must be decided.

In the Vanderbilt Cup race, there are honors for but *one*—that being the winning car. There is no second, or "place money," and the "also rans" are without consolation, save the satisfaction, perhaps, of having acquitted themselves creditably against a stancher and more speedy car, piloted by a driver of superior skill and experience. To the credit and sportsmanship of Americans is recorded their fair treatment of all competitors in this greatest of all motor-car racing events, and the winner of the cup each year is cheered as heartily, be he a member of the French, the Italian, the German, or the American team.

* * *

To those unfamiliar with affairs in the automobile world, the Vanderbilt Cup race is but a foolhardy affair, in which the lives of both the contestants and the spectators are needlessly endangered to gratify the love for the sensational. This, however, is far from the truth.

As a result of the severe tests imposed upon cars in such great road-racing contests as the *Grand Prix* of France, the *Circuit des Ardennes* of Belgium, and the Vanderbilt Cup race of Long Island—races which demonstrate not only the speed capabilities of the cars, but their structural strength, and the efficiency of their engines—is largely due the marked improvement made in motor-car construction during the past few years. Without such tests, the possibilities of the motor car would remain an unknown quality, and the question of improvements, necessary as safeguards against accident and emergency, and necessary if the motor car is to become a practical and reliable vehicle for pleasure and commercial purposes, would be deferred until the need for such improvements had been demonstrated by the slower process of varied and prolonged experiences. The motor-car road race is of unquestioned value to the higher development of the automobile industry.

* *

A Book for Motorists

"WHYS and Wherefores of the Automobile—A Simple Explanation of the Elements of the Gasoline Motor Car" is the title of a little volume published by the Automobile Institute of Cleveland, that will readily make plain to the non-technical reader the mysteries of motor-car construction and operation. When trouble overtakes the motorist on the road, the ability, through perfect familiarity with his car, to locate the trouble and adjust it saves a lot of delay and annoyance, to say nothing of expense. The twenty-five chapters of "Whys and Wherefores" are written in simple English that almost any reader may readily understand, even without the aid of the many comprehensive illustrations which it contains.

SPINNING YARNS

Could Take His Choice

AT A recent inquest in a Pennsylvania town, one of the jurors, after the usual swearing in, arose and with much dignity protested against service, alleging that he was the general manager of an important concern and was wasting valuable time by sitting as a juror at an inquest.

The coroner, turning to his clerk said: "Mr. Morgan, kindly hand me 'Jervis' (the authority on juries.)" Then, after consulting the book, the coroner observed to the unwilling juror:

"Upon reference to 'Jervis,' I find, sir, that no persons are exempt from service as jurors except idiots, imbeciles, and lunatics. Now, under which heading do you claim exemption?"

He Got Off Eas.

CLARK HOWELL, of Atlanta, tells of the sad case of an elderly darky in Georgia charged with the theft of some chickens. The negro had the misfortune to be defended by a young and inexperienced attorney, although it is doubtful whether any one could have secured his acquittal, the commission of the crime having been proved beyond all doubt.

The darky received a pretty severe sentence. "Thank you, sah," said he, cheerfully, addressing the judge when the sentence had been announced. "Dat's mighty hard, sah, but it ain't anywhere near what I 'spected. I thought, sah, dat between my character and dat speech of mah lawyer dat you 'd hang me shore!"

Ever Obliging

THE manager of a telephone exchange in Harrisburg recently gave employment as an operator to a young woman whose previous employment had been in a department store. The girl seemed so bright and willing and possessed such a clear and distinct voice, that the manager resolved to give her a trial.

The newcomer, who was all amiability and willingness, rapidly learned her new duties, but one day an incident occurred that betrayed her department-store training.

In answer to a ring, she had asked, sweetly: "What number, please?"

"Let me have 274," said the patron.

"I am sorry that 274 is busy just now," replied the willing worker, "but I can let you have number 273 or 275."

A Long Root

AN IRISHMAN, with one jaw very much swollen from a tooth that he wished to have pulled, entered the office of a Washington dentist.

When the suffering Celt was put into the chair and saw the gleaming forceps approaching his face, he positively refused to open his mouth. Being a man of resource, the dentist quietly instructed his assistant to push a pin into the patient's leg, so that when the Irishman opened his mouth to yell the dentist could get at the refractory molar.

When all was over, the dentist smilingly asked:

"It did n't hurt as much as you expected, did it?"

"Well, no," reluctantly admitted the patient. "But," he added, as he ran his hand over the place into which the assistant had inserted the pin, "little did I think them roots wint that far down!"

The Alleged Thoughts of an Anxious Thinker

By Warwick James Price

GRUMBLING is like weeds—easy to raise and mighty unprofitable.

To see your faults most clearly borrow the spectacles of a spinster neighbor.

Cookery is the only art in which the demand for the best is greater than the supply.

He who really leads "the simple life" is usually too simple (or busy) to talk about it.

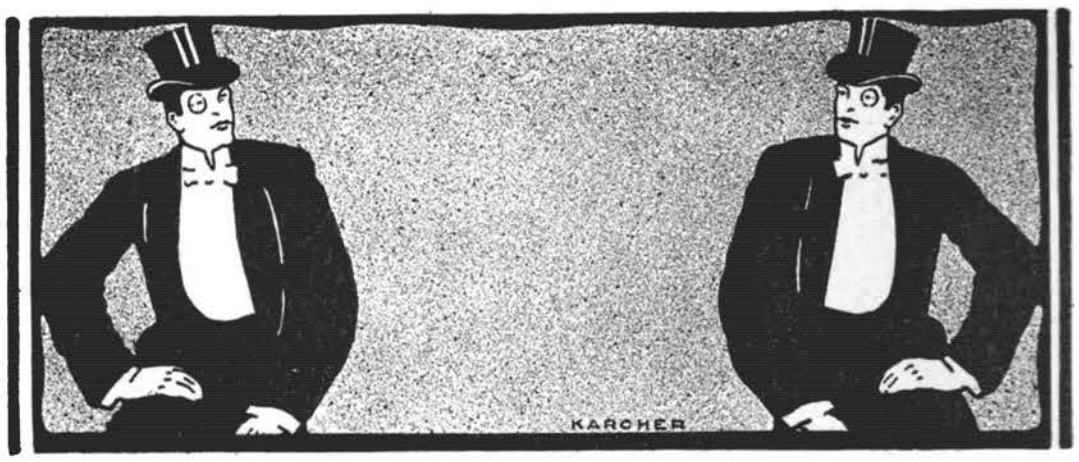
It is a mistake to say the world owes every man a living; it owes him only an opportunity.

The mere possession of a watchdog does not prove value to the owner's other possessions.

There are three things every man should learn to guard: his money, his secrets, and his temper.

The diplomacy which leads to peace overpays for itself, no matter what it cost. Water ices are cheaper than gunpowder.

Treasury officials waste time in publishing directions for detecting counterfeit notes; but there is a real demand for a few simple rules for discovering the real article.



THE WELL-DRESSED MAN

Conducted by ALFRED STEPHEN BRYAN

FEW men have a clear notion of the rules governing the wearing of informal, as distinguished from formal, evening dress. Indeed, so much perplexity exists in the minds of many, that it seems worth while to devote a special article to the subject, explaining the real difference between formal and informal evening dress and the occasions on which each is proper. Not so many years ago ceremonious clothes were worn at every function after sundown. The "inky swallow-tail" or "clawhammer" was considered as inseparable an accompaniment of evening dress as the "snowy linen." With the growth of club and hotel life, however, in urban communities and the multiplication of theaters, dining places, roof gardens, and other resorts of light amusement, there arose a well-defined need for a mode of dress midway between the formal and the informal, and, yet, being not quite either.

The "Tuxedo" shirt

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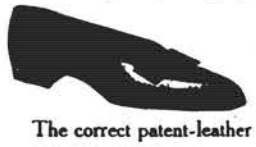
While evening clothes are admirably suited to their purpose, and while most men look their best in them, one can't very well lounge in a stiff collar, a starched shirt, and a tail coat. Thus the "Tuxedo" suit was introduced, and that it has clung despite wide misuse is a tribute to its genuine comfort. Remember this—the "Tuxedo" can never take the place of ceremonious evening dress. By common agreement, the presence of women at any function after dusk makes that function formal in character, and requires the "swallowtail" and its accessories. A single exception to this is the little family gathering in one's own house and apartment, where everybody knows everybody else very well, and where an intimate and *laisser faire* spirit prevails. Again, it is allowable to substitute the "Tuxedo" for the "swallowtail" when an invitation reads "to dine most informally." Many habitual diners-out, however, do not avail themselves of the freedom offered, because they hold that dressing formally is one of those little courtesies that every man should pay to a gentlewoman.

• • • •

"Tuxedo" dress is not good form for the dance, the dinner, the reception, or the ball. Neither is it permissible for the opera, though it may be worn at the play. The reason for this is that the opera rises to the dignity of a "function" in all large cities both here and in Europe, and so is tinged with the utmost ceremony. Women grace the boxes in their most elaborate gowns and jewels, and for a man to present himself in informal clothes stamps him as unversed in the usages of polite society. The play, however, especially the light comedy now so much in vogue, is decidedly informal in character, and, since the "swallowtail" and the "topper" are inconvenient and in the way, they may, by common consent, be dispensed with, if one desires. At the club, the stag, and the bachelor dinner, where only men are to be met, the "Tuxedo" suit finds its real use. The practice of wearing it in hotel lobbies and palm gardens can hardly be condoned. To sum up, the occasions on which informal evening clothes are correct are limited to assemblies of men and intimate family gatherings. The "swallowtail" is always correct, and to wear it, when one is in doubt, will spare a man much mortification.



The correct patent-leather pump

The regulation "Tuxedo" jacket for autumn is single-breasted, single-buttoning, and slightly shaped to the figure. Indeed, it follows in the essentials the cut of the sack coat. The lapels are broad, square or peaked, very deep, and are not pressed flat, but ironed to a soft roll. There may be a center vent or no vent—it matters not. The trousers are left unbraided, to distinguish them from those for formal evening dress. As in the "swallowtail" suit, the aspect sought should be one of trim and graceful simplicity. Every manner of ornamentation and eccentricity is to be avoided as in doubtful taste or, rather, in taste of which there is no doubt.

It has long been a much-discussed question whether the white waistcoat may properly accompany the "Tuxedo." General usage has decided in favor of a gray waistcoat, as drawing a line between ceremonious and unceremonious dress. The lapels, which have heretofore been cut V-shape to distinguish them from the U-shape favored for the "swallowtail," are now cut oval or egg-shape, an agreeable change. Such daring innovations as plush and velvet waistcoats of plum and bottle green, with buttons, studs, and cuff links to match, may be dismissed as unworthy of serious discussion. Thay are queernesses, pure and simple, suggestive of the "bounder" rather than of the gentleman.

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The "Tuxedo" shirt is always white, and the plaits may be broad or narrow, according to personal taste. A new shirt is made of silk and cotton with folded back cuffs and a soft, finely tucked bosom of sheer white silk. Cuffs are invariably worn attached to the shirt. The separate cuff, always in bad taste, is especially to be avoided in evening dress, because it spoils the smooth fit of the coat sleeve and is prone to ride out and beyond the sleeve hem. It is not improper to wear a stiff bosom shirt with the "Tuxedo," but, since ease and softness are so desirable in clothes avowedly for lounging, the plaited bosom is much to be preferred, and feels decidedly more comfortable.

The new "Tuxedo"

The collar may be either the fold or the wing, the fold being more indorsed. The tie is of soft black or gray silk and should be knotted snugly in the center and have ends well spread apart. It is a graceful idea to have tie and waistcoat match precisely in shade and design. In order to lend distinctiveness to "Tuxedo" dress, many men favor the fold collar with a V-shaped front opening, rather than any of the more conventional shapes. White ties, it is needless to say, never accompany these clothes. Studs, waistcoat buttons, and cuff links are now sold in sets, so that he who likes to have these "big little" trifles of dress harmonize, can gratify his wish. Pearls, moonstones, jades, carbuncles, cat's-eyes, and amethysts are a few of the precious and semi-precious stones used in sets with the evening jacket.

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Pumps have lately gained some measure of vogue among young men to accompany the "Tuxedo." They should be of dull calfskin, rather than patent leather, which belongs more properly with ceremonious or dancing clothes. The correct pump is fashioned of a very soft ooze leather, and has a large, flat, silk bow over the instep. Inasmuch as the pump should, above all, feel comfortable, to be of any use at all, it must conform to the shape of the foot. Toothpick pumps are an abomination. Of course, the ordinary low-cut shoe

is quite as correct as the pump, which I mention particularly because its vogue for "Tuxedo" wear is recent. High-cut, buttoned patent-leather shoes should be reserved to go with the "swallowtail."

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The derby or the black soft hat is proper with "Tuxedo" dress, never the "Opera." I have frequently pointed out the absurdity of wearing a high hat with a short coat. This practice is prevalent among many men who should know better. As to gloves, tan cape or gray *suède* is most countenanced. For my part, I think that a gray silk glove does not go at all ill with "Tuxedo" clothes, and it is decidedly more appropriate than tan cape, which is a morning glove, gray *suède*, which is an afternoon glove, and a white kid, which should be reserved for the "swallowtail." In conjunction with my suggestion of a silk glove to accompany the evening jacket, it may be pertinent to note that white silk gloves are whispered of as the newest for formal evening clothes.

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Questions About Dress

[Readers of SUCCESS MAGAZINE are invited to ask any questions which puzzle them about good form in dress. If desired, writers' names will not be used here, but every inquirer must attach his name as a pledge of sincerity. It is suggested that the questions asked be of general, rather than of personal interest.]

CADDY.—Golfing gloves are made of soft chamois, with open knuckles and perforated palms and back. Some men prefer the fingerless or half gloves with reinforced palms and perforated backs. Both the regulation and the fingerless gloves are also made for the left hand only, as many seasoned golfers like to leave the right hand free. Professional players often use a corrugated rubber grip, which fits any club, and insures a firmer hold upon the stick. Golfing shoes of the design most approved have spliced rubber soles and studded leather toes. It is not really necessary, particularly for the amateur, to wear special shoes for golfing, as hob nails, steel studs, and rubber discs can be attached to any stout shoe to prevent slipping, and they serve the purpose well enough. Leggings or puttees are not suited to golf, but rather to riding, hunting, and motoring. We can not express an opinion here on the relative merits of the different brands of golf clubs and balls. You must decide that question for yourself. Tennis shoes are usually made of russet leather or white canvas, with flat rubber soles and slightly raised heels. A model which is sometimes used for tennis, though it is really designed for cricket, is made of white canvas, having spring heels of leather provided with blunt spikes. This shoe is only satisfactory for tennis when the game is played on a turf court.

The "Tuxedo" waistcoat

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CAMBRIDGE.—We do not advise you to buy ready-made cravats, however skillfully they may be made up. Adjusting a cravat is so simple an operation, that every man who will try patiently can master it. Most haberdashers will give their clients, upon request, little cards with sketches showing just how to tie a four-in-hand, an Ascot, a once-over, and a bow. Everything stiff and mechanical in dress is foreign to the spirit of fashion, which demands ease and grace. The made-up cravat has come to be accepted as the badge of the man who is too indolent to spend time and trouble on making himself presentable. It rarely deceives the eye of an observer, and it looks just what it is—a counterfeit.

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P. N.—For the proper color, cloth, and cut of the autumn jacket suit see SUCCESS MAGAZINE for September. Limitations of space forbid a recapitulation here.

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BUXTON.—It is quite correct to wear light striped trousers with a black jacket at an informal party. The waistcoat should be of the same fabric as the jacket, and not white, which belongs more properly to formal dress.

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UNCLE HENRY.—Your refusal to wear evening dress at home gatherings when everybody else wears it, and particularly when you know that your host and hostess wish it, is not creditable to your breeding. Evening clothes are not intended to display a fancied elegance, or, as you phrase it, "to put on airs," but to lend an agreeable aspect of uniformity to the dress of men. If one is to be allowed to wear what one pleases, and this man attends a function in a jacket suit, another in a cutaway suit, and a third in a frock suit, the guests look ill-assorted, if not downright ridiculous. It is no indication of high and rare culture to flout the social customs that others hold in respect. On the contrary, it marks the culprit a particularly offensive sort of churl, who sets his own pin-head notions of what is proper above the preferences of the majority. You

have asked us for a "very frank opinion in the matter," and we have given it.

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W. A. K.—The kit bag illustrated in a recent issue of SUCCESS MAGAZINE may be obtained at any leather goods shop of the better class. A kit-bag is as capacious as a small trunk, and will be found much more satisfactory, as well as much better form than a dress-suit case. The mountings are heavy brass, and the bag has padded corners. For a week-end journey, when one has need of many small articles of dress and toilet, the kit bag is really indispensable. The best cabin or steamer trunk is made of canvas and fiber, and is low enough to go under the berth.

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CORNELL.—University caps may be divided into college, class, and Henley caps. They are made of black, navy blue, maroon, and gray serge or flannel, with one-inch, two-inch, or three-inch visors. The letters, emblems, numerals, or monograms are attached by the wearer. University hats are also affected by college youths, and these come in the same colors, with round crowns and plain brims or brims bound in a contrasting color. There is no particular fashion in college headgear, and each collegian may be, and generally is, a law unto himself.

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VICTOR.—Skating caps are still much worn, and they certainly look very appropriate and picturesque on the ice in the open, though they are not such good form when worn at rinks. The best are made of Shetland wool, and some are designed to protect the face and neck, as well as the head. The tip of the cap has the familiar tasseled end. Scotch wool gloves should always accompany the skating cap, and, if possible, the color of each should harmonize.

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J. J. R.—Wear the collar that suits your face, and then you will be dressing both in season and in reason. The correct shape for a man is the shape that is becoming to him. Good form in dress, reduced to the last analysis, is simply applied common sense.

Good Clothes and Good Manners

WHAT a friend good clothes are to the shy, the timid, the retiring! How they release one from the imprisonment of awkwardness! How the consciousness of being fittingly and becomingly dressed unties the tongue and makes one resourceful and easy in conversation!

"A Good Looker"

"SEND me a good looker. I don't mean pretty, you know, but one who knows how to dress—the tailor-made kind who visits the hairdresser and the manicure. Of course, I know it costs, but we are willing to pay for it." This was a telephone message received by a large employment agency from a business man who required the services of a young woman bookkeeper and general office assistant.

What Do You Wear?

A SHABBY necktie, or soiled linen, or a cheap, well-worn hat may cost you very dear, for it may be a turning point in some one's mind who has been thinking of patronizing you. Business men are keen-eyed, very sharp, and often influenced by little things. Many a worthy youth has been sent away when applying for a situation, because of some telltale in his dress or manner which made a bad impression.

Young men may so far emphasize the matter of dress that their good appearance is about all there is to them. At the same time appearances have much to do with one's advancement, especially in large cities. In New York it is almost impossible for young men to get a start who are obliged to overcome the handicap of an unfavorable impression. It seems as though New Yorkers would forgive anything quicker than a slovenly or a poverty-stricken appearance.

Trading in Futures

"OF COURSE, it's a platitude to say that the Yankee is the sharpest individual on earth when it comes to bargaining in a little quick trading," recently observed a traveling man, "but I never realized to what extent our New England friends had developed this trait till I overheard a conversation a short while ago between a Connecticut shopkeeper and a small boy.

"'Say, Mr. Barker,' exclaimed the lad, breathless from his run to the store, 'Ma says you're please to give me an egg's worth of mustard. The hen is on'"

Definition by Example

"WHAT is a 'white lie,' mother," asked ten-year-old Mabel, coming out into the kitchen in her eager thirst for information.

And, with a contemptuous sniff at the just-delivered bottle of "country milk," mother replied: "This is"

The Second Generation

By DAVID GRAHAM PHILLIPS

[*Concluded from page 769*]

generous and tolerant disposition, into Henrietta's most infectious habit of girding at everyone humorously—the favorite pastime of the idle who are profoundly discontented with themselves. By the time Mrs. Hastings left her at the lofty imported gates of Villa d'Orsay, they had done the subject of Theresa full justice, and Adelaide entered the house with that sense of self-contempt which can not but come to any decent person after meting out untempered justice to a fellow-mortal. This did not last, however; the pleasure in the realization that Ross did not care for Theresa and did care for herself was too keen. As the feminine test of feminine success is the impression a woman makes upon men, Adelaide would have been neither human nor woman had she not been pleased with Ross's discreet and sincerely respectful, and by no means deliberate or designing disclosure. It was not the proof of her power to charm the male that had made her indignant at herself. "How weak we women are!" she said to herself, trying to assume a penitence she could not make herself feel. "We really ought to be locked away in harems. No doubt Dory trusts me absolutely—that 's because other women are no temptation to him,—that is,I suppose they are n't. If he were different, he 'd be afraid I had his weakness; we all think everybody has at least a touch of our infirmities. Of course I can be trusted; I've sense enough not to have my head turned by what may have been a mere clever attempt to smooth over the past." Then she remembered Ross's look at her hand, at her wedding ring, and Henrietta's confirmation of her own diagnosis. "But why should *that* interest *me?*" she thought, impatient with herself for lingering where her ideal of self-respect forbade. "I don't love Ross Whitney. He pleases me, as he pleases any woman he wishes to make an agreeable impression upon. And, naturally, I like to know that he really did care for me and is ashamed and repentant of the baseness that made him act as he did. But beyond that, I care nothing about him—nothing. I may not care for Dory exactly as I should; but at least knowing him has made it impossible for me to go back to the Ross sort of man."

That seemed clear and satisfactory. But, strangely, her mind jumped to the somewhat unexpected conclusion, "And I'll not see him again."

She wrote Dory that night a long, long letter, the nearest to a love letter she had ever written him. She brought Ross in quite casually; yet— What is the mystery of the telltale penumbra round the written word? Why was it that Dory, in far-away Vienna, with the memory of her strong and of the Villa d'Orsay dim, reading the letter for the first time, thought it the best he had ever got from her; and the next morning, reading it again, could think of nothing but Ross, and what Adelaide had really thought about him deep down in that dark well of the heart where we rarely let even our own eyes look intently?

CHAPTER XX.

Ross had intended to dine at the club; but Mrs. Hastings's trap was hardly clear of the grounds when he, to be free to think uninterruptedly, set out through the woods for Point Helen.

Even had he had interests more absorbing than pastimes, display, and money-making by the "brace" game of "high-finance" with its small risks of losing and smaller risks of being caught, even if he had been married to a less positive and incessant irritant than Theresa was to him, he would still not have forgotten Adelaide. Forgetfulness comes with the finished episode, never with the unfinished. In the circumstances, there could be but one effect from seeing her again. His regrets blazed up into fierce remorse, became the reckless raging of a passion to which obstacles and difficulties are as fuel to fire.

Theresa, once the matter of husband-hunting was safely settled, had no restraint of prudence upon her self-complacence. She "let herself go" completely, with results upon her character, her mind, and her personal appearance that were depressing enough to the casual beholder, but appalling to those who were in her intimacy of the home. Ross watched her deteriorate in gloomy and unreproving silence. She got herself together sufficiently for as good public appearance as a person of her wealth and position needed to make, he reasoned; what did it matter how she looked and talked at home where, after all, the only person she could hope to please was herself? He held aloof, drawn from his aloofness occasionally by her whim to indulge herself in what she regarded as proofs of his love. Her pouting, her whimpering, her abject but meaningless self-depreciation, her tears, were potent, not for the flattering reason she assigned, but because he, out of pity for her and self-reproach, and dread of her developing her mother's weakness, would lash himself into the small show of tenderness sufficient to satisfy her.

And now, steeped in the gall of as bitter a draught as experience forces folly to drink anew each day to the dregs—the realization that, though the man marries the money only, he lives with the wife only—Ross had met Adelaide again. "I'll go to Chicago in the morn-

ing," was his conclusion. "I'll do the honorable thing,"—he sneered at himself,—"since trying the other would only result in her laughing at me and in my being still more miserable."

But when morning came he was critical of the clothes his valet offered him, spent an hour in getting himself groomed for public appearance, then appeared at the Country Club for breakfast instead of driving to the station. And after breakfast, he put off his departure "until to-morrow or next day," and went to see Mr. and Mrs. Hastings. And what more natural then than that Henrietta should take him to the Villa d'Orsay "to show you how charmingly Del has installed herself." "And perhaps," said Henrietta, "she and Arden Wilmot will go for a drive. He has quit the bank because they objected to his resting two hours in the middle of the day." What more natural than that Adelaide should alter her resolution under the compulsion of circumstance, should spend the entire morning in the gardens, she with Ross, Henrietta with Arden? Finally, to avoid strain upon her simple domestic arrangements in that period of retrenchment, what more natural than falling in with Ross's proposal of lunch at Indian Mound? And who ever came back in a hurry from Indian Mound, with its quaint, vast earthworks, its ugly, incredibly ancient potteries and flint instruments that could be uncovered anywhere with the point of a cane or parasol; its superb panorama, bounded by the far blue hills where, in days that were ancient when history began, fires were lighted by sentinels to signal the enemy's approach to a people whose very dust, whose very name has perished? It was six o'clock before they began the return drive; at seven they were passing the Country Club, and, of course, they dined there and joined in the little informal dance afterwards; and later, supper and cooling drinks in a corner of the veranda, with the moon streaming upon them and the enchanted breath of the forest enchaining the senses.

What a day! How obligingly all unpleasant thoughts fled! How high and bright rose the mountains all round the horizon of the present, shutting out yesterday and to-morrow! "This has been *the* happy day of my life," said Ross as they lingered behind the other two on the way to the last 'bus for the town. "The happiest"—in a lower tone,—"thus far."

And Del was sparkling assent, encouragement even; and her eyes were gleaming defiantly at the only-too-plainly-to-be-read faces of the few hilltop people still left at the clubhouse. "Surely a woman has the right to enjoy herself innocently in the twentieth century," she was saying to herself. "Dory would n't want me to sit moping alone. I am young; I 'll have enough of that after I'm old—one is old so much longer than young." And she looked up at Ross, and very handsome he was in that soft moonlight, his high-blazing passion glorifying his features. "I, too, have been happy," she said to him. Then, with a vain effort to seem and to believe herself at ease, "I wish Dory could have been along."

But Ross was not abashed by the exorcism of that name; her bringing it in was too strained, would have been amusing if passion were not devoid of the sense of humor. "She *does* care for me!" he was thinking dizzily. "And I can't live without her—and *won't!*"

* * * * * * *

His mother had been writing him her discoveries that his father, in wretched health and goaded by physical torment to furious play at the green tables of "high finance," was losing steadily, swiftly, heavily. But Ross read her letters as indifferently as he read Theresa's appeals to him to come to Windrift. It took a telegram—"Matters much worse than I thought. You must be here to talk with him before he begins business to-morrow,"—to shock him into the realization that he had been imperiling the future he was dreaming of and planning—his and Del's future.

On the way to the train he stopped at the Villa d'Orsay, saw her and Henrietta at the far end of Mrs. Dorsey's famed white-and-gold garden. Henrietta was in the pavilion reading. A few yards away Adelaide, head bent and blue sunshade slowly turning as it rested on her shoulder, was strolling round the great flower-rimmed, lily-strewn outer basin of Mrs. Dorsey's famed fountain, the school of crimson fish, like a streak of fire in the water, following her. When she saw him coming toward them in traveling suit, instead of the white serge he always wore on such days as was that, she knew he was going away—a fortunate forewarning, for she thus had time to force a less telltale expression before he announced the reason for his call. "But," he added, "I 'll be back in a few days—a very few."

"Oh!" was all Del said; but her tone of relief, her sudden brightening, were more significant than any words could have been.

Henrietta now joined them. "You take the afternoon express?" asked she.

Ross could not conceal how severe a test of his civility this interruption was. "Yes," said he. "My trap is in front of the house."

There he colored before Henrietta's expression, a mingling of amusement, indignation, and contempt, a caustic comment upon his disregard of the effect of such indiscretion upon a Saint X young married woman's reputation. "Then," said she, looking straight and significantly at him, "you 'll be able to drop me at my house on the way."

"Certainly," was his prompt assent. When Saint

X's morality police should see him leaving the grounds with her, they would be silenced as to this particular occurrence at least. After a few minutes of awkward commonplaces, he and Henrietta went up the lawns, leaving Del there. At the last point from which the end of the garden could be seen, he dropped behind, turned, saw her in exactly the same position, the fountain and the water lilies before her, the center and climax of those stretches of white-and-gold blossoms. The sunshade rested lightly upon her shoulder, and its azure concave made a harmonious background for her small, graceful head with the airily plumed hat set so becomingly upon those waves of dead-gold hair. He waved to her, but she made no sign.

When Henrietta had returned. Adelaide had resumed her reverie and her slow march around the fountain. Henrietta watched with a quizzical expression for some time before saying: "If I had n't discouraged him, I believe he 'd have blurted it all out to me—all he came to say to you."

Del was still absent-minded as she answered: "It 's too absurd. People are so censorious, so low-minded."

"They are," rejoined Mrs. Hastings. "And I 'm sorry to say, as a rule they 're right."

The curve of Del's delicate eyebrows and of her lips straightened.

"All the trouble comes through our having nothing to do," pursued Henrietta, disregarding those signs that her "meddling" was unwelcome. "The idle women! We ought to be busy at something useful—you and I and the rest of 'em. Then we 'd not be tempted to kill time doing things that cause gossip, and may cause scandal."

"Don't you ever feel, Henrietta, that we 're simply straws in the strong wind?"

"Fate does sometimes force mischief on men and women," was Henrietta's retort, "and it ceases to be mischief—becomes something else, I 'm not sure just what. But usually fate has nothing to do with the matter. It 's we ourselves that course for mischief, like a dog for rabbits."

Del, in sudden disdain of evasion, faced her with, "Well, Henrietta, what of it?"

"Simply that you 're seeing too much of Ross—too much for his good, if not for your own."

Del's sunshade was revolving impatiently.

"It 's plain as black on white," continued Mrs. Hastings, "that he 's madly in love with you—in love as only an experienced man can be with an experienced and developed woman."

"Well, what of it?" Del's tone was hostile, defiant.

"You can't abruptly stop seeing him. Everyone 'd say you and he were meeting secretly."

"Really!"

"But you can be careful how you treat him. You can show him, and everybody that there 's nothing in it. You must—" Henrietta hesitated, dared; "you must be just friendly, as you are with Arden and the rest of the men."

Hiram's daughter was scarlet. Full a minute, and a very full minute, of silence. Then Adelaide said coldly: "Thank you. And now that you 've freed your mind I hope you 'll keep it free for your own affairs."

But Henrietta looked incredulous and a little sad.

"Ouch!" cried Henrietta, making a wry face. And she devoted the rest of the afternoon to what she realized, at the parting, was the vain task of mollifying Del. She knew that thenceforth she and Adelaide would drift apart; and she was sorry, for she liked her—liked to talk with her, liked to go about with her. Adelaide's beauty attracted the men, and a male audience was essential to Henrietta's happiness; she found the conversation of women—the women she felt socially at ease with—tedious, and their rather problematic power of appreciation limited to what came from men. As she grew older, and less and less pleasing to the eye, the men showed more and more clearly how they had deceived themselves in thinking it was her brains that had made them like her. As Henrietta, with mournful cynicism, put it: "Men the world over care little about women beyond their physical charm. To realize it, look at us American women, who can do nothing toward furthering men's ambitions. We 've only our physical charms to offer; we fall when we lose them. And so our old women and our homely women, except those that work or that have big houses and social power, have no life of their own, live on suffrance alone, or as the slaves of their daughters or of some pretty young woman to whom they attach themselves."

The days dragged for Adelaide. "I 'm afraid he 'll write," said she—meaning that she hoped he would. Indeed, she felt that he had written, but had destroyed the letters. And she was right; almost all the time he could spare from his efforts to save his father from a sick but obstinately active man's bad judgment was given to writing to her—formal letters which he tore up as being too formal, passionate letters which he destroyed as unwarranted and unwise, when he had not yet, face to face, in words, told her his love and drawn from her what he believed was in her heart. The days dragged; she kept away from Henrietta, from all "our set," lest they should read in her dejected countenance the truth, and more.

[To be concluded in SUCCESS MAGAZINE for December.]

Economy that Costs too Much

[*Concluded from page 765*]

son with their physical well-being. Power is the goal of the highest ambition. Anything which will add to one's power, therefore, no matter how much it costs, if it is within possible reach, is worth its price.

Generous expenditure in the thing which helps us along the line of our ambition, which will make a good impression, secure us quick recognition, and help our promotion, is often an infinitely better investment than putting money in the savings bank.

Those who are trying to get a start in life must emphasize the right thing, keeping the larger possibility in view instead of handicapping their prospects, killing their opportunities by keeping their eyes fixed on petty economies.

Great emphasis is to-day placed on appearances. Success is not wholly a question of merit. Appearances have a great deal to do with one's prospects and chances, especially in a large city, where it is so difficult to get acquainted. In a small town, where everybody will soon know you and can quickly judge of your ability and real worth, it is very different, although even there appearances count for a great deal.

There are thousands of young men in our large cities struggling along in mediocrity, many of them in poverty, who might be in good circumstances had they placed the right emphasis upon the value of good clothes and a decent living-place, whe e they would be associated with a good class of people.

If you want to get on, get in with the people in your line of business, or in your profession. Try to make yourself popular with them. If a business man, associate with the best men in your business; if a lawyer keep in with lawyers. Join the lawyers' clubs or associations. The very reputation of standing well in your own craft or profession will be of great value to you.

Of course, it will not cost you quite as much to hold yourself aloof from those in the same specialty; but you can not afford the greater loss that will result from your aloofness.

Do not take a little, narrow, pinched, cheese-paring view of life. It is unworthy of you, and belittling to your possibilities. It is insulting to your Creator, who made you for something large and grand.

Everywhere we see people with little starved experiences, because they are too small to spend money to enlarge themselves by seeing the world and getting a broader education and larger outlook. They have a little money in the bank, but their mental capital is very weak, so that others who took a larger view of life have completely overtopped them in their fuller manhood and greater wealth, too.

Nobody admires a narrow-souled, dried-up man who will not invest in books or travel, who will invest in the grosser material property but not in himself, and whose highest ambition is to save so many dollars.

You can always pick out the man who is so overanxious about small savings that he loses the larger gain. He radiates smallness, meanness, limitation. His thoughts are pinched, his ideas narrow. He is the small-calibered man who lacks that generosity and breadth which marks the liberal broad-gauged man.

Many men of this type remain at the head of a little two-penny business all their lives because they have never learned the effectivenes s of liberality in business. They do not know that a liberal sowing means a liberal harvest. They know nothing of the secret of the larger success of modern business methods.

There is a vast difference between the economy which administers wisely and that niggardly economy which saves for the sake of saving and spends a dime's worth of time to save a penny.

I have never known a man who overestimated the importance of saving pennies, to do things which belong to large minds.

Cheese-paring methods belong to the past. Skimping economies, and penuriousness do not pay. The great things to-day are done on broad lines. It is the liberal-minded man, with a level head and a sound judgment, the man who can see things in their large relations, that succeeds. Large things to-day must be done in a large way. It is the liberal policy that wins.

Economy, in its broadest sense, involves the highest kind of judgment and level-headedness and breadth of vision. The wisest economy often requires very lavish expenditure, because there may be thousands of dollars depending upon the spending of hundreds. It often means a very broad and generous administration, a liberal spending.

Some of the best business men I know are generous almost to extravagance with their customers, or in their dealings with men. They think nothing of spending a thousand dollars if they can see two thousand or five thousand coming back from it. But the petty economizers are too narrow in their views, too limited in their outlook, too niggardly in their expenditures to ever measure up to large things. They hold the penny so close to their eyes that it shuts out the dollar.

The habit of saving may be carried to such an extent that it becomes a boomerang and proves a stumbling-block instead of a stepping-stone. It is bad economy for the farmer to skimp on seed corn. "He that soweth sparingly shall also reap sparingly."

The Children of Packingtown

By UPTON SINCLAIR

[*Concluded from page 757*]

so I gather that the policeman is not always as vigilant as he was on that particular occasion.

At the dump you may observe the activity of numbers of the children who have been turned out of the packing houses. They would be well content to play and run wild on the streets, but, unfortunately, their parents can not provide them with enough to eat, and so they go foraging here. They dig in the dump with sticks and bits of wire, picking out the food which has been thrown into garbage cans by the wealthy residents of Chicago's Hyde Park district. At the time I was there, I saw fully forty children digging in the dump. Defenders of the good repute of the neighborhood told me that they were gathering the food to take home and feed to chickens. This might be so,—on account of the vigilant policeman I did not attempt to go down and see,—but friends, whom I sent on purpose to find out, tell me that they saw the children eating the food. And I saw with my own eyes three little tots raking in the garbage cans on Ashland Avenue, pulling out bits of bread and vegetables, and eating them while sitting on the street curb. I think it is a fair argument that children might as well be working in factories as doing this.

Then, after the problem of food has been solved, there remains the problem of fuel. Winters in Chicago are extremely severe, and there is a Coal Trust, as we all know, and the price of coal has been continually rising, there as elsewhere. There is always a certain percentage of families who can not keep warm; and you may see the children of these families walking along the railroad tracks, raking in the cinders and gathering bags of half-burned coal. I stood one winter afternoon and watched four little children—Americans, as I gathered from their conversation. A little snow had fallen, and a bitter wind was blowing. None of these children had winter clothing on, and such clothing as they had was all in rags. Two of them were girls, and they wore old and torn calico skirts. Their fingers were red and frost-bitten, and every once in a while they would stop to blow upon them. They had two gunny-sacks full of bits of coal, and being too small to lift them, they dragged them on pieces of board.

I would not have anyone suppose me to imply that all the children in Packingtown are living lives such as this, that all the forces there are forces of degradation. There are a few brave and noble people struggling to make headway against the tide of misery. There are, for instance, the settlement workers, who gather a few of the children in their immediate vicinity and teach them to read and draw and sing; there is the public school system, through which those children whose parents can afford to keep them at school, and to give them enough to eat in the meantime, get a really good education. As a part of the movement for civic betterment which is sweeping all over the country, a couple of public baths were recently introduced in Packingtown, and in hot summer weather you may see a string of men reaching halfway around the block, waiting to get into them.

Within the past few years, owing mainly to the efforts of the settlement people, the city was induced to set apart a small city park to serve as a playground for the Packingtown children.

I remember that Miss McDowell, the head of the university settlement, had just visited one of the younger packers, to discuss the affairs of

the neighborhood. She told him of this park—the first time he had ever heard of it—and in the course of their conversation she expressed the hope that the new trees that had just been planted there would grow. She said with a smile, that it was problematical, because the smoke and gases which fill the atmosphere had generally killed off all vegetation. The packer, however, expressed the pious hope that the new trees would meet with a better fate. Perhaps it was owing to that that they really did not die—for I have noticed that the packers get everything they want in that neighborhood.

I suggested to Miss McDowell that it might be a good thing if that same packer could be induced to express the pious hope that Bubbly Creek might be covered over and made into a real sewer, or that all the wretched streets in the neighborhood might be provided with sewer connections. Think of whole blocks of the second largest city of the United States being without sewers, and with the drainage of a generation lying in cesspools underneath the houses! Think of city streets built upon garbage heaps, and swarming with children in such numbers that, in driving through them, you will frequently have to bring your horse to a walk! Think of city streets in such a shameful condition of neglect that they fill up with the spring rains, so that the cellars of the people's houses are filled with water, and they can not get to their homes except by wading! One of the incidents in "The Jungle" is the drowning of a child in the street. There were many people who, for various reasons, wished to believe that "The Jungle" was untrue, and this was one of the points that they took up. Jack London was lecturing somewhere in the West, and happening to be speaking about Packingtown and "The Jungle," some one in the audience stood up and took him to task on this point. "You don't believe it?" said London. "But when I was in Chicago I talked with a settlement worker who had buried that same child!"

And there was another story, perhaps worse yet—that of a little boy who worked in the oil factory and who was devoured by rats. I cut that story from a Chicago newspaper while I was there. The child-labor law forbids the boys working in the factory, but it did not forbid his hiring out to the men to go out and get them beer during the day; neither did it interfere with his habit of taking a sip out of each can, with the result that by night he sank into a drunken stupor on the floor and was forgotten and locked in, and in the morning found half-gnawed to pieces.

That happened to be a picturesque and sensational incident, and so it got into the newspapers; but there are many such things which happen to the children of Packingtown which are never printed. Numbers of them, boys and girls, go down into the city to sell newspapers; and now and then, if one of them happens to freeze to death or to be run over by a trolley car, no one pays any attention to it. Or perhaps they enter that forcing-house of vice and crime, the district messenger service!

The problem is a larger one than you perhaps have thought. My object in writing this article is not to oppose child-labor legislation, or to belittle the efforts of those who are agitating the question,—it is not my idea that little children should be permitted to work in factories, no matter what the circumstances may be. I wish simply to record what actual observation and experience have taught me—that after you have got your child-labor laws passed, and after you have secured their enforcement, there are a great many problems still to be solved, if you are to do any permanent good to the children.

For one thing, you have to solve the problem of woman's labor. You must keep the girls out of the factories, so that they may not be turned into beasts of burden, or forced into prostitution; and you must keep the mothers out of the factories, so that they will have time to attend to the children, and give them decent homes.

In the second place, you must solve the problem of municipal government; you must cease electing exprize fighters and saloon keepers to city offices; you must elect men with conscience enough and intelligence enough to build schools, to provide baths, and playgrounds, and kindergartens, and parks for the children of the poor.

In the third place—and most important and difficult of all—I am afraid that you must solve the problem of poverty itself. You must find some way of paying at least a living wage to the father of a family. You must find some remedy for the horrible condition which has been brought about in places like Packingtown by the unlimited competition of labor, opposed by an iron-clad monopoly of capital. I do not see how any one can oppose the statement that there is no use expecting healthy or intelligent or moral children in a family where the father, who is willing to work hard for as many hours as is necessary, can not average any higher than five or six dollars a week the year round.

"Remember that an easy-chair is an essential part of the strenuous life."

"When you are satisfied with your success, you will begin to wither, shrivel up."

The Policy Holder's War

By ELLIOTT FLOWER

[*Concluded from page 761*]

mass of words that are absolutely meaningless to the unsophisticated layman. So far as insurance is concerned, however, the law has stepped in and relieved the companies of responsibility in this line—at least in the State of New York. A new law provides the exact forms to be used for four kinds of policies—straight life, limited-payment life, endowment, and term—and no other form of policy can be used except upon the approval of the superintendent of insurance of the state, and this approval can be given only after a full hearing, of which all other domestic life insurance companies shall be given due notice. The law also does away with the deferred-dividend policy, which has been so harshly criticised, so that need not be considered in this connection.

The main thing is this, as summarized by an insurance official: "All money saved and all additional income help to increase dividends and decrease premium payments." In that the policy holder has a vital interest, and, to protect this interest, he must personally see to it that the affairs of the company are administered by the men who will do the most for him. The new restrictions make the control of the administration of less personal value than has been the case previously, but such control always will be of immense advantage to men engaged in great financial operations, and it is small wonder that a desperate fight is being waged for it.

The Fight for Control

The fight for the control of the Mutual and the New York Life Insurance Companies has begun already—indeed, it began months ago—and it promises to become more bitter as the date for the annual elections approaches. Each side claims to be looking out primarily for the policy holder; each insists that it has his interest at heart and is acting for him. It therefore behooves him to sit up and decide a few things for himself.

There never was a time in the history of life insurance when the policy holders of a mutual company were in a position to exercise the direct power that has been given to them for the December and following elections of these two companies. In theory they have always been supreme, but in practice they did their business by proxy, in a way that gave them nothing whatever to say about the policy or officers of their companies. It was customary to give a proxy and forget about it, leaving the holder to use it according to his pleasure; it was a mere detail of procedure, like taking the medical examination and paying the premium. But the New York law, by the invalidation of outstanding proxies, hands this neglected power back to the policy holder, forcefully calls his attention to it, and compels him to take a more direct and continuous interest in the affairs of his company.

This feature of the new law seems to be one of the greatest of the reform measures. It not only invalidates all existing proxies, but it also provides that no proxy shall be valid at any election unless the proxy shall have been executed within two months of the date of that election, and that it shall become void afterwards. This settles the fate of the practically permanent proxy that has played so important a part in previous elections. Of course, this always could be revoked, but the policy holder seldom availed himself of that right. Now, however, the proxy is invalidated by law after it has been used for the particular purpose for which it was issued, and a new one must be secured for every following election. This must serve to direct the policy holder's attention, on each occasion, to a consideration of the affairs of his company and his

own power and responsibility; there is no longer any chance for forgetfulness and neglect, for the very effort to get his proxy or his direct vote, aside from other provisions for notification, will awaken him. He must think for himself each time, and, having thought, he may vote in person, by mail, or by proxy, and no one may vote for him on the strength of any previous authorization. There could be nothing of greater significance and effect in the way of restoring to him, and even forcing upon him, his almost forgotten power and responsibility. That is why I consider it one of the greatest of life insurance reform measures.

Both sides profess to be entirely satisfied with this new proxy regulation, but perhaps one or the other, or both, may be making a virtue of necessity. Each, however, is able to derive consolation from the knowledge of the harm it does to the other. For myself I am inclined to think it is the more serious blow to the anti-administration faction. There must have been thousands of unrevoked proxies in the offices of the companies, but it is doubtful if the officers themselves knew just what their weakness or their strength was in this respect, for proxies collected by the anti-administration forces carried revocations of the older ones, and it was certainly a difficult, if not impossible, task to discover, in advance of the election, just how many of these there were. So a complete new deal may have been something of a relief to the administration.

On the other hand, the anti-administration proxies were all new, and there was no element of doubt in figuring on them. Further, Mr. Lawson admittedly spent thousands of dollars in collecting these now worthless things, and, in the heat of popular excitement, he doubtless secured many that will not be available again. There was a fever then that has now largely passed away, and all who acted impulsively have been compelled to take time to think. This time for thought extends to October 18th, before which date it will be impossible to execute a valid proxy for the December election. Then, too, it is to be expected that many will take advantage of the very clear provision of the law covering a direct vote without the interposition of any third party. They may vote the way their proxies were given, but there is not the certainty of it that there was then. However, the main thing is that it is now "up to" the policy holders to decide upon the management of their property.

In reaching his decision the policy holder has an amazing and confusing array of facts and alleged facts to consider. The advocates of each faction will tell him, directly or by inference, that the course of the other is dictated wholly by selfishness. As a matter of fact, there is, unquestionably, a considerable element of selfishness on both sides—there always is in business, and this, stripped of all empty phrases and pretensions, is a straight business affair. Whether the primary aim is personal advantage or the correction of abuses, it is still straight business, and the policy holder has only to consider who will best administer it for the benefit of himself and his policy-holding partners. He is in the exact position of the man who engages a manager for his factory or store: he wants the best possible man for the position, but he does not delude himself into the belief that the applicants are wholly unselfish; he knows that they want the opportunity to serve him, not because of their overwhelming and disinterested love for him, but because of the benefit accruing to them from that service, and he knows that the man who gets the position will want to retain it for the same reason. This is an entirely proper business motive, and the employer would be suspicious of any applicant who assured him that he was wholly disinterested in applying for the job.

The policy holder is the employer in this case. He knows, or should know, that he has positions of great responsibility and lucrative opportunity to fill; he knows, or should know, that the control of the administration of his company is of great importance and value, even when its affairs are administered honestly and faithfully. Aside from the consideration of salary to the executive officers, and in spite of all new legal restrictions placed on the use of the company's funds, the control of these vast assets is of immense advantage to a man or men engaged in large financial operations, even when that control is exercised in a perfectly legal and proper way, and this advantage increases with the unscrupulousness of the men who happen to be in power. It never can be as great as formerly, but it is still very great. So, knowing how much this may mean, the policy holder is confronted with the task of deciding to which faction he shall intrust the management of his affairs. He may disregard both, but this would seem to be hardly practicable just now.

I have chosen to designate the contending factions as "administration" and "anti-administration." The former title is bestowed by the law, which provides that the ticket put in the field by the existing management shall be known as the administration ticket, but the latter is my own selection, and may not meet the approval of the leaders on that side. They have elected to conjure with the word "policy holders," which appears prominently in the nomenclature of their organizations and committees, but seems to be misleading. It gives the impression that the policy holders generally are arrayed against the management, which is a manifest absurdity. If it were true, there would and could be no serious contest, for the power of the policy holders at the December election will be absolute. There

after they will elect only a certain proportion of the directors or trustees annually, but on December 18, 1906, they name a complete board, and if all or a fair and certain majority of them were represented by the so-called policy holders' organization, there would be nothing on which to base a contest. As a matter of fact, the strength of the administration rests upon policy holders in exactly the same way that the strength of the anti-administration faction does, and one would seem to have as much right as the other to claim to represent them—until the votes are counted. It follows, therefore, that the fight is not between the policy holders and the administration, in spite of some efforts to make it so appear, but between two factions that are both trying to secure the support of a majority of the policy holders. An appreciation of this fact is necessary for a fair consideration of the situation.

The administration bases its claim to confidence and continuation in power upon the record of its brief period of authority, which record the anti-administration spokesmen say is extremely bad. The anti-administration faction rests its claim to control upon the alleged representative nature of the movement that it leads, which the administration spokesmen say is misleading and insincere. The policy holder, speaking generally, must decide between the two.

In the matter of criticism the anti-administration leaders would seem to have the better of it, for, in the very nature of things, they have more upon which to base criticism. The "ins" always are at a disadvantage in that respect, for, no matter what they do, it is always possible for the opposition to find fault; the "outs," on the other hand, having neither authority nor responsibility, are not in a position to do anything to which either praise or blame can attach, and they are open to attack and criticism only in the most general way. I am not here contending that the administration has made a perfect record; I am merely trying to show that, in a verbal exchange, it is always at a disadvantage. For instance, in the case of the Mutual, a source of bitter criticism has been the failure to make clear and satisfactory reports to the policy holders of what had been, and was being done, and yet, when President Peabody issued a report of his first six months' stewardship, Samuel Untermyer promptly came to the front with a severe condemnation of this "waste" of the company's funds. Mr. Untermyer fully appreciates the tactical advantage of keeping the other fellow perpetually explaining, and I can not discover that there has been any act of the administration to which he has not taken prompt exception. Mr. Untermyer, it is hardly necessary to explain, is the general counsel of the anti-administration faction, and his right to make the most of the tactical advantage of being "out" is unquestioned. However, all this is a mere incident, and does not materially concern the policy holder who wants to base his own judgment and action on ascertained facts.

The case of the administration of the Mutual is stated substantially as follows: "Every former abuse reported by the legislative investigating committee, the trustees' investigating committee, and the public accountants, or located by the management has been corrected, and every practical suggestion for a more economical and better administration of the company's affairs has been adopted." It is asserted that even a suggestion from Mr. Lawson, if it had any merit, would be welcomed, but that he has contented himself with tearing down instead of building up. Certainly his famous "remedy" has not seen the light of day, and he has so far prescribed nothing except a complete change of management through the agency of a committee of his selection. So far as the criticism of the finance committee is concerned, this answer is made: "Every loan, bond, and security was before the legislative investigating committee, and not a single item was discredited." In the matter of the old scandals it is this: "No one who was responsible, directly or indirectly, for the conditions that existed remains in the service of the company, and the retaining of the services of Joseph H. Choate is an evidence of the sincerity of the management in its efforts to recover from and punish all of the offenders who can be reached by law." It is said that Mr. Choate demanded and was given absolute freedom of action in the matter of these prosecutions.

To these representations Mr. Untermyer enters a general protest and denial. He asserts that the record of the finance committee is not clear; that many who gave tacit, if not specific, consent to the old abuses remain; that, in brief, the administration has not done all that it could or should for the protection of the policy holders.

There can be no doubt, however, that the administration has done a great deal. The facts given in my previous article are beyond the possibility of dispute, I think, and they certainly show a very decided improvement, and give promise of still further benefits. That is an actual record of things accomplished within half a year; it is a basis of fact upon which to figure.

In these circumstances it only remains for the policy holder to decide whether the anti-administration faction, if placed in control, would be likely to do any better. There can be only promises, and very general promises, upon which to base judgment, for there is no record except the individual records of the leaders of the movement. Ostensibly this anti-administration faction is an organization of policy holders, but the com-

mittee that will decide upon its ticket was practically named by Lawson. It is, in the main, a good committee, so far as its individual membership is concerned, but it does not follow that they have the wisdom or the experience to make them infallible in such a matter, and the circumstances of their selection are unfortunate. Mr. Lawson, having expended considerable money in the collection of worthless proxies, invested still further in an effort to get the members of his committee to act. It will be recalled that he was not altogether successful, for many refused to serve, but he finally did get together a committee sufficiently representative to answer his purpose. He asserts that he was actuated wholly by philanthropic motives in doing this; that he spent his money and gave his time with no other purpose than to protect the policy holders; that he will have nothing to do with the action of his committee. Still, he will have to be considered in this connection.

The popular impulse, when there have been scandals, is always to make a clean sweep. Sometimes this is advisable, and sometimes it is not; there may be a better chance for reform through the elimination of the known offenders without disturbing the good and experienced men in office. Many and radical changes, admittedly for the good of the policy holder, have been made by the present management, and more are promised. I can not find that any charges have been made against the new men, except as they are included in the general allegation that the administration is under the domination of H. H. Rogers. This charge, the officers of the company say, has no foundation.

The idea of a permanent organization of policy holders, which is incorporated in the anti-administration plan, must appeal strongly to the average policy holder. Any administration will be the better for the watchfulness of such an organization, if wisely and conservatively led, but the policy holder will have to exercise greater watchfulness over the committee that represents his organization than he does over the administration of the company itself. Such a committee will offer opportunities for self-exploitation that will certainly be dangerous and hurtful, and it is difficult to see how the policy holder is going to exercise as much control over his committee as he does or can over his company. Speaking generally, he must transact his business on the same long-range basis in the one case as in the other, the only important difference being that the direct exercise of his power in the affairs of the company is now legally safeguarded, while there are no legal restrictions or regulations governing the selection, duties, or responsibility of his committee. If he turns over his own power, that the law now specifically gives him, to this committee, it will then be easy for a few men to dominate largely the administration of his interest. He will have to rely wholly on the character of the leading members of the committee, for they will have a freedom of action that always must be a menace to his interests. Even in the present instance, it is a well known fact that the policy holder did not actually name the policy holders' committee. A small proportion of them may have had something to do with it, but the great majority could not be reached in time to take action. This is intended as no reflection upon the personnel of the committee, but is merely intended to show how very little direct influence the policy holder may have upon such a committee in the future. It is really bound by almost no rule or regulation, except those of its own making, and it is easy to see how a few men may control its action at some future time. Still, a permanent organization, represented by an earnest and rational committee, may be a wise check upon any administration, provided the committee can be definitely restricted as to power and made wholly subservient to the policy holders who create it.

So far as the annual elections are concerned, this committee should be, and probably can be, no more than a nominating convention, and it should be considered as nothing else. While admitting the theoretical value of the committee, in practice it represents a very serious problem.

The new law, by invalidating all early proxies and providing for nominations before proxies can be given, really compels this view, for it spoiled the Lawson plan to secure the power to elect for this committee before the nominations were made. Now the policy holder has to wait until he knows for whom he is voting before he can take any valid action whatever; he will have an opportunity to compare the tickets, which is impossible at this writing. Nor does it seem to me especially necessary on this occasion. The administration must stand upon its record and the promise, good or bad, that that gives for the future, and no change in the personnel of its board will materially affect that. On the other hand, the anti-administration leaders, whatever they might have done under other conditions, must now put up strong men in order to have any chance of success; the proxy regulation has deprived them of the independence that might have been theirs.

The most dangerous force in this country is the fortune with no character behind it.

There is a great difference between a wish and a dogged resolution, between desiring to do a thing and determining to do it.

Behind the Risk

[*Concluded from page 764*]

was rotten, but Beryl plunged on, passed through an open gateway, wheeled into a large, grassy yard, and hesitated between the house, in an open patch on the right, and the windmill tower, buried among giant laurels on the left. Dr. Leduke was looking round for another vehicle—a light spring-wagon, judging from the tracks recently made in the private road. He saw none.

"What 's that?" Beryl exclaimed, as she shut off the power and jammed down the brake.

Dr. Leduke followed her gaze to a man's head nodding to them frantically, but in silence, behind one of the barred upper windows of the tower. The movements at the window looked like an appeal for help.

Leduke sprang from the car.

"Where are you going?" Beryl asked in fear.

"To see what that distress-signal means."

"Don't! Please don't! You 'll be killed."

His smile, meant to be reassuring, was a trifle sickly,—and he went sturdily on.

Beryl, waiting acutely, saw him open the tower door and pass in. The face withdrew from the window. After a breathless interval of silence there came a deep growl of surprise and anger from within, and then ensued a furious scrambling, shot with choked imprecations and with the heavy lunging of bodies against the floor and walls of the tower room. By all the sounds, men were engaged in a desperate struggle, as though fighting for their lives.

Beryl sat keenly alert in the car, her heart racing as furiously as the tumult in the tower, her nerves strung to a snapping stretch. She was earnestly watching the road. After a swift mental time-calculation she sprang out, ran to the open door, and peered into the gloom.

The lower room was empty, but a rude stair running against the rear wall led through a large rectangular hole in the ceiling, which was the floor of the upper chamber, where the drama was working itself out. In her moment of hesitation a rough, ferocious-looking man, growling terribly under his breath, plunged through the opening, and half slid, half clambered down the steps. He was tall and powerful—a larger man than Dr. Leduke—and a nearly detached overcoat sleeve and his dark flannel shirt torn open in front indicated that the young doctor had been setting a lively pace. As the man ran out he flung her a quick glance. She made a little gesture, and he hurried on as he tore up a slip of paper and threw the pieces away. Then he leaped a fence, and, stooping, ran along it, well hidden by its growth of wild brush, toward the rear porch of the house. She heard his step on the boards, and he disappeared.

Beryl slipped into the tower and heard the deeply sympathetic tones of two men in conversation. She climbed the steps. The men were at the window, their backs toward her, but Dr. Leduke was cutting cords that bound the other man's hands behind him and his ankles together. In one corner was a pallet. Dr. Leduke's task quickly done, he turned weakly to the window, and, much exhausted, deeply breathed the outer air.

"Doctor, are you hurt?"

Both turned to the owner of the sweet, tremulous voice.

"Mr. Singleton!" cried Beryl in deep astonishment.

"Beryl! God bless you and Dr. Leduke for this timely assistance! The ruffian had me bound, and I could n't help the doctor. It was a terrible fight. The doctor fought splendidly against tremendous odds. I feared for him,—the ruffian was so big and powerful, and so desperate. But all of a sudden the fellow went to pieces and begged for mercy. It was one of those unaccountable panics that criminals some-

times have. Then he tore himself loose and plunged down the steps. He took with him the check that he had forced me to sign, and was so eager over it that he did n't hear you drive up. I can stop the payment of it now. It was my ransom, but I am confident that after getting the money he intended to return and kill me, in order to destroy any chance of my pursuing him and identifying him afterwards. You two have undoubtedly saved my life.—Are you comfortable, doctor?" he solicitously inquired.

"Yes, thank you." Leduke tried bravely to smile, but the effort was at grim odds with his bruised and swelling face and the dismal wreck of his clothes. In spite of her attempt at decorum, Beryl began to laugh,—hysterically, Mr. Singleton thought, and he tried to quiet her.

"You are safe, I see, Mr. Singleton," came in a quiet voice behind them.

"Dorley!" exclaimed the gentleman. "You here, too! But that is easier to understand than the extraordinary good fortune that happened to bring these two good friends to my rescue. Did you trail the wagon out here?"

"Yes, sir." The detective was curiously studying the girl and the young physician, and was obviously perplexed. Mr. Singleton introduced them, and repeated the account he had given Beryl.

"Did anyone see what direction the bandit took?" inquired Dorley.

"I did," cheerfully responded Beryl. "He went that way," pointing in a direction opposite to that which the man had really taken.

"How long ago?"

"I should say—er—ten minutes or so."

Dorley's face was curiously blank. It surprised Mr. Singleton, who had expected a quick and eager man-hunt. Dorley observed the look, and with a show of bustle turned to the stair, pausing a moment to examine the trap-door swung up on its hinges and the arrangement for locking it from the under side when it was closed. The others followed him. Dr. Leduke was gently assisted by Mr. Singleton.

As they emerged they discovered Bolton approaching from the house.

"Cousin Timothy!" exclaimed Beryl in tremendous surprise. "What are *you* doing here?"

"Hunting Mr. Singleton and his kidnapers," he answered with a smile. His face was flushed and he had a hasty, tumbled appearance, quite different from his ordinary composed look.

Beryl introduced him and explained his business.

"Have you seen anything of the men?" Dorley asked, intently scrutinizing him.

"Only some clothing, the last of which is now burning in a fireplace in the house. The horse and wagon are in the stable, over there."

"How did you get here?"

"I walked over from the San Bruno electric, and then, seeing an automobile, and guessing that the highwaymen might run up the canyon, I made a detour round to the rear of the premises, hoping I might head the men off."

"Then you are the reporter who overheard this plot?"

"I am."

Meanwhile, Beryl had started a diversion by running about and picking up pieces of torn paper, which proved to be fragments of the check that Mr. Singleton had drawn.

Beryl breezily forced Mr. Singleton, who really had nothing to boast of, and Dr. Leduke, who was complaisant, to promise that they would not be interviewed by any reporter except Bolton; and as Dorley was in a singularly quiet and passive humor, he also promised not to talk. Beryl warmly shook his hand, and sparkled and chattered as she took Mr. Singleton, Dr. Leduke, and Bolton into the car. So they gaily tooled away, leaving Dorley standing alone and thoughtful.

"Beryl, we 'll all stop at my house and lunch with Marie," said Mr. Singleton, beaming on the doctor.

A FALSE GOD

By HARRIET PRESCOTT SPOFFORD

[*Continued from page 755*]

you never can have forgotten, the joy of those early days when we began life together!"

"You mean that ridiculous honeymoon? Yes, I remember. A week, perhaps a fortnight of it was very well,—but a month! God! how I was bored! But it is a pity you don't know what you are talking about. Go away from here! Leave my crucibles, my experiments, my tubes, my field! I, on the edge of a revolutionary discovery, which any other man's wife would be eager to assist, and you, you will not even mortgage the house to help me with funds!"

"The trustees have refused."

"When to-morrow I shall have found out how to wring gold from the common air!"

It seemed, before long, as if he had already found out. For presently Barnwell was spending money with open hands. And then her trustees discovered that he had helped himself to some unregistered bonds in relation to whose place of deposit they had themselves been culpably careless. They rather willingly accepted his wife's refusal to have any notice of the affair taken. "It was simply to make you richer than any other woman in the world," he said.

"And you have made me poorer."

"And that is all the thanks I have!"

But, while climbing is slow, descent is swift. Almost everything now that came into Barnwell's hands was spent at the gaming-table. He forsook his laboratory, except for freakish moments. When he came home it was in a stupefied or foolish state. When he went out it was with nerves taut and vibrating. His moral fiber, if he had any, was as loose as his muscular. Then, expenses had to be retrenched; servants were dismissed; the best part of the house was closed. The small income that obtained was barely enough to support the slenderest *ménage*. There was, of course, no luxury. There was no happiness. Outraged and tortured, love was expiring. It seemed to Barnwell's wife that now she sat down in ashes.

One day he did not come home. A week passed without him; a month; a year. Her trustees quietly instituted inquiry; but either there was no trace of him, or none was reported. At first indifferent, then anxious, and woldly anxious, at length she began to wonder at herself. She had to confess that life was so calm, without the daily suspenses and troubles; she had become so quiet,—could it be content?—that the days were almost pleasant. All at once, in an amaze, she found herself dreading the possibility of his return. But he never returned.

Through some fortunate and legitimate investments her trustees had brought her income back to its former standard. Then a patent, whose specifications were found among Barnwell's papers, gradually brought in returns that were riches had she used them. But she put them by, to grow with their accumulations, as belonging to Barnwell, quite unaware that the patent was none of his, but one he had happened to buy with her money, and had forgotten.

By degrees, she found her old servants; she brought back her exiled child, and had attendants for her. The girl was now well-grown but with an absolutely vacant intelligence. She went out a little; she regained her old friends; she had guests, music, pleasant hospitalities; she attended to her charities; she made little journeys, returning with a sense of safety, of ease, and independence, and comfort, that she found delightful. She lived her own life, and, whether she recognized the fact or not, Barnwell being gone, the life was exceedingly agreeable.

She was still young, being in the early forties, and still in a degree beautiful. She would have had lovers, but the fires of her ancient love, and its ensuing pangs, had turned out the responsive nerve; she had no more love to give; and the

dignity of her attitude kept the pretenders at a distance. Moreover, she knew, through some of the unexplored avenues of sense or soul, that Barnwell still lived; and more than once she advertised for him, using terms he and no other would understand, She waited then, tremulous, eager, and fearful, in a faint recollection of the old suspense and agony of apprehension when some drinking and gambling bout held him fast, and hour after hour struck in the night, and she knew not if he were coming home like some drunken satyr or were to be brought home dead, and did not know which were worse.

One day, from a great distance, the woman whose habit of thought and life Barnwell had preferred to that of his wife, sent for her. The woman belonged to an association of counterfeiters whom it was more than probable Barnwell's scientific skill had assisted. The man was dead.

All his old beauty had returned to him for that hour in the relaxation and mercy of death. Looking at him, the waste of years between his wedding and his funeral days fell into the gulf of nothingness. An administration of the old worship enveloped her, a wave out of the old adoring love surged over her.

But he had chosen to live and to die *alias;* and so, although with all honor, he was given back to that earth which had entered more largely into his composition than any sunshine or spirit had.

Yet, going home, a singular loneliness that she had not felt before beset her. She missed Barnwell in every room, at every window, in every chair, as she had not missed him in all the time of his absence. She associated in her thought the long calm and comfort she had enjoyed, with Barnwell's lifetime; and now she was filled with unrest. She began to censure herself for his defects and his excesses. His highly strung nervous temperament, brought upon by his studies, his hopes, his fears, his failures, had needed a stimulant, she declared to herself. If she had overlooked the self-indulgence at home he might not have gone abroad for it among dangerous people. He said he had no sympathy for her; she might have studied and have tried to keep in touch with his thought. The treatment of the little girl,—that only demonstrated his extreme sensitiveness to suffering. And how he had loved his son! As for his treatment of her, his neglect, and his abuse, it was no wonder he was incensed by her apathy and her selfish demands. As for his use of her bonds, why they had all things in common, they were as much his as they were hers; there never should have been any question about it. At any rate, he had spent that money in her service; he said so when he said it was simply to make her the richest woman in the world with his discovery.

The dreary, the wretched hours were forgotten. Only the proud moments, the pleasant ones, lived again,—evenings when they had lingered in the garden, the new moon hanging in the blossoming lime trees, and his arm about her; other evenings when sitting by the fire he had confided to her, with shining eyes, some secret of his hopes; times when they had walked together in the dead of the dark to hear the first wild burst of music in the garden; fortunate times when she had comprehended something of his work. All his work had been in the interest of humanity,—and she would have had him forego it, would have kept him to herself! What a monster she had been,—she, who had driven him away from his home by her preposterous demands and assumption of superior virtue! How could he ever forgive her! It seemed as if she could not wait to implore his pardon; and every day in her thought the dead man took on more angelic proportions. She had a portrait of him painted from the photographs of his youth, feeling that the portrait already existing was of a different person; and a sculptor made a bust of him, beautiful as the Amore of the Vatican; and

the bloated, blear-eyed reality was forgotten in the dark charm of the one and the white luster of the other.

All her hours of anguish now were as naught. She had had no right to the anguish; she should have known that genius was not to be reckoned with as one reckons with uninspired clods. He was of the eagles; and he had stooped from his eyrie to mate with a thing of earth. That other woman? It was bitter; that was bitter. But evidently she was one who had filled the need of his great nature. A provision was made by which that person might receive sufficient sums to live as became the woman of his final choice. It was bad, it was sinful? Who was she, who had put him out of her heart, to judge? And yet,—he had loved her once,—he had loved her first. Perhaps it was the possibilities in her that he had loved. Somewhere, somehow, she hoped that she might develop those possibilities, lift herself, if not to his level, yet where he might stoop and find her all that he had thought she was when marrying her.

Wrapped in a flame of self-devotion, she lived then only to exalt his memory. For there was the accumulation from his great patent. He had thought so little of money, she said with all the rest that she said, that he had let the thing go by. She founded it with a system of baths that should be a public blessing; she endowed a scientific university that should continue the prosecution of his search into the divine secrets. Year by year, as the money grew, she established homes for the homeless, a hospital, a school of art, a museum of Greek casts and studies, and all in his name. At length the public woke to the wonder, and by popular subscriptions a statue was cast in bronze on the lines of the bust already made; and its curves take the light in the market-place to-day as splendid as he might have been, as dark as he really was. And she lives oblivious to the truth that all these things are illusions, and that the only facts that Barnwell left behind him are a ruined life and the child of whom his blow had made an idiot.

A Drop of Ink

By Leonard C. Van Noppen

WHAT 's in a drop of ink,—one drop of ink?
A smile, a tear, or some deep sonnet. Think
What Shakespeare with one little drop could do
To quicken a dead age; to paint for you
Some Hamlet pale or rosy Romeo,
Ravished by peerless eyes, that burn and glow
Like twin stars, making rich his cloudy gloom,
Witching that hopeless night to love's sweet doom.
O godlike pen, that from one drop of night
Could round such worlds of wisdom, love and light!

Playing with the Spoon before Taking the Medicine

How often we see children and grown patients playing a long time with the spoon, with a wry face, dreading to take the bitter draught, until they suffer many times more by the dreading of the disagreeable thing than they would suffer in the act of taking it. In fact, most people suffer more in dreading things, putting them off, postponing them, than in the actual doing of them.

If a Man's Religion Is of the Right Sort

It will sharpen his faculties.
It will quicken his energies.
It will heighten his self-respect.
It will give solidity to his character.
It will enhance both his usefulness and his prospects of success.

"Making Hearts Mellow Was His Business"

"HE carried a hod for a living, but making hearts mellow was his business," was said of a colored man in a southern city, who used to ride on the front step of a street car and sing the quaint negro melodies and hallelujah songs with such cheerfulness and pathetic sweetness that it touched the hearts of all the passengers. He was called "a black diamond in the rough;" but he did n't need any polishing. "His great lumbering body welled over with happiness. As he sang, he touched a responsive chord in the hearts of his hearers, and the brotherly feeling seemed to float out in the air."

The "Concrete Treatment"

(A True Story)

By CLARA MORRIS

Illustrated by Walter Whitehead

"Several yards of red tape were left in officers' quarters"

THE death of Chief Joseph, at the Nez Percé Indian Reservation, having been announced in the afternoon paper, and we having two prominent military men at table, quite naturally he was the theme of conversation. The hardships of the campaign, in which the same Joseph had led General O. O. Howard across into Montana, over the Rockies, down through Yellowstone Park, and then northward nearly to the Canadian line, fighting only when he was compelled to, and finally surrendering rather than suffer annihilation, were most graphically rendered. Our friend, the colonel, had been in the pursuit; in fact, he had escorted Joseph into captivity as far as Fort Leavenworth. He could not speak in too high terms of the old chief's gallantry, or of his great ability as a strategist. "And," he concluded, "if it taxed our endurance, what must it have been for the Indians, accompanied by their squaws and children?" Then happenings about Santiago were discussed, and among other things a young volunteer present told of two soldiers who had visited the doctor, and one, complaining of rheumatism in his legs, had received some pills, when his chum stepped up and showed an injured arm, much swollen and very painful, and, to his astonishment, he also had received pills from the same box.

To the indignant comments of the volunteer, my friend, the colonel, replied that it was pretty rough treatment, but that, in this same Nez Percé campaign, the regulars had put up with worse service from the medical department. From the dryness of his voice and smile I scented a story, and was on its trail instantly, and never gave up until I had hunted it to its lair and captured it, and here it is:

Ill news had come in and some troops were to be hurried up the coast from down San Francisco way, but in the meantime all the men at that special point were to be rushed forward at once. In the Far West, when an Indian fight is on, "at once" means exactly what it says, not to-morrow or the next day, but literally *at once!* So, on this occasion, several yards of red tape were left in officers' quarters, with their uniforms, and every man scrambled up his individual outfit, bestrode the best beast he could come by, and was off with the laudable, but somewhat profanely expressed intention of licking,—well, licking something very hot out of the redskins, when they should meet them.

My friend was at that time a very young man, and, though far too good a soldier to be called a jack-of-all-trades, he certainly was a many-sided man,—a brave officer, admirable leader of the german, fair artist, and singer of songs that were not only printed, but also paid for; and he had also a slight, very slight, knowledge of medicine.

Now, in the midst of his hurried preparations for the start, he was summoned to the adjutant's office, where he found several officers gathered about an object on the table, which seemed to give them considerable amusement,—though he could see nothing very mirth-inspiring in a pair of well-filled saddlebags. But

he had yet to learn the contents of the aforesaid bags.

As soon as he entered, some one called out: "Here he is! Here 's the chap who has a knowledge of medicine!"

The innocent lieutenant responded: "Of, course; I just carry dead loads of knowledge of it about with me all the time!"

"See here, my boy," put in the major, "I 'm in earnest. You *do* know something about medicine, don't you?"

"Yes," smiled the lieutenant; "I know enough to look out for myself, and an orderly, perhaps; but not enough to be made responsible for the health of the colonel's horse or his dog."

Then he was informed that the doctor was absent from the post, on leave, and that their column would be moving before his recall could possibly reach him. "You know," added the major, "that just as soon as they discover that we have no doctor with us, just so soon every man-jack in the ranks will believe he needs medical care. Now, to avoid all that, we have simply to appoint you physician during the absence of Dr. Wilkins."

"And I suppose I am *simply* to prepare myself to stand trial for killing a few men, during the absence of Dr. Wilkins!" broke in the angry lieutenant.

"Just listen to the man!" cried a captain, "and we all remembering how successful he has practiced right here at the post."

"Practice nothing!" snorted the victim. "I gave a shovelful of bromide to a whisky-mad trooper in the guardhouse, once, if that 's what you mean!"

But another voice was solemnly raised, declaring that the lieutenant was far too modest; that he had a great knowledge of drugs and their uses, and that he, (the speaker,) had known him to make a first-class brand of tooth-powder out of the most unusual materials.

At this the young man said: "I 'll be dashed if I 'll listen to such rot!" and started to the door, but was brought up standing when he was distinctly ordered to take charge of the medical department,—that is, of the drug-filled saddlebags,—and to assume the duties of doctor with the command until further notice. Then, red with anger, he dragged the detested saddlebags off the table, saluted hastily, and retired,—hearing, as he knew he would, a roar of laughter as the door closed behind him. Then he stood still a moment.

Now, far away in Washington, this young soldier had a gentle, white-haired lady mother, who had adjusted his small neckties and brushed his hair with her own hands before sending him to Sunday school, fifty-two times a year, for many years in succession; yet, could she have heard the language used by her boy, that night, each individual hair of her head would have raised itself and stood straight on end with horror. At first he could n't speak; but, after a moment, he put the saddlebags down on the ground and kicked them. Then he said lots of little things, just as they came into his mind, and it 's astonishing how many one can get hold of at such a time. Then he felt better, and picked up the bags and returned to his preparations; and, finally, he rode forth in a drizzling rain that soon became a veritable deluge, and, all individuality lost, the laughers and the laughed-at simply became a portion of that long, slow-moving column of horsemen that, in the dim light, looked like a great serpent, dragging itself over the mighty plains, alert, watchful, and ready to strike a deathblow at a moment's notice.

The chill, faint dawn found them marching silently through what might have been a new world in its making,—vast, unformed, uncertain, a dim, mysterious, watery chaos, before the utterance of God's great command, "Let there be light!" The torrents of rain had ceased to fall at length, and long before a halt occurred the men knew that Dr. Wilkins was not with them and that Lieutenant Faulkner was filling his place for the time. The lieutenant was fortunately very popular with the men, but, even so, they shifted their tobacco quids to the other cheeks and shook their heads doubtfully, as they considered him in the character of a doctor. But, all the same, each man studied his own anatomy carefully, making a close inspection of his physical condition, hoping to find some excuse for trying it on with the new doctor. So, when at length the halt was ordered, for sorely needed food and water, the horses were scarcely attended to—and the horse comes first, with a true cavalryman,—and not a single tin cup of coffee had made its welcome appearance, when several lean, brown fellows, in sodden uniform, strode up to the doctor to demand treatment. The "doctor" saw some of his brother officers, not far off, going through strange and unseemly motions, not unlike the opening steps of a war dance, and, to himself, he swore shamefully; but he assumed an air of stern gravity and closely examined sections of several tongues, all dyed one color with tobacco; carefully felt the throbbing of each full, regular pulse, timing the beats by a watch that had stopped the night before, and found that four had nothing on earth the matter with them, but that one, in his opinion, would really be the better for a little stirring up of his liver.

He then invited them to follow him and receive the medicines he thought their several cases demanded; and they, delighted with the grave attention he bestowed upon them and their complaints, winked at each other approvingly. Then a saddlebag was

shaken, —inverted, —pounded, —then opened, —and then, well, every man present was simply dumfounded.

There lay before them an object variously termed a hunk,—a chunk,—well, of what? All night they had marched through the steady, downpouring Oregon rain, which, it is said, can work its way through a combination lock, and it had found quick entrance into the saddlebag and got in its fine work on the drugs, softening some, melting others, while the bag molded the mass into shape as a tin form molds a pudding.

"Holy smoke!" exclaimed one man, "is the hull medical department rejuced to that ornery, druggy lump, lieutenant?"

"Yes, I 'm afraid it is," replied that unhappy youth, "but the drugs have not lost their strength or value; they are simply—er,—er,—condensed, and stronger, in fact, than before, in their greater bulk."

"Huh-huh! kinder like a yeast cake!" assented a married soldier.

The lieutenant made a mental note of which officer he 'd kill first, after he got out of that scrape. Then he took the medical yeast cake, cut it in two, and, placing one half carefully out of kicking distance, he sat down on a cold, wet, hard stone, and studied the structure and nature of the other half. He knew that sending these patients back without treatment would simply increase sickness in the ranks fourfold, yet he disliked the idea of giving each man a dose of the entire medical output. So he studied diligently and traced familiar things here and there, with the point of his jackknife. The object studied looked like a cross between a section of homemade headcheese and a piece of quartz. The strata of rhubarb was quite pleasantly distinct in this mass containing, among other things, bismuth, quinine, ipecac, salts, etc., and he greeted with really friendly warmth a gob of blue mass in one corner, from which he gouged a few bits for his man with the sleepy liver. By and by he took from his pocket an envelope and made a note or two, and one of the officers standing over against the comforting camp-fire basely remarked: "Hang him, if he is n't making a working map of it!"

As the days crawled slowly by the young doctor rejoiced that no one died outright, from what he called the *concrete treatment*. That word, however, caught the fancy of the men. Mild forms of sickness seemed to increase in the ranks, and at almost every halt some one would seek out the doctor, describe his often amazing symptoms, and then eagerly suggest: "A dose or two of concrete, doctor." They even came to express a preference for some special spot or streak of color.

Dr. Wilkins rejoined the command and resumed full control of the medical department. But, on looking upon the concrete mass, and hearing what had been done, he staggered into a seat, while great drops of sweat gathered on his wrinkled brow.

"How many are dead?" he gasped. "What, none! and only one or two made rather sick? Well, the devil takes care of his own! Oh, you reckless young rascal! There 's poison enough washed through that mass to kill,—to kill an army mule! Well! well! well!"

The funniest part of it all was that the soldiers themselves distinctly preferred the treatment of the younger doctor; and, in taking a dose of quinine straight and clean, the men often grumbled, "It does n't seem to amount to much,—has no strength to it! Now when a man took a dose of 'concrete,' why, he knew it!" Such is often fame.

He Went to the Right Place

AN AMERICAN whose business frequently takes him to London tells of an amusing conversation between the driver and conductor of a public 'bus in that city.

The 'bus was fairly crowded, so the American climbed to the top, where, shortly after taking his seat, he observed a person in peculiar garb, with a red turban. There was a leaden sky overhead and a slow, drizzling rain, such weather as is the rule rather than the exception in the British metropolis.

"'Wot sort of chap is that?'"

As the conductor came to the top the red-turbaned person, evidently an Indian Parsee, got down.

"Wot sort of a chap is that?" asked the driver of the conductor.

"I fancies that 'e 's one of them fellers that worships the sun."

"Worships the sun, eh!" repeated the driver, with a shiver, "Then I suppose he comes over 'ere to 'ave a rest."

You can not hope to accomplish much in the world without that compelling enthusiasm which stirs your whole being into action.

Curiosities of Criticism

By WILLIAM MATHEWS

HAS LITERARY criticism any value? A contemplation of its blunders almost makes one hesitate to say, "Yes." The history of literature, ancient and modern, shows that, if Homer sometimes nods, Aristarchus is still oftener found napping. The oracles of criticism, like all others, have erred in all ages, and never more egregiously than when they have been most confident and most dogmatic in their judgments. To a reader who lacks imagination and taste, the most exquisite poetical conceptions and expressions are like cuneiform writing or a roll from Pompeii.

J. Blanco White, speaking of a woman carrying primroses by his window, says: "They were new primroses, so blooming and so tender that it might be said *that their perfume was received by the eye.*" This is a novel and striking thought, which only the fondest love could have suggested; but think of the scorn which the "nonsense" would elicit from a cold-blooded, matter-of-fact reader! He would class it with the "not light, but darkness visible," of Milton, or the lines in Keats's "Pot of Basil,"—

"So the two brothers and their murdered man
Rode toward fair Florence."

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Even when a critic is not wanting in honesty, taste, or acuteness, some idiosyncrasy or prejudice may prevent his holding the scales of criticism with a steady and impartial hand. The great Lord Burleigh honestly despised "The Faerie Queene," and the cynical Madame de Stäel, always watching for stage effect, was equally sincere in pronouncing its author the most tedious writer in the world. Thomson's pictures of "The Seasons" were positive daubs to the Gothic gentleman in a primrose suit at Strawberry Hill. To the Caroline wits, Milton was but a poor pedagogue, with no wand but a birch rod. Schlegel regarded Shakespeare's "Romeo" as his masterpiece; yet "the judicious Hallam" pronounced the love of Romeo "that of the most bombastic commonplace of gallantry," and added that "the young lady differs only in being one degree more mad." Were ever two voices more positive and more dissonant? When, in 1816, Coleridge's "Christabel," long enshrined in manuscript from eyes profane, was given to the world, the Edinburgh "Review" asserted it to be "the most notable piece of impertinence of which the press has lately been guilty." Campbell's "Hohenlinden," which was published with his "Lochiel," in 1801, had been previously rejected by the Greenock "Advertiser," as "not up to the editor's standard."

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The "Quarterly Review," under the Tory Gifford's management, could see no merit in a poet of democratic or liberal principles. Shelley's most imaginative and melodious verse was characterized as "driveling prose run mad." "Prometheus Unbound" was "a jumble of words and heterogeneous ideas." Of Keats, the critic affirmed that he could not write a sentence properly. Byron called Spenser "a dull fellow;" Chaucer, "contemptible." He pronounced Alexander Pope the greatest of all poets, spoke scornfully of Coleridge and Wordsworth, and rated Rogers higher than any of his contemporaries. De Quincey thought that even Caliban in his drunkenness never shaped an idol more weak and hollow than modern Germany had set up for its worship in the person of Goethe. Of the style of Gibbon's monumental history, which, immediately upon its publication, was received with a tempest of enthusiasm, Porson said that there could not be a better exercise for a schoolboy than to turn a page of the work into English. When Browning published his first poem, "Pauline," some critic called him "verbose," the effect of which was that the poet, in his desire to avoid superfluous words, studied an elliptic concentration of style which has made "Sordello" and much of his other verse enigmas to the common reader.

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What competent critic to-day doubts the general trustworthiness of Froude's "History of England," in writing which he was obliged to transcribe from Spanish masses of papers which even a Spaniard would have read with difficulty? Yet what sweeping charges of inaccuracy were long made against him! Writing in 1870, to a friend, the historian says: "I acknowledge to five real mistakes in the whole book,—*twelve volumes*,—about twenty trifling slips, equivalent to 'i's' not dotted and 't's' not crossed; and that is all that the utmost malignity has discovered. Every one of these rascals has made a dozen blunders of his own, while detecting one of mine."

Not even to its own kindred has genius always been revealed. Neither Wordsworth nor Coleridge could see any beauty in Gray's "Elegy Written in a Country

Churchyard," the masterpiece of one whom James Russell Lowell has pronounced the greatest artist in words English literature has possessed. "Sir, he was dull in a new way," said Dr. Johnson of the same poet, "and many people thought him great." On the other hand, Horace Walpole said of the author of this last criticism that he was "a babbling old woman. Prejudice and bigotry, and pride, and presumption and arrogance are the hags that brew his ink." The truth is that Johnson, who could fully appreciate such poetry as Pope's, was unable to estimate highly imaginative verse. His own imagination had no wings; it had no alacrity in rising from the earth, and, more like the ostrich than the eagle, ran swiftly enough on the solid ground, but never soared into the upper air. On the other hand, Gray, a true poet, was a very unsafe critic. He damned Collins's exquisite verse with faint praise; saw no merit in Rousseau; was insensible to the luxurious dreaminess and harp-like music of Thomson's "Castle of Indolence;" declared that Voltaire had not a spark of genius; and affirmed that David Hume had continued all his days an infant, but, unhappily, had been taught to read and write.

Carlyle thought Burns's "Scots Wha Ha'e wi' Wallace Bled" the noblest lyric in the language; Wordsworth, in a tone of unutterable scorn, pronounced it "trash," "stuff," and "miserable inanity." Gifford, the critical Mogul of his day, called Hazlitt a blockhead; Dryden called Catherine Phillips, now utterly forgotten, "the matchless Orinda,"—a great poetess. In 1857, Ruskin, in the very heyday of his powers, pronounced Mrs. Browning's "Aurora Leigh" "the greatest poem which the nineteenth century has produced in any language!" Yet in that century lived Goethe, Victor Hugo, Scott, Wordsworth, Byron, Shelley, Keats, Tennyson, and Browning, who, in 1857, had written many, if not all, of their greatest poems.

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Did not Titian, when crowned with fame, scowl upon the dawning glories of Tintoretto? Did not Beattie, poet, moralist, and metaphysician, extol the "*unlabored* art" of Gray, the most fastidious and painstaking of bards, who pruned and polished his verse with ceaseless care?

The late Aubrey de Vere gives, in his interesting volume of "Reminiscences," a very amusing account of the estimates of Burns given to him by three eminent British bards. Of Tennyson's enthusiasm for Burns, he says: "Here an incident with no small significance occurs to me. 'Read the songs of Burns!' he (Tennyson,) exclaimed. 'In shape each of them has the perfection of the berry; in light, the radiance of the dewdrop; you forget for its sake those stupid things, his serious pieces!' The same day I met Wordsworth, and named Burns to him. Wordsworth praised him, even more vehemently than Tennyson had done, as the great genius who had brought poetry back to nature, but added: 'Of course, I refer to his serious efforts, such as "The Cotter's Saturday Night." Those foolish little amatory songs of his one has to forget.' I told the tale to Henry Taylor, that evening, and his answer was: 'Burns's exquisite songs and Burns's serious efforts are to me alike tedious and disagreeable reading.'" So much for the infallibility of poets in their own art. Does not the utter dissonance of these judgments, which could have been due to no jealousy or other unworthy feeling, tend to destroy all one's confidence in literary criticism?

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What can be more mirth-provoking than the naïve simplicity with which a pompous critic, who prides himself on his lynx-eyed acuteness, will sometimes walk into a trap that has been set for him? When Alexander Pope was translating Homer, he read, by request, several books of the "Iliad" to Lord Halifax,—whom he characterizes as a literary coxcomb,—at his house. During the reading his lordship several times stopped the poet and suggested that certain passages might be improved. Perplexed and irritated by the advice, the poet withdrew with Garth, who laughed heartily at the incident, and told him to leave the verses just as they were,—to call on Halifax a month later, thank him for his criticisms, and then read again the verses to him *unaltered*. Pope followed this advice, saying to Halifax that he hoped his lordship would now find his objections removed,—upon which Halifax, delighted, cried out: "Ay, *now* they are *perfectly* right; nothing can be better."

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Rev. Frederic Arnold, in his recent "Reminiscences of a Literary and Clerical Life," tells an amusing anecdote illustrative of the mistakes sometimes made by editors of periodicals in their judgments on contributed articles. Mr. Arnold wrote, for a popular religious serial, articles on some Parisian topics, which the editor told him would never do. "Now here," he continued, taking up the last number of a magazine, "we have an article about Paris of the right kind. If you would only write like this fellow, it might do." "My dear sir," replied Mr. Arnold, "if you will look at the article you will find that I am the author of it. You will find my initials at the end." The editorial critic candidly withdrew his objections and accepted the contributions.

Whoever uplifts civilization is rich though he die penniless, and future generations will erect his monument.

Fools and Their Money

[*Concluded from page 753*]

older man saw that he could use Miller as a tool, and the broadcast advertising of the Franklin Syndicate in the newspapers of the country was the result. The greater part of the advertising was in the form of small announcements in the banking columns of eastern newspapers. In the course of four months he spent twenty-two thousand dollars in seven hundred papers, one advertising agent handling all of it. It would be libeling the intelligence of the owners of these seven hundred newspapers to say that they did not know that Miller was a swindler. It was the publicity obtained by the payment of this twenty-two thousand dollars to the newspapers that made it possible for Miller and his confederates to steal hundreds of thousands of dollars from their credulous victims. Miller lured on the fools by paying the promised weekly dividends promptly. But many of his victims left their dividends with him to compound, and the surplus in his hand steadily grew. His dupes, instead of withdrawing their dividends, increased their original deposits.

The most daring and probably the most profitable piece of advertising bought by Miller was a double-column newspaper "write up," a month before the police raided the Floyd Street offices. A newspaper "write-up," it may be said in explanation, is a paid advertisement so dressed up in the form of ordinary news matter that not one newspaper reader in a hundred detects that it is paid for. The average reader thinks that the "write up" is an editorial expression on the part of the newspaper itself. Because the "write-up" is such a fine counterfeit the newspaper charges its highest rates for it. A periodical of national reputation sells its editorial pages outright to financial parasites at $500 a page, and there are thousands of more or less honest publications that thus defraud their readers. In the body of the article was a double-column "half-tone" picture of a young man sitting at a roll-top desk, seemingly absorbed in some deep financial computation. This was Miller. Perhaps he was computing how a Millerized cent would roll up in ten years to thirty-three billion billion dollars. The article extolled Miller as "the acknowledged Napoleon of Finance;" told how he paid weekly dividends of ten per cent. by "investing his patrons' money in Wall Street speculation;" and gave the names of some of his dupes who were living on the income he provided them. It cited this example: "A barber sold out his shop and invested in the syndicate shares to the amount of $275. He says it is much easier to live on the $27.50 which he now draws weekly than it was to live from the profits of his shop."

Miller, in an interview said, "My average daily mail is over five thousand letters." The article concluded with this clinching argument: "Can it be said that it is not legitimate? Is any speculation more legitimate? Can it be argued that he gives no security? Does any bank or broker give security?"

The golden stream poured into Floyd Street in such volume that Miller had difficulty in finding hoarding places for it. Tens of thousands of dollars flowed in daily. One day in November the receipts were $63,354. From the middle of October until the middle of November the receipts were $620,000, and from the end of July, when the newspaper campaign was begun, until the collapse in November, the golden stream reached more than two million dollars. Miller and Ammon and Schlesinger day after day went to the banks, express companies, and safe-deposit vaults with bags bulging with money. One day they bought eighty thousand dollars in government bonds at a banking house; another day they deposited one hundred thousand dollars with a brokerage house; another day Miller sent forty-five thousand dollars to relatives in Europe.

It was not long after the collapse of the Franklin Syndicate that the "discretionary pool" parasites again illustrated the truth of their aphorism, "A fool is born every minute." The Dean and Miller swindles had robbed "investors" of more than five million dollars, and probably fifty thousand persons were poorer and wiser. But there was a new crop of "suckers" to be caught two years later, and the concerns that gathered the new crop were the American Finance and Mortgage Company and C. E. Mackey and Company, both operating in lower Broadway. The Mackey firm was launched about the time the leaders of the Dean gang were sent to prison, and when Miller, of 520 per cent. fame, was still fighting for his liberty. Just who the guiding spirit of the firm was will probably never be known, for Morris Simonds, who knew most about it, afterwards died mysteriously in the streets of Chicago. Mackey was only a name—that of a woman relative of Simonds. But Wienman, of the Dean gang, had a hand in it, and so did Eberman, another of the Dean gang. The bait thrown out was a selection from both the Dean and Miller schemes. The "discretionary pool" was called an "investors' fund," divided into sections designated by letter. Subscribers to the fund were promised a dividend of ten per cent. at the end of two weeks, and monthly dividends thereafter at the rate of four per cent. This was only 56 per cent. a year, as compared with Miller's 520 per cent., and not quite so alluring, but thousands of persons subscribed to the fund. In Jersey City the gang employed thirty clerks in sending tons of circular letters to the "suck-

ers," and the response came just as it had before to Kellogg's circulars and Miller's advertisements. Bank accounts for the hoarding of the spoils were opened in some of the strongest banks in New York—the Hanover National, the Park National, the National Bank of Commerce, and the Bowling Green Trust Company. These accounts were carried in many names—a common ruse of "get-rich-quick" parasites to hide the extent of their operations. When the Mackey company had gathered in several hundred thousand dollars it closed its doors one day. The gang disappeared, and a few thousand "investors" were poorer and wiser. A little while after the American Finance and Mortgage Company sprung up like a mushroom in the night and worked the game over again. It was really only a change in name and location.

The story of the operations of these "discretionary pool" schemes would be incomplete without a reference to the Storey Cotton Company of Philadelphia, which collapsed last year after fleecing the fools for four years. It was a type of the "discretionary pool" concern taking advantage of the intense public speculative interest in a single commodity. While the newspapers were daily printing "front-page" stories of the sensational speculation in cotton by the meteoric Sully, the Storey Cotton Company was sending out tens of thousands of appeals to speculators all over the world to make fortunes in cotton. It had agents all over the country, and in Europe and South Africa. It advertised in an inconspicuous but alluring manner. This was the sort of bait it threw out:

"The Storey Cotton Company presents the most unique, safest, and surest investment proposition now offered the public to obtain a large monthly income on a small amount of capital. No uncertainty or risk about it. Something simple, plain, and tangible; easily understood. No guesswork, prospects, or conditions. We offer a straight business proposition with steady results, and results are what you are after. If you do not want a good, safe, and steady investment, paying a large income each month, but prefer to speculate and take chances, then save your time and ours by not writing us."

The Philadelphia swindle cleaned up a million or more and then disappeared. It had several offshoot companies, like the E. S. Dean Company, and besides had a bank, the promoter of which, Stanley Francis, was the only one of the company to be caught. Sophia Beck, who ran the Philadelphia office, converted all the concern's property into cash before the collapse and escaped to Europe. Frank C. Marrin was another member of the gang, as was also "Handsome Harry" Latimer. It was the Dean "safe system"—safe for the victimizers, but very unsafe for the victims— that was followed by the Storey company. None of the members of the old Dean gang appeared to be mixed up in it.

The complete plant of a "discretionary pool" concern includes in these days of highly organized parasitical finance not only a parent company with several offshoot "brokerage" houses, but a "bank" and a "commercial agency" as well. The Dean gang had its Bankers' and Merchants' Credit Guarantee Interchange. This "agency" actually charged victims two dollars each for recommending to them some of the sub-companies of the Dean Swindle as good houses in which to carry speculative accounts, and other Dean concerns as "conservative banking houses." When the swindle collapsed this "agency" sent out letters to the victims offering to take charge of their claims. It destroyed all the evidence received. This is an old trick of financial swindlers.

Bolder in conception is the organization of a bank. John Hill, Jr., who has made a business of hunting down financial parasites in Chicago, exposed a typical scheme of this kind some time ago. One of Mr. Hill's agents, whose name is on various "sucker lists," received one day in the mail a letter apparently missent to him. It was from a Chicago "brokerage" house to a Philadelphia "client," opening:

"We are pleased to hand you herewith our check on the Commercial Bank of Illinois, Chicago, for $450, the net gain on your investment of $60 naming 'higher' for December corn."

The check was with the letter. Mr. Hill did not remember having heard before of the Commercial Bank of Illinois, and he therefore studied the letter with interest. A paragraph further on gave a clue to the meaning of the receipt of the letter by a person to whom it was not addressed:

"We anticipate some very large fluctuations in both grain and stocks in the next ten days, and would suggest that you remit us immediately on receipt of this letter $50 to $100, as we feel confident that we can make you some large profits. Our information comes from a source that has proved very reliable in the past, and we are sure it will prove even more profitable in the future."

Mr. Hill discovered that the Commercial Bank of Illinois was an elaborately furnished institution, with all the outward appearance of a bank, but in reality a fraudulent concern organized solely as part of a "discretionary pool" game. The victims of the "pool" deposited their subscriptions in the "bank," supposedly in trust. The "bank" was used as a reference. The letter with the $450 check, "missent" to Mr. Hill's agent, was only one of thousands sent out to "catch suckers." The operators of the "pool" put out these worthless, "missent" checks to make prospective victims believe that clients of the "brokerage" house were really piling up huge profits.

"A fool and his money are soon parted," and every day or so a new way is found to perform the partition

The Play

[*Concluded from page 759*]

school of brilliant detail; Jones that of striking impressionism.

"His House in Order" tells of a girlish second wife who is tortured by her husband and the first wife's family by means of the insistent pæanizing of the deceased first's perfections. The second wife happens upon letters that tend to blast the first wife's character. The second wife is persuaded from using this knowledge as she naturally would wish to do by her husband's brother, who, in the end, is forced by his pity for the second wife to employ it himself as a lever to restore the second wife to her proper position and recognition; whereby the play ends and an interesting question of entail is left undetermined, while the second wife's chances of happiness with an absolutely incompatible husband are also indeterminate.

"The Hypocrites" is the story of the son of a righteous father and mother, who returns from Scotland to his London home and becomes engaged to the daughter of a wealthy baronet when he should have married a girl he left in the highlands. A tenant of this young man's father has so disgraced his noble landlord that the village curate is ordered to summarily discipline him. Then come a long fight between the curate who defends the poor tenant, and the nobleman who defends his son, both bearing the same accusation. It is the old British fight between the classes and the masses; the old theory that the poor can sin but the rich can not; the time-worn tenet that the law was made for one and not for the other. Mr. Jones wages the warfare between the contesting parties along the broad, philosophic lines of everyday life, touching with deep resonance the heartstrings of remorse. His power is absolute in its purpose. There are few dramatists who could have handled such a subject without becoming maudlin and mediocre. Perhaps in all the churches in the land, no stronger sermon is preached than through the medium of this play.

"His House in Order" and "The Hypocrites," it is almost needless to say, are both magnificently mounted and acted. John Drew appears in the first, with Margaret Illington as his leading woman. In the second are found Jessie Millward, Richard Bennett, Doris Keane and Leslie Faber. Miss Keane's performance is full of splendid acting and rare repression. Mr. Faber, an actor new to America, is a careful, capable artist.

Another English play by an English dramatist is Alfred Sutro's "The Price of Money," in which William H. Crane appeared. It possesses considerable dramatic strength, and has a number of strong situations and some excellent characterization. But in an effort to give to the star a prominence unmerited, the playwright rather overreached himself and the result is unconvincing. Mr. Crane appears as a poverty-fighting assistant editor of a weekly magazine, burdened with a wife and child. His brother, an English exponent of frenzied finance, has accumulated an immense fortune and, by virtue of it, has purchased as a wife the daughter of a clergyman who forced her into the marriage, notwithstanding the fact that she loves, and is loved by, a certain young lord. The financier learns that there is coal on the estate of the lord and, as well, that certain contemplated improvements and building operations will make the property immensely valuable. Of these things the lord knows nothing; but he refuses to sell purely for sentimental reasons. The financier urges his wife to go to the lord, knowing that she loves him and he her, and that therefore he will sell at her mere asking. She refuses. Then the financier goes to his brother, the editor, and offers him a large sum if he will use his influence to pursuade the wife to appeal to the lord to sell the property. The brother has been a true, and about the only friend that the wife has had, for her husband is a cold-blooded, autocratic brute. Influenced by the necessity of poverty, the brother makes the appeal, explaining his reasons and all the circumstances. At his insistence, the wife goes to the man she loves to ask of him the favor. He is on the point of going to Canada, in company with his sister. He urges the wife to go with him; and, after a scene in which they both display an utterly unreasonable regard for the ideas and inclinations of the brother who has fomented the mess, they depart under the chaperonage of the aforesaid sister. The financier, inconsistently boasting of the value of the property before the deed, which has been left with the brother, is signed, loses the estate, and one is given to suppose that he divorces his wife, who marries the lord, and that lord and lady reward adequately the unduly prominent brother. It is a play that has good moments. But the third act sees its backbone break and its promising frame collapse.

From his *vaudeville* sketch of the same name, James Forbes has created for Rose Stahl "The Chorus Lady," which is a novel and interesting play, with much human feeling and equally as much human nature. There is a deal of slang, and, too, a deal of homely philosophy—philosophy that one can comprehend and believe. It is a timely production that is distinctly worth while. It, too, teaches a fine moral lesson. In fact this is the motive of nearly every successful play in New York to-day.

"The Acme" Way of Preparing Art Students to Earn Money—Distance No Drawback

Mr. D. Eldred Wood, President of the Acme School of Drawing, Kalamazoo, Michigan, talks entertainingly for the Success Magazine about the institution of which he is the head.

In 1898 my father, Mr. Walter S. Wood, seeing the need of a practical school in Mechanical and Architectural Drawing, put into crystallized form the results of over twenty years of work, making patent office and other lines of mechanical drawings. The outcome was the establishment of the Acme School of Drawing. These courses met with such universal approval that it was decided to add other practical branches, and in 1902 the services of Prof. G. H. Lockwood were secured, who was the author and conductor of the old Wallace and Lockwood Course in Illustrating, Designing and Cartooning, established in 1892. This, by the way, was the first correspondence course of its kind in America. In 1904 Prof. Lockwood was induced to give up his position on a large western paper, remove to Kalamazoo and take complete charge of the Acme Students.

The Acme School has been from the start entirely original and practical in its method. It has made a success of teaching art by correspondence because it has built a careful system or method of teaching called the "*Acme Way*." The Acme courses have been prepared with great care, covering the ground thoroughly, but more than this, its students have been put under the guidance of schooled artists who have given their exclusive attention to the development of the students and it is this that has made the Acme School what it is to-day—without an equal and without a legitimate competitor in the field.

The Acme School considers itself most fortunate in having first secured the services of Prof. G. H. Lockwood as author of its Acme art courses, and second in securing his entire personal service in taking care of the Acme students. Prof. Lockwood is not only an artist of ability, being termed an "all around man" in this line of work, but he is also a scholar, a well known writer and has had an extensive experience on the platform as a public speaker, and in giving "chalk talks."

Students desiring instruction in the various branches of modern commercial illustration and designing will find in Prof. Lockwood a sympathetic personality combined with originality and an experience of many years. Prof. Lockwood is one of the first teachers of this line of art. He has devoted over fifteen years to actual practice and is said by a former student, John Lilliso, now with the Chicago Daily News, "to be clear and forceful in his teachings, energetic and, not least of all, possessing that ready, true sympathy and encouragement so much needed by all honest strugglers; as a matter of fact, Prof. Lockwood comes close to being an ideal instructor in his line."

If a tree is to be known by its fruits, Prof. Lockwood may well be judged by such artists as Briggs, of the Chicago Examiner and American, Johnson of the Philadelphia North American, and Haner of the Kansas City Journal, as well as other successful artists, who were his former students.

In the field of Mechanical Drawing, in all its branches, Mr. Walter S. Wood takes care of students in a manner second to none. His vast experience covering a period of over twenty years as a practical mechanical draftsman and designer, ably fits him for the important position of chief instructor in this department. The results of his careful teaching are abundantly shown in the success of the numerous students who have completed the correspondence courses prepared by him and given by mail by the Acme School. Courses in Mechanical, Architectural, Sheet Metal Pattern Drafting and other branches along mechanical lines are conducted. Pattern drawings, working drawings, architectural designs, etc., together with kindred subjects are treated exhaustively in these courses. Personal attention is given to prepare students for actual work.

The following *complete* courses are now being successfully taught by The Acme, School of Drawing:

Commercial Designing and Lettering.
Newspaper, Magazine and Book Illustrating.
Caricature, Cartoon and Comic Drawing.
Mechanical Drawing.
Architectural Drawing.
Sheet Metal Pattern Drafting.
Special Course for School Teachers.

If SUCCESS MAGAZINE readers will state the course they desire to study, I will gladly send a Ready-Reference-List of over 300 satisfied pupils in the only Correpondence School of Drawing that can or dares print such a list.

It will be worth the while of any reader of the SUCCESS MAGAZINE who is interested in art, to write Mr. D. Eldred Wood, President, THE ACME, School of Drawing, 901 Chase Block, Kalamazoo, Mich., for his new book just off the press, "The Salary Value of an Art Education."

The Editor's Cabinet

[*Concluded from page 771*]

coach team. In many instances the coach horses are not disposed of at all, and it is the automobile that, even now in the height of its glory, takes the place of a "pet and toy." In heavy traffic, especially, the automobile has not proved itself so great a success as some makers would lead us to believe; usually after a short advertising period the user finds the good old team and dray far more reliable and eventually falls back to them. The time when the horse will be displaced by the automobile will never come.

The New York Shopper

By Mrs. Charlotte Birdsall Williams

[All articles mentioned below can be obtained by forwarding price to "The New York Shopper," care of this magazine. This department is in charge of Mrs. Charlotte Birdsall Williams, manager of the Woman's Domestic Guild of America, an institution devoted to solving all shopping, catering, domestic, furnishing, and purchasing problems of the home, and much patronized by fashionable New York women for these purposes. Mrs. Williams, is herself well known socially, and possesses rare taste, judgment, and intuition. Her services are freely placed at the disposal of our readers, and her advice, artistic taste, and economical judgment may be had without charge in all matters pertaining to the wardrobe of men, women, and children, house furnishings, decorations—in short, anything which is "buyable" and worth buying with the utmost possible economy and judgment. All articles (except bedding and combs) will be sent on approval, and a cheerful refund of the purchase price made at the demand of the buyer. We have taken upon ourselves the care and expense of this department because of the almost unlimited range of usefulness we see in it to our readers. To the busy woman of the metropolis it is a saving of valuable time to have her wardrobe and house furnishings purchased by a trained and competent buyer. To the woman remote from cities and large towns, it is an incalculable benefit to be able to buy by mail even the most trivial necessities, and to be assured of the latest city fashions at the lowest city prices. We unhesitatingly pledge the absolute fulfillment of all these conditions, and are assured in advance of the unqualified approval of all who make use of the service. THE EDITORS.]

ALTHOUGH Christmas is yet some months distant, it is well to bear in mind that time is fleeting and ere long the shops will be filled with Christmas decorations, Christmas presents, and the pushing, jostling throng of Christmas shoppers. The time one loses in trying to make one's way through the shops under such conditions, the strain on the nerves and the injury to one's disposition should cause the wise buyer to profit from past experiences and take time by the forelock.

MRS. WILLIAMS

Shopping under pleasant conditions is a diversion and Christmas shopping may be made a pure delight, for as one selects each gift, bearing in mind the taste and requirements of the recipient and the pleasure evoked upon its receipt, the imagination is stirred and pleasant scenes are conjured up. I will, therefore, offer the suggestion that Christmas gifts be selected in good season. If so requested, I will be pleased to send, free of cost, a little booklet with some ideas that may prove helpful.

DORA.—I am very anxious to get my Christmas list completed as soon as possible, as last year I took very little pleasure in remembering my friends, for I left my purchasing until so very late that the giving became a burden. I am, therefore, going to ask you to help me select a few nice articles to give to my young girl and young men friends. Something that would be worth while giving, and still not too expensive.

The following suggestions may help you in selecting your gifts, and I think you were extremely wise to start early, thereby making the giving a pleasure and not a burden. For the young girls any of the following articles would be appropriate:

Pretty Abolona shell pins at $1 a pair. They are set in sterling silver and are most attractive.

Unique Mexican carved leather purses, 50 cents apiece.

India linen handkerchiefs, hemstitched, and dainty Mexican drawn-work, 50 cents.

Japanese slippers, in all colors, 39 cents.

Pretty tulle neck ruffs, in various shades, and with taffeta ribbon ends, $1.25.

Attractive plaid belt, at 50 cents, in colors to harmonize with the gowns.

For the men I would suggest military brushes, from $1.50 upward, according to what you desire to spend.

Leather watch fob, with emblem attached, 75 cents.

Indian moccasins, made of elk or buckskin in natural color, with embroidered or burnt design, $1.85.

Brazilian beetle scarf pins, mounted on silver, 50 cents.

If you will send me a stamped envelope with your full address, I will be pleased to send you a longer list.

* * *

SUSAN B.—I am looking forward with a great deal of pleasure to making Christmas presents to my family and

friends. My hours at business are not long, giving me quite a little time for fancy work. Can you tell me of some pretty things I could make?

There are various articles that come stamped for embroidering that would be acceptable gifts. A pretty corset cover of India linen, stamped in dainty design, with pattern and floss included, can be purchased for 50 cents. Pure linen shirt-waist material, stamped, and including floss and pattern, is $1.25. Remnants of silk come in beautiful floral designs, and can be had at very little cost. These make most attractive bags that adapt themselves to various uses.

Very pretty electric-light shades are made of tissue paper in the form of a large rose with bud and leaves. These can be made in any color to harmonize with the decorations of the room. Tooth-brush cases are very pretty and very acceptable. They can be made of narrow ribbon, lined with rubber cloth, and tied at the top with baby ribbon. I will send a longer list if you will inform me about what amount you desire to spend.

* * *

MISS A. J.—The general tendency with most brides-to-be is to purchase too hastily, thereby tiring themselves unnecessarily, and many times buying things that will be regretted.

First consider the amount you can afford to spend, and buy accordingly. The following will be ample and in good taste for women in modest circumstances.

As regards underwear, one dainty set of three pieces at $6.00, with long skirt at $3.50, may be indulged in. The rest should be purchased in odd pieces, four of each being sufficient in winter. To this add a silk skirt at $5.00 and a "Heatherbloom" at $2.25 for ordinary wear. As to hose, four pairs of cotton, two pairs of lisle and one pair of silk with cotton feet should be sufficient. A pair of patent leather shoes, a pretty pair of slippers for evening wear, and a heavy pair with extension soles for ordinary wear should be all that would be required. As to gowns, let us first consider the wedding gown, which should be purchased wfth the idea of using it for future evening wear. White *crepe de Chine*, artistically made, would be extremely pretty and effective for this purpose.

Next in importance is the afternoon and reception gown, which should be of broadcloth. Cinnamon brown trimmed with Persian medallions would be pretty. A waist of net or tulle, trimmed with bands of the broadcloth with French knots, would complete a very pretty costume. A gray tweed suit, Norfolk jacket style, would do nicely for general wear. A long coat is almost a necessity. A black or tan broadcloth coat with collar and cuffs of panne velvet and herculean braid, is suggested. A little morning suit of blue mohair, and a pretty little silk dress for evenings at home should be all that is necessary in the dress line. A silk waist and a couple of *lingerie* waists will be required for the Norfolk suit. As regards hats, a polo or turban for rough wear and a brown hat trimmed with feathers and tulle, with a little touch of corn color to harmonize with the broadcloth suit, and a large black hat for evening wear will complete a very pretty *trousseau*. Of course this list can be added to if you can afford it; if not, purchase what you can.

* * *

ANNETTE.—I have saved $10 to spend on Christmas gifts for my father, mother, two sisters and a little brother. I want to give them each something nice, and I hope you can give me a few suggestions, which I will appreciate.

For your father I would suggest a house coat of black cloth, trimmed with black and white cord trimmings, for $3.50. The same amount will purchase a pretty black *tulle* ruff, with velvet strings, for your mother. You might give one of your sisters a pair of silk hose at $1 a pair, and your other sister one of the new plaid belts with an attractive buckle. These also come at about the same price.

This leaves $1 for your little brother, who no doubt would derive great pleasure from a Brownie camera.

* * *

EPPINGSON.—Will you let me know as soon as possible what material to buy and how to make a dress to wear to little school socials for the coming winter? I prefer white. Mother wishes me to say that the waist you sent fits her perfectly and has been greatly admired.

White pongee will make you a very pretty dress. It will require about ten yards for a suit. Have it made jumper style over a white batiste guimpe, with the skirt defined at the waist line with clusters of small tucks. Have the bottom of the skirt made with two broad tucks, which gives body to it and the desired flare. I am sending samples under separate cover.

I am pleased that your mother's waist was so satisfactory, and hope that the department will be of service to her in the future.

* * *

BESSIE.—My father has decided to completely refurnish my room as my Christmas gift. Kindly give me your advice as to decorations and furnishings. My favorite color is yellow.

Select a pale-yellow *moiré* paper for the wall decoration with a one-third frieze of yellow roses, poppies or chrysanthemum design on a white ground. Finish with a plain white molding. For the windows I would suggest white swiss curtains with hemstitched ruffles, which come at about one dollar a pair. For the floor

covering buy a cotton Wilton rug in two-tone green effect, which will make a pleasing contrast to the wall decoration. Brass bedsteads with one and a third inch posts come as low as $18. A bird's-eye maple bureau, dressing table, and desk would complete a very attractive room.

* * *

MARY R.—My mother always remembers me so beautifully at Christmas, that I am very anxious to give her something that will particularly appeal to her. She is an invalid and spends a great deal of time in her room, and has so many things that it is hard to find anything new. Could you help me purchase something pretty?

I can think of nothing daintier than a pretty blanket, say in pale blue, with white daffodil design. It is very inexpensive, only $2.75, but has the appearance of a fine French blanket which would cost from $15 to $20. These can also be had in various other colorings.

* * *

MRS. B. C. R.—My sister has just furnished her new home, and has asked me to give her some pretty finger bowls as a Christmas gift. What price will I have to give for something odd but not too expensive?

Why don't you select Bohemian glass finger bowls with a little strawberry design, which come about a dollar fifty apiece? If you want something less expensive, Turkish brass finger bowls in Egyptian designs are odd and in good taste. They cost only fifty cents apiece.

* * *

ECONOMY.—Can I get towels as reasonable as twenty-five cents apiece that are pure linen, hemstitched, and good size?

I can send to you, on approval, if you desire me to do so, towels of exceptional value for twenty-five cents apiece, that are pure linen, hemstitched, of good size, and have an initial woven in the border.

* * *

BUSINESS WOMAN.—If earning $18 a week, there is no reason why you should not have a very pretty winter outfit, unless you are paying too large a percentage for board, or have others depending on you. I am assuming that such is not the case, and I feel sure that the following list of wearing apparel should not overburden your purse.

Purchase an attractive tailor suit of tweed in any subdued color, kilted skirt and three-quarter coat; with this a plaid silk shirt-waist in neutral tints and a pretty turban hat of black velvet and plaid braid effect should be worn. Furs would be a great addition to your comfort and appearance if you possess a set; if not I should purchase a scarf and muff of Persian paw, which comes at about $15. This would complete a very nice business costume.

For church and evening wear a long black broadcloth coat, simple in design, but cut on good lines, can be purchased at this season quite reasonably. With this wear a soft gray felt hat trimmed with *tulle* and crush roses. This could be trimmed at home if one has ability in that line. A gray broadcloth skirt and gray chiffon waist, trimmed with lace medallions to match, and a handsome girdle could be worn with a black coat, but, if you attend many social functions, you may require a light voile gown, which at the end of the season, if soiled, can be dyed, and will make a pretty spring costume. I will infer that you have something from last year for rainy days; if not indulge in a rain coat, and save your gray tweed suit.

* * *

MISS B.—Hats are very large and very small, the toque and turban being almost universally in vogue for tailor costumes. Many plaid effects are shown in these models. The large hats are soft in effect, and although exaggerated to a certain degree, it is a soft exaggeration. Flowers, fruits, and feathers are used in great profusion. Many of the colorings are a harmonious blending of the pastel shades.

In America more than any other country, women dress according to what is considered the latest fashion, rather than what suits their personality or comfort, but in regard to shirt-waists, they have remained like adamant when it has been suggested that they be relegated to the domain of business life. This winter the *lingerie* and silk waists in colors to harmonize with the gown are unusually fascinating, and give promise of being, if possible, more popular than ever before.

* * *

MRS. J.—There is practically no difference between many of the tailor suits of this and last year, as regards the general effect or shape. Of course new models have been introduced, and tight-fitting coats are in high favor, as is also a modified pony coat, but as far as the general styles of last year are concerned, they are still popular.

There was quite a little prophesying that long sleeves and long sleeves only would prevail this winter, thereby stamping a short-sleeved jacket as last year's model; but short sleeves are still shown in the best costumes, although many models have the long-sleeved effect. So no compunction need be felt about wearing last season's costume, as Dame Fashion has been unusually kind this year.

Home Comfort

Do you know what comfort there is in a PERFECTION Oil Heater? Do you know that without any fuss or bother you can quickly warm a cold room, a chilly hallway, heat water, and do many other things with the PERFECTION Oil Heater that are impracticable with a gas heater, coal or wood stove?

There may be some particular room that you cannot heat with ordinary methods; the furnace heat may not reach all the rooms; you cannot carry a stove about. All these difficulties are easily overcome with the PERFECTION Oil Heater.

Light it, turn the wick up as high as it will go without forcing. To extinguish it turn it as low as you can, there is no danger. It can be easily carried around from room to room. Now in a bedroom, then in a hall, heating a living room,—anywhere from basement to attic it imparts warmth and coziness as no other oil heater will. The

PERFECTION Oil Heater

(Equipped with Smokeless Device)

gives intense heat and is as easy to operate as a lamp. It cannot smoke because the smokeless device prevents turning the wick too high. The oil fount and the wick carrier are made of brass throughout,—which insures durability. The fount is beautifully embossed, holds four quarts of oil and burns nine hours. Made in two finishes,—nickel and japan. An ornament to any room. For general excellence the PERFECTION Oil Heater cannot be equalled. Every heater warranted. If you cannot get heater or information from your dealer, write to our nearest agency for descriptive circular.

The *Rayo* **LAMP** can be used in any room and is the safest and best lamp for all-round household use. It is equipped with the latest improved burner,—gives a bright light at small cost. Absolutely safe. All parts easily cleaned. Made of brass throughout and nickel plated. Suitable for library, dining-room, parlor or bedroom. Every lamp warranted. If you cannot get the *Rayo* lamp from your dealer, write to nearest agency.

STANDARD OIL COMPANY

Success Magazine

Description and Best Combination Offers

AINSLEE'S MAGAZINE

Regular price, $1.80 a year—15c. single copy. This is pre-eminently the magazine that entertains—160 pages of best fiction every month. A complete novel (which, if published in cloth book form, would sell for $1.50) in every issue. Hence, a year's subscription to "Ainslee's Magazine" is equivalent to a purchase of $18.00 worth of books alone, to say nothing about the scores of short stories, poems and essays. Monthly.

IN CLUBS Ainslee's Magazine with	Regular Price	Our Price
Success Magazine	$2.80	**$2.50**
Success and Woman's Home Companion	3.80	**3.15**
Success and Review of Reviews	5.80	**3.85**
Success, Woman's Home Companion and Review of Reviews	6.80	**4.50**

AMERICAN BOY

A profusely illustrated monthly for boys, with the largest circulation ever attained by a boys' magazine. The most practical and entertaining magazine in the world for young Americans. Covers in colors. Pages size of "Ladies' Home Journal." Departments relating to all boy hobbies edited by experts, such as stamps, coins, curios, photography, amateur journalism, puzzles, mechanics, electricity, biography, and athletics. It is doing more for the entertainment, uplift, and encouragement of boys than any other agency. $1.00 a year.

IN CLUBS The American Boy with	Regular Price	Our Price
Success Magazine	$2.00	**$1.65**
Success and Woman's Home Companion	3.00	**2.30**
Success and Review of Reviews	5.00	**3.00**
Success, Woman's Home Companion and Review of Reviews	6.00	**3.65**

AMERICAN MAGAZINE

The American Magazine is now owned and edited by Ida M. Tarbell, F. P. Dunne (Mr. Dooley), Lincoln Steffens, Ray Stannard Baker, William Allen White and John S. Phillips—"The most notable and aggressive magazine writers and managers in the world," says a contemporary. The American is crowded with good reading, timely articles, great fiction, beautiful pictures. You cannot afford to be without it. Don't fail to order it with your year's reading. Monthly. $1.00 per year.

IN CLUBS The American Magazine with	Regular Price	Our Price
Success Magazine	$2.00	**$1.65**
Success and Woman's Home Companion	3.00	**2.30**
Success and Review of Reviews	5.00	**3.00**
Success, Woman's Home Companion and Review of Reviews	6.00	**3.65**

APPLETON'S MAGAZINE

Appleton's Magazine is an immediate success wherever it is seen; it has taken its place in the front rank of the greatest monthly publications. The publishers struck the key-note of popularity when they placed the annual subscription price at $1.50; at the same time they maintained the quality of a $3.00 periodical, as is evident from their list of contributors, which includes Hall Caine, Edith Wharton, Margaret Deland, Myra Kelly, Robert W. Chambers, Booth Tarkington, etc. Monthly.

IN CLUBS Appleton's Magazine with	Regular Price	Our Price
Success Magazine	$2.50	**$2.00**
Success and Woman's Home Companion	3.50	**2.65**
Success and Review of Reviews	5.50	**3.35**
Success, Woman's Home Companion and Review of Reviews	6.50	**4.00**

CENTURY MAGAZINE

In the magazine world the one by which the rest are measured has always been, and is to-day, "The Century." The coming year will be one of the most brilliant in its history,—three serial novels, including Mrs. Burnett's great international novel, "The Shuttle;" contributions from President Roosevelt and Secretary Taft; articles supplementing the famous Century War Series, "How the War Was Financed," "Lincoln in the Telegraph Office," etc. Superb color work. Monthly. $4.00 per year.

IN CLUBS The Century Magazine with	Regular Price	Our Price
Success Magazine	$5.00	**$4.75**
Success and Woman's Home Companion	6.00	**5.40**
Success and Review of Reviews	8.00	**6.10**
Success, Woman's Home Companion and Review of Reviews	9.00	**6.75**

CHILDREN'S MAGAZINE

is suited to children from three to thirteen and is an invaluable addition to the household literature. It is a thoroughly up-to-date magazine for the younger children, published monthly. The stories are short, bright and catchy, and the child is never tired of reading them or listening to them. There is a picture story every month for the very little folks, which is a favorite feature. Plenty of wholesome fun and literature. $1.00 per year.

IN CLUBS The Children's Magazine with	Regular Price	Our Price
Success Magazine	$2.00	**$1.65**
Success and Woman's Home Companion	3.00	**2.30**
Success and Review of Reviews	5.00	**3.00**
Success, Woman's Home Companion and Review of Reviews	6.00	**3.65**

COUNTRY LIFE IN AMERICA

In many ways it is a *new* "Country Life in America" that the publishers offer for 1907. In addition to its wonderful photographs and articles, which cover the whole field of country and outdoor activities such as gardening, farming, home-building, sports, nature and the rest, the magazine will have a number of new departments. "The Homebuilder's Supplement," "The Nature Club of America," "Stable and Kennel," and "Stock and Poultry." Monthly. $4.00 per year.

IN CLUBS Country Life in America with	Regular Price	Our Price
Success Magazine	$5.00	**$4.00**
Success and Woman's Home Companion	6.00	**4.65**
Success and Review of Reviews	8.00	**5.35**
Success, Woman's Home Companion and Review of Reviews	9.00	**6.00**

COUNTRY GENTLEMAN

Weekly, 24 to 32 pages, is the oldest agricultural paper in the world, and the ONLY agricultural NEWSpaper, giving the agricultural news of the day as no other periodical attempts to do. In practical agriculture and the allied arts it has a staff with which that of no other agricultural weekly can compare. But it is not for farmers only. It is the one periodical that no owner of a country place can afford to be without. Weekly. $1.50 a year.

IN CLUBS Country Gentleman with	Regular Price	Our Price
Success Magazine	$2.50	**$2.00**
Success and Woman's Home Companion	3.50	**2.65**
Success and Review of Reviews	5.50	**3.35**
Success, Woman's Home Companion and Review of Reviews	6.50	**4.00**

Special Offers

Success Magazine, $1.00
Woman's Home Companion, 1.00
$2.00

Our Price **$1.65** For both

Woman's Home Companion, $1.00
Review of Reviews, 3.00
St. Nicholas (new sub.) 3.00
Success Magazine, 1.00
$8.00

Our Price **$4.35** For all

CURRENT LITERATURE

"Current Literature," an illustrated news-magazine, has become, under its new editor, Edward J. Wheeler, one of the most brilliant reviews of world-events ever published. Every page is brimful of vital information on politics, science, religion, literature, art, and the people who keep the world turning around. It gives impartially all sides of all questions, being a clearing house of periodicals of two hemispheres. Mr. Wheeler's editorship has put "Current Literature" in the front rank. Monthly. $3.00 a year.

IN CLUBS Current Literature with	Regular Price	Our Price
Success Magazine	$4.00	**$3.00**
Success and Woman's Home Companion	5.00	**3.40**
Success and Review of Reviews	7.00	**4.10**
Success, Woman's Home Companion and Review of Reviews	8.00	**4.75**

ETUDE

The leading musical monthly for the music lovers in the home and in the studio. Each issue contains inspiring talks on music and music study; about the great composers, classic and modern; the great artists of the day; stories, puzzles, etc. for children; departments for young teachers, singers, organists, violinists; 12 pieces of new and standard music, vocal and instrumental, solos and duets, especially suited to the taste of the general musical public. Monthly. $1.50 per year.

IN CLUBS The Etude with	Regular Price	Our Price
Success Magazine	$2.50	**$2.00**
Success and Woman's Home Companion	3.50	**2.65**
Success and Review of Reviews	5.50	**3.35**
Success, Woman's Home Companion and Review of Reviews	6.50	**4.00**

FARMING

Doubleday, Page & Company publishes "Farming" It is an illustrated home magazine of the living and growing things on the farm. It is unlike other farm papers inasmuch as it is produced on the same scale of excellence as the general magazine. Printed on the finest paper, illustrated with the finest photographs, and containing no "clippings" nor "mother gossip," it is full of clever articles by authorities, helping to make the farmer more proficient and his farm more productive. Monthly. $1.00 a year.

IN CLUBS Farming with	Regular Price	Our Price
Success Magazine	$2.00	**$1.65**
Success and Woman's Home Companion	3.00	**2.30**
Success and Review of Reviews	5.00	**3.00**
Success, Woman's Home Companion and Review of Reviews	6.00	**3.65**

GARDEN MAGAZINE

is the first real gardening periodical ever published in this country. It is beautifully illustrated and superbly printed. Twenty-five departments cover every branch of flower, vegetable and fruit growing, trees and shrubs, coldframes and hotbeds, lawns, indoor plants, etc., etc. It is filled each month with practical information and suggestion for making the garden and grounds more beautiful and productive. The double Spring Planting and Fall Planting Numbers are indispensable. Monthly. $1.00 a year.

IN CLUBS The Garden Magazine with	Regular Price	Our Price
Success Magazine	$2.00	**$1.65**
Success and Woman's Home Companion	3.00	**2.30**
Success and Review of Reviews	5.00	**3.00**
Success, Woman's Home Companion and Review of Reviews	6.00	**3.65**

GOOD HOUSEKEEPING

"Good Housekeeping" is one of the most practical of all the household magazines, and one of the brightest and most refreshing of periodicals for general reading. Its contents are varied, yet inspiring to nobler effort. In a word, "Good Housekeeping" is a cheery, helpful, strong companion for the entire household. It is handsomely illustrated, full of vim, and pleasing alike to old and young. It reaches over a million readers. Monthly. $1.00 per year.

IN CLUBS Good Housekeeping with	Regular Price	Our Price
Success Magazine	$2.00	**$1.65**
Success and Woman's Home Companion	3.00	**2.30**
Success and Review of Reviews	5.00	**3.00**
Success, Woman's Home Companion and Review of Reviews	6.00	**3.65**

HARPER'S BAZAR

With 1907 "Harper's Bazar" will enter upon the fortieth year of its career—an even broader, greater field than the one it has filled so admirably in the past. It will continue to be the magazine of the up-to-date woman who wishes to be abreast or a little ahead of the times. It will still be the court of final appeal in all questions of fashion, entertainment, household decoration, and good form. But it will be more than this. It will be "guide, philosopher, and friend" to countless women of less experience, less opportunity, simpler ideals. Monthly. $1.00 a year.

IN CLUBS Harper's Bazar with	Regular Price	Our Price
Success Magazine	$2.00	**$1.65**
Success and Woman's Home Companion	3.00	**2.30**
Success and Review of Reviews	5.00	**3.00**
Success, Woman's Home Companion and Review of Reviews	6.00	**3.65**

HOUSE AND GARDEN

As life centers in the home, it is always the desire of those who really live to surround themselves with the most beautiful things that their means can obtain. Naturally, therefore, "House and Garden" is of special interest to persons having their own homes.

Each number is profusely illustrated. The articles are written by the highest authorities on each subject, and not in a technical way. Easy to understand. Monthly. $3.00 a year.

IN CLUBS House and Garden with	Regular Price	Our Price
Success Magazine	$4.00	**$3.00**
Success and Woman's Home Companion	5.00	**3.40**
Success and Review of Reviews	7.00	**4.10**
Success, Woman's Home Companion and Review of Reviews	8.00	**4.75**

INDEPENDENT

"The Independent" is not the organ of any party, sect, or publishing house. It is a progressive illustrated *weekly* magazine of current events, discussion and criticism which for fifty-seven years has maintained a high rank among American periodicals for scholarship and high ideals. It contains sixty pages of reading matter divided into these four important departments: "The Survey of the World," "Editorials," "Signed Articles," "Book Reviews." Monthly. $2.00 a year.

IN CLUBS The Independent with	Regular Price	Our Price
Success Magazine	$3.00	**$2.35**
Success and Woman's Home Companion	4.00	**3.00**
Success and Review of Reviews	6.00	**3.70**
Success, Woman's Home Companion and Review of Reviews	7.00	**4.35**

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Clubbing Directory

of the Leading American Periodicals

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IN CLUBS **Lippincott's Magazine with**	Regular Price	Our Price
Success Magazine	$3.50	**$2.50**
Success and Woman's Home Companion	4.50	**3.15**
Success and Review of Reviews	6.50	**3.85**
Success, Woman's Home Companion and Review of Reviews	7.50	**4.50**

LITTLE FOLKS

The tenth volume of "Little Folks" begins November, 1906. With the first number it took rank as the *best magazine for little children*. It has, *and holds, the largest circulation* any such magazine ever had. There's a reason! It is because the best children's editors, Charles Stuart Pratt and Ellis Parman Pratt, and the best children's authors and artists, have worked together to make it—and because it *delights the children*, and *the parents, too!* Monthly. $1.00 a year.

IN CLUBS **Little Folks with**	Regular Price	Our Price
Success Magazine	$2.00	**$1.65**
Success and Woman's Home Companion	3.00	**2.30**
Success and Review of Reviews	5.00	**3.00**
Success, Woman's Home Companion and Review of Reviews	6.00	**3.85**

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IN CLUBS **The Metropolitan Magazine with**	Regular Price	Our Price
Success Magazine	$2.50	**$1.65**
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Success and Review of Reviews	5.50	**3.00**
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Success Magazine	$2.00	**$1.65**
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Success and Review of Reviews	5.00	**3.00**
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OUTING MAGAZINE

is the wholesome, hopeful, national magazine of the American outdoors. It expresses in a vigorous, humanly interesting way the essential things in American life—work and play. It has an idea. It never merely happens. Its articles have the grip of personal experience; its fiction is the best contemporary American literature. Its circulation has increased more rapidly during the past year than that of any other magazine of its price. Why? Monthly. $3.00 a year.

IN CLUBS **The Outing Magazine with**	Regular Price	Our Price
Success Magazine	$4.00	**$2.35**
Success and Woman's Home Companion	5.00	**3.00**
Success and Review of Reviews	7.00	**3.70**
Success, Woman's Home Companion and Review of Reviews	8.00	**4.35**

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Success, Woman's Home Companion and Review of Reviews	6.50	**4.00**

READER MAGAZINE

"The Reader" is a magazine for Americans who desire wholesome entertainment, trustworthy information, and intelligent comment on the manifold activities of our national life. It contains fiction by famous authors, achievement stories by expert reporters, leaders by leading men, and short stories by masters of the art. Among the important features for 1907 will be timely articles on South America by Albert Hale, and the eagerly expected novel by the author of "The House of a Thousand Candles. Monthly. $3.00 a year.

IN CLUBS **The Reader Magazine with**	Regular Price	Our Price
Success Magazine	$4.00	**$2.35**
Success and Woman's Home Companion	5.00	**3.00**
Success and Review of Reviews	7.00	**3.70**
Success, Woman's Home Companion and Review of Reviews	8.00	**4.35**

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Success and Review of Reviews	7.00	**3.70**
Success, Woman's Home Companion and Review of Reviews	8.00	**4.35**

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IN CLUBS **Suburban Life with**	Regular Price	Our Price
Success Magazine	$2.50	**$1.65**
Success and Woman's Home Companion	3.50	**2.30**
Success and Review of Reviews	5.50	**3.00**
Success, Woman's Home Companion and Review of Reviews	6.50	**3.85**

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enters upon its tenth year with an editorial plan and policy differing from that of any other existing periodical. It aims to be the one *indispensable* magazine in the home—"The Great Home Magazine of America"—interesting and valuable almost equally to the father, the mother, and the older sons and daughters. It stands for the highest ideals in home life, and for national, civic, and business honesty in public life. While still retaining as a foundation principle the idea of *Inspiration and Uplift*, it has broadened into a far wider field, and deals with all the stirring, vital problems of human interest—*the Work of the World*. In the lighter and more entertaining *Serial and Short Stories* it will present the best work of the most brilliant writers of the day; and, finally, in its Special Departments, covering *The Home Life and the Person*, lie, perhaps, its greatest strength in the family circle—the *reason* for the million and a half readers which it possesses to-day, after but nine years of life.

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IN CLUBS **The Times Magazine with**	Regular Price	Our Price
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Success and Review of Reviews	5.50	**3.00**
Success, Woman's Home Companion and Review of Reviews	6.50	**3.85**

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Success and Review of Reviews	5.50	**3.00**
Success, Woman's Home Companion and Review of Reviews	6.50	**3.85**

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