COPYRIGHT, 1902, BY THE SUCCESS COMPANY, NEW YORK ENTERED AT STATIONERS' HALL, LONDON COPYRIGHT IN GREAT BRITAIN ENTERED AT THE NEW YORK POST OFFICE AS SECOND-CLASS MAIL MATTER

SUCCESS

Volume VI. NEW YORK, MARCH, 1903 Number 106



THE ROMANCE OF THE "C.P."

EDWIN MARKHAM

The story of the construction of the Central Pacific Railroad, during the early sixties.—The great undertaking that joined the West and the East

PART I.

WHEN America shall have taken her place among the nations of the dead, (if ever that day shall be,) her great transcontinental iron ways will remain like the roads of the Romans and of the Incas to tell of her olden power and victory.

The mother-road, the great Central Pacific Railroad, long since a finished achievement, now seems to us so commonplace and inevitable a thing that we can scarcely realize the time when it was not, —when people did not believe in it, when people did not even hope for it.

Only thirty years before the Central and the Union Pacific trains had begun shuttling across the continent, Edward Everett, arguing for a railway from Albany to New York, was looked upon by conservatives as visionary, and even as sacrilegious, for trying "to divert trade from its natural channels, the river and the seaboard." It was this same blind conservatism that fought the printing-press with prayer and the cotton-gin with riot. The Old forever stands ready to spring upon and strangle the New.

The construction of short railroad lines, however, soon became a familiar thing in the Eastern States. But a line out to the western edge of the world, through the vast principality given up to Indian wigwams and buffalo wallows,—this line that men were feeling for, as now they dream of airships and the passage to the north pole,—this line, to the conservative, was a byword and a laughter. Over and over again, visionaries planned the road in airy projection; ending at the edge of the western waters, north or south; cutting through this or that mountain pass; aided in this or that way by the government. And always the answer was a shrug of the shoulder, with perhaps the slow assent of a few. But even when the time was ripe, and the right man came to focus the thought of many minds, and point out the one way for the great road, the hardships of the adventure had not been dreamed of.

The winning over of congress to give grants and bonds, the calling out of the public faith and the public aid, the hewing down of mountains and the filling up of valleys, the annihilating of snows and the bringing forth of waters,—these were some of the mighty labors before the builders.

This project, the building of the "C. P.," was a task without parallel. Here was an uncharted wilderness for men to feel their way through. Here was the spirit of man moving upon chaos with a problem as new as that of the early Phœnicians who first pushed prow into the waters

Digitized by Google



beyond *Ultima Thule*. Here again was man confronting primeval nature in death-grip with the savage powers of the earth.

Always there must be a prophet and a pioneer at the head of such a hazard of hopes. And, looking back into the records of the early hours of that heroic achievement, we find the foremost burden-bearer to be Theodore Judah, the inspired engineer.

PART II.

THE beginnings of things fade into myth at the last. A child resting upon a lotus blossom stands for the birth of the world. A wolf, suckling a babe, stands for the building of Rome. A man facing a mountain pass, theodolite in hand, may one day stand for the genesis of the Central Pacific Railroad; and the man with the theodolite would be Theodore Judah.

This Judah,—"railroad crazy," they called him,—carrying for years the vision in his heart and the iron purpose in his mind, was the man who built the Dream into Fact,—the man who forced upon Fate the union of seaboards sundered by a thousand leagues. His time, his strength, his brains, his earnings, for ten years, he poured into the cause.

In 1828, Theodore Judah, a very lion of his tribe, was born of a southern mother and a New England father. In the early thirties the railroad idea was just emerging into the air, and little Theodore's childish ear may have caught mention, in 1834, of Dr. Samuel Barlow's scheme of a railroad from New York to Oregon, to be built from the national treasury. In 1836, he may have heard his elders speak of John Plumbe's calling a public meeting in Iowa to discuss the building of a transcontinental railway from the Mississippi westward to Balboa's sea.

He could scarcely have failed to note the discussion of such a road in the debates upon the Oregon Question, in the senate of 1842–'43. Partisans in that body hotly plead for the road-to-be, while opponents jeered at the idle talk of joining by impotent steam the oceans shouldered apart by Alleghanies, Rockies, and Sierras.

As a youth of sixteen, in the Van Rensselaer Polytechnic School, at Troy, the boy without doubt noted the work of Asa Whitney; for, during the fifties, this zealous railroad advocate was urging before legislatures and popular meetings the building of a railway from the Mississippi to Vancouver's Sound, and thence to San Francisco; congress to aid by the donation of public lands along the road.

In 1849, the discovery of gold turned all minds toward the dream-crowded West. Men felt the need of providing roads and vehicles for the impending surge of travel and traffic. No doubt Judah was then following intently Thomas Benton's hard-urged project of a road from St. Louis to San Francisco, and thence to Oregon. Perhaps, years after, peering among the passes of the Sierras, noting the retreating deer in the distance, he may have recalled Benton's celebrated speech that rang through the country as he plead for the St. Louis route: "There is a class of topographical engineers older and more unerring than mathematicians,—the wild animals; buffalo, elk, deer, and bear. Not the compass, but instinct, seeks the lowest passes, the shallowest fords, the best practicable routes. There are migrations back and forth; Indians follow; pioneers and lumbermen come, and finally the railroads of civilized man."

All of these discussions were educating the public mind for this highway of a mighty people. It was a time for changing fronts and changing fortunes in both hemispheres. The Suez Canal was just beginning to draw the ships of the world through its roaring funnel, while America was waiting to fulfill the dream of Columbus and finish out the pathway toward India and Cathay. Our part of the work was soon to be done, unwittingly completing some circuit of the purpose of God beyond our mortal knowing. Hints and helps for young Judah were in all this ferment of expectation, as there are ever hints and helps for the man who is to blaze the path of the divine purpose; for men are needed to do the errands of God.

> "He could not make
> Antonio Stradivari's violins
> Without Antonio."

At any rate, in all our nation this young man Judah was the one most deeply impressed with the necessity and the possibility of a transcontinental railway. Wherever the spark came from, it had lodged to smolder forever. Friends remember well his prophecy: "The Central Pacific Railroad will be built, and I shall have something to do with the building."

After leaving the school of engineering, young Judah gained his first experience laying out bridges and railroads in the East. His building of the daring railroad down the gorge of the Niagara carried the fame of the young engineer out to the California of his dream.

He was called from his work on the Buffalo and New York Railroad to take charge of the first piece of railroading in California, the line between Sacramento and the old-time city of Folsom. Mr. Judah did not hesitate, when, in 1856, the unexpected summons came to him from the West. He said to his brave and believing wife: "I am going to California to be the pioneer railroad engineer of the Pacific Coast, to know the country and to help build the great railroad. It is my opportunity."

In three weeks from the hour of his call to Sacramento, he and his wife were sailing toward the sunset, by way of Nicaragua. From that day to the day of his death, all his energies and resources were bent to the one purpose of staking out the great road across the long leagues of high-heaped granite and snow and lonely alkali lands.

PART III.

ARRIVING in California, Judah set about making himself an authority upon the topography, the conditions, and the possibilities of that modern El Dorado.

The heavy push of American and European immigration westward toward the beckoning gold fields was hammering the railroad idea into the public consciousness. Good statesmanship demanded an opening toward the West, for commerce and civilization. Then, too, the fact that we had an inaccessible and unguarded west coast, one that could easily be pounced upon by an unfriendly nation, was a disturbing thought to all our people.

California was, of course, clamorous. Her governors had appealed to the legislatures, and her legislatures had appealed to congress. The pioneer settlers were restless at their isolation from the old home: nineteen thousand miles by way of the Horn with the stormy cape to double; seven thousand miles by the isthmus, daring the terrible clutch of the Panama fever; twenty-four days and twenty-four nights, overland, without stop, down through California and across to Texas, to reach the nearest rail, and, even then, long leagues still and many from the Atlantic. A time of misery was this month of land-voyaging. One had to book weeks in advance, and only a half dozen could be taken then, a horse being allowed in the team for each passenger. Bolt upright sat the six, or stretched out as they could, sleeping in the coach, packed like herrings, bobbing or swaying as one man at every jolt and lurch. Such were the regular ways of travel.

Emigrant trains, however, toiled wearily westward along two thousand devious miles marked, at frequent intervals, by the bones of travelers and cattle fallen by the wayside,—bones instead of stones blazing the way! The famous Donner tragedy had sent its horror through the land. Nearly a hundred emigrants, stopping for the night beside a beautiful mountain lake near the summit of the Sierra Nevadas, on the very threshold of their Promised Land, had been overtaken by a November snowstorm. Twenty feet it piled down before the soft, treacherous whiteness ceased to fall. The night-wandering cattle were buried afar from their hungry owners. Supplies were soon gone. Fuel could be reached only by hacking out stairs of snow to the upper branches of tall trees.

In the spring, when chance succor came to the cirque of death, thirty-six of the eighty-two who had lain down upon that fateful first night sat about the ice-camp snarling, praying, or gibbering to dead friends. One need not tell the rest,—how life had been kept flickering in these pallid bodies; how some had to be left by the rescuing party to perish; how others crept into Sutter's camp, at the end of the awful journey, the motherless little girls hugging to their breasts the old battered dolls that had been their solace in the piteous gallery of snow and death.

No wonder that Californians longed for quicker, safer ways of travel. It came to pass, in 1859, that a few leading spirits, thinking on these things, called for a gathering of citizens at Sacramento to unite upon measures for influencing congress to aid in building a railroad across the continent. California, Oregon, and Arizona were represented in that convention. The most prominent and efficient member proved to be Theodore Judah. It was chiefly due to the definite, positive information that he laid before the convention that the Central Pacific Railroad route was made the choice of the convention, and that Judah himself was sent to represent the assembly before congress and the cabinet.



Congress was already actively interested in the question of the best route for a western railroad. Surveys had been ordered and a commission appointed under Jefferson Davis, to pass upon the merits of different lines. Both Democrats and Republicans had passed resolutions in favor of the enterprise, and eighteen states had voted for it. So things were swinging around to Judah's views when he appeared before congress in 1860 as the delegate of the California Railroad Convention.

He had taken the long journey eastward in company with some of the California congressmen, and had succeeded in gaining their ardent sympathy for the "C. P." route. In Washington he proved a vigilant, intelligent, and insistent emissary. He at once drew up a bill advocating a railroad over the central route; he had copies of this, with explanatory circulars, printed and distributed to congressmen, to newspapers, and to individuals interested in railroad matters.

He saw that his bill was placed upon the calendar, and he got the California members of both houses pledged to definite action upon it. In company with the California legislators, he interviewed the president and presented the memorial of the Sacramento convention, and the railroad bill itself.

While congress was busy organizing, he visited the principal cities of the East, pressing the railroad idea through newspapers and before public meetings of all kinds.

Back again at Washington, he secured a room within easy reach of the senate and the house, and there he spread out all his maps, reports, and surveys, together with his wife's California sketches and herbarium. Congressmen were daily received there and instructed upon railway topics.

When the bill was referred to a select committee, Judah personally interviewed the members, presenting his credentials and his memorial, and giving all sorts of detailed information.

But in spite of his heroic hopes and herculean labors, the bill did not pass at that session. It happened that there were four other Pacific railroad bills presented at that time, all varying in demands, in route, in termini. An attempt was made by Judah to harmonize these plans without detriment to the "C. P." route. But congressmen were afraid of committing themselves to a measure involving theories so conflicting, expenditures so large, and interests so vast. Southern members, moreover, were shy of any road toward the far Pacific, and the consequent opening of free soil; and so the bill was shelved for that session.

But the determined engineer was not discouraged. He declared that he would be at the next congress, after a more complete survey of each feasible route over the Sierras, with maps and profiles showing absolutely the best route, and with estimates of the cost. "Facts and figures, backed by my own honest convictions, will convince them, next time," he declared, and turned again for California and more preparation.

PART IV.

RETURNING to Sacramento, Judah presented the report of his labor and his defeat, and, with characteristic highmindedness, not wishing to burden the people with his fruitless expense, although he had been out of pocket twenty-five hundred dollars, he presented only the printing bill of forty dollars.

At once he flung himself into the difficult work of deciding among the best of the five possible passes of the Sierra Nevadas. Three weeks after his return he was up in the mountains, surveying, taking barometrical observations, estimating winter snows by tell-tale lines on earth and tree-trunks, questioning woodsmen, miners, and teamsters to find the trend of traffic. He was out now in the

Digitized by Google

wild heart of the Sierras,—tearing his way through stubborn *chaparral;* crawling over the trunks of fallen trees; clinging to the faces of glacier-furrowed cliffs, while—

"In gorge below
Blind waters pounded bowlders, blow on blow,—
Waters that gather, scatter, and amass
Down the long canyons where the grizzlies pass."

Ofttimes he camped in the shelter of some friendly bluff among the higher peaks; and frequently he was up at midnight, flying through the darkness to keep his trail that was being wiped out by the fall of sudden snows.

Twenty times, in all, did the tireless and intrepid Judah climb and measure and mark the mountains. Finally, after many doubts and many hardships, the young engineer fixed unalterably upon the tragic Donner Pass as the gate out of California. This Donner Pass route made it possible to run the iron road up a cross spur or divide of the Sierras, directly to the summit. It avoided the second summit of the Sierras, and the bridging of all but one mountain stream, and offered an easy grade down the eastern side of the range to the long level lands of alkali. Forty years of use have approved this route selected by the computations and the intuitions of the determined spirit that first insisted upon it.

The Central Route and the Donner Pass having been decided upon, the road assumed a certain concreteness that called for active beginnings. And now set in another mighty labor. People had to be made interested down to the pocket nerve. There must be money collected. Judah tried to form a company that would buy and sell stock and prove to congress the good faith of California.

In San Francisco he met no allies. Small schemes, with returns to-morrow, absorbed Montgomery Street. The elbowing brokers were shy of this stupendous time-eating enterprise.

In the same way, no doubt, the circuit that Columbus urged seemed a foolishness to the canny Genoese; in the same way the slit that De Lesseps planned across Suez seemed an absurdity to men beside the contented Thames. At any rate, San Francisco would have nothing to do with this unsubstantial "dream."

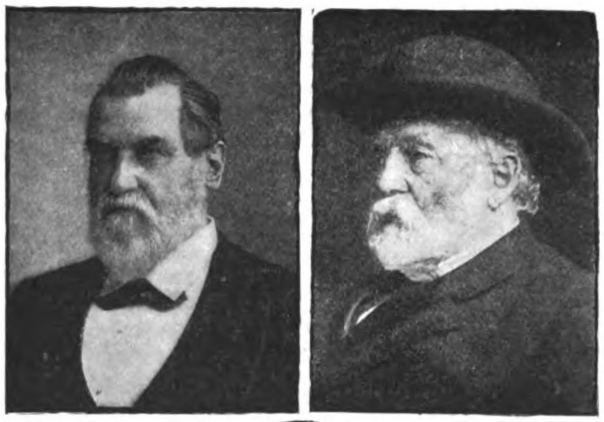
But in little Sacramento, a small inland city, worn down by flood and fire to only twelve thousand people, there was more faith in the invisible. Sacramento had no harbor, so, for years, for her mountain commerce, she had to depend on mule-teams, hitched to colossal wagons or "prairie schooners" to fetch and carry goods to and from interior points as far away as the silver mines of Nevada. These long-linked, straggling teams, stretched out and straining on dusty or miry roads, were objects of picturesque interest; but they were poor substitutes for the iron horse and the shuttling train. So Sacramento was ready for the "dream" of Theodore Judah.

Lauren Upson, editor of a Sacramento journal, (now "The Record-Union,") was an ardent advocate of the railroad project, and put his whole heart into Judah's enterprise. It was Judah's faith and works, coupled with Upson's reiteration of Judah's voice, that set the Great Idea working in the minds of the Sacramento storekeepers whose names are now blazoned with De Lesseps's own. It was Judah who brought these tradesmen to see the great thing beckoning to them across the mountains. Horace Greeley had visited California in 1859, and, with his usual large-mindedness, had recognized the urgencies and possibilities of the railway, and was making friends for the idea in the New York "Tribune." The East and the West were listening.

In June, 1861, Judah called a meeting of the citizens of Sacramento and organized the Central Pacific Railroad Company. Collis P. Huntington, Leland Stanford, Charles Crocker, and Mark Hopkins took large amounts of stock, and were made the chief officers. Judah was appointed chief engineer, and given orders to report upon the best route for threading the mountains.

He reported for the Donner Pass, working out the problem of ascending seven thousand feet in seventy miles; indicating bridges, trestles, and tunnels, and establishing grades upon the eastern and the western slopes of the Sierras.

Now with the authority of an organized railroad company behind him, and armed with his compelling statistics, surer than ever that the road could and would be built, Judah journeyed to Washington to ask for favoring laws and furthering moneys. He seemed to foresee every contingency, and, in person and in print, was diligent in harmonizing men and measures. He made friends with the members of the congressional committees on railroads; was made secretary of these committees, with the privilege of the floor in both the senate and the house.



Leland Stanford

Exhausted, he dozed by his dying son.—"Father, do n't say you have nothing to live for: you have a great deal to live for; live for humanity." He woke; his son's spirit had passed with the dream,—but lives in a university

C. P. Huntington

He was one of the first men to interest financiers in the Central Pacific Railroad. He pledged his personal fortune to the success of the enterprise after its possibilities had been proved, and its course made clear

The opening of the Civil War had removed the old element of southern opposition, and the dangers of the war had so stirred the North that congress saw at once the high necessity for building a railroad for the protection of our western frontier. There was a general feeling that California's loyalty should be recognized, and that she should have her road. Still, much *finesse* and sagacity were needed to blend conflicting elements. It was largely through Judah's untiring vigilance and unconquerable purpose that at last, in July, 1862, the bill was carried, giving the company power to "lay out, locate, construct, and enjoy," a continental railroad and telegraph.



Theodore Judah

This engineer's indomitable energy set on foot the building of the Central Pacific Railroad. He was told that his idea was only a dream, yet no man could change his mind

In order to give feet and wings to the great undertaking, congress had given kingly gifts to the "C. P." company,—an issue of bonds equal to half the estimated cost of building the road; a grant of lands equal to thirteen thousand acres a mile; and the use of timber and minerals along the regions through which the roadway passed.

At the news of the passing of the "C. P." bill, both houses united in an informal demonstration to the ardent young engineer whom all had grown to admire. They gave him letters and testimonials to his constituents, declaring that his knowledge of conditions and his educated faith had taught them how to vote intelligently upon this measure of more than merely national moment.

Having pushed his bill through its fateful fortunes to victory, Judah at once turned his mind to other practical steps. He filed with the secretary of the interior the maps and papers for securing from sale the lands donated by the government. He arranged for the shipping to California of rails and other equipments for the first fifty miles of road. Late in July, he sailed again for Sacramento.

PART V.

IN January, 1863, the first shovelful of earth moved in the construction of the Central Pacific Railroad was lifted by Leland Stanford, secretary of the company, and governor of the state of California. In the West, the day was given up to a public celebration. The people were of one mind and one joy. But soon they were broken into factions, and there came balking and haggling. Inertia, coupled with ignorance, perhaps, of the full scope and advantage of the great line; the jealousies and hostilities of established stage and mail routes,—all sagged against the wheels of the huge enterprise. Despite the backing of the government, business men were slow to put money into the project.

The leaders of the enterprise, however, settled down to the work, using their own capital, and apportioning the responsibilities. Huntington was the eastern manager; Stanford, the western manager; Crocker, the superintendent of construction; Hopkins, the manager of supplies. But even they—to the ardent Judah,—did not seem to realize the continental vastness of the thing, and certain men among the directors seemed weights instead of wings to the work.

In 1863, after eighteen miles of road were completed, Judah again started for the East, to effect certain changes for the good of the road. It is an unwritten page of history that the engineer had secured the right and power to buy out some of the directors who stood in the way. "What can I not do when this is settled!" he said. "I have always had to set my brains and my will against other men's money. Now,—with money equal,—what can I not do!"

But, alas for human purpose in this world of happenings unfathomable! Theodore Judah left California seemingly in the full flush of health, with high heart, with his life-work in the first flower of its triumph. At Aspinwall, he was stricken with the Panama fever. Weakened by ten years of unsparing activity, he could not shake off the malady. Seven days after landing in New York, Death looked into his face, and led him silently and forever away from the great work he had spent the strength of his years upon.

His friend, Judge C. C. Goodwin, editor of the Salt Lake "Tribune," writes of him in stirring words:—

> When the first Pacific railroad is spoken of, or thought of, the glory goes to four men of Sacramento whose names have been so closely linked to that road that all others are, by the great mass of people, forgotten in that connection. But there was another man who first dreamed of the enterprise, who followed the dream with his instruments. Because of him the project finally rounded into form; because of him the road was built. . . . The work has been duplicated north and south, since, but that does not detract in the least from the glory of that first achievement, and that glory was due, is due, and always will be due, more to Theodore Judah than to any other one, or any other ten living men.
>
> Among men he was like Saul; he was taller than most of them; he was strongly made; he was massive in every way. He was given the enthusiasm of the poet and the solid combinations of the civil engineer. He consecrated his life to the eighth wonder of the world. He completed it, and then, worn out, lay down to die. When the names of the strong men and the great men who found California a wilderness, and then caused the transfiguration which revealed a glorified state, are called over, close to the very head of the shining list should be the name of Theodore Judah.

He was only thirty-seven years old when he died. By sheer force of character he had impressed his will upon the will of the nation. He had not toiled for recompense, and he had gained nothing save the beautiful impress that unselfish labor always leaves upon the soul. He carried down into his grave an unfading wreath of love and honor. No bribe was in his hand; no stain was on his name.

PART VI.

ONLY for this great work that came their way, the four famous builders of the "C. P."—Stanford, Crocker, Huntington, and Hopkins,—

Digitized by Google

might never have known their own powers. They all had been poor, and were acquainted with hard work. As they fitted themselves to the yoke and the burden, they called out unsuspected forces in themselves. Crocker proved a fine organizer. He was the spirit of the work all along the line. At his word, the ant-like coolies moved in platoons; at his word they stooped and straightened. Hopkins was the balance wheel, the moderator. As manager of supplies, his foresight was a constant providence. Huntington and Stanford, shrewd men of affairs, looked sharply after matters of law and finance,—Stanford in the West, Huntington in the East. All four bent every energy to the work of shrinking the distance between the seaboards,—organizing men, flinging gold, compelling circumstance.

From the first hour of the Central Pacific work at Sacramento, a thousand difficulties sprang into being. But, by selling stock and by using their own individual credit, the four determined builders began the ascent of the Sierra Nevada mountains. Political and commercial necessities called for rapid work on the road. All was haste and solid resolution.

Yet about them were throngs of unbelievers crying: "Hercules and the Titans could not force a path through these adamantine hills. You are only flinging your gold upon quicksand. What will you do with these terrible gorges, those appalling bluffs? And, even if the track were laid, the road would soon be blocked up by everlasting snows." So the busy tongues and pens ran on. The populace that had made holiday at the idea of the railroad, now made protest at the endeavor.

Added to these obstacles local mail routes (fearing harm,) filled the roomy West with whispers. The scandal was set flying that the "C. P." was not headed for the East, but only for the celebrated Dutch Flat wagon road,—a bit of backyard gossip that one smiles at now, but which, as a lie well stuck to, had great influence upon the moneyed men. To add to these troubles, certain cities and counties of California refused or delayed their promised aid. San Francisco even went into the courts on the question, thus shaking the faith of Eastern cities, and causing them to shun investment.

But, in spite of all obstacles, the company pressed on with iron resolution to conquer the iron conditions. Thirty-one miles they completed, and then, owing to lack of funds and inability to call yet upon government aid, (this aid being available only when the company should have completed forty miles of road,) the managers were forced to suspend work till they could gain financial strength.

In the East the situation was even worse. The Union Pacific Company, which was to work westward from Omaha to meet the "C. P." line, found it impossible to raise funds even for a beginning.

It was believed by this time that the Act of 1862 did not offer terms to allure investments. In 1864, the contract with the government was changed, so as to give aid on the completion of every twenty, instead of every forty, miles. Other concessions were made, and, with improved credit, the building was resumed.

California was ransacked for laborers. From cities, farms, and mines they were lured, and all were hired who came. Still it was impossible to get men enough. The miners did not like the routine of railroad work. Besides, the excitement of the Comstock discoveries was filling the world, and before every new rumor the miners drifted as sand before the hot wind of the desert, and fled to seek for quicker fortunes.

Coolie labor was therefore called into requisition, often imported from China by the famous six companies. Drilled in battalions, the Chinese worked like machines, stolid and uncomplaining. This influx of Mongolians made in San Francisco a little Peking and drew down upon California the problem of Chinese cheap labor. It was a curious footnote to history, this mustering of the Chinese in the New World. An arrested nation, a nation touched by the stone death, a nation which had done no impressive work since, twenty centuries before, it had built the Great Wall against Tartary, was now sending its swarms into America to help lay the foundations that should strengthen the oneness of a continent. So it came about that the strangling odor of burning punk floated up with the smoke of our camp-fires to implore the gods of far Cathay to smile upon this road across the world.

Oftentimes as many as fifteen thousand men were working at once, and the difficulty of providing food and drink deepened as this industrial army moved on into the high snow belt, and downward to the alkali deserts of Nevada.

On went the work through all hardships. Sometimes the ground was frozen solid for two feet; and sometimes the snow was so deep in cañons and passes that the workers were forced to tunnel beneath the snow-heaps, building embankments and leveling roadbeds while hidden far down under enormous domes and roofs of snow. Stones for these under-snow embankments were lifted on derricks and lowered down to the hidden workmen through deep shafts in the snow-mountain.

At other points, thousands of clanging shovels were heaving the high-piled snows aside; other thousands behind were throwing up the frozen soil for the railroad bed. Now the long, swaying ropes of men would stretch over cliffs and along cañon edges, then suddenly disappear under an enormous pyramid of snow or plunge into the side of a tunneled mountain. Notwithstanding every precaution, there were frightful landslides and snowslides in which workmen were caught and swept away down the mountain slopes, crushed by bowlders and flying trees, carried off into cañons and chasms, their bodies unrecovered till spring came tardily over the hills.

Cutting through the granite skeleton of the mountains was very slow work, and called for drills and powder. This was before the days of modern explosives, and the workers upon the high Sierras made their own nitroglycerin. Near Dutch Flat, they came upon the blue adamantine gravel beds of that mining district; so they used the hydraulic pressure of the mines and cut a pathway through with the mighty scimeter of the rushing water. Fifteen tunnels, in all, pierced the mountains, demanding the strength of ten thousand men and thirteen thousand teams. The highest ridge of the Sierras was shot through by a tunnel of nearly sixteen thousand feet. To speed this work a shaft was sunk from the top of the ridge down to the level of the tunnel, so as to give four working forces to pick and shovel and drill.

Many other feats of engineering are to be counted upon this road of wonders. Since the Incas filled in ravines with cement and swung osier bridges across their rivers, such heights and depths had not been conquered by the genius of man. Cape Horn, in the high Sierras, is one of these wonders of engineering. This is an enormous circular bluff, and the curving shelf of the road, pricked out of the stone around the sheer edge, looks down into an abyss of bowlders and pines to the river creeping below. On this lofty precipice one is touched with a sense of the nobility of Nature, and of the majesty of Man, the conqueror.

All things seemed to take on immense proportions along this road,—even the prices. When parts of the force were moved forward to work in the Nevada deserts or on the Utah mountains, supplies were hauled thither at a cost, sometimes, of five thousand dollars a wagon-load. Hay was two hundred dollars a ton, and all other prices soared sky-high. Long swinging pack trains were perpetually threading the mountains and the deserts, filing in continual retinue, bearing rice, beans, and the rest, from ever-changing bases of supply. Even water was scarce. The alkali springs of the desert were poisonous to man and beast. Thousands of dollars were spent in boring wells. Water was often piped eight miles, or carried in cars and carts. Streams were diverted from their beds, often coaxed out of their sand-sinks and crevices.

All track material—excepting timber,—had to be brought from the East by way of the tedious Horn, or the perilous Isthmus; had to be repacked at San Francisco, and shipped by rail to the track terminus of the moment; there repacked in wagons and hauled forward to the camps. Money was poured out like water: eight thousand dollars was the freight charged on a single engine. All timber had to be hauled from the pine and juniper groves of Nevada, or from the forests of the Sierras; six hundred miles, at times, across white alkali plains, with nothing to break the monotony but clumps of dusty sage brush, and the brazen chirp of crickets.

PART VII.

IN 1866 the two companies—the Central Pacific and the Union Pacific,—were drawing the eyes of the world. They were racing toward each other, eager to cover the remaining eleven hundred miles between Donner Lake and Evans Pass. Every conquered mile meant lands and credit. The "U. P." had yet before it long stretches of mountaineering, while happily the "C. P." had passed into the pleasant places. In the summer of 1868, the two companies were equally distant from Great Salt Lake. They had between them twenty-five thousand laborers and six thousand teams. From seven to nine miles of track were laid each day. Once the "C. P." laid ten miles, eight picked men handling all the rails and lifting seven hundred and four tons of material.

The track had been laid over the high mountains, but the builders of the "C. P." were not yet free from the treacheries and the treasons of the snow. It piled its white heaps upon the track. Snow plows were futile; snow sheds must be built. But the sawmills were clogged with ice; so, in the dead of winter, great timbers had to be hewn from the mountains by human hands, and snaked down the rough hill-slopes and the cañons by relays of hardy men. Forty miles of sheds were erected, swallowing up sixty-five million feet of timber and nine hundred tons of bolts and spikes. It was a labor outstripping the achievements on either the Mont Cenis or the Tyrol road. It was truly an epic of labor,—a battle of man with the primeval forces of nature.

The route from the Missouri to the Sacramento was teeming and humming with life. No westbound ship swung in at the Golden Gate, nor had for years, without being weighted down to the water's edge with material for the Central Pacific. Iron and timber lay scattered from the wharves of San Francisco to Omaha, along roads all gashed and unsightly, before yet the forgiving grass and the kindly trees had crept back to cover scar and heap.

The advancing army of workers made populous the desert and the wilderness. They built up towns as wasps' nests, and then passed on, leaving them to perish or to flourish, by that seeming chance that deals out fate to men. These flimsy towns, in their brief hour of triumph measured by the stay of the swiftly-passing laborers, were stamped with all the vigor and lawlessness of border life. Gamblers, thieves, and roisterers defiled the nights of these hitherto untraveled solitudes. The streams were alive. They were bordered with lumbering camps and jammed with logs. The forest rang with the smack of the ax and the protest of falling trees. The quarries clicked with the chip of

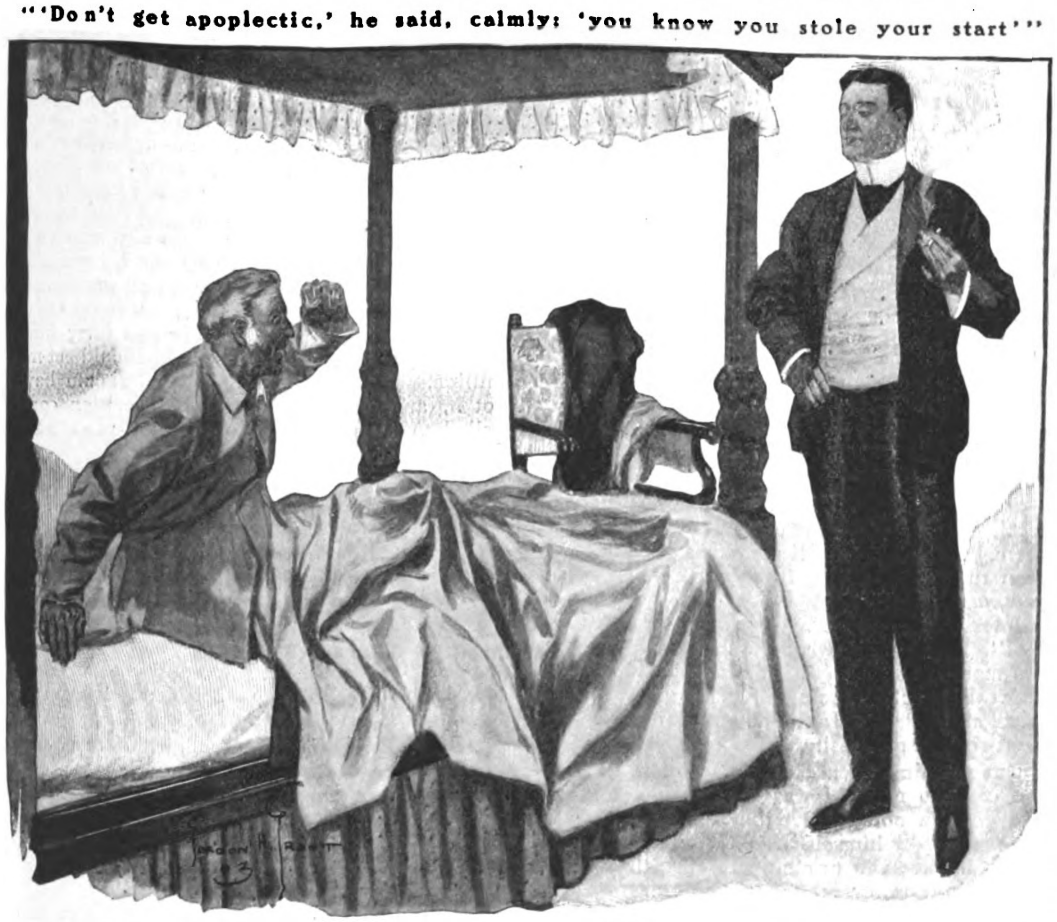
[*Concluded on page 174*]

"Long swinging pack trains were perpetually threading the mountains and the deserts, from ever-changing bases of supply"



Digitized by Google

"'Don't get apoplectic,' he said, calmly; 'you know you stole your start'"





The Confession Of a Croesus

Part I.

DAVID GRAHAM PHILLIPS

The rich
Have wakeful nights, whilst the poor man's turf,
Begets a peaceful sleep: in which he's blest
From frigid fears all day, at night with rest.

Goffe

I CANNOT remember the time when I was not absolutely certain that I would be a millionaire. And I had not been a week in the big wholesale dry goods house in Worth Street in which I made my start, before I looked round and said to myself: "I shall be sole proprietor here some day."

Probably clerks dream the same thing every day in every establishment on earth,—but I did n't dream; I *knew*. From earliest boyhood I had seen that the millionaire was the only citizen universally and really honored and looked up to. I wanted to be in the first class, and I knew I had only to stick to my ambition and to think of nothing else and to let nothing stand in the way of it. There are so few men capable of forming a definite, serious purpose, and of persisting in it, that those who are find the road almost empty.

By the time I was thirty-three years old, I had arrived at the place where the crowd is pretty well thinned out. I was what is called a successful man. I was general manager of the dry goods house at ten thousand a year,—a huge salary for those days. I had nearly sixty thousand dollars put by in gilt-edged securities. I had built up a valuable reputation for knowing my business and keeping my word. I owned a small brownstone house in a side street not far from Madison Avenue, and in it I had a comfortable, happy, old-fashioned home. I had married young,—a girl from my native town, one of those women who have ambition beyond gadding all the time and spending every cent their husbands earn, and who know how to make home attractive to husband and children.

I could n't exaggerate the value of my family, especially my wife, to me in those early days. True, I should have gone just as far without them, but they made my life cheerful and comfortable; and, now that sentiment of that narrow kind is all in the past, it's most agreeable occasionally to look back on those days and sentimentalize a little.

That I worked intelligently, as well as hard, is shown by the fact that I was made junior partner at thirty-three. My partner—there were only two of us,—was then an elderly man, about my present age, and the head of the old and prominent New York family of Judson,—that is not the real name, of course. Ours was the typical old-fashioned firm, doing business on principles of politeness rather than of strict business. One of its ironclad customs was that the senior partner should retire at sixty. Mr. Judson's intention was to retire in about five years, I to become the head of the firm, though with the smaller interest, and one of his grandsons to become the larger partner, though with the lesser control,—at least, for a term of years.

It was called evidence of great friendship and confidence that Mr. Judson thus "favored" me. Probably this notion would have been stronger had it been known on what favorable terms and at what an easy price he let me have the fourth interest. No doubt Mr. Judson himself thought he was very generous. But I knew better. There was no sentimentality about my ideas of business, and my experience has been that there is n't about any one's when you cut through surface courtesy and cant and get down to the real facts. I knew I had earned every step of my promotion from a clerk; and, while Mr. Judson might have selected some one else as a partner, he would n't have done so, because he needed me. I had seen to that in my sixteen years of service there.

Judson was n't a self-made man, as I was. He had inherited his share in the business, and a considerable fortune, besides. The reason he was so anxious to have me as a partner was that for six years I had carried all his business cares, even his private affairs. Yes, he needed me,—though, no doubt, in a sense, he was my friend. Who would n't have been my friend under the circumstances? But, having looked out for his own interest and comfort in selecting me, why should he have expected that I would n't look out for mine? The only kind of loyalty that a man who wishes to do something in the world should give or expect is the mutual loyalty of common interest.

I confess that I never liked Judson. To be quite frank, from the first day I came into that house, I envied him. I used to think it was contempt; but, since my own social position has changed, I know it was envy. I remember that the first time I saw him I noted his handsome, carefully-dressed figure, so out of place among the sweat and shirt-sleeves and the litter of goods and packing cases, and I asked one of my fellow clerks, "Who 's that fop?" When he told me that it was the son of the proprietor, and my prospective chief boss, I said to myself, "It won't be hard to get you out of the way;" for I had brought from the country the prejudice that fine clothes and fine manners proclaim the noddle-pate.

I envied my friend,—for, in a master-and-servant way, that was highly, though, of course, secretly distasteful to me, we became friends. I envied him his education, his inherited wealth, his manners, his aristocratic appearance, and, finally, his social position. It seemed to me that none of these things that he had and I had n't belonged, of right, to him, because he had n't earned them. It seemed to me that his having them was an outrageous injustice to me.

I think I must have hated him. Yes, I did hate him. How is it possible for a man who feels that he is born to rule not to hate those whom blind fate has put as obstacles in his way? To get what you want in this world, you must be a good hater. The best haters make the best grabbers, and this is a world of grab, not of "By your leave," or "If you 'll permit me, sir." You can't get what you want away from the man who 's got it unless you hate him. Gentle feelings paralyze the conquering arm.

So, at thirty-three, it seemed to be settled that I was to be a respectable Worth Street merchant, in active life until I should be sixty, always under the shadow of the great Judson family, and thereafter a respectable retired merchant and substantial citizen with five hundred thousand dollars or thereabouts. But it never entered my head to submit to that sort of decree of destiny, dooming me to respectable obscurity. Nature intended me for larger things.

The key to my true destiny, as I had seen for several years, was the possession of a large sum of money,—a million dollars. Without it, I must work on at my past intolerably slow pace. With it, I could leap at once into my kingdom. But, how get it? In the regular course of any business conducted on proper lines, such a sum, even to-day, rewards the successful man starting from nothing only when the vigor of youth is gone and the habits of conservatism and routine are fixed. I knew I must get my million not in driblets, not after years of toil, but at once, in a lump sum. I must get it even at some temporary sacrifice of principle, if necessary.

If I had not seen the opportunity to get it through Judson and Company, I should have retired from that house several years before I got the partnership. But I did see it there, saw it coming even before I was general manager, saw it the first time I got a peep into the private affairs of Mr. Judson.

Judson and Company, like all old-established houses, was honeycombed with carelessness and wastefulness. To begin with, it treated its employees on a basis of mixed business and benevolence, and that is always bad unless the benevolence is merely an ingenious pretext for getting out of your people work that you do n't pay for. But Mr. Judson, having a good deal of the highfaluting *grand seigneur* about him, made the benevolence genuine. Then, the theory was that the Judsons were born merchants, and knew all there was to be known, and did not need to attend to business. Mr. Judson, being firmly convinced of his greatness, and being much engaged socially and in posing as a great merchant at luncheons and receptions to distinguished strangers and the like, put me in full control as soon as he made me general manager. He interfered in the business only occasionally, and then merely to show how large and generous he was,—to raise salaries, to extend unwise credits, to bolster up decaying mills that had long sold goods to the house, to indorse for his friends.

As soon as I became partner, I confirmed, in detail, the suspicion, or, rather, the instinctive knowledge, which had kept me from looking elsewhere for my opportunity.

I recall distinctly the day my crisis came. It had two principal events.

The first was my discovery that Mr. Judson had got the firm and himself so entangled that he was in my power. I confess that my impulse was to take a course which a weaker or less courageous

Digitized by Google

man would have taken,—away from the course of the strong man with the higher ambition and the broader view of life and morals. And it was while I seemed to be wavering,—I say "seemed to be" because I do not think a strong, far-sighted man of resolute purpose is ever "squeamish," as they call it,—while, I say, I was in the mood of uncertainty which often precedes most energetic action, we, my wife and I, went to dinner at the Judsons.

That dinner was the second event of my crucial day. Judson's family and mine did not move in the same social circle. When people asked my wife if she knew Mrs. Judson,—which they often maliciously did,—she always answered: "Oh, no,—my husband keeps our home life and his business distinct; and, you know, New York is very large. The Judsons and we have n't the same friends." That was her way of hiding our rankling wound,—for it rankled with me as much as with her; in those days, we had everything in common, like the humble people that we were.

I can see now her expression of elation as she displayed the note of invitation from Mrs. Judson: "It would give us great pleasure if you and your husband would dine with us quite informally," etc. Her face clouded as she repeated, "quite informally." "They would n't for worlds have any of their fashionable friends there to meet US." Even then she was far away from the time when, to my saying, "You shall have your victoria and drive in the park and get your name in the papers like Mrs. Judson," she laughed and answered,—honestly, I know,—"We must n't get like these New Yorkers. Our happiness lies right here with ourselves and our children. I shall be satisfied if we can bring them up to be honest, useful men and women." That's the way a woman should talk and feel. When they get the ideas that are fit only for men, everything goes to pot.

But to return to the Judson dinner,—my wife and I had never before been in so grand a house. It was, indeed, a grand house for those days, though it would n't compare with my palace overlooking the park, and would hardly rank to-day as a second-rate New York house. We tried to seem at our ease, and I think my wife succeeded; but it seemed to me that Judson and his wife were seeing into my embarrassment and were enjoying it as evidence of their superiority. I may have wronged him. Possibly I was seeking more reasons to hate him in order the better to justify myself for what I was about to do. But that is n't important.



"They would n't for worlds have their fashionable friends there to meet US"

My wife and I were as if in a dream or a daze. A whole, new world was opening to both of us,—the world of fashion, luxury, and display. True, we had seen it from the outside before, and had had it constantly before our eyes, but now we were touching it, tasting it, smelling it,—were almost grasping it. We were unhappy as we drove home in our ill-smelling public cab, and when we re-entered our little world it seemed humble and narrow and mean,—a ridiculous fool's paradise.

We did not have our customary before-going-to-sleep talk that night,—about my business, about our investments, about the household, about the children. We lay side by side, silent and depressed. I heard her sigh several times, but I did not ask her why,—I understood. Finally, I said to her, "Minnie, how'd you like to live like the Judsons? You know we can afford to spread out a good deal. Things have been coming our way for twelve years, and soon—"

She sighed again. "I do n't know whether I 'm fitted for it," she said; "I think all those grand things would frighten me. I'd make a fool of myself."

It amuses me to recall how simple she was. Who would ever suspect her of having been so, as she presides over our great establishments in town and in the country as if she were born to it? "Nonsense!" I answered. "You'd soon get used to it. You're young yet, and a thousand times better looking than fat old Mrs. Judson. You 'll learn in no time. You will go up with me."

"I do n't think they 're as happy as we are," she said. "I ought to be ashamed of myself to be so envious and ungrateful." But she sighed again.

I think she soon went to sleep. I lay awake hour after hour, a confusion of thoughts in my mind,—we worry a great deal over nice points in morals when we are young. Then, suddenly, as it seemed to me, the command of destiny came—"You can be sole master, in name as well as in fact. You *are* that business. He has no right there. Put him out! He is only a drag, and will soon ruin everything. It is best for him,—and you *must!*"

I tossed and turned. I said to myself, "No! No!" But I knew what I would do. I was not the man to toil for years for an object, and then let weakness cheat me out of it. I knew I would make short shrift of a flabby and dangerous and short-sighted generosity when the time came.

One morning, about six months later, Mr. Judson came to me as I was busy at my desk and laid down a note for five hundred thousand dollars, signed by himself. "It'll be all right for me to indorse the firm's name upon that, won't it?" he said, in a careless tone, holding to a corner of the note, as if he were assuming that I would say "Yes," and he could then take it away.

A thrill of delight ran through me at this stretch of the hand of my opportunity for which I had been planning for years, and for which I had been waiting in readiness for nearly three months. I looked steadily at the note. "I do n't know," I said, slowly, raising my eyes to his. His eyes shifted and a hurt expression came into them, as if he, not I, were refusing. "I 'm busy just now. Leave it, won't you? I'll look at it presently."

"Oh, certainly," he said, in a surprised, shy voice. I did not look up at him again, but I saw that his hand—a narrow, smooth hand, not at all like mine,—was trembling as he drew it away.

We did not speak again until late in the afternoon. Then I had to go to him about some other matter, and, as I was turning away, he said, timidly, "Oh, about that note—"

"It can't be indorsed by the firm," I said, abruptly.

There was a long silence between us. I felt that he was inwardly resenting what he must be calling the insolence of the "upstart" he had "created." I was hating him for the contemptuous thoughts that seemed to me to be burning through the silence from his brain to mine, was hating him for putting me in a false position even before myself with his plausible appearance of being a generous gentleman,—I abhor the idea of "gentleman" in business; it upsets everything, at once.

When he did speak, he only said, "Why not?"

I went to my desk and brought a sheet of paper filled with figures. "I have made this up since you spoke to me this morning," I said, laying it before him.

That was false,—a trifling falsehood to prevent him from misunderstanding my conduct in making a long and quiet investigation. The truth is that that crucial paper was the work of a great many days, and not a few nights of thought and labor,—it was my stake for my million.

The paper seemed to show at a glance that the firm was practically ruined, and that Mr. Judson himself was insolvent. It was to a certain extent an over-statement, or, rather, a sort of anticipation of conditions that would come to pass within a year or two, if Mr. Judson were permitted to hold to his course. While in a sense I took advantage of his ignorance of our business and his own, and also of his lack of familiarity with all commercial matters, yet, on the other hand, it was not sensible that I should tide him over and carry him, and it was vitally necessary that I should get my million. Had he been shrewder, I should have got it, anyhow, only I should have been compelled to use methods that, perhaps, would have seemed less merciful.

I sat beside him as he read; and, while I pitied him, for I am but human, after all, I felt more strongly a sense of triumph, that I, the poor, the obscure, by sheer force of intellect, had raised myself up to where I had my foot upon the neck of this proud man, ranking so high among New York's distinguished merchants and citizens. I have had many a triumph since, and over men far superior to Judson; but I do not think that I have ever keenly enjoyed any other victory as this, my first and most important.

Still, I pitied him as he read, with face growing older and older, and, with his pride shot through the vitals, quivering in its death agony. I said, gently, when he had finished and had buried his face in his hands: "Now, do you understand, Mr. Judson, why I won't sign away my commercial honor and my children's bread?"

He quivered as if, instead of having spoken kindly to him, I had struck him with a whip. "Spare me!" he said, brokenly. "For God's sake, spare me!" and, after a moment, he groaned and exclaimed, "and I—*I*—have ruined this house, established by my grandfather and held in honor for half a century!" A longer pause, then he lifted his haggard face,—he looked seventy rather than fifty-five; his eyeballs were sunk in deep, blue-black sockets; his whole expression was an awful warning of the consequences of recklessness in business. I have never forgotten it. "I trust you," he said; "what shall I do?"

He placed himself entirely in my hands; or, rather, he left his affairs where they had been, except when he was muddling them, for more than six years. I dealt generously by him, for I bought him out by the use of my excellent personal credit and left him a small fortune in such shape that he could easily manage it. He was free of all business cares; I had taken upon my shoulders not only the responsibilities of that great business, but also a load of debt which would have staggered and frightened a man of less courageous judgment.

I did not see him when the last papers were signed,—he was ill and they were sent to his house. Two or three weeks later, I heard that he was convalescent and went to see him. Now that he was no longer in my way, and that the debt of gratitude was transferred from me to him, I had only the kindliest, friendliest feelings for him. Those few weeks had made a great change in me. I had grown, I had come into my own, I realized how high I was above the mass of my fellow men, and I was insisting upon and was receiving the respect that was my due. My sensations, as I entered the Judson house, were vastly different from what they were when the pompous butler admitted me on the occasion of the one previous visit, and I could see that he felt strongly the alteration in my station. I felt generous pity as I went into the library and looked down at the broken old failure huddled in a big chair. What an unlovely thing failure, especially gray-haired failure, is! I said to myself: "How fortunate for him that this helpless creature fell into my hands instead of into the hands of some rascal or some cruel and vindictive man!" I was about to speak, but something in his steady gaze restrained me.

"I have admitted you," he said, in a surprisingly steady voice, when he had looked me through and through, "because I wish you to hear from me that I know the truth. My son-in-law returned from Europe last week, and, learning what changes had been made, went over all the papers."

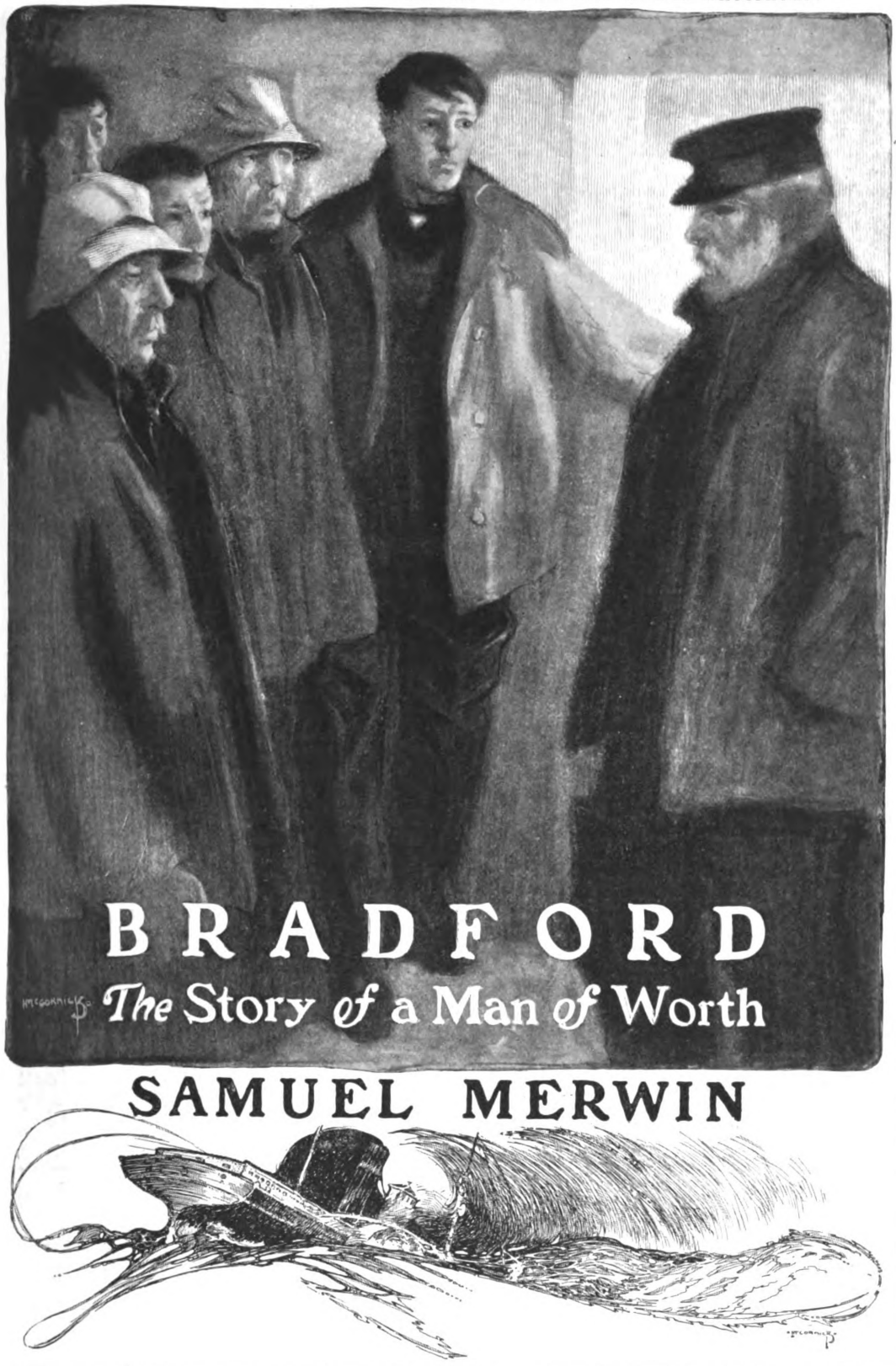
He looked as if he expected me to flinch. But I did not. Was not my conscience clear?

"I know how basely you have betrayed me," he went on. "I thank you for not taking everything. I confess your generosity puzzles me.

[*Concluded on pages 176 to 178*]

Digitized by Google

The captain sent for all the officers to join him in the wheelhouse



BRADFORD

The Story of a Man of Worth

SAMUEL MERWIN

THE Bradfords, father and son, sat face to face in Mr. Bradford's private office.

"So you are going to marry?" said Mr. Bradford, dryly.

"Yes, sir."

"How?"

"I have come to talk with you about that, sir."

Mr. Bradford, at his wit's end, sat knitting his brows.

"Who is the young woman?"

"Miss Hamlin,—Anna Hamlin,—of St. Joe."

"Hamlin,—hum. Who are her parents?"

"Her father is dead. She has been supporting her mother by keeping books."

"I suppose you will plan to support her mother now?" Mr. Bradford would have given anything if he could have suppressed the sneer in his voice, but he could not. The gulf between them widened perceptibly. He looked at his son, but no sign of the emotion he felt showed on his face. He saw an athletic young man of high animal spirits, with already a decided set to his lips. A stranger would have seen some of the same qualities in both faces, but to Mr. Bradford this high spirit spelled recklessness, and he dreaded to see it.

"Well, sir," he said, "I suppose you want some money?"

"No," Will replied, "I do n't." He rose and took his hat. He had come to ask his father to get him a position on the Chicago–St. Joe line of steamers, through old Ballanger, the president; but now he was too angry to say a word. Mr. Bradford had never seen Anna Hamlin; he did not know that, in choosing her for his wife, Will had done the best act of his life so far. So the son went out, and the father turned to his correspondence.

They met again at dinner. Mr. Bradford had digested their talk, and was beginning to see that Will was in earnest. He hoped the boy was not making another mistake. He wanted to help with advice and money, but felt that he could hardly open the subject. In the morning, Will left town; and Mr. Bradford, puzzled, hurt, disappointed, let him go without a word. He had devoted twenty-three years of his life to his son, and this was what it had come to. It had been his dream that Will should succeed him as the biggest railroad man in Michigan; and he had firmly driven him through the preliminaries of a career, paying no attention to his childish love of the lake, for Mr. Bradford had such good reason to trust his own judgment that to humor the notions of a growing boy seemed to him absurd. It had come out as such things often do: Will had thrown himself at the uncongenial work, had disappointed himself and his friends, and, finally feeling himself misplaced, had grown careless and fallen into some very foolish ways. Now Mr. Bradford, unable to see his own mistake, was near to becoming a disappointed man. There was nothing left for him but to plunge deeper into the great railroad game he was playing. His evenings would be lonely, but fortunately he was fond of whist. He was concerned about his health at this time, and he found that golf did him a great deal of good. And so, wholly wrapped up in himself, Mr. Bradford set out to live down his trouble, while his son was swinging out into the world.

Two things Will Bradford needed: an opportunity to follow his bent, and Anna Hamlin. He now had both. His train took him straight to Chicago, and from the station he went to old Ballanger's office and introduced himself. Mr. Ballanger, who had great respect for the young man's father, received him courteously.

"Well, Mr. Bradford," he said, "what can I do for you?"

"I have come to ask if you can give me a position, Mr. Ballanger."

The old gentleman settled back at once into his business manner.

"What kind of position do you want?"

"Anything, so long as it is out on the line."

"H'm," said Mr. Ballanger, gravely, "you have been working with your father, have n't you?"

"Yes, sir," said Will; and, looking the president straight in the eye, he laid himself bare. "I went into railroad work to please my father, and I have n't been a success at it. Now I want to go into something I feel I can do well at."

There was good blood in the Bradford stock, as Mr. Ballanger well knew. But he did not care particularly to have a rich, and probably spoiled young man on his hands. So he thought he would better frighten him off.

"Do you know anything about steamers?"

"Something."

"Can you stand hard work?"

"Yes, sir."

Mr. Ballanger mused for a moment. He could n't quite offer him a place as stoker, but he thought of something else that meant nearly as hard work with little enough pay. So he said:—

"The best I can do for you, Bradford, is to put you on the 'City of Niles,' as a lookout. They are short-handed."

"Very well, sir. When shall I start?"

Mr. Ballanger was beaten.

"To-morrow. I will give you a note to Captain Martin. Come in the afternoon."

Bradford went out, and Mr. Ballanger looked doubtfully after him. He had n't much faith in such experiments. As for Bradford, he was so proud of his first independent step in life that he sat down that afternoon and wrote a letter that brought smiles and blushes to the face of a busy little woman in St. Joe.

During his years of lounging about the wharves it had been the real men, and the real life—the sunburn and wind-tan and clean hard work,—that had attracted Bradford. He had picked up a good deal of rough talk now and then, but the roughness was a small part of it. Many a day had he sat on a snubbing post and watched a big Père Marquette boat come plowing in between the piers and swing around to the wharf, her captain handling her with such nice allowance for the wind that was tearing off the lake and over the Buttersville sandspit that she slipped into place under the elevator with never a scrape or jar. He had dreamed daydreams of the time when he, too, should stand up there on the bridge, with a blue coat and with gold on his cap, his hand resting on the bell-pull, and feel himself master of the ship under his feet, master of the little world of men and women whose life was bounded by the bulwarks.

The glamour was gone now,—the blue coat and the swagger of the life meant nothing. He fell among strong men, who were slow to accept him. He found that no allowance was made for mistakes. He must be accurate, willing, and heedless of self. A man's life, on the Great Lakes, is valuable according to his capacity. He is expected to work when he is not sleeping, and to work hard. But he liked it. He liked to stand in the bow at night, his oilskin coat buttoned to his chin, his "sou'wester" pulled down on his forehead, while the old "Niles" was plunging toward St. Joe. He liked to see the harbor lights come up slowly over the horizon. For twenty-three years he had been a misdirected force; now he was pointed right.

Bradford read books on navigation, and spent the winter at the Chicago Nautical School. In less than a year he was second mate of the "City of

Digitized by Google

Niles," and then he and Anna were married. Mr. Bradford's present was a check for one thousand dollars, accompanied by a three-line letter in his curtest business manner. It was the first word that had passed between them. Will flushed when he read it. He turned the check over in his hand, and then handed it to Anna. She flushed, too, for the letter was addressed, not to her, but to Will. They looked at one another for a moment; then Will went to her desk for an envelope, addressed it to his father, and inclosed the check.

"Would n't you say something with it, dear," Anna suggested, with some hesitation,—"just a word?"

He saw that she was right. He wrote a respectful note, saying simply that he was not in immediate need of money, and was, therefore, returning the check with sincere thanks. He never knew what a blow the receipt of this letter was to his father. He did not even know that, on the wedding day, Mr. Bradford, in great concern for his health, started for California in his private car.

* * * * * * *

One night in March, a year and a half later, the "City of Niles" pushed out into a bitter storm. The north wind had driven the ice floes to the southern end of the lake, and the captain found he must take a northerly course. The "Niles" was not built for winter work, and her wooden hull and side wheels would have fared badly in an attempt at ice-crushing. The schedule time for the run was six hours; but at four in the morning, when she should have been working in to the wharf at St. Joe, she was far to the north, hemmed in by the floes, her wheels so shattered by the pounding that they were useless.

The tugs that put out from Chicago the next morning were unable to get two miles beyond the outer breakwater. A St. Joe harbor tug tried it in the afternoon, and had difficulty in getting back at all. The thermometer was falling; the sky was lowering. There were flurries of snow at short intervals, though no heavy fall was probable at such a low temperature.

Twenty-four hours after the last stopping of the engines, the captain sent for all the officers to join him in the wheelhouse. When all were present, he stood with his back against the wheel, his hands in his coat pockets, and looked at them a moment before speaking. Outside, the wind was whistling through the rigging. From the saloon, where the passengers were making the best of it, came the sound of a piano and of singing.

"Boys," said Captain Martin, quietly, "we have been out now nearly a day and a half. The steamer has been so badly damaged that we could not run, even if the ice should break up. We have provisions and coal for two or three days. It is hard to tell just where we are, but I believe we have drifted in about fifteen miles off Saugatuck, and we are so far out of our course that a searching party could hardly be expected to find us."

Bradford had been looking out of the window at the great white waste of ice that faded off into the night. As the captain paused, he turned and glanced around at the others. He was now the first mate of the "Niles," and the only man of that silent group of mates, engineers, and stewards who was in the captain's confidence.

"I have thought best to call for volunteers to head a landing party. They will take a boat's crew, and will haul the boat on sledges until they find open water. They will have my orders to get to the nearest life-saving station or telegraph office, to see that word is sent to the company, and that arrangements are made either to take us off the steamer, or to send an ice-crusher to tow us in. Mr. Bradford, here, has offered to head the party. Will any of you assist him?"

A half dozen voices were heard at once, but the captain turned to Crangle, the second engineer.

"Mr. Crangle spoke first, I think," he said. Then, looking at his watch, he added: "The sledges will be ready in half an hour. Please be prepared to make the start at that time."

They arose and walked out very soberly, leaving the captain and his mate together.

"You are sure you understand what this means, Mr. Bradford?" said the captain.

"I think I understand."

"You should be able, if nothing happens, to get ashore in eight or ten hours." They talked on for a few moments, discussing details. The captain had influenced Bradford, during their two years of association, more than either of them knew,—not directly, for their conversation had been limited, but by living his life and doing his work as well as either could be done. He was a man who had no patience with inefficiency of any sort. He was always grave, sometimes stern. Thanks to him, Bradford had seen more clearly, during the last year, what it meant to command a steamer, to hold the lives of hundreds of people in his hands every day, to be dependent on his own judgment in one emergency after another, until the habit of succeeding was fixed, and to do this for a small salary, with nothing in the future but to go on doing it as long as his eye should be steady and his hand firm.

The captain looked at him now with the interest of the older man. He respected his first mate. He had never before had a young man under him who put so much of himself into his work. He turned away to make the final arrangements, saying, "If we are to get you off before daylight, we must move along." Something in his tone, in his way of dropping the form of command, gave Bradford a hint of this respect. It was the first time the captain had openly recognized any personal relation between them. To Bradford it marked an epoch; it paid him for the two years of hard work.



"Would n't you say something with it?"



When the time came to start, a half-dozen men appeared. The passengers had been given the choice of going or staying, but, to a man, they preferred not to leave the comfortable steamer. But they all came on deck, into the bitter weather and the dark of the early morning, to wave good luck to the venturesome little party down there on the rough, heaped-up ice, with their single lifeboat lashed to a rude sledge.

Rough men are not afraid of sentiment. At the theater, it is the gallery that weeps over a touch of it. If several convicts—American convicts,—should find themselves in the mood for singing, their song would more likely be, "Where Is My Wandering Boy To-night?" than anything rough or coarse. And so it was the oilers and stokers and deckhands that struck up "Nearer, My God, to Thee," as the landing party, Bradford and Crangle at the head, started over the ice, dragging and pushing the heavy boat; and even the passengers joined in the singing. They sang until nothing could be seen but the ice and the low-flying clouds; then, their fingers and feet stinging with cold, they hurried back to the saloon.

It was bitter work. The floe had been formed by the jamming together of the ice-cakes, and there was hardly a rod that was smooth enough for the sledges to run easily. Day broke, but it brought no sun,—only the endless reaches of ice, and the low sky, and the whirl of fine, hard snow that shut off the horizon. Before noon, the men were stopping every few moments to rest. There was little danger of freezing as long as the work went on, but the strain was telling. At noon, a longer stop was necessary, and they cut out the thwarts and the half-decks of the boat for a fire, which Bradford built in a hollow between two white ridges where they were partially sheltered from the wind. While the men gulped their rations, he and Crangle sat apart. Both were thinking of the steamer, and of the last sounds they had heard from her as they pushed toward the shore.

Three hours later a stoker, one of the boat's crew, gave up. In vain they rubbed him and rolled him on the ice; his vitality was so low, from exhaustion and cold, that nothing roused him. Bradford struck him hard, once and again, with his fist; the man only groaned. Then the first mate of the "Niles" stood up and looked around him. It was plain that none of his men could go much farther. He looked at the angry sky, at the endless monotony of the ice desert. Then he took an ax and turned to the boat.

"Come, boys," he cried, "cut her up."

A few of the men had life enough in them to understand him. The planking of the lifeboat would feed a fire for many hours,—perhaps until relief should come. So they hacked it to kindling, and built a roaring fire. Then, leaving the deckhands and an oiler with all the rations to look after themselves and the swooning stoker, Bradford and Crangle set out, laboriously climbing, step by step, the next ice ridge,—the first of the endless ridges that still lay between them and the shore.

Until six o'clock that night two figures staggered over the ice, climbing each new slope desperately, in the hope that the summit would show lights ahead, pausing to gather strength and to peer into the darkness with faint hearts, then sliding and scrambling down the slope to the next hollow. They were Bradford and Crangle.

In one hollow Crangle fell. Bradford waited, then went painfully back and tried to raise him.

"Only a little farther," he said; "brace up. We 'll sight it now any time."

The engineer murmured something. Bradford bent over, but, whatever the words were, they were not addressed to him. He stood up and looked around. He could not think clearly, but finally he managed to take off his coat and tie the sleeves loosely around Crangle's body, so that he could slip his arm through. Then he pushed slowly along, dragging the engineer.

* * * * * * *

Mr. Bradford, when he saw in his morning paper that the "City of Niles" was twenty-four hours overdue, pushed aside his breakfast plate and stared at the headlines. For two years he had persuaded himself that Will had gone out of his life, willfully, deliberately; and now here he sat without moral courage enough to read the column beneath those black letters. Slowly his eye sought the list of names, and, hope as he might not to see it, there it stood: "William Bradford, Jr., first mate." For a while he looked at it, then he called for telegraph blanks and sent off two messages post haste, one to old Ballanger, the other to Will's wife. He thought of going to Chicago, and sent word to the office; then he realized that the first news was as likely to be on the east as on the west side of the lake, and stayed at home.

Hourly messages came from Chicago, all with the same story, "No news." By noon he was fidgeting like a nervous woman. In the evening, worn from the disappointment borne in one yellow envelope after another, craving companionship, unable to eat, unable to rest, he started for St. Joe to see Will's wife.

The last message sang along the wires as his train sped southward through the dreary stretches of Michigan sand. He alighted from the train at St. Joe, and took the hotel 'bus, without knowing what the late extras were already announcing on the Chicago streets. While he was waiting at the hotel for a carriage, he walked toward the clerk's desk to ask the news. He leaned for a moment on the counter and lighted a cigar, then turned abruptly away and hurried into the open air. He could not ask the question. He held up his cigar and saw that his hand was shaking. A moment later his carriage came slowly around the corner, and he fairly rushed at it. His ailments were forgotten now; his disappointments and self-absorption were swept aside, and the bitter winds of

Digitized by Google



"Only a little further: brace up!"



reality were striking deep into the man. He was thinking of Will, somewhere out on the white lake; he was even beginning, now that he was flying toward her home, to think of Anna, the patient young wife.

He sprang from the carriage and rang the bell, then impetuously opened the door. Anna met him in the hall, knew him at a glance, gave him her hand, and smiled with all the freedom of her honest little heart, that never could hold any resentment. Mr. Bradford looked at her. She nodded, and smiled the more to cover her tears.

"You received my message? He is here."

Mr. Bradford was still looking at her and holding her hand. He was vaguely wondering, in his sudden relief, if this could be the young woman who had kept books. Slowly he sank on the stairs, and sat there, blowing his nose and wiping his glasses, and looking through the doorway into the trim little parlor.

"You must take off your coat," she said; and, as he mechanically stood up and started to comply, she helped him off with it and hung it up.

"You can go right up to Will's room; but you won't wake him, will you? He is sleeping well."

"Which room is his?" was all Mr. Bradford was able to say.

"Right at the top of the stairs. Mr. Crangle is asleep in the next room."

Mr. Bradford watched her as she turned toward the kitchen, then went slowly upstairs. He had come into a new world,—an altogether agreeable little world,—and he did not quite know himself.

Later, toward morning, he found the local agent of the line talking with the doctor, in the hall.

"This is bad business," said the agent, as they shook hands, "but I guess we're going to come out of it all right. The car-ferry, 'Marquette,' has gone down from Ludington to tow the 'Niles' in; and Mr. Bradford sent the Holland life-saving crew right out to pick up the men he left on the ice." He hesitated, and then added, "I want to tell you, right here, Mr. Bradford, it was a mighty lucky thing for Captain Martin that he had the man he did for first mate. There isn't a better officer or a better fellow on the line."

Mr. Bradford looked after the agent as he went out; then, slowly and thoughtfully, he mounted the stairs and entered the room where, for hours, he had been watching his sleeping son. He tiptoed over to his chair by the bed, sat down, and saw, with a start, that Will's eyes were open.

The young man tried to raise himself, but his father held him back.

"Lie down, my boy; everything is all right."

"Where am I? Is that you, father? Quick!—did they get the message?"

"Yes, they got it." Mr. Bradford's voice was unsteady. Suddenly he leaned forward and gripped Will's hand. "God bless you, my boy!" he broke out, "God bless you!"

As he sat looking at his son, groping and struggling for words that would not come, the sense of great relief and the bitterness of a broken spirit mingled on his face. When, at length, the words came, they were what he had said before,—"God bless you!"

What Insurance Companies Do With Their Money

The Financial Force Wielded by Sixty-seven Concerns Powerfully Influences Our Great Money Centers

H. Irving Hancock

Millions of Dollars Are Invested According to Comprehensive Laws that Reduce the Risk of Loss

PROBABLY very few people who live and work outside the money markets have ever paused to consider the tremendous monetary force wielded by the insurance companies of the United States. The amount of money that these concerns handle is enormous. One may read that at present the sixty-seven leading life insurance companies of the United States hold securities of all kinds that aggregate more than one billion, five hundred million dollars. Imagination fails to grasp such figures. It is equivalent to saying that there are one thousand, five hundred banks in the country, each of which has a million dollars which it must keep invested.

Striking as these figures are, they do not include the holdings of the lesser insurance companies, and they pay no heed to the money controlled by the little multitude of large and small fire insurance companies.

Of course, the bulk of the money held by an insurance company has to be invested; that is to say, every dollar not needed for running expenses and for the prompt payment of claims. It is like a fairy tale of finance when one reads what use is made of the millions on millions paid to insurance companies.

During the year 1901, for example, the total of the incomes of the sixty-seven leading life insurance companies was something like three hundred and seventy-six million dollars. Of this money about one hundred and seventy-five million dollars was paid to policy holders or to their heirs. More than seventy-seven million dollars was disbursed for operating expenses. Still, more than a hundred and twenty million dollars was left. Some "economists" have figured that such facts show a "surplus" in which policy holders do not participate.

What an Ordinary Company Can Earn in One Year

As a matter of fact, this left-over money is a reserve kept to guarantee payment of policies when they become due. Deducting operating expenses, which, of course, include the salaries of those who manage and labor for insurance companies, every dollar left in the treasury of a purely mutual company is devoted to the payment of policy holders or their heirs.

Taking a sample instance, let us suppose that there are 82,581 persons insured in a company, and that the age of each is thirty-five years. At this age, the premium for death claims alone in regular companies would be $19.87 a year for each person insured for one thousand dollars. In that year the deaths, as shown by the tables compiled by the actuaries, would be seven hundred and sixty-seven. Premiums paid in would amount to $1,640,884.47, and interest on the money paid in would be $65,635.38, making a total income of $1,706,519.85. The death claims for the year would amount to $767,000, and the reserve fund at the end of the year would be $939,519.85.

All of the Surplus Money Must Be fully Invested

In the next year there would be seven hundred and seventy-six deaths, and the reserve fund would amount to $1,890,919.73. From this time on, the reserve fund would increase rapidly, even after the policies for each year's deaths were paid. The insured who live to the age of sixty-three will find that the reserve has reached the stupendous sum of $22,732,417.23. After that age the greatly increasing number of deaths in proportion among the survivors will make the reserve fund dwindle bit by bit. At the age of eighty-five, there will be 5,417 of the insured persons living. There will be 1,111 deaths in that year; premiums paid in will amount to but $107,581.62; the interest on premiums and reserves will amount to only $176,198.28, and the total of reserve will be but $3,470,155.36.

So it goes on until there are a few of the insured left who are ninety-eight years of age. There are just four of them left. Of these, three die within the year. After their death claims are paid there is one of the insured left and there is now a reserve fund of $941.68. In the year that is left to this one man of ninety-nine, the reserve will earn enough to pay an even thousand dollars and thus fulfill the last obligation of the insurance company.

The tables referred to are based on the most accurate work that the actuaries of the insurance companies can possibly do, and interest is reckoned at four per cent. As a matter of fact, money can often be loaned at rates higher than four per cent., and it often happens that, in a given year, the deaths do not exceed seventy-five per cent. of those expected. There is thus a considerable amount of money left over that goes to the surviving policy holders.

How are all these millions employed? In what way do they earn the interest that makes insurance to-day such a cheap commodity? The company doing the largest business, in the United States, at present, has, in round figures, reserves and surplus of three hundred million dollars. Every year there comes in about seventy million dollars, all of which has to be invested, barring the money needed for operating expenses and for the payment of immediate claims, and, when these charges are paid, it leaves about thirty million dollars to invest.

Under the laws of New York, wherein are located the greatest life insurance companies of the world, every investment is made in conformity with the laws and under the requirements of the state superintendent of insurance. In the first place, every new insurance company must deposit, in the capital, securities of the most approved kind, to the value of one hundred thousand dollars.

Having made this deposit, the insurance company is at liberty to invest the remainder of its funds in the stocks or bonds of any solvent corporation of the United States, or of any state in the Union. So wide is the range, under these limits of the law, that the greatest discrimination must be used by the companies; yet, to such a degree of exact science has this exercise of discretion been reduced that insurance companies have become the soundest financial institutions in the country.

Readily enough can a state obtain money on its bonds. Insurance companies are ever ready to negotiate for them; but suppose a county, city, town, or village desires to raise money! The proposal for the loan is sent to the different companies. Each company makes a thorough investigation. If the credit of the borrowing community is good, and if the rate of interest offered is high enough, then the bonds, or a part of them, are purchased. It sometimes happens that corporate communities, desiring to place bonds, do not send directly to the companies, but advertise the sale of the bonds locally. Then the resident managers of the companies in that section notify their home offices, sending also an opinion as to the price at which the bonds can be profitably bought.

Government Bonds Do not Pay Profitable Interest

Railroads find insurance corporations a great aid to them. When a few millions are wanted for some improvement in the service or its extension, and new bonds are voted, the insurance companies are the first financial institutions to which the request for money is addressed. One company holds more than a hundred and thirty-five million dollars in railway securities, and these are all bonds,—not a dollar of the money being in stocks. In the ag-

Digitized by Google

gregate, the insurance companies of this country hold stocks and bonds to an amount that would make possible the founding of the greatest transportation trust in the world.

United States government bonds constitute one of the smallest investments with all of the companies, because of the low rate of interest. These bonds are worth more to banks than to any other financial institution, for the reason that they can be used as security for circulation and for government deposits. Bonds of nearly all of the foreign governments are bought by life companies doing a foreign business, but this is done largely in order to give policy holders in those countries a greater sense of security, and also because the foreign governments require it. It will be noted, in looking over the reports of various insurance companies, that Turkey is conspicuously absent from the list, that country being considered a very unsafe debtor. The total amount of money loaned to different governments by such a corporation as the New York Life Insurance Company is almost thirty million dollars. State and municipal bonds in the same company amount to nearly sixteen million dollars.

Real estate mortgages form no inconsiderable part of the investments of an insurance company. But these real estate mortgages are regarded as being very different from bonds.

Sometimes a man wishes to raise money on real estate that he owns. In the first place, it is against the law for an insurance company to lend money on unimproved real estate. The security must be gilt-edged, and its value a good deal in excess of the amount that it is desired to raise. Nor are mortgages for small amounts wanted. The man who wants to raise two, three, or even five thousand dollars, would better go to a savings bank. The time required for investigating a title, the expense of the search, and the small amount of income from trifling loans do not make it worth while for large companies to lend such amounts. Not even a request for ten thousand dollars would interest officers of a great life insurance company, although an offer of bonds to that amount, where there is no trouble and no expense in searching title, would receive the most prompt attention.

Loans Are now Negotiated on First Mortgages only

A glance over the mortgage list of one of the great companies shows that the largest mortgage held is one for one million, four hundred thousand dollars. There are several in the same list for a million or thereabouts. Liens for anywhere from a hundred thousand to five hundred thousand dollars are sprinkled thickly through the list, but the most popular amounts for mortgages seem to be between twenty thousand and thirty thousand dollars.

In these days, when huge real estate companies are being formed, it is possible that the insurance companies will invest more extensively in mortgages. Great real estate combinations with, say, a capital of fifty millions or sixty millions, are likely to wish to increase their operating resources by borrowing a few millions more from the insurance people. The insurance company which now has the greatest income has about thirty million dollars left for reserve after the year's expenses have all been paid. Yet a concern of this kind would not be willing to let any such amount go in a mortgage on even sixty millions of improved real estate. While the investment would undoubtedly be safe, the insurance companies would prefer to have such a gigantic risk divided among several companies. A real estate trust with a capital of sixty millions would probably find it difficult to borrow more than a million and a half on its own securities from any one company; and, by law, life insurance companies are prohibited from loaning money on any other than first mortgages.

Such closely Allied Corporations Help One Another

In what proportion will insurance companies loan money on real estate? It depends very largely upon the assured value of the property. Where the property is of decided value, and likely to increase rapidly in worth, money to the amount of two-thirds of the present value can very often be borrowed. In some exceptional cases, even more may be secured. In general, however, the loans amount to about half the appraised value of the security. There is this difference between real estate mortgages and bonds,—the latter are accepted at their full value, but they become the absolute property of the insurance company, and can be turned into cash at any time.

While all of these first-class investments are of value to the policy holder, there is another phase of insurance loans that is sometimes much more important. Many of the companies provide that, after a policy has run a certain length of time, loans may be made on it to the policy holder. The amount of the loan depends upon the time that the insurance has been in force, and the policy itself is accepted as security. It may be that one of the insured has an opportunity to buy a small store or other business stand for a thousand dollars. Upon consulting with the insurance company, he discovers that he is entitled to borrow a sum as high as twelve hundred dollars. He thereupon borrows the thousand, starts his new business enterprise, and has two hundred left to fall back upon. Each year, the amount that he can borrow increases. Should he die while pushing his new enterprise through to success, the policy will be paid to his heirs, though, of course, the amount of the loan will be deducted. If he lives and pays back the loan, his policy will be in operation for the full amount, and he will have had the advantage of being able to borrow enough money to set him up in business.

In the field of banking the great insurance companies hold interests that give them wonderful power in the money market. The Mutual Life Insurance Company, of New York, holds more than half of the capital of two million dollars of the United States Mortgage and Trust Company, and several times the amount of its capitalization in its bonds. The same insurance company owns nearly half of the funds of the Guaranty Trust Company. A very large part of the Morton Trust Company is in the hands of the same insurance company. These corporations are so closely allied that any one is able and ready to come to the aid of the other at a moment's notice.

Taking another of the great insurance companies as an example, the Equitable Life holds large interests in banks and trust companies. Its power is far-reaching throughout the whole financial world, for, while insurance companies may not make certain investments, the trust companies in which they are largely interested may make any investments that seem reasonable and sound. It is thus quite possible for an insurance company with important holdings in a trust company to earn as high as twelve or fifteen per cent. *per annum* on a small part of its investments. A very fortunate investment might bring even more. It therefore follows that the insurance companies of the United States are in control of a considerable portion of the money of the country. They are in a position to supply the funds needed by the most stupendous industrial combinations in the world.

New Loans Are Considered with the Greatest Care

Through their control, partial or complete, of the banks or trust companies, the great chiefs of insurance reap much of the profit that comes from the financial marts; and, in mutual insurance, they earn this money for the people who insure with them.

It would be practically impossible to give an idea of the average rates of interest earned by these companies. Where it is thought advisable to buy foreign bonds, they are sometimes purchased at as low a rate of interest as two and a half per cent. Real estate mortgages usually pay from four and a half to five per cent. Some bonds may pay as high as six per cent., though this rate is rare when the bonds may be bought at or near par.

Most of the large buildings that will be erected in New York and other large cities, during the next few years, will be encumbered by heavy mortgages, most of which will be held by the insurance companies. These loans will come, in most instances, from the large life insurance companies. Propositions for loans are submitted to the finance committees of the various companies, which meet once or twice a week. No member of such a committee is permitted to have an interest in any property that is offered as security. The member is paid so much *per diem* for attendance, and the sole interest he has in the matter of any proposed loan is to make sure that the company employing him loses nothing through his bad judgment. In some of the companies, it is the rule that the favorable vote of a majority of the committee shall authorize the loan. One New York company has made a rule that no loan shall be issued unless the vote is unanimous.

The Powerful Hand of the Law Protects the Public

Insurance companies, from the nature of their business, are able to do better by an individual than a bank can. In the case of mutual life insurance, where the policy holder reaps all the benefits after the operating expenses have been paid, the profits of the investor in this field are larger than they would be if he placed his money in local savings banks. Savings banks seldom pay more than four per cent. *per annum*, while most of the mutual companies earn more, and the policy holder gets the benefit of the whole amount earned, with the added surety that, if the insured dies before the endowment policy becomes due, his heirs will have the whole sum for which he had been insured. It is the system of investments followed by these companies that makes such a seemingly marvelous result possible. In the case of the straight life policies, where a man may insure his family to the extent of a thousand dollars by paying less than twenty dollars a year from the time he is twenty-one, the results seem no less miraculous,—but the laws and methods governing the transactions of insurance companies are so comprehensive and conservative that the policy holder takes no risk of loss.

THE ANGEL OF THE FIAT

George Shepard Burleigh

[George Shepard Burleigh, who composed childish verses, as a boy, almost four-score years ago, before he knew how to write a word, still sounds a clear, ringing note of cheer and optimism in the following poem just written for SUCCESS, nearly a dozen years after he passed the span of life. "The Angel of the Fiat" has long been looked to for light and leading by Mr. Burleigh. It made him a lifelong champion of the rights of woman. It inspired his pen in all the reforms of his age, especially in the advocacy of temperance and of the fullest religious liberty. It made him one of the pioneers in the great struggle against slavery which culminated in Lincoln's emancipation proclamation. As early as 1846-7, he was associated with his brother, William H. Burleigh, in editing, at Hartford, Connecticut, the "Charter Oak," a free-soil and liberty paper, one of the first in the field. Longfellow was his warm friend, and among those with whom he co-operated were Alton, Lovejoy, Whittier, Lowell, Wendell Phillips, Lucy Stone, Mrs. H. B. Stowe, and Mrs. Mary A. Livermore. Few poems written before the Civil War are so vivid in prophecy as Mr. Burleigh's "Sphinx of Purgatory." Mr. Burleigh is a resident of Providence, Rhode Island.—THE EDITOR.]

Was I born of a voice, or a luminous beam?—
Begotten of God in a rapturous dream?—
Who knoweth but One, the Unknown, the Supreme?

Far down in measureless time and space
A word was heard from the focal place
Of infinite splendor, and ancient night
Shook, chilled at the mandate, "Let there be light!"
A billow of glory rolled out at the sound
Of that voice, overflooding the gloomy profound;
The blackness of frozen abysses became
A wide-waving sea of ethereal flame;
Then first was I conscious of being, yet felt,
Rewakening to life, that my spirit had dwelt
In an infinite past; and, buoyant, I flew
O'er the tumult, on pinions of purple and blue,
Thin, strong, iridescent, uplifting my form
As a halcyon borne on the wings of the storm.

A fiat was heard, or, inaudible, stirred
My soul to its depths: "Be the power of that word
A spirit of God on the face of the deep,
A voice in the shadow, a fire on the steep,
Invading the void where the dark anarch's reign
Stretches black and alone o'er the gloomy inane!
Go forth and create, armed only with light,
With love for thy banner, broad, peerless, and white,
By a seraph borne high o'er thy conquering flight!"
In the breath of that word, o'er the inchoate world,
My wings, like an argosy's sails, were unfurled.
How fleet was my speeding, in rapture obeying
The voice, all unheeding the perils waylaying
The dauntless invader of chaos and night;
They are strong, but the only Almighty is Right.

The bastions of darkness dissolved as I came,
In a nebulous vapor, the ghost of a flame;
Pale star-dust in luminous swirls drifted o'er me,
And galaxies flashed into being before me,
As white-caps are kindled, phosphoric and pale,
When ocean is fanned by the wings of a gale;
A diamond that burns on the tip of my wand
Shoots radiant beams to your world, and beyond,
Like the star on the hilt of Orion's red sword;
Down gloomiest deeps all its splendors are poured,
And the throes of the dark, in a luminous spray,
The line of their waves' dissolution betray.

As a farm-boy whirls his fire-tipped staff
Through the lingering smoke, with a happy laugh
At the tiny maelstrom it pictures there,
I waved my wand through the dusky air,
As blithely as he, and its gleaming track
Was the ring of your golden zodiac;
And nebulous helices eddied around
Its spiral path in the dim profound,—
Vast whorls that deep in the infinite wound;
And wise men, reading their lines, have solved
How, in eons of eons, the heavens are evolved.
But the fathom-line of their dauntless thought
Cannot measure the vortex that whirlpool wrought,
Nor their swift dream follow the billows of light
To their ultimate strand on the kingdom of night.

Digitized by Google

T. NOLAN, JR., and the FRANCHISE

WILLIAM HAMILTON OSBORNE



J. C. GRUGER



"The crowd looked at the green car, and cheered and 'haw-hawed' until it was hoarse"

ON Baker's Lane the Consolidated ran one car a day, and the car a day made a trip a day,—that's all. It was a horse car, a bobtailed affair of a bygone age. The track was worn and rusty. It had lain practically unused for years. The car was as old as the track, the horse was as old as the car, and Donnelly, the driver, was the oldest of them all.

Baker's Lane, by its unkempt appearance, was called "the backyard of all creation." Although at one time it bore the traffic of a prosperous business neighborhood, it had become practically a cipher in the great city. Large buildings had been erected on the thoroughfare on either hand, in recent years, and Baker's Lane was their kitchen door, so to speak. It ran from the river, on one side of the town, over to the other side, and then on,—nowhere,—anywhere. Nobody knew and nobody cared where it ran.



"Old Donnelly"

The bobtailed car ran from the rear end of the Consolidated Traction Company's stables, about two miles through the lane to an old, ramshackle shed at the other end of the rusty track.

The people on Baker's Lane understood it. They knew that the car was run merely to prevent the forfeiture of the company's right of way,—simply to hold the franchise. Franchises even through deserted streets may still be valuable. Railways change their routes and turn into the new tide of travel, but they never abandon a franchise,—never. The people knew all that.

But strangers did not. Old people constantly appealed to the policeman on the corner, gesticulating wildly in the direction of the receding Baker's Lane car, to inquire excitedly how soon the next car would be along. The policeman knew and he always told; and, as he told, he smiled.

"About this time to-morrow, sir, or thereabouts," he would say. "No, sir! Yes, sir! Well, you see,"—and so on, the same old story. And the denizens of Baker's Lane, having crowded up to hear him say it, would grin to themselves, turn on their heels and go about their business until the next questioner came along.

The Baker's Lane conveyance, though intended for passengers, seldom carried any. One could board it, if he so desired, and, if he did, he would pay his fare; but, if he did, he would never board it again, for that four-mile round trip was sometimes an all-day's journey for Donnelly, the driver; frequently he started from the old shed at his end of the route at seven o'clock in the morning and returned at seven in the evening, or even later, having had the old car in commission all the time. His difficulty was with the trucks,—if he was blocked by one, he was blocked by fifty. Trucks were the bane of Baker's Lane.

Meanwhile, the Consolidated Traction Company, which, with its rival, the Union Street Electric Company, gridironed the city with its trolley tracks,—the Consolidated forgot old Donnelly, and the bobtailed car, and the Baker's Lane track. They did n't count, that's all.

But to T. Nolan, Jr., it was quite a different matter. They were of the utmost importance to him,—had been, all his life, as far back as he could remember. T. Nolan, Jr., was an atom of the aggregation that existed at the other end of the line. He was born and brought up next door to the old ramshackle shed, and every morning he watched Donnelly go out, and every evening welcomed him on his return. T. Nolan, Jr., envied him in secret. He figured out that some day he might get a job like that. For years, though, that was as near as he got to it. Finally, however, he wormed himself into old Donnelly's good graces, and often actually made the trip. That was worth while.

T. Nolan, Jr., was made up principally of bones and freckles, and he is to this day. When you glanced at him carelessly, it was difficult to determine whether his face was white, with large spots of brown upon it, or whether it was brown with occasional spots of white. What was n't freckles in his make-up was principally feet,—and even they were freckled, too. He was popular in the neighborhood by reason of the fact that he was double-jointed. Secretly, that fact worried him considerably, for he did n't believe that Providence would make a fellow double-jointed and, in addition, furnish him a job as a driver of a car. It was too much good luck, he considered, and he would have preferred to sacrifice the joints. His hair, one of the many variations of light tow, either grew down over his eyes and covered up the major portion of his face, or else it was cut so short that you could n't even see it,—there was no compromise about it whatsoever.

To T. Nolan, Jr., all time—and, perhaps, eternity,—was divided into two periods, the first while he was on the bobtailed car, the second, when he was n't. At first, he contented himself with ringing up imaginary fares inside for amusement, while old Donnelly drove; but later he acquired the inestimable privilege of handling the reins during the long waits consequent upon the immovability of some unloading vehicle in front. On such occasions, he would lean far out over the dashboard, the reins in hand, squaring his lank, lean elbows in the most approved fashion, holding in with muscular tenseness the fiery steed whose nose was meekly pressed against the truck in front, and whose hindquarters brushed against the car behind. To make his efforts all the more effectual and realistic, he twisted on the brakes, and then released them with a suddenness that all but knocked him into the middle of next week. Every time he did it, he concluded more and more that it was just the sort of thing for him.

"Gee, but this old car's dirty," he remarked, one day, to Donnelly, as they pulled into the stables. "Guess I'll have to fix it up, somehow," he continued. He hunted around until he got hold of some old hose. This he attached, surreptitiously, to a hydrant, and swashed the old car, inside and out. He got a piece of cotton waste, washed the windows, and wiped them dry.

"Looks like a different piece o' furniture, now," he remarked, to himself. The foreman saw him at it, and came over.

"What are you doing, kid?" he asked. T. Nolan, Jr., explained, and kept on at his work. He trembled, for he expected to be chucked into the street. The foreman looked him over. Then he looked at the car.

"Say, kid," he exclaimed, after the inspection, "want a job?"

T. Nolan, Jr., jumped about three feet into the air,—at least, he thought he did. "Where is it?" he demanded, as he finished his last window and threw down the waste. He soon found out. Some one—a cleaner,—had been laid off, and T. Nolan, Jr., took his place. He had to sweep and wash out cars, and do odd jobs. The union wages for such work were a dollar and twenty-five cents a day. The foreman compromised by giving T. Nolan, Jr., half a dollar, and, by way of avoiding harm, keeping the other seventy-five cents himself. He felt especially qualified to put it where it would do the most good. But T. Nolan, Jr., did n't care. He had a job. That was the main thing.

So he cleaned cars, but the car that got the best of the arrangement was the old bobtailed affair. Now, T. Nolan, Jr., figured out that it was much handier for him to ride to work than to walk, so he routed out old Donnelly early in the mornings and hitched up the car for him and started it off before the heavy delivery wagons had begun to obstruct the street, and the old car went careering along as it never had before. Half the time the old man sat inside, and T. Nolan, Jr., held the lines. On those occasions, he flattered himself, he made some record runs. As time went on, the old horse, under T. Nolan, Jr.'s, grooming, began to look young again, and the car looked fresher than ever before. But old Donnelly kept growing older all the time.

One morning, early, somebody tapped on T. Nolan, Jr.'s, window pane. He got up, rubbed his eyes, and looked out. It was a small boy who made the racket.

"Say," he exclaimed, excitedly,—"you know



"You'll have to run the old car in, this morning"

Digitized by Google

the man wot drives the jigger, an' boards over to our place?" T. Nolan, Jr., nodded. "Well, say," the urchin went on, "he died last night." He stopped and thought for a minute. "And say, sport, you'll have to run the old car in, this morning. Would n't I like to be you! Well, say!"

Later in the morning, Nolan approached the foreman at the stables.

"Donnelly's dead, sir," he said; "he died last night." Then he stood and waited.

"Dead, eh?" returned the foreman, rubbing his chin. "Well, who's goin' to run that old car *now*, I wonder? What did he want to go and die for, anyway?" He kept on rubbing his chin. "Say, look here, Nolan, you've been comin' down on the bobtail every mornin'. Suppose you try your hand at it. Guess by this time you can run it. What d'ye say to that?"

T. Nolan, Jr., kept his eyes on the ground. He did n't want the man to see them,—they were twinkling a bit too much, he thought. His heart went pitapat against his ribs. Finally, he looked up doubtfully.

"What's the wages, sir?" he inquired, tentatively.

"Oh, I d'no," returned the man; "we'll give you same's we paid Donnelly,—a dollar a day." Donnelly had been receiving a dollar and a half. T. Nolan, Jr., shook his head.

"Well, I'll do it, sir," he reluctantly responded, "but I don't much like it. There is n't much chance for workin' up, that's all."

"Well," replied the foreman, "you take the job now, and afterwards,—we'll see." T. Nolan, Jr., did so. He would n't have missed it for a good deal,—but it was just as well not to let the foreman know that fact.

Now all these years T. Nolan, Jr., had kept his eye on Baker's Lane. He saw a few things that others did not. He noted, in the mornings, as he drove to work with Donnelly, that hordes of people tramped down Baker's Lane afoot on their way to work. He perceived that many of them entered the back doors of the large buildings that faced on the adjacent thoroughfares and backed up on Baker's Lane. He saw that, in the evening, these same people poured by hundreds out of the big buildings into Baker's Lane, bound for home again, and that a fair proportion of them walked the entire length of the old, rusty track. He stored these facts in his mind for future use, and took the late Donnelly's place.



"He twisted on the brakes with suddenness"

On the following Monday morning, T. Nolan, Jr., treated Baker's Lane to a surprise. At the regular time, on that day, he pulled out of the shed and started the car down the street. All who saw turned and stood still, and wondered at the sight.

It was the same old bobtailed car, the same old horse, and the same T. Nolan, Jr., but there was a mighty difference in the appearance of all three. The horse was fed and groomed to within an inch of his life,—Nolan had taken care of that. The harness, wherever it had buckles, shone resplendently,—wherever it did not, it was black as ebony. T. Nolan, Jr., was arrayed in his Sunday clothes, with a nosegay in his buttonhole. His hair was clipped as short as it was possible to clip it. For the first time, probably, in his existence, his sleeves were not rolled to the elbow, and he leaned over the dashboard with an air of unusual importance.



"His heart went pitapat against his ribs"

But the crowd never looked at the horse or at T. Nolan, Jr. What it gazed at, open-mouthed, was the car. It was worthy of notice. It was painted a bright green,—a color visible for blocks on blocks,—green all over. It was not a beautiful shade of green,—T. Nolan, Jr., realized that himself,—but, as a means of attracting attention, it served its purpose. T. Nolan, Jr., had counted on that.



The sign in front of the room

The crowd looked at the green car, and cheered and "haw-hawed" until it was hoarse. When the people became accustomed to the gaudy color, they cooled down somewhat, and read the inscriptions, which filled the spaces over and beneath the windows and on the rear dashboard. Over the windows, in bright yellow letters, appeared the following words, as usual:—

CONSOLIDATED TRACTION COMPANY

Lower, underneath the windows, the crowd read, on one side:—

T. NOLAN, JR.'S
BAKER'S LANE BRANCH;
THE ONLY
HORSE CAR IN THE CITY

On the corresponding panel, on the other side, he had placed the following announcement:—

THIS CAR IS RUN
TO HOLD THE FRANCHISE:
STEP IN AND HELP TO
HOLD IT DOWN
FOR FIVE CENTS

By way of reassurance to his passengers, especially those familiar with the route, he had painted on the tailboard this inscription:—

NEVER BLOCKED BY TRUCKS UPON THE TRACK. WE JUMP THE RAILS AND GO AROUND THEM. WE GET THERE, ANYHOW

The crowd,—composed of men bound for work, stood for a moment in silent astonishment, and then crowded into the car, cheering as they went.

Thus T. Nolan, Jr., started his career. The commencement of some great enterprises is attended with much ceremony. But the opening of the Baker's Lane Line was accompanied only with a loud snap of a whip, a vigorous pull on a pair of reins, and the utterance of but one word. That word was "Git!"

"Git!" exclaimed T. Nolan, Jr., to the horse.

"Git!" yelled the crowd.

Somebody timed him. He made the two miles in thirteen minutes,—the record run for the old horse and the bobtailed car. All the way down Baker's Lane the crowd took up the hue and cry, and hailed with cheers the crowded car as it sped on. Heads were thrust from windows; people blocked the doorways.

It was an auspicious start for T. Nolan, Jr.'s Baker's Lane Line. That night he took the same crowd back, and every day he turned in his fares at the cashier's window in the regular way. Thereafter, instead of making one trip a day, the green car made fifteen. After the first day, the fame thereof had spread throughout the town, and people lined the thoroughfare, day after day, to see it go by.

The papers began to notice T. Nolan, Jr. They printed photographs of his car, of his horse, of his family, of himself,—of everything connected with him that they could lay their hands on. One newspaper paid him to write a signed article on his achievement. For a short time, at least, the best known individual in the great city was T. Nolan, Jr., driver of the bobtailed car. Whenever a striking newspaper story appeared, he pasted it inside his car for the delectation of passengers and for the aggrandizement of himself and his green conveyance.

He did n't let the popular interest flag. He kept posting on the outside of the car seductive little placards, which he prepared with great care, overnight. For one week he exhibited, in the evening, the following sign:—

SUPPER'S WAITING FOR YOU;
SMELT IT
ON THE LAST TRIP:
HOME IN THIRTEEN
MINUTES BY THE GREEN
HORSE-CAR LINE

In the morning, he hung this out:—

OUT LATE LAST NIGHT?
TAKE A THIRTEEN-MINUTES' SNOOZE
ON THE BAKER'S LANE LINE.
WE WAKE YOU WHEN YOU GET THERE

On the morning after the extraordinary appearance of the green car, the foreman of the car house stood in the office of the manager, who, also, was the acting vice president of the road.

"Well, Cassidy," exclaimed the latter, "what's the matter now?" Cassidy took a step forward.

"It's the Baker's Lane track, sir. The driver's raisin' thunder." The manager raised his eyebrows and leaned back in his chair.

"Raising thunder, is he? Why don't you discharge him, then?"

Cassidy shook his head. "Excuse me, sir, but you told me to see you before firin' the men. I want you to fire him, that's what I want."

The manager uttered an exclamation of astonishment. "What are you telling me, Cassidy?" he retorted. "Old Donnelly runs the Baker's Lane car. You don't mean to say that he's kicked over the traces, do you?"

"No, sir," returned Cassidy, "I don't. Poor Donnelly's dead, sir. There's a new man on,—young Nolan, sir; that's the fellow."

The manager shook his head. "Young Nolan," he mused; "never heard of him. Who put him on, eh? You did n't come to me about that, Cassidy."

Cassidy, having in mind the tithe which he collected out of Nolan's daily wages, hastened to explain just how it came about.

"Well, sir," he replied apologetically, "he's nothing but a kid, sir,—about like that." He pointed to a sixteen-year-old boy who was copying letters at a press in an adjoining room. "I put him on. He'd worked about the place, an' I thought he was all right, sir. But now it's got to be too much of a good thing. Did you see this, sir?"

He produced, from the left-hand pocket of his trousers, the morning's issue of a local daily paper. It contained a full account of T. Nolan, Jr.'s escapade. The manager had not seen it, although another copy of the same paper lay folded on his desk. He gingerly returned Cassidy's to him, and perused his own. As he read, he smiled. When he had finished, he swung around in his chair, glanced out of the window, and thought for a minute or two. Then he swung around toward Cassidy again, and said:—

"I'll attend to this, Cassidy, I'll take care of it myself. I'll take a squint at Baker's Lane during the luncheon hour. You wait till you hear from me,—understand?"

Cassidy nodded and departed. When he was gone, the manager glanced at the paper once more, and laughed aloud.

"Not a bad 'ad' for the 'C. T.,' after all," he said to himself. "Say, Ainsworth," he called into the next room, "come here; look there. What do you think of that?"

A week later Cassidy was back. In the meantime he had had no word. The manager was busy, but, nevertheless, he beckoned to the foreman.

"Well," he asked again, "what's up now, Cassidy?"

Cassidy frowned. "It's young Nolan again,

Digitized by Google

sir, an' that fool Baker's Lane jigger he's runnin'. He's gone and took another car; says he's runnin' that branch, an' has a right to. He just went and took it, that's all. I want to know what to do about it."

T. Nolan, Jr., had, indeed rooted out another car and another horse, and put his brother on to drive. They had as much traffic as they could handle. It was n't much, after all, but it was enough,—enough to keep their two old conveyances busy from morning until night. In the long years while the old track had lain resting and rusting, the world had moved, and Baker's Lane was just beginning to move with it. T. Nolan, Jr., had found it out,—that's all."

On the present occasion the manager looked at Cassidy from the corner of his eye,—the ghost of a smile playing upon his features.

"Yes, Cassidy," he returned, blandly; "well, what else?"

"What else?" gasped Cassidy; "why, sir, he's got no right—"

"Cassidy," interrupted the other, "what you're to see to is that the Baker's Lane franchise is held. That's your business, among other things. Now, *is* it being held? Does one car make one trip a day, according to orders? That's what I want to know—"

"One trip!" exclaimed Cassidy. "It makes a dozen, sir."

The other man shook his head. "Does it make *one*, Cassidy?" he asked.

Cassidy stared at him a moment, and then said: "It does, sir."

"Very well, then," returned the manager, "that's all you care about it. You go back to the car house, where you belong, and keep your system in order, and take good care of yourself, and see that at least one car is run at least once a day upon the Baker's Lane track. That is all you've got to do. You're through now. Good morning." That finished Cassidy.

"But there ain't," remarked T. Nolan, Jr., to his brother, one night, "there ain't any Saturday afternoon traffic. We're losin' half a day's receipts. We've got to fix that up, somehow."

They did. All the following week, the two cars of the green line bore placards announcing Saturday afternoon excursions for children. Baker's Lane was full to overflowing with the families of janitors and helpers, and they would be carried at five cents a head, the round trip out and back. Each car made three full trips, each time emptying and coming back for more. Six carloads of children went out early every Saturday afternoon, and returned every Saturday evening in time for supper. All the mothers in Baker's Lane could send their offspring for an afternoon's outing in charge of T. Nolan, Jr., at a maximum expenditure of just five cents a head. What T. Nolan, Jr., did with the youngsters when they reached the other end of the line,—why, they found out when they reached there.

One Saturday he impressed into service still another car. It took its station near where Main Street crosses Baker's Lane. Behind this car were the two others, loaded with youthful excursionists. They were waiting for the word to start. But T. Nolan, Jr., in the special, up ahead, was not ready to give it. He was waiting, too,—waiting, with his gaze fixed upon the door of a high-toned restaurant, half a block away. Finally, he sprang from the platform to the street. Three men had come out. T. Nolan, Jr., knew that they would cross his path.

One of them was the Consolidated's manager. The three caught sight of the loaded cars and the children, and chuckled with laughter. T. Nolan, Jr., had become a respectable joke about town. He stepped before them and pointed to his special.



"What do you think of that?"

"Gents," he suggested, politely, "will you go over the route? 'T won't take long."

The men looked at each other significantly, and then at T. Nolan, Jr. "We'll go," they said, unanimously, and stepped into the car.

"Ready!" exclaimed T. Nolan, Jr., clanging the gong with the air of a man conducting a successful enterprise, and the cavalcade began to move.

At the end of ten minutes, it halted. "Where on earth are we now?" inquired one of the men within.

T. Nolan, Jr., stuck his head into the car. "Gents," he inquired, "are you goin' any further, or will you get off here?"

The men looked out. They had reached the end of the line. "Why," inquired the manager, "you don't go any farther, do you?"

"The track don't, sir," responded T. Nolan, Jr.; "but," he added, with a sweep of the arm in a forward direction, "the car does, if it's any accommodation to our passengers."

He pointed to the road ahead, and there, like incipient rails, appeared two well-worn ruts along which the car, at times, had evidently wended its untrammeled way, in its fight for popularity and success.

By this time the other cars had pulled up. As soon as they stopped, the children incontinently piled out of them, falling one over another in their eagerness to alight.

"Now," exclaimed the three men inside the special, to T. Nolan, Jr., "Great Scott! what's this?"

They had watched the helter-skelter course of the youngsters, who were making for a point to the left of the track. Alongside of the old ramshackle shed was a fenced inclosure belonging to the railroad company. In front of its entrance stood a peanut and lemonade stand. Over this entrance was a sign announcing that there was a circus within. The children made a dash for this entrance and pushed in, one after another. There was no admission fee. T. Nolan, Jr.'s brother and two or three enthusiastic assistants unhooked the horses from the cars and led them inside, for they were part of the circus.

"What's this?" inquired the directors again.

T. Nolan, Jr., smiled. "A little scheme of my own, gents," he explained, "for the benefit of the kids. Do a turn there myself, sometimes." He cracked a joint or two, somewhat significantly.

He had not yet unhooked his horse. "Well, gents," he suggested, "shall I take you on, or take you back?"

They looked at one another, and then at him. Then they pointed toward the circus entrance.

"Take us in," they replied.

There it was. It was crude enough; but it had the tanbark ring, and the few gaudy, flimsy, inexpensive trappings which gave it the semblance of the real thing, and transformed the three carhorses, and the choice selection of youth which rode them, into a genuine performance. There are certain things that a lad with double joints can do. T. Nolan, Jr., did them. There are certain things that a half dozen street gamins, in the exuberance of their spirits, insist upon doing for the benefit of an audience, private or public. T. Nolan, Jr.'s half dozen did them well. There are innumerable things that three horses and as many youthful horsemen cannot help doing. It is very certain that T. Nolan, Jr.'s combination never felt the compulsion incident to their environment as they did upon the present occasion. The circus was a grand success.

At its close, the manager and his associates walked back to the special and boarded it. T. Nolan, Jr., once more a mere employee of the road, hitched his horse to the car and stood lounging against the rail, waiting for the other cars to start. The manager was the first to speak. His tone was stern and resolute.

"Say, young man," he inquired, "do you know that that piece of ground belongs to the road?" He frowned, and pointed toward the entrance to the circus ground.

T. Nolan, Jr., looked at the manager and gulped. He was not prepared for this. He had kept his eye upon the three men, and had an idea that they had enjoyed the show.

"Well, I don't know, sir, as—" Then he stopped. The manager was still glancing at him keenly.

"Don't know what?" demanded the other.

T. Nolan, Jr., glanced wistfully at the two cars in front with their burden of human freight. Then he glanced off toward the circus ground.

"Well, I don't know, sir," he replied, looking the manager squarely in the eye; "I don't know as the railroad ever made any more money out of it than they do now, sir. It's laid waste for years till now."

He reached up and clanged the bell. "Git!" he said to his horse.

* * * * * * *

All this was some half dozen years ago. Baker's Lane has grown with the passing of time. T. Nolan, Jr., formerly the driver of the Baker's Lane Horse-Car Line, still keeps in existence the franchise of the Consolidated Traction Company. He succeeds in holding it, even though it now extends out into the country and over to the next town. He has five hundred men or more under him to help him do it.

At the company's offices they still remember his peculiar partiality for signs. They have not yet forgotten the old green car. The sign that they have placed in front of the room where T. Nolan, Jr., sits and holds the franchise is this brief inscription, in neat gilt letters:—

T. NOLAN, JR., SUPERINTENDENT

A Song of the New South - Frank L. Stanton

A song of the South, in new glory,—fronting a day that is bright:
The shadows fall back from her forehead; she stands in the Light! in the Light!
She heard, in the tempest's wild warning, the prophets that prated of doom,
But fared, with her face to the morning, to starred heights of beauty and bloom.

To beautiful valleys enchanted, she passed from the thrall of the night;
By the dust of her graves, all undaunted, she lifted her brows to the Light;
On seas of the thundercloud riven, and tossed of the wind and the foam,
She saw, where the black wrecks were driven, the glimmering shoreline of home.

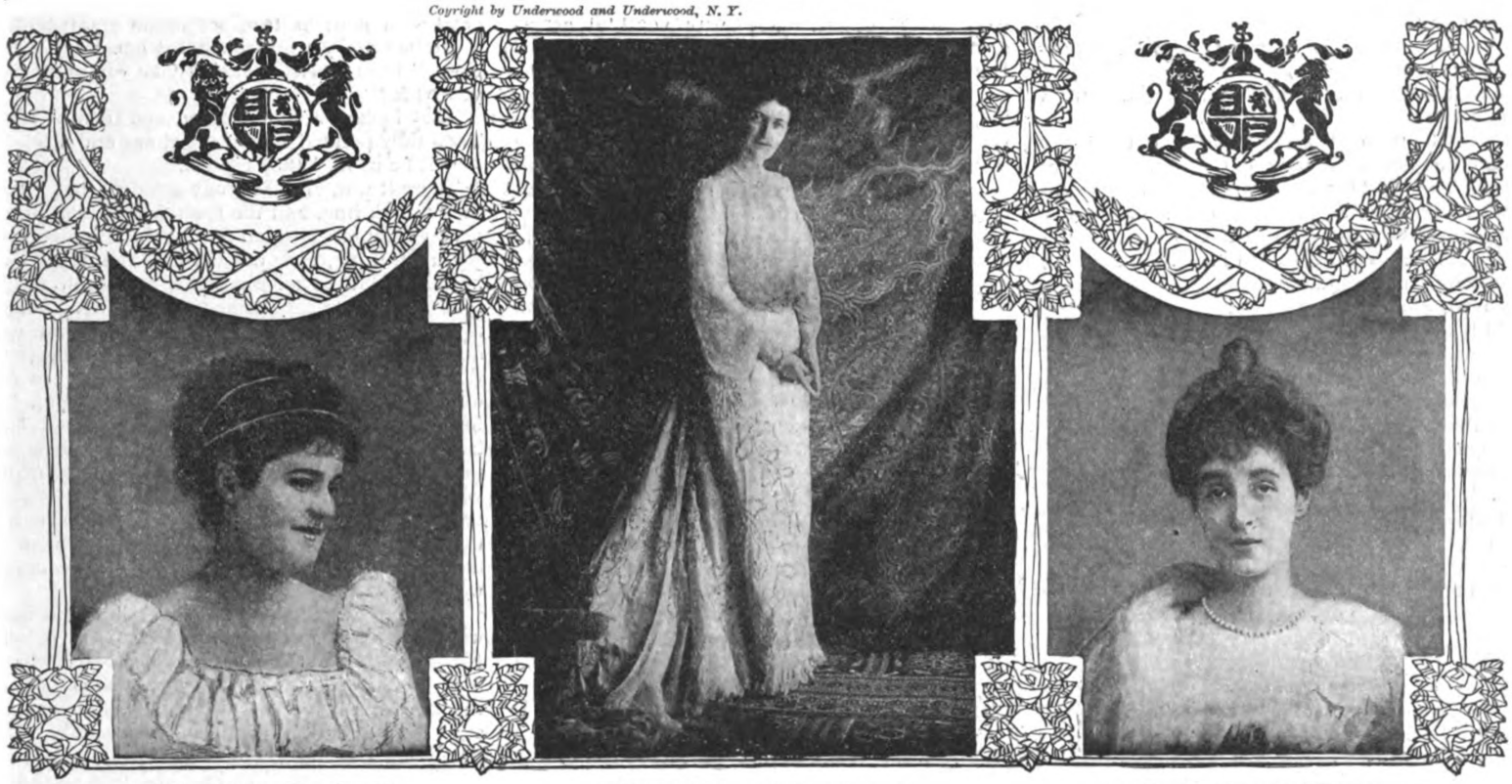
She stands, with fair Faith for her helmet, in the strength of high purpose and trust;
Dead hopes to the dead past forever, and the red sword of Hate to the rust.
Strong-sinewed, unswerving, and loyal, she fearlessly faces the years;
In the white path of Peace and of Progress, o'er landway and seaway she fares.

From her fields in the flowering valleys, all strifes and all discords retreat;
The summers sing to her; the harvests reel golden and rich at her feet.
White-risen from the wrath and the ruin, an anthem exultingly swells;
The dream is the deed as she listens to the chime of the liberty bells.

Onward! to highest endeavor, crowned of the sisterly states:
Onward! and, faltering never,—the world at her welcoming gates!
Onward! in grace and in glory,—veiling the past and its scars;
Onward! till splendid her story is writ in the roll of the stars.

Digitized by Google

Copyright by Underwood and Underwood, N. Y.



MRS. JOSEPH CHAMBERLAIN, formerly Miss Mary Endicott, of Boston

LADY CURZON, VICEREINE OF INDIA, formerly Miss Mary Victoria Leiter, of Chicago

THE DUCHESS OF MARLBOROUGH, formerly Miss Consuelo Vanderbilt, of New York

The Influence of American Women in Europe

MRS. GEORGE CORNWALLIS-WEST

[The number of American women who have married into the noble families of Europe now exceeds two hundred. With the wives of the Americans who have made their homes abroad, these women have wielded a powerful influence in creating new standards in foreign court circles, and in showing what that common activity known as "American hustle" will accomplish when it is applied in the right way. It is a well-known fact that several Englishmen who married American women have been lifted from places of almost absolute obscurity by their wives, and are now holding responsible government positions. It is the nature of an American woman to aid her husband,—to stimulate him to seek success and distinction. Recently, the American wives of two British diplomats played spectacular parts in imperial affairs. In South Africa, Mrs. Joseph Chamberlain, who was Miss Mary Endicott, of Boston, utilized the great tact with which she is endowed in aiding her husband, the British colonial secretary, in his work of conciliating the Boers. In India, Lady Curzon, who was Miss Mary Victoria Leiter, of Chicago, shared, with her husband, the Viceroy of India, the central position at the great durbar at Delhi. Her position as the vicereine is one of delicacy and difficulty; it is almost as important socially as it is politically. An ultra-snobbish population stands ready to analyze every act of her life, but the most severe critics of the young American say that much of the credit for the smoothness with which the wheels of the present imperial administration have gone round has been due to her ability. Lady Curzon is not the first American woman, however, to reach so high a position. Miss Alice Heine, of New Orleans, actually secured a seat on a European throne by becoming the consort of the now reigning Prince of Monaco, from whom she has been legally separated. Miss Mary Lee, of Brooklyn, now Countess Waldersee, is the widow of a royal prince, Frederick, of Schleswig-Holstein, who was an uncle of the German emperor. It is well known that there has been a number of unfortunate marriages between American women and foreign men of title, but, in every instance where the wife has made an effort to urge her husband to seek the rewards of an energetic life, the result has not been hopeless. There may be a reason for this, because women in England have more scope for mixing in public life than those in America.—THE EDITOR.]

THIRTY years ago, in England as on the Continent, an American woman was looked upon as a strange and abnormal creature, with habits and manners that could not be tolerated. Anything of an outlandish nature might be expected of her. If she talked, dressed, and conducted herself as any well-bred woman would, much astonishment was invariably evinced, and she was usually saluted with the tactful remark: "I should never have thought you an American," by those who intended a compliment. As a rule, people looked upon her as a disagreeable and even dangerous person to be very suspicious of, if not to be avoided altogether. Her dollars were her only recommendation, and every American woman was credited with the possession of them,—otherwise, what was her *raison d'être?*

No distinction was ever made between any Americans; they were all supposed to be of one uniform type. The wife and daughters of the newly enriched California miner, swathed in silks and satins, and blazing with diamonds on the smallest provocation; the cultured, refined, and retiring Bostonian; the aristocratic Virginian, as full of tradition and family pride as a Percy of Northumberland or a La Rochefoucauld; the cosmopolitan and up-to-date New Yorker,—all were grouped in the same category, all were considered tarred with the same brush.

The American Woman Has Carved Her Onward Way in Her Own Manner

The innumerable familiar caricatures, supposed to represent the typical American girl, represented them all of the same type: beautiful and refined in appearance, although dressed in exaggerated taste and speaking with a nasal twang,—the most impossible language. The young lady who, in refusing anything more to eat, said, "I'm pretty crowded just now," or, in explaining why she was traveling alone, remarked, "Popper don't voyage: he's too fleshy," was thought to be representative of the national type and manners. So great, in society, was the ignorance even of the country, that it was thought astonishing if an American from New York knew nothing of one from San Francisco, as if they both came from neighboring counties. On the Continent, the ignorance was still greater,—many went so far as to include South America. An American lady from New York was once asked by a Frenchman if she knew a certain Chilian lady, and, when she answered in the negative, he exclaimed: "*Mais, n'êtes-vous pas toutes deux Américaines?*"

American men were myths, few being idle enough to have leisure to travel, but they were, nevertheless, supposed to be as loud and vulgar as the mothers were unpresentable and the daughters undesirable,—unless worth their weight in gold. A great deal of water has flowed under the bridge since those days. The steady progress of American women in the minds of Europeans can be gauged by studying their present position in Europe. It is not to be denied that they are sharing many of the "seats of the mighty," and the most carping and jealous critics cannot find fault with the way they fill them. In the political, literary, and diplomatic world, they more than hold their own. The old prejudices against them, which mostly arose out of ignorance, have been removed, and American women are now appreciated as they deserve. That they have faults, and are open to criticism in many ways is, of course, natural; on this, we shall touch later, but the fact remains undisputed that they are very successful in the Old World.



LADY WILLIAM BERESFORD formerly Mrs. Louis Hamersley, of New York

MRS. JOSEPH H. CHOATE, wife of the American ambassador

Ambition and Versatility Have Been the Chief Attractions of American Women

There is no doubt that their success is largely due to their wonderful adaptability, which they display without at the same time losing their individuality. A girl born and bred in the backwoods of some western state will adopt the manners and customs of her husband's country to such an extent that, after a few years, she might pass as of his nationality. The chief characteristic of the American woman is her versatility, and this, fostered by her ambition and active mind, seems to open all paths to her. Speaking the same language, she naturally feels more at home; besides, there is no doubt that English society is much broader-minded and more appreciative of individual merit than that of any other country; beauty and charm in a woman, and brains or good fellowship in a man, will take either into fastidious and refined circles where dull duchesses and rich bores seek in vain to enter. It is not so in other countries, particularly in France and Austria, with whose old aristocracy brains and beauty are very secondary considerations, compared to the necessary qualifications required to figure in the "Almanac of Gotha."

London, on the contrary, opens her doors widely to all genius and talent. Even the most frivolous and fashionable of Englishwomen like to think that they have intellectual aspirations, and, intellectual friends failing, are rather fond of the reflected glory and luster shed upon them in being seen with prominent men, be they politicians, authors, or artists.

Perhaps the reason of the easier access to society existing in England is the fact of there being a recognized head and recognized grades. Where there is a court, prescribed rules are accepted much more readily than where they are dictated merely by the arbiters of fashion. People are not apprehensive of having their privileges encroached upon or their positions shaken, and can afford to receive whom they please. An illustration of the reverse of this is to be found in France, where, since the founding of the republic, the old nobles have sulked in their *faubourg*, and, with the exception of a small group, society is like a ship without a rudder, and is broken into little cliques, each a law unto itself.

Compared with England, American society is restricted, narrow, and artificial, and it takes a

Digitized by Google



MRS. ARTHUR PAGET, formerly Miss Minnie Stevens, of New York

THE DUCHESS OF MANCHESTER, formerly Miss Helena Zimmerman, of Cincinnati

THE MARCHIONESS OF DUFFERIN, formerly Miss Flora Davis, of New York

MRS. BRADLEY-MARTIN, an American leader in English social affairs

long time to break down the barriers; but, outside of this, comparatively speaking, small section, in marked contrast, commercially and in the walks of science and invention, America opens her portals and arms wide to all who claim her attention. There youth is no barrier to her generous consideration or to successful achievement. Inventions are as quickly recognized as they are speedily put into use, and enterprise of all kinds is encouraged, whereas, in the mother country, youth is accounted a crime, and the slow methods of recognition often crush, if they do not kill, an aspiring inventor and many worthy enterprises.

Americans are often credited with loving titles. In a sense, this criticism is fair, but only inasmuch as, striving always to have the best of everything, including society, they make the mistake of thinking that the aristocracy of a country must represent the most cultured and refined of its inhabitants. Unfortunately, this is not always so, and it is obviously unfair to reproach American women for what, in every country in the world, both sexes struggle for,—social or material advancement. Nowhere else is there more hero-worship than in America. Great deeds and great names thrill Americans. Prince Henry of Prussia, in his recent visit to the United States, won most of his success, and excited enthusiasm, not because he is a royal prince and brother of the German emperor, but because he is a grandson of the late Queen Victoria, who, if possible, was more venerated and admired there than in her own country.

Snobbishness Is World-wide, and an Old Name Is only a Social Passport

Is it to be wondered at that the ancient and famous names of European aristocracy, with all their traditions and historical associations, should have a peculiar fascination for the inhabitants of a new country whose history, however splendid and unique, is but of yesterday? There are some who do not discriminate and who are dazzled by a high-sounding title, whatever the origin and whoever may be the bearer; but this is not an American monopoly. It is possible to meet an English nobleman whose ancestors are not in the Domesday Book, and whose blue blood is conspicuous by its absence, and there are French marquises whose ancestors were not Crusaders, German barons who do not possess castles on the Rhine, Spaniards whose castles in Spain are their only recommendation, and Italian counts who are not closely related to the Doria-Pamphili or Colonnas. As snobbery is cosmopolitan, the genus snob having no nationality, so well-bred people speak the same language all over the world.

Mark Twain tells us that the proverb, "An Englishman dearly loves a lord," would be more accurate as "The human race envies a lord," meaning, presumably, what he should represent, and that "the buying of titles had been worn threadbare several hundreds of centuries before America was discovered." Whether this be true or not, there is no doubt that in England, in this democratic age, a fine old name is only a good letter of introduction, sufficient, perhaps, to give the *entrée* to society; but to be a *persona grata* in it, or in the world of thought or action, it is not enough, and brains must win the day.

The education and bringing up of the average American girl is in some ways far superior to that of her English cousin, certainly in the way of book-learning. They are better read and have generally traveled before making their appearance in the social world, whereas a whole family of English girls may be educated by a more or less incompetent governess,—with perhaps a few extra lessons from a master in elocution or music to "finish" them before they "come out;" the American girl in the same condition of life will begin from her earliest age with the best professors in all branches,—she will be taken to Paris to follow "*cours*," to Italy to see pictures, and to Germany for music, if she has any talent, and, by the time she is eighteen, she is able to assert her views on most things and her independence in all. She has a full appreciation and knowledge of what she wants and of what is best, and in all things strives to attain it. She seldom loses her heart, and never her head, the coldness with which she is reproached being, perhaps, one of the sources of her power.



LADY GREY EGERTON, formerly Miss Eleanor Cuyler, of New York

MRS. GEORGE CORNWALLIS-WEST, formerly Miss Jennie Jerome, of New York

On the other hand, her education has many disadvantages not shared by the English girl. Most transplanted Americans have not, and do not understand the word "home." Their life of change—traveling, or stopping at hotels,—engenders that restlessness for which they are noted, and that adheres to them through life. They often miss thereby, and are not brought up with that practical knowledge in household matters which is one of the triumphs of English education, and which, when she embarks on matrimony, arms a woman, to some extent, with the sinews of war. It has often been said that reverence is not one of the virtues most prominent in the American character, and this, added to woman's advanced education, makes her very impatient of control, and often wanting in respect for her parents and elders, according to old-fashioned European ideas.

It has often been attributed to American women that they are queens in their own country. Caressed and honored from their infancy, and wielding immense capricious power, treated as goddesses behind the altar, rather than as comrades in the line of battle, their confidence in themselves is naturally unbounded. But they are not so intolerant of advice as the men, or quite so afraid of showing their ignorance of European customs. An American woman could not have committed the mistake ascribed to her compatriot, who, while being received in audience by the pope, and having refused to inquire, or to be told how to address him, was heard, to the horror of the attendants, repeatedly calling him "*Sacré Pape.*"

English Women Are usually at Their Best in the Midst of Country Life

So much has been written and said of the American woman's appearance that it may seem desirable here to mention the fact that she dresses well. The general consensus of opinion is that she is, perhaps, the best-dressed woman in the world. Even Wu Ting-fang, former Chinese ambassador to Washington, has added his voice to the chorus of praise, and, in a recent interview, expressed his admiration of the American woman's dress, but he naïvely remarked that, of course, it is quite different from the costume of the East. Though in the realms of dress the French have creative genius, yet as a nation they do not possess the figures to show off their costumes, whereas the rising generation in America, emulating the English, have taken vigorously to athletics and physical exercises generally, the result being the fine, tall young women with which the talented pencil of Charles Dana Gibson has rendered us so familiar.

The extraordinary improvement noticeable in English women's dress in the last twenty years is only equal to that in the decoration and furnishing of their houses, and this might with reason be ascribed to the influence and example of Americans. When English women dress well, they are wonderfully picturesque,—more so than Americans,—and, when they keep to their own particular style and do not try to wear some *outrée* French fashion which they do not, as a rule, understand how to put on, they are very successful. The Englishwoman is at her best in the midst of country life; there, in the matter of dress, she reigns supreme. It was she who first set the fashion of the practical and sensible dresses now so widely adopted in America and other countries by all women who care for outdoor life.

Digitized by Google

EDITORIAL PAGE

ORISON SWETT MARDEN
EDITOR AND FOUNDER

THE SUCCESS COMPANY
UNIVERSITY BUILDING, NEW YORK

What Is the Matter With Your Help?

"GIVE us a Rowan; give us a man who can carry a message to Garcia!" Since the publication of Elbert Hubbard's valuable and widely-quoted pamphlet,—"A Message to Garcia,"—this cry has been sounded in our ears with wearisome iteration. Newspapers and magazines all over the country have joined in the chorus. The ignorance, stupidity, and inefficiency of employees in every grade of life has become a favorite theme with moralists of a certain class. Amid the outcry against the sins of the hired worker, but few voices have been raised to inquire into the shortcomings of the man who hires him.

Everywhere we hear complaint of the difficulty and frequent impossibility of finding efficient employees. Little or nothing is heard of the impossibility of satisfying the exacting demands of some employers, of the baneful example they set to the workers under them, or of the treatment to which they subject them,—treatment, in many instances, well adapted to pervert and demoralize the best-intentioned efforts of the most efficient young men and women. Many employers say that the majority of those whom they hire are mere eye-servants, careless and indifferent, who take no interest in their work, outside of receiving their salaries.

Doubtless there are employees who fall short in their duty, but it is a significant fact that, in many cases, persons who were called "worthless sticks," in some establishments, have changed completely and done remarkably well in others. We have taken considerable pains to follow the careers of certain employees who have been discharged from positions because of alleged incompetency or insubordination, and have been surprised to see them afterwards filling positions of equal importance to the entire satisfaction of their new employers. Their success, under the changed conditions, was not the result of a bitter lesson learned from their previous discharge, but of the different attitude of their later employers. The former principals, by their lack of confidence in them, their meanness and harsh treatment, appealed to all that was worst in them. The latter, by trusting to their honor, by uniform kindness and consideration, appealed to all that was best in them.

▲ ▲ ▲

The most efficient, loyal, and contented workers are always developed under employers who make the Golden Rule their motto. In factories, stores, and offices where this rule is adopted, we don't hear of strikes or lockouts, or conflicts between employers and employees. Each wage-earner knows that he is working for his own interest, as well as that of his employer, and he becomes spontaneously enthusiastic and throws himself into his work with a will. The humblest worker in such a concern knows that, if the business prospers, he will prosper with it. Under such conditions a man would be worse than a fool if he should do less than his best.

At a recent convention of employers and employees, Carroll D. Wright expressed the opinion that the struggle between the wage-earner and the employer will never cease while there is self-seeking among men. "The decalogue," he said, "is as good a labor platform as any. In religion we find the highest form of solution yet offered. Next to religion comes constructive evolution, that evolution which believes in the potency of effort. The economic man is growing into a co-ordinate man. We are to have a new law of wages grown out of the religious thought. The old struggle was for existence. The new struggle is for a wider spiritual margin. The application of the religious idea is the true solution of the labor problem." Mr. Wright is no dreamer, no "wild-eyed enthusiast," but a practical, highly trained specialist, who has given the better part of his life to the study of economic questions, yet he can suggest no other means by which complete harmony can be brought about between employer and employee than the introduction of the Golden Rule into every sort of business.

If you are always having serious trouble with your employees, you are not treating them properly. Your methods are at fault; there is something wrong with you. Therefore, instead of asking yourself, "What is the matter with my help?" ask, "What is the matter with me?" You will then be more likely to receive the correct answer.

In hundreds of concerns in this country, many of the employees are treated practically as slaves, and are not supposed to have any rights of their own. They are expected to give their souls and bodies to their employers in exchange for abuse and grinding exactions. Thousands of employers know perfectly well that, at heart, they are robbers, and that they are not giving an equivalent for what they receive, either in salary, in sympathy, in encouragement, or in helpfulness. They know that there is no reciprocity between themselves and those who work for them. Not long ago we heard of an artist of great ability who was unable to secure employment or to sell his pictures. He was obliged to have money to support a feeble mother, so he accepted work at making posters for fifteen dollars a week. His employer boasted that the work was actually worth, at least, fifteen thousand dollars a year; yet circumstances made him labor for about one-twentieth of that amount.

▲ ▲ ▲

Some time ago, a prominent London publisher was boasting to a friend that he had had in his employ, for years, a man to whom he was paying only three pounds a week, but whose market value was, at least, ten pounds. "Then why do you not pay him what he is worth?" asked his friend. "Because I don't have to; I don't do business that way," was the reply; "the poor devil has a wife and a big family, and he is afraid of being discharged if he does not keep quiet." This is not an exceptional case, but it is not usual for employers to boast of such shrewdness, because they think that the employees in question may hear of it and demand what they are worth. Everybody knows that thousands on thousands of people are being kept down in just this way, by men regarded as "respectable" and of "good standing." As in the English case referred to, many workers do not dare to demand what they know they are worth, and ought to have, as they fear they would be discharged, and, as many of them have others depending upon them, they cannot afford to take the chance of being out of employment.

Millions of the money that is being donated to educational institutions, libraries, hospitals, and other philanthropic purposes, has really been stolen from employees, by clipping it from their wages. It is true that it was not illegally done, for the employees agreed to work for the amount they received, but this does not cancel the moral obligation of the employer.

▲ ▲ ▲

A natural accompaniment of this grasping attitude is the grudging of even a word of praise or appreciation. Many employers have the false impression that it is dangerous to praise their help, believing that they will get "too smart," but the fact is the reverse. Nothing else will suppress so effectually the spontaneity in service and nerve of employees as lack of appreciation or perpetual fault-finding. You cannot use them as safety-valves to vent the spleen of your dyspeptic moods, and then expect from them a manifestation of just the opposite qualities. Like produces like. The majority of them will be kind and considerate, if you are kind, sympathetic, and helpful toward them, but not otherwise. You have no right to claim from them what you are not willing to give them. It is not only unfair, but also positively dishonest, to ask for something for nothing. It is encouragement, praise, helpful sympathy, and a real interest in the welfare of employees that call out enthusiasm, interest in your business, and a feeling that they are largely responsible for your success or failure. With these, you will get spontaneous service and a desire to help you and to give you as little trouble as possible. We know employers whose assistants are so loyal that they would cheerfully work holidays and evenings or do anything required to help out in emergencies. This is the test of leadership,—the ability to manage others so that you get their unstinted confidence and their loving service, so that they are always ready to help in every way possible. Properly treated employees feel that they are practically partners in the business; they are so interested that dull times pain them. They suffer because of your losses, and are as sensitive to your misfortunes as yourself. Such an attitude on the part of employees is not developed by abuse. Meanness will not call it out; selfishness cannot command it. It is purely voluntary, arising from a consciousness of kindliness and nobility in yourself.

Just and fair-minded employers everywhere are willing to concede the reasonableness and magnanimity of employees when justly and honorably dealt with. Colonel James Kilbourne, president of the Kilbourne and Jacobs Manufacturing Company, Columbus, Ohio, speaking on this subject recently, said: "It is evident that wage-earners, as a class, are not getting their full share of the profits produced jointly by labor and capital. My thirty years' experience as a manufacturer has convinced me that workingmen do not ask, that they do not desire, of those in whose fairness they have confidence, more than they believe to be justly due them, and that, when an employer wishes to do all that justice demands and necessity permits, and approaches them and deals with them as men having the same feelings, the same objects in life as themselves, there will be no trouble whatever in establishing amicable relations between them. A better social condition will come by evolution; but, whatever its form, its methods will conform to the Golden Rule, justice will be its corner stone, and love for our fellow men its firm foundation."

▲ ▲ ▲

That Colonel Kilbourne is no theorizer is shown by the fact that, during the thirty years in which he has been at the head of a business that gives employment to between six and seven hundred men, there has never been a disturbance or conflict of any sort between him and his employees.

"The policy of our firm, in general," he said, in reply to a question, "is to accord the same treatment, in every respect, to those employed at daily wages, as is shown to officers and salaried clerks. This applies to vacations, advance of wages, medical service in case of sickness or accident,—in fact, to all details. The coal-shoveler feels as much at liberty to call on the president of the company about his own or the company's affairs as does the superintendent, and receives as much consideration."

A man who cannot treat his employees so that they will always regard him as a friend, no matter whether they are working for him or afterwards for themselves, has failed somewhere. There is something wrong when employees, who have been a long time with you, and have left you, do not write to you or come to see you, or ask your advice, or speak well of you. You are losing not only their respect and a great deal of helpfulness from them, but also a vast amount of profitable advertising, which you might have for your business. The best advertisement you can have, even better than that of a satisfied customer, is contented employees. Wherever they go, they speak your praises, and tell what a fine business yours is. This free advertising by employees is worth, to some concerns, a small fortune every year. On the other hand, adverse free advertising by employees who work for contemptible employers sometimes injures their business thousands of dollars a year. Many women will not patronize a store or buy goods from a factory whose proprietors are not considerate of their employees.

Besides the mere business side of your relations with those who work for you, there are ethical sides. You, to a certain extent, set the standard of morality and of business methods for your subordinates. They have a right to look to you as an example. You may be sure that they will imitate you, consciously or unconsciously. Whether good or bad, you are repeating yourself in the lives of some of those about you. You owe it to society to show your best side always.

Digitized by Google

THE ART OF ELOQUENCE

GEORGE FRISBIE HOAR

[UNITED STATES SENATOR FROM MASSACHUSETTS]

THE secret of eloquence eludes every attempt to discover it. Many writers, ancient and modern, have tried to tell the nature of it, or to instruct an ambitious youth in that which he covets as the art of all arts, the power of controlling the will of other men by the gift of speech. Cicero said the best things ever said about it. Perhaps Emerson has come next to him. Each was a great orator in his own way. But it is like poetry. When you have got the most comprehensive definition, your attention is called to something clearly outside it, which everybody will agree is genuine eloquence or genuine poetry. When you have studied carefully all the rules of a school and got by heart all the instruction of a professor, some untaught genius like Burns, or Patrick Henry, spontaneously, as a bird sings, eclipses all the trained masters.

A good style is essential to an orator. It is acquired commonly by infinite labor and pains. To get it the scholar must have the benefit of the best masters and the severest criticism. He is told that to perfect himself he must study foreign tongues, must know how Cicero or Demosthenes handled a legal argument, or swayed a deliberative assembly; but, when he has got through his study, he finds himself beaten at his own weapons by John Bright, or Erskine, or some Methodist or Hard-shell Baptist preacher from the backwoods. For all that, it is true that training makes an orator. There will be no great orator, as there will be no great poet, with rare exceptions, who does not observe Horace's rule: *Nocturna versate manu, versate diurna.* To speak well, most men must study hard and practice much.

There have been natural orators who seem to have owed little to study. There have been a few famous speeches that were without premeditation. But the number of either is very small. Little that has been produced in that way keeps a permanent place in literature. In general, so far as eloquence is remembered after the occasion that called it forth has gone by, or so far as anybody cares to read it afterwards, it is like every other human accomplishment, the result of careful and laborious training. I have no doubt that the great natural orators of the world who have had no help from books or masters, and owe little to previous study, would all agree in lamenting their disadvantage, and in envying their more fortunate rivals whatever they have done that was well done on the inspiration of an instant occasion. They would have done better if their faculties had been trained by study, and they would have done great things a hundred times as often. The great natural orators of the world are few in number and each of them is remembered by only one or by very few speeches.

If an American youth aspires to this desirable accomplishment, which he is likely to desire beyond all others, he would better take for his guide Cicero or Quintilian, or the best writers or instructors in the art of oratory. He would better make careful preparation than trust himself to the inspiration of a sibyl, who will be quite unlikely to be at hand when most needed.

The longer I live, the more highly I have come to value the gift of eloquence. Indeed, I am not sure that it is not the single gift most to be coveted by man. It is as hard to define it as it is to define poetry. Perhaps it is impossible. To be a perfect, consummate orator is to possess the highest faculty given to man. He must be a great artist, and more. He must be a master of the great things that interest mankind. What he says ought to have as permanent a place in literature as the highest poetry. He must be able to play at will on the mighty organ, his audience, of which human souls are the keys. He must have knowledge, wit, wisdom, fancy, imagination, courage, nobleness, sincerity, grace, a heart of fire. He must himself respond to every emotion as an Æolian harp to the breeze. He must have—

"God gave you that gifted tongue of yours, and set it between your teeth," said Thomas Carlyle, "to make known your true meaning to us, not to be rattled like a muffin man's bell"

"An eye that tears can on a sudden fill,
And lips that smile before the tears are gone."

He must have a noble personal presence. He must have, in perfection, the eye and the voice which are the only and natural avenues by which one human soul can enter into and subdue another. His speech must be filled with music and possess its miraculous charm and spell,—

"Which the posting winds recall,
And suspend the river's fall."

He must have the quality which Burke manifested when Warren Hastings said, "I felt, as I listened to him, as if I were the most culpable being on earth;" and which made Philip say of Demosthenes, "Had I been there, he would have persuaded me to take up arms against myself."

He has a present, practical purpose to accomplish. If he fails in that, he fails utterly and altogether. His object is to convince the understanding, to persuade the will, to set aflame the heart of the audience or those who read what he says. He speaks for a present occasion. Eloquence is the feather that tips his arrow. If he misses the mark, he is a failure, although his sentences may survive everything else in the permanent literature of the language in which he speaks. What he says must not only accomplish the purpose of the hour, but should also be fit to be preserved for all time, or he can have no place in literature, and but a small and ephemeral place in human memory. In short, it must be classic as well as practical.



George F. Hoar

Senator Hoar was born at Concord, Massachusetts, seventy-seven years ago. He has served in the United States senate nearly twenty-six years, during which he has taken an active part in many matters that have made American history. He is a man of great readiness in debate, and has spoken powerfully against the Philippine policy of the administration, which he otherwise supports.

The orator must know how to so utter his thought that it will stay. The poet and the orator have this in common. Each must so express and clothe his thought that it will penetrate and take possession of the soul, and, having penetrated, must abide and stay. How this is done, who can tell? Carlyle defines poetry as "a sort of lilt." Cicero finds the secret of eloquence in a *lepos quidam celeritasque et brevitas.*

One living writer, who has a masterly gift of noble and stirring eloquence, finds it in "a certain collocation of consonants." Why it is that a change of a single word, or even of a single syllable, for any other which is an absolute synonym in sense, would ruin the best line in Lycidas, or injure terribly the noblest sentence of Webster, nobody knows. Curtis asks how Wendell Phillips did it, and answers his own question by asking how Mozart did it.

I have had a great opportunity to hear the best public speaking of my time for the last fifty years. I have heard the great American orators in the pulpit, at the bar, in the senate, before political assemblies, and on literary occasions. I have heard Palmerston, and Lord John Russell, and John Bright, and Gladstone, and Disraeli, each on great field days in the house of commons, and I have heard Spurgeon and Guthrie in the pulpit. I have heard Webster, and Choate, and Kossuth, and Wendell Phillips, and James Walker. So possibly my experience and observation, although they came perhaps too late for my own advantage, may be worth something to others. Every American youth, if he desires, for any purpose, to get influence over his countrymen in an honorable way, will like to become a good public speaker. That power is essential to success at the bar, or in the pulpit, and almost indispensable to success in public life. The rare men who have succeeded without it are the men who value it most.

The eye and the voice are the only and natural avenues by which one human soul can enter into and subdue another. When every other faculty of an orator is acquired, it sometimes almost seems as if voice were nine-tenths and everything else but one-tenth of the consummate orator. There are exceptions, of which Charles James Fox, the most famous debater that ever lived, is the most renowned. But it is impossible to overrate the importance to the orator's purpose of that matchless instrument, the human voice. In managing the voice, the best tone and manner for public speaking are commonly those which the speaker falls into naturally when he is engaged in earnest conversation. Suppose you are sitting about a table with a dozen friends, and some subject is started in which you are deeply interested. You engage in an earnest and serious dialogue with one of them at the other end of the table. You are perfectly at ease. You forget yourself, you do not care in the least for your manner or tone of voice, but only for your thought. The tone you adopt then will ordinarily be the best tone for you in public speaking. You can, however, learn from teachers or friendly critics to avoid any harsh or disagreeable fashion of speech that you may have fallen into and that may be habitual to you in private conversation.

Next, never strain your vocal organs by attempting to fill spaces which are too large for you. Speak as loudly and distinctly as you can do easily, and let more distant portions of your audience go. You will find in that way, very soon, that your voice will increase in compass and power, and you will do better than by a habit of straining the voice beyond its natural capacity. Be careful to avoid falsetto, either in tone or style. Shun imitating the tricks of speech of other orators, even of those famous and successful. These may do for them, but not for you. You will do no better in attempting to imitate the tricks of speech of other men in public speaking than in private speaking.

There is no less eloquence in the voice, eyes, and air of a speaker than in his choice of words. True eloquence consists in saying all that should be, not all that could be said.—La Rochefoucauld

Never make a gesture for the sake of making one. I believe that most of the successful speakers whom I know would find it hard to tell you whether they themselves make gestures or not, they are so absolutely unconscious in the matter. But with gestures as with the voice, get teachers or friendly critics to point out to you any bad habit you may fall into. I think it would be well if our young public speakers, especially preachers, would have competent instructors and critics among their auditors, after they enter their profession, to give them the benefit of such observation and counsel as may be suggested in that way. If a Harvard professor of elocution would retain the responsibility for his pupils five or ten years after they get into active life, he would do a good deal more good than by his instruction to undergraduates.

So far I have been talking about mere manner. The matter and substance of an orator's speech must depend upon the moral and intellectual quality of the man. A great orator must be a man of absolute sincerity. Never advocate a cause in which you do not believe, or affect an emotion you do not feel. No skill or acting will cover up the want of earnestness. It is like the ointment of the hand which betrayeth itself. In my opinion, the two most important things that a young man can do to make himself a good public speaker are: make constant and careful written translations from Latin or Greek into English, and practice in a good debating society.

Digitized by Google

It has been said that all the great parliamentary orators are either men whom Lord North saw, or men who saw Lord North; that is, men who were conspicuous as public speakers in Lord North's youth, his contemporaries, and the men who saw him as an old man when they were young themselves. This would include Bolingbroke, and would come down only to the year of Lord John Russell's birth. So we should have to add a few names, especially Gladstone, Disraeli, John Bright, and Palmerston. There has been no great parliamentary orator in England since Gladstone died. A good many years ago I looked at the biographies of the men who belonged to that period, who were famous as great orators in parliament or in court, to find, if I could, the secret of their power. With the exception of Lord Erskine and of John Bright, I believe every one of them trained himself by careful and constant translation from Latin or Greek, and, in his youth, frequented a good debating society. Brougham trained himself for extemporaneous speaking in the Speculative Society, the great theater of debate for the University of Edinburgh. He also improved his English style by translations from Greek, among which is his well-known version of the "Oration on the Crown." Canning's attention while at Eton was strongly turned to extemporaneous speaking. They had a debating society in which the Marquis of Wellesley and Charles [Earl,] Grey had been trained before him, in which they had all the forms of the house of commons,—speaker, treasury, benches, and an opposition. Canning also was disciplined by the habit of translation.

Curran practiced declamation daily before the glass, reciting passages from Shakespeare and the best English authors. He frequented the debating societies which then abounded in London. He failed at first, and was ridiculed as "Orator Mum." But at length he surmounted every difficulty. It was said of him by a contemporary: "He tuned his shrill and stumbling brogue into a flexible, sustained, and finely modulated voice; his action became free and forcible; he acquired perfect readiness in thinking on his legs; he put down every opponent by the mingled force of his argument and wit, and was at length crowned with the universal applause of the society, and invited by the president to an entertainment in their behalf." I am not sure that I have seen, on any good authority, that he was in the habit of writing translations from Latin or Greek, but he studied them with great ardor, and undoubtedly adopted, among the methods of perfecting his English style, the custom of students of his day of translation from these languages. Jeffrey joined the Speculative Society in Edinburgh in his youth. His biographer says that it did more for him than any other event in the whole course of his education.

Many are ambitious of saying grand things; that is, being grandiloquent and soaring to rhetorical heights. Eloquence is speaking out,—a quality few esteem, and fewer aim at.—Hare

Chatham, the greatest of English orators, if we may judge by the reports of his contemporaries, trained himself for public speaking by constant translations from Latin and Greek. The education of his son, the younger Pitt, is well known. His father compelled him to read Thucydides into English at sight, and to go over it again and again until he had got the best possible rendering of the Greek into English. Macaulay belonged to the Cambridge Union, where, as in the society of the same name at Oxford, the great topics of the day were discussed by men many of whom afterwards became famous statesmen and debaters in the house of commons.

Young William Murray, afterwards Lord Mansfield, translated Sallust and Horace with ease; learned a great part of them by heart; could converse fluently in Latin; wrote Latin prose correctly and idiomatically, and was specially distinguished at Westminster for his declamations. He translated every oration of Cicero into English, and back again into Latin. Fox can hardly have been supposed to have practiced much in debating societies, as he entered the house of commons when he was nineteen years old. But it is quite probable that he was drilled by translations from Latin and Greek into English; and in the house of commons he had, in early youth, the advantage of the best debating society in the world. It is said that he read Latin and Greek as easily as he read English. He himself acknowledged that he gained his skill at the expense of the house, for he had sometimes tasked himself during the entire session to speak on every question that came up, whether he was interested in it or not, as a means of exercising and training his faculties. This is what made him, according to Burke, "rise by slow degrees to be the most brilliant and accomplished debater the world ever saw."

Sir Henry Bulwer's "Life of Palmerston" does not tell us whether he was trained by the habit of writing translations or in debating societies. But he was a very eager reader of the classics. There is little doubt, however, considering the habit of his contemporaries at Cambridge, that he was drilled in English composition by translation from the classics. Gladstone was a famous debater in the Oxford Union, as is well known, and was undoubtedly in the habit of writing translations from Greek and Latin, of which he was always so passionately fond. He says, in his paper on Arthur Hallam, that the Eton Debating Club, known as the Society, supplied the British empire with four prime ministers in fourscore years.

The value of the practice of translation from Latin or Greek into English, in getting command of good English style, in my judgment, can hardly be stated too strongly. The explanation is not hard to find. You have, in these two languages, especially in Latin, the best instrument for the most precise and most perfect expression of thought. The Latin prose of Tacitus and Cicero, the verse of Virgil and Horace, are like a Greek statue or an Italian cameo. You have not only exquisite beauty, but also exquisite precision. You get the thought into your mind with the accuracy and precision of the words that express numbers in the multiplication table. Ten times one are ten, not ten and one-millionth. Having got the idea into your mind with the precision, accuracy, and beauty of the Latin expression, you are to get its equivalent in English. Suppose you have knowledge of no language but your own! The thought comes to you in the mysterious way in which thoughts are born, and struggles for expression in apt words. If the phrase that occurs to you does not exactly fit the thought, you are almost certain, especially in speaking or rapid composition, to modify the thought to fit the phrase. Your sentence commands you, not you the sentence. An extempore speaker never gets, or, if he does, he easily loses, the power of precise and accurate thinking or statement, and rarely attains a literary excellence which gives him immortality. But the conscientious translator has no such refuge. He is confronted by the inexorable original. He cannot evade or shirk. He must try and try and try again until he has got the exact thought expressed in the English equivalent. This is not enough. He must get an English expression, if the resources of the language will furnish it, which will equal, as near as may be, the dignity and beauty of the original. He must not give you pewter for silver, or pinchbeck for gold, or mica for diamond. This practice will soon give him ready command of the great riches of his noble English tongue. It will give a habitual nobility and beauty to his own style. The best word and phrase will come to him spontaneously when he speaks and thinks. The processes of thought itself will grow easier. The orator will get the affluence and abundance which characterize the great Italian artists of the Middle Ages, who astonish us by the amount and variety of their work as by its excellence. The value of translation is very different from that of original written composition. Cicero says: "*Stilus optimus et praestantissimus decendi effector ac magister.*"

Of this I am by no means sure. If you write rapidly you get a habit of careless composition. If you write slowly you get a habit of slow composition. Each of these is an injury to the style of a speaker. He cannot stop to correct or scratch out. Cicero himself, in a later passage, states his preference for translation. He says at first he used to take a Latin author, Ennius or Gracchus, and get the meaning into his head, and then write it again. But he soon found that, in that way, if he used again the very words of his author, he got no advantage, and, if he used other language of his own, the author had already occupied the ground with the best expression, and he was left with the second best. So he gave up the practice and adopted, instead, that of translating from Greek.

Great is the power of eloquence, but never is it greater than when it pleads along with nature, and the culprit is a child strayed from his duty and returned to it again with tears.—Sterne

It is often said that, if a speech reads well, it is not a good speech. There may be some truth in it. The reader cannot, of course, get the impression which the speaker conveys by look, and tone, and gesture. He lacks that marvelous influence by which, in a great assembly, the emotion of every individual soul is multiplied by the emotion of every other. The reader can pause and dwell upon the thought. If there be a fallacy, he is not hurried away to something else before he can detect it. So, also, his more careful and deliberate criticism will discover offenses of style and taste which pass unheeded in a speech when uttered. But still the great oratoric triumphs of literature and history stand the test of reading in the closet, as well as of hearing in the assembly. Would not Mark Antony's speech over the dead body of Cæsar, had it been uttered, have moved the Roman populace as it moves the spectator when the play is acted, or the solitary reader in his closet? Does not Lord Chatham's "I rejoice that America has resisted" read well? Do not Sheridan's and Burke's great perorations in the impeachment of Warren Hastings read well? Does not "Liberty and Union, Now and Forever," read well? Does not "Give me Liberty or Give me Death" read well? Do not Everett's finest passages read well?

There are examples of men of marked original genius who have risen to lofty oratory on some great occasion who had not the advantage of familiarity with any famous authors, but they are not only few in number, but, as I said before, the occasions are few when they have risen to a great height. In general, the orator, whether at the bar or in the pulpit, or in public life, who is to meet adequately the many demands upon his resources, must get familiar with the images and illustrations he wants, and the resources of a fitting diction, by soaking his mind in some great authors who will alike satisfy and stimulate the imagination and supply him with a lofty expression. Of these, I suppose the best are, by common consent, the Bible, Shakespeare, and Milton. To these I should myself by all means add Wordsworth. It is a maxim that the pupil who wishes to acquire a pure and simple style should give his days and nights to Addison. But a lack of strength and vigor in Addison, perhaps, prevents his being the best model for the advocate in the court-house or the champion in a political debate. I should rather recommend Robert South. If the speaker whose thought has weight and vigor can say it as South would have said it, he may be sure that his meaning will be expressed alike to the minds of the people and the apprehension of his antagonist.

But even the most lucid language is merely the string to a bow whose elasticity should be inherent. An orator must first deeply feel that which he would powerfully express. He must have, wound to its utmost, an inward spring of character, comprehension, conviction, and soul-compelling earnestness whose uncoiling, as Horace Mann well said, "shall wheel the spheres."

[This is the fourth of the SUCCESS series of articles on "The Making of an Orator." The others will appear from time to time, until the entire series is complete.]

TO MY MOTHER

Zona Gale

Her hand is on my hair: her tireless hand—
All day at tasks for me she longs to bless,—
Lies half in benediction, half caress.
She is so wistful just to understand
How that star-dusty, straying baby-strand
Of silk she used to twine has changed to tress
Of woman's hair, for all her tenderness
That tried to keep me in the shelter-land.

Her eyes, prayer-pure, are on my eyes. Her breast
Is trembling with the sigh that stirs my own.
Swift on sweet missions are her feet. Alone
She toils, and sings, and gladly gives her best.
Ah, sacred, all! But more than I can bear
Will, some day, be that dream-touch on my hair.

Digitized by Google

SUCCESS

MARCH, 1903

A Man Who Knows

A talk with Charles P. Steinmetz, who left Germany because of his socialistic views, and is now one of the greatest electrical authorities in the United States

HERBERT WALLACE



"Power
Thou mystic, magic god of earth,
When shall man conquer thee?"

AT the historic meeting of "captains of industry" with Prince Henry of Prussia in New York City, there was present, among other great men who have chosen this country as their field of achievement, an intellectual giant among craftsmen, yet unknown, in a large measure, by the general public. As Professor Saintsbury said, in comparing Coleridge with the Schlegels, he stands head, shoulders, and body above his fellows, yet, in a company of men he can be seen only by those who stand close by him. He is a giant, but he is not a tall man.

Charles Proteus Steinmetz, a mathematician, astronomer, inventor, electrical engineer, once a socialist, now one of the greatest among scientific experts, a "captain of industry," and "man who knows,"—surely, here is a giant of these new times when intellect and industry rule as never before in the world's history. Lest there be any who think this array of attainments merely the praise of an admirer, the evidence shall be quickly submitted. As a tutor in mathematics, this man, in large measure, made his way through the University of Breslau; of his "Elements of Astronomy," published in Germany, upward of forty thousand copies have been sold; the patent office in Washington bears record of the fact that he has made more than one hundred valuable inventions; as consulting expert for the General Electric Company, at Schenectady, New York, he is known and recognized by engineers everywhere as the man who probably knows more about the practical application of electricity than any other man in this country. He is not yet thirty-eight years old.

It chanced that the writer, in search of authoritative knowledge on some electrical problems, talked with a number of persons versed in the subject. Each said, finally:—

"If you want to get more information than I can give you, go to Steinmetz."

The Possibility of Producing Cheaper Electricity

So I went to Steinmetz, and very patiently he explained to me how it is that it is economically impossible to get large quantities of electricity out of the atmosphere, as one man was reported to be able to do; why thermal batteries are impracticable; and how it is that it is hopeless to expect power from ocean waves. He pointed out the simplicity of the nature of electricity as compared with that strange force, gravity; he told me wherein lies the wonderful future of the application of electricity, and what is the greatest problem of science.

"Tell me," said I, "what are the chances for getting electricity much more cheaply than at present. If the cost of electricity can be reduced fifty per cent., as some inventors claim, wonderful changes in the industrial world will surely follow. What are the possibilities of getting large quantities of electricity from the air or from the energy of the wind, the sun, or ocean waves?"

"Well, let us see," he replied. "What makes electricity cost so much now? Generally speaking, it is the difficulty of transforming the energy that is in Nature's great storehouse into electrical energy. *Coal mines and water power are our concentrated forms of energy.* No one has yet found a way to get electricity direct from coal. It is necessary to make two transformations: first, into heat; and then, into electricity. The first transformation is easily accomplished, and there is no loss to speak of, but when we try to transform heat into any other form of energy, we lose at least eighty-five per cent. Heat is the lowest form of energy; it is without rule or order. Every other form of energy has some sort of regular motion. Now, whenever any of these other forms of energy is destroyed, it tends to turn into heat. In other words, the tendency of energy in any transformation is toward disorder of motion. It is easy enough to turn an orderly form of energy into a disorderly form, but the difficulty comes in turning the disorderly motions into orderly ones. This explains the reason for the present high cost of electrical energy.

"In the case of water power, that is found to be cheaper than coal only in limited instances; that is, within a few miles of the water power. Even then the whole matter is a relative one. If the steam plants were located at the coal mines and the coal used was of grades not good enough for shipment, electricity could be produced very cheaply. But in California, for example, it would be impossible for steam plants to compete with water power, even though the electricity generated by water power had to be transmitted for more than a hundred miles. As a matter of fact, California is literally netted with thousands of miles of wires which transmit electricity from the waterfalls and other water-power plants into the towns and cities.

"The idea of getting power from ocean waves is hopeless. The intensity power is too small. To get one thousand horse-power, we would have to connect the wave energy of many square miles, and the cost of the necessary plant would be prohibitive. You will say that there is tremendous power in the ocean waves, that a rise of ten feet in the ocean every twelve hours means a great deal; but it means just one stroke of a piston rod in twelve hours, and there is no way to transform this very slow piston stroke of great power into a very rapid motion at a diminished power. The idea is not worth considering.

"I should say much the same of solar engines. There is a great deal of energy in the sun's rays, but it is widely scattered and difficult to collect. Power from the wind is also a thing not to be considered so long as we have coal and water power in such great abundance.

"We make too much mystery of electricity, We really know more about it than we do about other phenomena. Take gravity, for instance. Who knows what it is, why it acts, and how? We do know how to handle electricity, how to produce it, how it acts through distance, and so on, but no one knows why the earth attracts the stone, always attracts it, and always acts on it. Every one sees gravity act and does not think anything about it, but it seems a sort of fashion to regard electricity as a great mystery. We even hear, nowadays, that some scientists are trying to prove that the mystery of life and death is due to electricity. Our bodies are dynamos, and not furnaces, they tell us. Well, I do not think the case is proved. Electrical energy produces a physiological effect, but so do other forms of energy. Life, itself, is a form of energy, but the relation of the two is not shown. We do not know that the action of nerves and muscles is due to electricity. It is an interesting theory, but still academic."

"What is the future of electricity, this thing which we make a mystery of? A great deal has been done. What is coming next?" I asked.

"Better electric lighting, faster trains, improved power," he replied. "You can see what active work is being done along all of these lines. Of course, there are many difficulties. Take the case of the electric light, for instance.

Wireless Telephony Seems to Be Impracticable

"The incandescent light is obtained at an expense of ninety-five to ninety-six per cent. of the energy passing through the circuit; the loss is heat. Since the original electrical energy passing through the circuit is from ten to fifteen per cent. of the chemical energy of the coal used at the power plant, the final effect of light is less than one per cent. You can easily see how costly incandescent lights really are, and there is little prospect of improvement at present. The converting of energy into light through heat and electricity means the transformation of energy twice into heat,—that is, into a disorganized form,—and the total loss is tremendous. The greatest problem in science, to-day, is to eliminate heat as an intermediary form of energy. There is much more hope of development in the arc light, and that there are many improvements along this line soon to be made is not to be doubted. You were asking me about a number of inventions. There are a great many impracticable ones. I class wireless telephony with these. The best way yet discovered is by using light waves. Light waves will affect the electrical capacity of some substances so much that any change in the starting point of the light rays will be noted in a telephone attached to the substance. Selenium is as yet the best substance discovered for this purpose, but it recovers its electrical resistance too slowly after being affected by the light.

Greater Speed Can yet Be Attained by Electricity

"On the other hand, wireless telegraphy is a great thing. Marconi has accomplished wonders, because he has been working along scientific lines. Moreover, his system has no commercial drawbacks in most of its work. The installations cost very little when compared with the amount they can earn in transmitting messages. We may be sure of large developments in this field of science.

"Another promising field for development exists in the electric railroad. There is no doubt about the ability of electricians to establish an electric service, for example, between Philadelphia and New York, which could carry passengers from one place to the other in an hour, provided capital would build an air-line road of very heavy material. Speed with steam locomotives reaches a limit because it is impossible to go beyond a certain range of power. With electricity supplied from a power-house, or several power-houses, there is no reason why very high speeds cannot be attained. It then becomes a question of feasibility. Only where very heavy passenger traffic exists, or can be created, would electric trains at more than a hundred miles an hour pay."

Hour after hour Mr. Steinmetz talked and made plain the puzzles of electricity, the problems of engineers, and the methods of their labor; and, gradually, along with the showing of the fairy-land of science, his own story came out.

"I was born April 9, 1865, in Breslau, Germany," he said; "I did not go to school until I was seven years old, when my father sent me to the best one available. He was always interested in scientific subjects, and I think it must have been from him that I acquired my interest along those lines. For twelve years I attended the gymnasium, as the school is called there. Then I went to the university, in the same city. As a boy at home, I had a small chemical laboratory, and used to spend a good deal of time in it, but I joined in all the sports and amusements of the time. In the gymnasium I was always interested in mathematics. It happened, during the last year there, that the professor gave additional lectures, which I attended. These lectures helped me a great deal, and, when

Digitized by Google

I entered the university, I was in advance of the regular class. I want to say that absolutely all the success I have had has been due to my thorough study of mathematics.

"I went to the university to study mathematics and astronomy. It was somewhat before the time of electrical engineering. The arc and incandescent lamps did not exist, except, perhaps, as curiosities. Then I became interested in physical science, and studied physics, and, later on, natural history. It was some time before I began the study of electrical engineering, and then, strangely enough, it was chiefly because of my friendship for a fellow student who was pursuing that subject. When I commenced, I had no thought of making any practical application of it; I merely wanted to know something about the subject.

"My father had a fairly good government position, but he was not able to supply me with an unlimited amount of money. He had sufficient income so that I knew I could always live at home. The result was that I did not hurry through the university, but studied for five years there. I wanted to be independent, however, and so I undertook tutoring in mathematics. I had a practical monopoly of the business of preparing deficient gymnasium students for graduation, due to my knowledge of the needs of the university courses, and the peculiarities of the professors, and so I could pick the men I wanted to tutor. The work gave me a small income, enough to carry me along.

"I was twenty years old when I met my electrical engineer friend. It was through him, also, that I became connected with the Social Democratic party. We used to meet in different rooms and discuss Social Democracy. We talked of revolutionizing the world without any consideration of feasibility, just as young men are likely to do; but, for all that, it was very interesting. It really did me a great deal of good, though now, you see, I have somewhat reformed. I began to learn more about men, and studied workingmen, their ways of living, etc. I wanted to know how they look at things. Of course, all this socialistic business was secret. It happened that the editor of the Socialist paper there was suspected and imprisoned, and, without the knowledge of my father, I became editor of the paper. There was quite a band of us, and, to divert the police, we got a Polish fish-vender to be recorded as the responsible editor. The fish-vender could not read or write, but we arranged to give him, as compensation, the left-over copies of the paper.

"For several months, while I was a student, I was the editor of three publications,—the weekly Socialist paper, a weekly issue of 'Popular Science Leaflets,' and the 'Popular Science Fortnightly.' Part of the time, however, the latter two papers did not appear, because of difficulties with the printer and the paper dealer. None of the writers for any of the publications was paid for his work, and I never received a cent for mine. It was done for the good of the cause and for amusement.

He Left Germany Because He Was a Socialist

"Finally, the police confiscated the Socialist paper. They arrested the supposed editor, the Polish herring man, and wrote out a statement for him to sign, but he could not write his own name. He and several others, among them my electrical engineer friend, were thrown into prison, and the government officials were sure they had all the leaders, and that the movement had been effectually broken up. Shortly afterwards, we reorganized the paper and went on as before. Few of the real leaders had been discovered.

"We found a very ingenious way to communicate with the prisoners. A friend of mine, who was imprisoned with the rest, was, at the time, preparing his graduation thesis. He was allowed to send out to me for some literature on the subject. Among other things he asked for was matter about a certain electrical constant. Instead of the customary denotation of the constant, (the Greek letter K,) he wrote the chemical formula, NaCl. I at once noticed this, and guessed that he had written something on the paper in salt; so I dipped the paper in a silver solution, and was enabled to read his letter to me. We were then allowed to send him some solutions to use in cleaning his teeth. I also managed to send him in some blotting paper which had previously been dipped in some chemical. I would then write him a letter in this chemical and he would dip it in the tooth wash and develop it. In this manner we corresponded regularly, and by this means my friend was enabled to send and receive love letters to and from his *fiancée*. The correspondence was absolutely reliable, and was never detected. We were kept informed of what was going on in the prison, and, when the police examined outside witnesses, we were enabled so to coach them that the same evidence was brought out as had been produced by examination within the prison.

"Then came an important turning-point in my career. We had grown bolder, and had sent a delegate to the Socialistic Congress in Switzerland. The police began to suspect and to watch my movements. They first tried to drive me out of the university by preferring charges against me to the president. They failed in this, and then I learned that they were about to arrest me. I decided to visit a theological friend who lived on the Austrian border, and wrote him a post-card so that the police might see it. As soon as I arrived at my friend's home, I slipped across the Austrian border. I hurried to Vienna, and then made my way into Switzerland. The proceedings against me were continued on the court records for several years, but nothing was ever done, and the action was finally dropped for lack of evidence. The name of my friend is still seen frequently in foreign scientific publications.

He First Studied English en Route to America

"At the time of my flight from Germany, I was engaged in writing my thesis, a mathematical subject,—very complex,—afterwards published in Germany. I had saved some money for the publication of the thesis, but most of this went for traveling expenses. I did not have much when I arrived at Zurich, but I rented a room, paid the rent for a month in advance, and then gathered my friends there for a dinner to celebrate my escape. The next day I found I had just enough supplies to last me two days. I had previously written a book on 'Astronomy,' and had arranged to put it into the hands of a small but responsible publishing house. So I wrote to the publishers for money, and they agreed to give me thirty-seven francs (about seven dollars and thirty cents,) a month. That was quite a lot of money for a student. Then I happened to meet one of the big lights in the Democratic party, a senator. He was one of the owners of a political paper, and, through him, I secured a commission to write a series of articles on popular astronomy for the paper. I received two dollars for each article, and one was used every two or three weeks.

"Before I left Germany, I had intended to become a chemist. Because I was a Socialist, I could not bring myself to accept a government position, and I could not have earned a living at mathematics except in a government position. Electrical engineering really did not then amount to anything in Germany, and chemistry seemed the only field in which I could make a good living. When I reached Switzerland, however, I decided to take up mechanical engineering. I knew much about a good many things, but nothing by which I could make a living. Obviously, my political career was ended.

"I had arrived in Zurich in June, 1888. I studied privately during the summer, and in the fall entered the Polytechnic School with an elective course made up of mechanical engineering, turbine, steam engine, bridge construction, designing, etc. A friend and I lived together, and cooked our own meals. The following year, my friend's guardian directed him to go to America, and I decided to go with him.

"We sailed in the steerage on a French liner, paying seventy-five francs from Zurich to New York. I have crossed the ocean since, in the first cabin, but I have not had so pleasant a voyage since as was that one in the steerage.

"I could read Latin and Greek readily, and started to learn English on the ship. I carried with me two letters of introduction from the editor of the '*Electrotechnische Zeitschrift*,' and a commission to write a series of letters from America for that paper. Through one of the letters I succeeded, finally, in getting a position.

"When we landed in this country, my friend and I went to Brooklyn, New York, to live. Day after day we tramped about the great city, looking for work. One of my letters of introduction was addressed to Mr. Eichemeyer, who had a small electrical plant in Yonkers. I went to see him, and he promised to write to me later, about a place, but he probably forgot about me, and I did not hear from him. Then I went to see him again and he told me to report the following Monday, and begin as a draughtsman, at a salary of twelve dollars a week. My friend also succeeded in getting a place, and we took up our former housekeeping plan together, in a room in New York City. I had to get up very early, prepare breakfast, and go to Yonkers.

"Our plan worked very well, with but one drawback. We could never agree as to who should wash the dishes. We were both good cooks, and managed to live cheaply and well, but, after a year of this life, my friend had his *fiancée* come from Germany, and they were married. Then I moved to Yonkers, to be nearer my work."

From a draughtsman at twelve dollars a week, able to speak English very imperfectly, Mr. Steinmetz has become, as I have already stated, one of the greatest of electrical engineers, a consulting expert to whom other engineers are accustomed to go for solutions of difficult problems.

An Ink Stain Started Him on a Success-Career

"How did I come to be graduated from draughting?" he asked, in reply to a question. "Well, it was a very simple thing. One day Mr. Eichemeyer happened to come into the room where we were working, and he was in a great rage because he had stained his fingers with analine ink and could not get it off. I told him to use a certain acid, diluted, and the ink would come off at once. The result was as I said, and he was so pleased that afterwards he invited me into his office, and we gradually became acquainted. I was able to be of some assistance to him, so he raised my salary and kept me working more with him. He put me in charge of all new and experimental work, and I had to look after the men, make patent drawings, and see that everything was properly done at the factory. I studied every night until after midnight, and, during the first two or three years there, I wrote a number of scientific papers."

It was not long before the leaders in electrical manufactures saw the advantages of combination, and scores of such factories as the Eichemeyer plant joined to make one of the greatest electrical companies in the world. Each one of these smaller plants had, of necessity, its expert man, and, naturally enough, the combined concern needed a chief of experts. The man was ready, a man who knew, and thus the hard-working, hard-studying engineer and inventor, Steinmetz, came into his own.

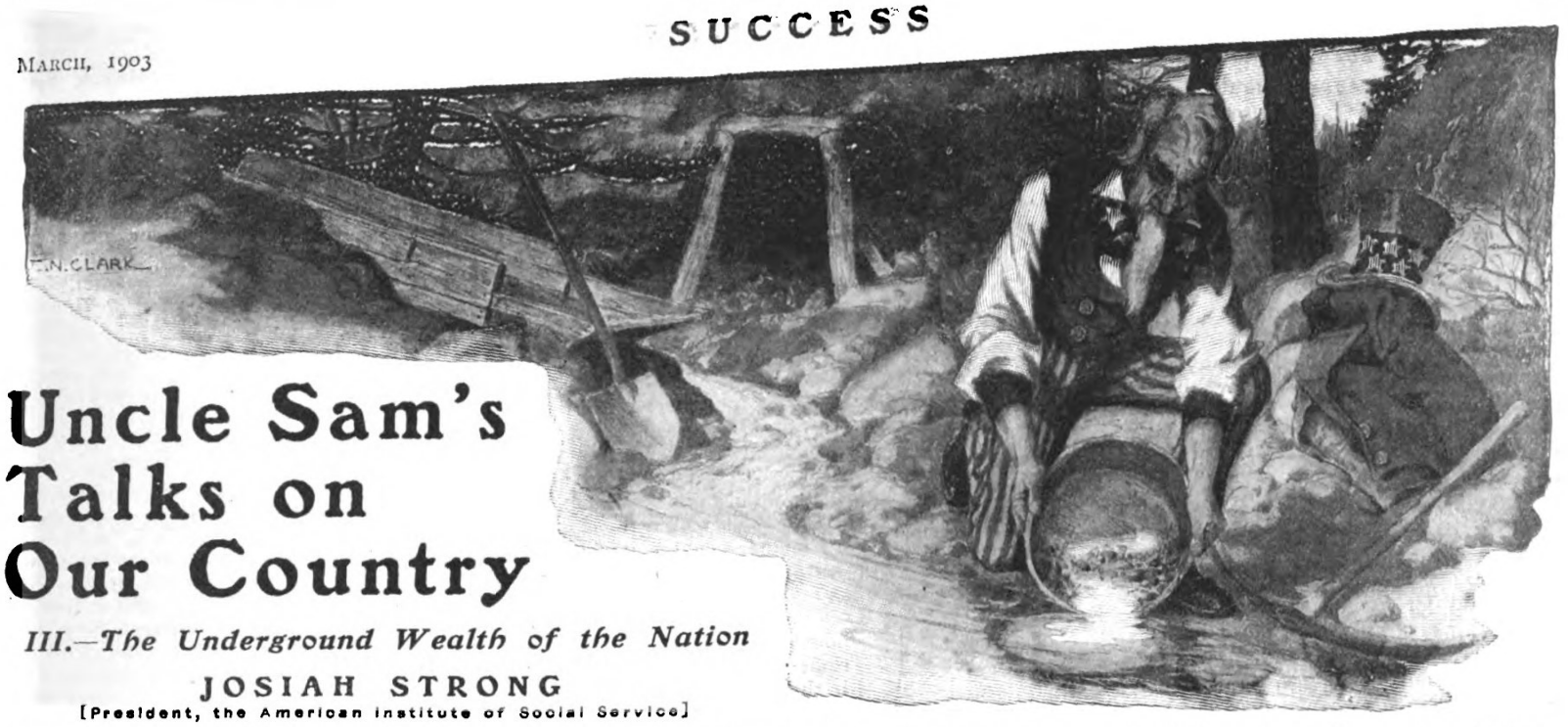
Charles Proteus Steinmetz





Mr. Steinmetz supervising an air ship

Digitized by Google



Uncle Sam's Talks on Our Country

III.—The Underground Wealth of the Nation

JOSIAH STRONG
[President, the American Institute of Social Service]

AS THERE can be no life without food, so there can be no civilization without metals. There is no beast, bird, or insect so helpless as a human being stripped of everything except his own body. Nature provides the animal with wardrobe, tools, and weapons, and always keeps them in repair without charge; but man must make his own.

The primitive savage, with only clubs and stones for weapons and tools, had a hard time of it in his struggle for life. In the course of generations, he learned to chip flints to a cutting edge or point, by which he could deal a more effective blow. Then he added a handle, which enabled him to strike before he had come within the reach of teeth and claws. Thus the spear, the harpoon, javelin, and arrow became possible.

The Discovery of Metals Means much to a Country

Then a new stone age was ushered in, when men learned to polish their stone implements, which rendered them much more effective. Stone axes or hatchets enabled their owners to clear forests, fashion logs into canoes, and build rude huts. They were still savages, and such they must have remained had they not discovered the art of working metals. With this discovery came the bronze age, which was a long step upward.

The men of the bronze age knew all the arts of the stone age, and bronze tools made it possible for them to become skillful workers in gold, of which they made necklaces and bracelets. The new tools greatly extended the range of mechanical appliances which are so closely related to the necessaries and conveniences of civilized, or semi-civilized life; and the superiority of bronze weapons made their owners easy conquerors of men who defended themselves with weapons of polished stone.

Then came the iron age, and steel gave to tools and weapons greater strength, keener edges, and sharper points, which again increased the range of mechanical appliances, extended conquests which resulted in the organization of stronger government, and gave a new impetus to civilization. Thus, in a rough way, the stone, bronze, and iron ages correspond to savage, barbarous, and civilized life.

Every savage is equipped with all the woodcraft and domestic arts of his tribe. Each by himself can make his own weapons, take his own game, cook his own food, dress his own skins, make his own clothes, and build his own hut. The division of labor and the exchange of products is one of the first steps toward civilization. At this point emerges the need of the precious metals. Beyond the stage of barter, commerce can reach no considerable proportions until there has been provided a medium of exchange of high value. There could be no great transactions, so long as strings of shells were the common currency. Hence arose the necessity of gold and silver coinage.

Mines of the precious metals have been the mountain springs which have fed the great streams of commerce, and, as these springs have failed, rivers of traffic have shrunk and run dry. Changes of the routes of trade have changed the boundaries of empires, have placed and displaced great populations, and have made and unmade splendid capital cities; and one of the great causes which have determined fluctuations in the routes of commerce has been the supply of gold and silver.



One reason why civilization flowered so early in Egypt is, that the Egyptians early learned the art of metallurgy. They worked copper prior to the building of the great pyramid, some six thousand years ago, and, according to Diodorus, under Rameses the Great, who reigned in the fourteenth century, B. C., the gold mines of Nubia annually yielded bullion to the value of six hundred and fifty million dollars; and Egypt was, for many centuries, the western end of the caravan routes which converged thither from all Asia.

The gold of Lydia, which so enriched her king, Crœsus, the silver mines of Greece, and the much richer gold mines of Macedonia, the abundant gold and silver of the Spanish mines, and, later, the silver of the Harz Mountains, Germany,—all had profound influence on the history of Europe and Asia, affecting commerce and politics, promoting the rise and fall of empires, and transferring the capital of the world across seas and continents.

We are now prepared to appreciate how much the discovery of gold in California, in 1848, meant to the economic development of the United States. Up to that time, we had been poor, our credit weak, our system of transportation meager, and our wonderful resources undeveloped. We had been mining a little gold and silver, less than five hundred thousand dollars a year, for some seventy years.

The Possibility of Mining All the Gold in America

In 1848, the output was ten million dollars, and, in 1850, it rose to fifty million dollars. We at once began to accumulate capital. In 1848, the deposits in the savings banks averaged only one dollar and fifty-two cents per capita; in 1860, they had risen to four dollars and seventy-five cents. Our credit strengthened; we were enabled to borrow immense sums in Europe, which we applied to the development of our railways and manufactures. In 1848, we had less than six thousand miles of railroad in operation, and, during that year, built only three hundred and ninety-eight miles. But during the following year we constructed one thousand, three hundred and sixty-nine miles, and, by 1860, we were operating over thirty thousand miles. The extension of our railway system opened up our agricultural resources, and enabled us to transport our produce to the coast. Up to 1848, our exports had doubled only once in half a century. During the next ten years, they rose from one hundred and forty million dollars to two hundred and ninety-nine million dollars. Thus the discovery of gold proved to be a powerful stimulus to agriculture, manufactures, transportation, and commerce, adding vastly more to the wealth of the nation than the value of the gold and silver put in circulation.

We have read of the fabulous wealth which the Spanish conquerors of Peru found among the Incas. But all South America has not produced as much gold in three hundred and fifty years as the United States has produced in the last half century. Up to the close of the fiscal year, June 30, 1902, we had produced, all told, $2,144,476,297 in gold, and $814,234,673 in silver, making a grand total of $2,958,710,970. To transport this vast sum (allowing ten tons to each car,) would require six trains of fifty freight cars each, for the gold, and forty-nine trains of fifty cars each, for the silver. If we should place these trains in line, they would stretch twenty and three-fourths miles, and, if this treasure were equally distributed, it would provide two dollars for every man, woman, and child in the world.

Our production of the precious metals for 1901, as compared with that of other countries, is seen in the following table:—

	GOLD	SILVER Coin'g Val.	TOTAL
United States,	$78,666,700	$71,387,800	$150,054,500
Australasia,	76,880,200	24,275,800	101,156,000
Mexico,	10,284,800	74,545,900	84,830,700
Canada,	24,128,500	6,778,400	30,906,900
Russia,	22,850,900	203,000	23,053,900
All other countries,			108,511,800

The United States produced about one-half more of the precious metals than any other country, and thirty per cent. of the world's product. The output of gold has more than doubled in the past ten years; and the director of the mint states that in the Cripple Creek district the "reserves [of gold] in sight are enormous."

Notwithstanding the present great gold product of the world, there is little prospect that the "strong box" of the earth will soon be rifled of its treasure. And, even if it were, so eminent a scientist as Alfred Russell Wallace, who, with Mr. Darwin, was the co-discoverer of natural selection, thinks it is "by no means impossible, perhaps not even improbable, that methods will be discovered of solving the problem which occupied the alchemists of the middle ages,—the transmutation of some of the inferior metals into gold." Indeed, it is not very long since a well-known American chemist declared that he had already solved the problem of producing gold out of silver at a comparatively small cost, and that after he had made a few millions by his process he would make it known. Concerning this statement, Mr. Wallace says: "A few years ago this claim would have been scouted as that of a dreamer, but, at the present day, it is really less unexpected than was the discovery of the marvelous powers of what are termed the Röntgen rays."

Our Stone Quarries Are still Improving with Time

Should this claim be made good, it would certainly prove to be the richest gold claim ever "staked out." Such a discovery, however, would do a vast amount of mischief, because it would make gold so common as to upset prices all over the world by changing the standard of values.

But, precious and useful as are gold and silver, they are but a small part of the buried treasure of

Digitized by Google

Uncle Sam. Our iron output is worth one hundred million dollars a year more than all the gold and silver we produce. To purchase all the coal we mine in a year would require the entire product of our gold and silver mines for two years, plus twenty-two million dollars in greenbacks.

Coal and iron have so commanding a place in modern civilization that I desire to refer to them later and more at length. Glance now at some of our underground wealth, which is so common that we perhaps forget to appraise it at all.

Abraham Lincoln said: "God must have thought a great deal of the common people, because he made so many of them." We have the same evidence that the Creator thought a great deal of clay and rock. Indeed, they might be called the flesh and bones of the earth.



"There seems to be plenty of coal in sight for awhile; an' so I do hope we won't have another strike"

The clay which we deem so base yielded us, in 1900, the tidy sum of $78,704,678, which was $645,000 more than all our gold mines did for us. From the various kinds of clay were manufactured bricks, drain tiles, china ware, furnace linings, domestic pottery, ornamental pottery, and various utensils.

The value of the building stone that we quarried the same year was forty-one million, four hundred thousand dollars, which was five million dollars more than the market value of all our silver output. Surely our "stones are as silver."

Doubtless, only a small beginning has been made in our stone quarries. Unlike Europeans, we build most of our houses of wood. A prominent London clergyman, who was visiting this country a few years ago, exclaimed, as he entered the home of his host, "A wooden house! I never saw one before." With boundless forests at hand, it was quite natural that wood should be the most available and cheapest building material. But as our forests disappear, and as our population gathers more and more in cities, where wooden houses are dangerous, our splendid building stones will come more and more into use. Our mountains are, of course, full of building materials,—granite, limestone, sandstone, and marble, of all possible colors and shades. The Colorado River of Texas cuts its way through mountains of solid marble; and the Grand Cañon of Arizona, which is some two hundred and twenty miles in length, is a museum of variegated rocks. Its walls, which rise from two thousand to six thousand feet above the river, are red, yellow, purple, brown, gray, and white, with a brilliancy of color past belief to those who have not seen it. Major Powell, who first explored the cañon, said that, if he were given a bouquet of flowers of every possible color, and every possible shade of every color, he could match every color and shade in the wonderful rocks of that mighty gorge. Such building stones suggest color schemes in architecture the possibilities of which have never yet been realized.

Tin Has not yet Yielded Uncle Sam Any Profit

Uncle Sam does not have to work so hard as many people in order to "earn his salt," for it abounds in many states. Besides salt springs and salt lakes, there are beds of unknown depth, covering thousands of acres. There are scores of places in the Far West where pure salt can be dug up by the wagon load. In 1901, we produced upward of twenty million barrels.

In olden times, nothing better could be said of a country than that it was "a land flowing with milk and honey." In this mechanical age, however, it is much more to the purpose to have a land flowing with natural gas and petroleum. The product of our gas wells, in 1901, was valued at twenty-seven million and sixty-seven thousand dollars, while our oil wells, the same year, produced sixty-nine million, three hundred and eighty-nine thousand barrels, valued at sixty-six million, four hundred and seventeen thousand dollars. We produce about one-half of the world's supply of petroleum, Russia being the only country whose output approaches ours.

Another valuable asset of our underground wealth is our mineral waters, the utilization of which constitutes an important industry. Many millions of gallons are bottled annually for medicinal and other purposes.

It would be tedious simply to enumerate the long list of commercial minerals which are produced in the United States. The value of their total product, for 1901, was over seven hundred and twenty-three million dollars, which was an increase of fifty-one million dollars over the preceding year. This was their value at the place of production. Most of these minerals are raw materials whose value is greatly increased by manufacture, in the multiform processes of which many millions of our population find profitable employment.

No other country approaches North America in the richness and variety of its mineral resources. We seem to be poor, however, in tin and in precious stones. There is scarcely a state in the Union where tin has not been discovered, and fortunes have been spent in trying to develop tin mines, but, as yet, to no purpose. Nearly all gems are occasionally found, but turquoise and pearls are the only ones produced in considerable quantities. The value of our entire output of precious stones, in 1901, was only two hundred and eighty-nine thousand dollars.

By far the most valuable of our mineral products is coal. In this age of steam and electricity, when cheap power is the very life of a nation's industry, coal is king. Professor John Tyndall said that the seat of England's greatness was her coal mines. Without them, she could never have become the mistress of the world's manufactures; and without them she could not remain the mistress of the seas.

Thirty States and Territories Are Producing Coal

But Great Britain's coal lies two thousand feet below the surface, and is mined in a temperature of one hundred degrees or higher. There are prophecies that the supply will be exhausted within fifty years, and it is stated that the mines of Germany and the Netherlands are still nearer exhaustion.

The coal supply of Europe is distributed as follows: Russia has twenty-seven thousand square miles, said to be of poor quality; Great Britain, nine thousand; Germany, three thousand, six hundred; France, one thousand, eight hundred; Belgium, Spain, and other countries, one thousand, four hundred.

The United States has one hundred and ninety-four thousand square miles of coal-measures, which is more than four times the area of all the coal-fields of Europe, twenty-one times the coal-fields of Great Britain, and forty-one per cent. of all the coal areas of the world.

Not less than thirty of our states and territories are now producing coal for the market. In West Virginia, forty-eight counties out of fifty-four have coal deposits. Ohio has had at one time two hundred and sixteen large mines, besides three hundred and eighty-three small ones, distributed through thirty counties. Of the twenty-four states and territories west of the Mississippi, coal has been found in every one save Minnesota.

In 1870, Germany raised more coal than we, and Great Britain, nearly four times as much. In 1880, we had passed Germany, but Great Britain raised more than two tons to our one. In 1900, the United States led the United Kingdom by eighteen million tons, and produced more than twice as much coal as Germany. Our product is now more than one-third of the world's annual supply.

The following table shows the production of the principal countries in metric tons for 1900:—

United States,	243,414,163
United Kingdom,	225,181,300
Germany,	109,271,700
Austria-Hungary,	38,738,372
France,	32,862,712
Belgium,	22,072,068
Russia,	12,800,000
All other countries,	38,717,377

Coal was first mined in America about 1750; and, during the Revolution, it was used in the forges at Richmond, Virginia, where arms and ammunition were made for the American army.

The Supply of Anthracite May Last only Fifty Years

Various efforts were made to introduce anthracite, or "stone coal," as it was called, into Philadelphia; but it would not sell because it would not burn. In 1812, Colonel George Shoemaker took nine wagonloads of coal from the Schuylkill region to the city, and finally disposed of a few loads at the cost of hauling. One load went to the Fairmount Wire and Nail Works, where, we are told, "the workmen spent a whole forenoon in fruitless attempts to start a fire with it. At length they closed the furnace doors and went to dinner; returning, an hour later, they found the doors red hot and the furnace all aglow. After that there was no trouble in either burning or selling anthracite."

From this humble beginning, the use of coal has increased in this country until now we consume about three tons *per annum* for every inhabitant in the land.

Our coal is also rapidly invading Europe. Robert P. Skinner, our consul at Marseilles, says that American coal is no longer an experiment in Southern France, and Consul Metcalf says that our anthracite can undersell Welsh coal in Berlin. We are also finding markets for our coal in Australia and Asia.

The high prices of coal in the United States the past winter were, of course, abnormal, and due to the great strike. We are able, under ordinary conditions, to compete successfully with British coal, because we make more use of machinery; and the best appliances enable the American miner to raise more coal in a given time than the miners of any other country.

From the mine to the hold of a vessel, the coal is transferred by automatic appliances; and coal-handling plants are being built abroad by Americans which will increase exports by reducing cost.

Our output, increasing by long leaps, raises the question as to the possible exhaustion of American mines. Expert witnesses before the Industrial Commission of congress gave widely different estimates. One operator thought that the duration of our anthracite coal supply, at the present rate of consumption, would not be more than fifty years. Others placed it at eighty and all the way up to two hundred years.

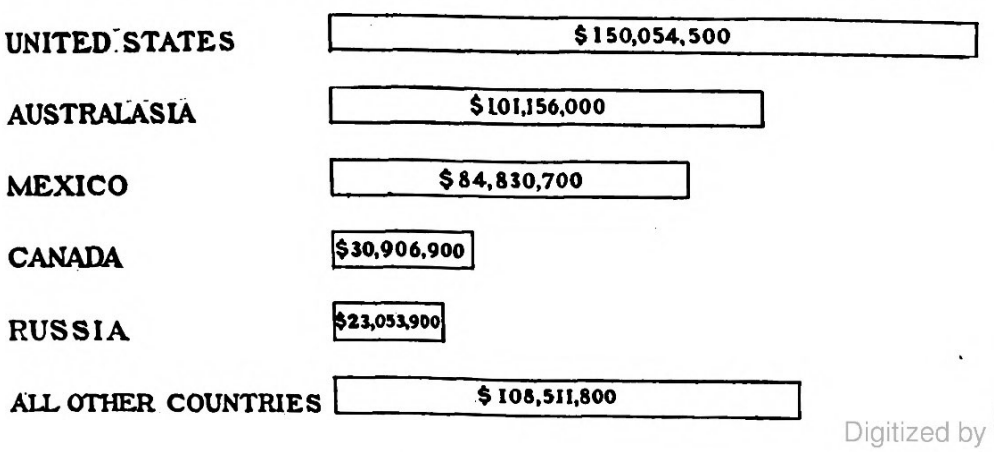
Several times two hundred years is not a long period in the history of a nation, and is a small fraction of the future. But we need borrow no trouble for our great-grandchildren on this score. Scientific authority states that there is good reason to believe that the demand for coal will cease before the supply is exhausted.

The chief value of coal consists in the fact that it is concrete power, but the processes by which we utilize it are very wasteful; even the best steam engines use only fifteen per cent. of it or less. If science should tell us how to utilize thirty per cent., that would practically double the existing coal supply.

But long before our vast coal-measures are exhausted, science may draw our power from unexpected sources. The ordinary and familiar processes of nature involve an expenditure of energy which is inconceivable. It is estimated that the sun's heat which falls on Manhattan Island at noon is sufficient to drive all the steam engines in the world. Sci-

[Concluded on page 179]

The relative value of the world's production of precious metals in 1901

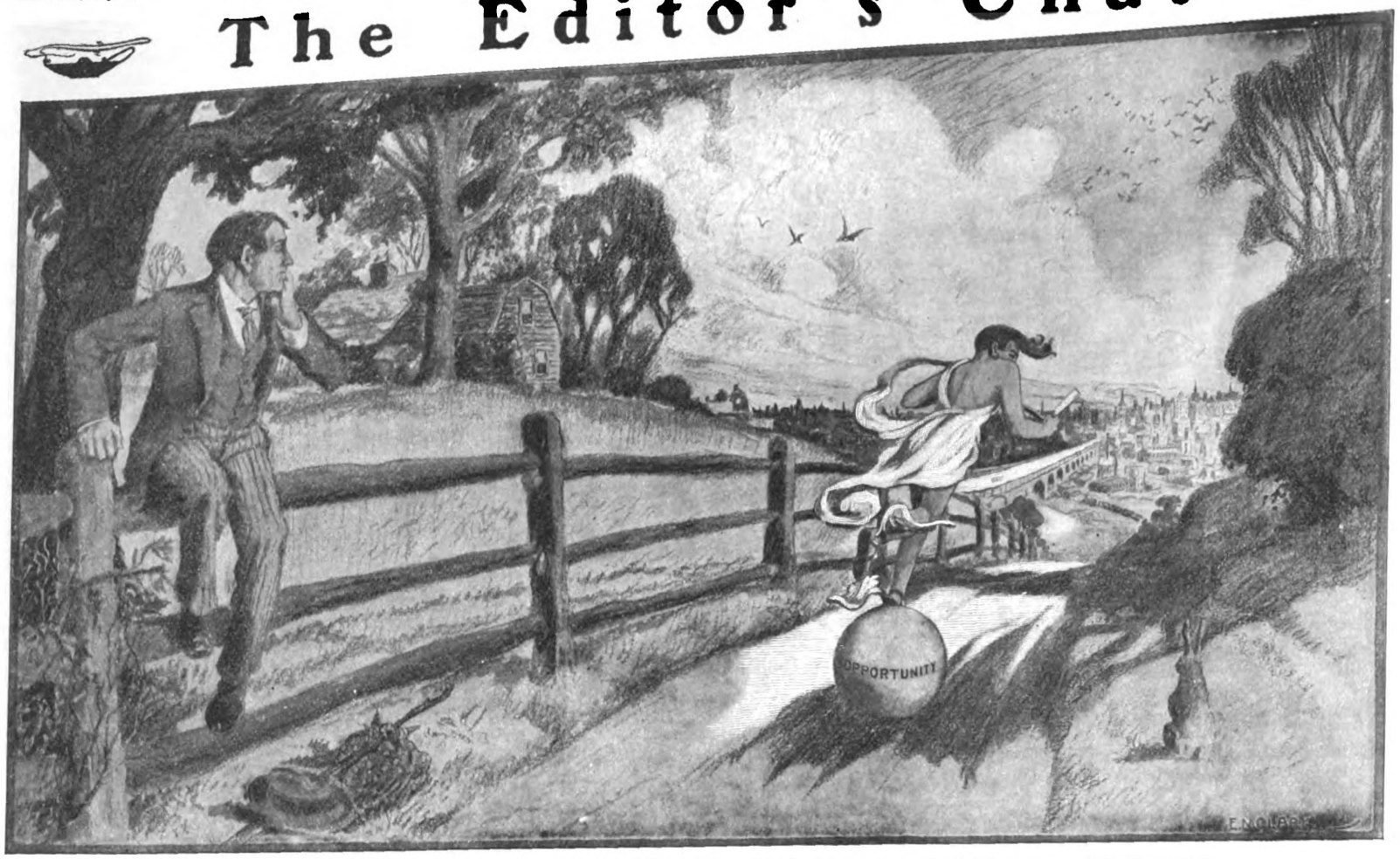


Digitized by Google

SUCCESS

MARCH, 1903

The Editor's Chat



Who seeks, and will not take when once 'tis offered, shall never find it more.—Shakespeare

"Men of age," said Bacon, "object too much, consult too long, adventure too little, repent too soon, and seldom drive business home to the full period, but content themselves with a mediocrity of success." If this be the sign manual of age, then there are many young people even in this "look alive" century who are older than their fathers. There are thousands of young men to-day who remain on the fence, halting between two opinions, doubting as to what they had better do in life, hesitating as to whether they should do this or that, until an opportunity that might have settled the problem has gone by. Then they waste more time and energy in looking after the lost opportunity, and regret in vain that they did not seize it. They concentrate their attention so exclusively on the thing that has passed out of their reach forever that they do not see the next opportunity when it presents itself. The man who can seize, promptly and firmly, an opportunity as it passes—and never let it go until he wrings from it every possibility,—is the achiever. He is the man who does things.

Money as an Indicator of Character

PERHAPS there is nothing else which reveals one's real character like money or the lack of it. The moment a young person begins to get money, he shows his true mettle by the way he uses it,—by the way he saves it or the manner in which he spends it.

Money is a great blab, a great revealer of personal history. It brings out all one's weaknesses. It indicates his wise or foolish spending, or wise or foolish saving; it reveals his real character.

If you should give a thousand dollars to each member of a class of this year's graduates, and could follow each in disposing of it, without knowing anything else about him, you could get a pretty good idea of his probable future, and judge whether he will be successful or will fail, whether he will be a man of character and standing, or the reverse.

One boy would see, in the thousand dollars, a college education for himself or for a crippled or otherwise handicapped brother or sister. Another would see, in his thousand, a "good time" with vicious companions.

To one, the money would mean a chance to start a little business of his own. Another would deposit his in a savings bank.

A poor girl would see, in her money, an opportunity to help an invalid mother or a dependent brother or sister.

In no two instances would the money mean the same, perhaps, or develop the same traits of character.

To one it would mean nothing but selfishness, to another an opportunity to help others. To one it would mean a chance to secure precious, long-coveted books, constituting a fine library. To another it would suggest a home of his own.

To the boy who is naturally selfish, hard, grasping, mean, and stingy, the making of money simply emphasizes his characteristics. It makes a small man smaller, a hard man harder, a mean man meaner. A boy who is naturally grasping and mean, if he wishes to be a power in the world, must discipline himself by systematically helping others, in some way, or his life will become harder and meaner, his affections will become marbleized, and he will be of no earthly use to the community in which he lives. In fact, he will make every foot of the land poorer and meaner despite his acquisitions, even if they mount into millions.

On the other hand, it makes a generous man more generous, a magnanimous man more magnanimous. Instead of cheapening the land, his presence raises its value, and he is the pride of the community, no matter how much money he possesses.

Conquer Your Place

THE only place a man can ornament, the only one in which he can do himself credit, is the one he conquers, the position he masters by the force of his character, that to which he has attained by his own persistent effort.

What good will a position do you which you have not conquered? Suppose your father puts you in a place above others, a position which, perhaps, some of those others have fairly won by years of faithful, efficient service,—of what advantage will it be to you if you cannot dominate the situation, and are not able to hold it by right of merit? What sort of figure will you cut in your own eyes and in the eyes of those over whom you are placed, when your ignorance and incompetence are constantly putting you at a disadvantage?

It is a pitiable sight to see the son of a rich man boosted into a place because his father owns the store, or owns stock in the concern, when there are scores of young men under him who have fought their way inch by inch, and are infinitely better fitted to fill the position than he is. If he has a spark of right feeling, he cannot but feel contempt for himself. He must realize that he is, in some sort, a thief, if he considers that he is not only monopolizing a position which really belongs to someone who has worked years to obtain it, but that he is also trying to hold something he has never earned,—that he is occupying his place, not by merit, but by favor. How can he retain his self-respect when he knows that he is strutting in borrowed plumes, that he does not deserve what he is enjoying? The consciousness that those under him have only a feeling of contempt for him must not only embarrass him, but also make him feel small and mean.

Remember, those of you, especially, who are impatient and uneasy at your slow progress, that the very strength and efficiency which will enable you to fill adequately the positions which you aim at, and the power to hold them with credit to yourselves when you have succeeded in attaining them, are generated on the way up from the bottom to the top. The successive steps to them are the *gymnasia* which develop the muscle requisite to stand there and maintain your balance. Nothing is of any real value to you which you do not get by your own efforts, and do not hold by virtue of merit.

Incapacitating Oneself for Success

BEFORE two prize-fighters face each other in the ring, they spend months in training for the purpose of storing up the greatest possible amount of physical reserve. Their trainers will not allow them to under-exercise or to over-exercise. They must eat just the kind of food that will build up muscular tissue without increasing their weight. They are not allowed to take stimulants, and must rest a great deal, retire early, and sleep much. In other words, the object of their whole training is to store up the largest possible amount of force for the great struggle.

They would not think of entering the ring for the fray in an exhausted condition, when they had been without food or sleep for a long time, or when they had been over-feeding.

But a success-candidate seems to think that, somehow, he will get to the success-goal, no matter what his physical, mental, or moral condition may be. He starts off in the morning, worn and haggard, perhaps after a night's debauch or the loss of sleep; he enters the arena with jaded energies and flabby, exhausted muscles, and then wonders that he is knocked out of the ring.

Half the secret of a successful career is in keeping oneself in constant trim by systematic and careful training.

We know some business men who are not naturally very strong or able, and yet, by systematic self-training, regular diet, and plenty of sleep, they manage to accomplish infinitely more than many men who are much more brainy and much stronger.

They always manage to come to their business fresh, vigorous, and strong for the day's routine. They will not allow anything to break into their hours for sleep, or interfere with the regularity of their meals or daily exercise. I know of a wealthy man who had a dinner party in his mansion which was attended by millionaires and "swell society" people. When the clock struck ten, he arose from the table, bade his friends good night, and, according to his custom, went to his room, and slept until six the next morning. Nothing could induce him to interfere with his programme or schedule. His life-engine must run on schedule time in order to avoid collision with nature's locomotive. He must not overfeed his engine, he must not let it run out of steam; he must regulate it and keep its horse power down to an average speed all along his journey.

Regularity in living accounts for one's power of achievement. You must try to come to each day's work as the prize fighter enters the ring, in superb condition.

Nature makes no exceptions in your case. She does not take into consideration your loss of sleep, lack of exercise, or wretched diet; she demands that you shall ever be at the top of your condition. No excuses or apologies will go with her. If you have violated her law, you must pay the penalty.

Many a man would not think of starting out on a day's journey unless his carriage wheels were well oiled; he would not think of starting his complicated machinery in the factory, in the morning, until the bearings were in good condition, and all possible friction guarded against: but he thinks nothing of starting up the greatest piece of machinery the Creator has made, with ten thousand complications and conditions, without proper lubrication, without a sufficient supply of fuel, of rest, or of motive power. In the first place, delicate machinery, when improperly lubricated, will soon wear out. The man knows that his intricate mechanism will not only do poor work when out of order, but that it will also soon be completely ruined beyond repair. But still he thinks he can start the cells of his brain into action without proper recuperation by sleep, recreation, or rest, and crowds through the day with heated bearings, with friction in the journals, and still hopes to do perfect work.

He expects to start his complicated, delicate digestive apparatus in the morning in perfect condition, when it was insulted, the night before, by a conglomerate banquet composed of all sorts of indigestible, incompatible dishes; and, if it fails to take care of this hideous mass without a groan or a quibble, he resorts to his physician and expects that, without removing the cause, a drug will set him right. He might as well administer castor oil to a thief, expecting it to cure him of dishonesty.

Hindered by Ungraceful Manners

HOW MANY are tongue-tied, in the drawing room, because they do not know what to do with their hands! Many a man could make a good speech if he could only leave his hands and arms at home, but he has never learned to take care of them gracefully, and he is so conscious of his ungainliness that he cannot think on his feet.

Awkwardness, the lack of a fine manner and training, has kept many young men and young women from the

[*Concluded on page 173*]

Digitized by Google

Hiram Bennet's Gold Mine

HENRY WALLACE PHILLIPS

Synopsis of Preceding Chapters

[This story was begun in the November, 1902, issue of "Success"]

[Hiram Bennet and William Truman invest in a block of gold-mine stock. Truman dies, and his shares of stock comprise his estate, of which Bennet is the sole executor. Induced by the reports of so-called experts to believe that the mine is to prove rich in paying ore, Bennet aids in the care of Truman's widow and three children, and pays assessments on the stock until they become so frequent that he is embarrassed in trying to maintain his own business through a dull period. When compelled to curtail expenses, he tells his son, Holton, that he cannot assist him further in college. This proves gratifying news to the son, a robust youth, who, at his father's suggestion, is only too glad to assume the role of a secret-service agent in learning the truth about the gold mine, a mission for which he fortunately is somewhat prepared by his studies in college. On arriving at the mining settlement, he lodges at "Brockey Cullen's Hotel," and makes known his wish to go to work at the mine. In Brockey and in Tommy Darrow he finds good friends to assist him, and secures a job as tool-carrier. The day that Holton begins work, his experience in athletics at college proves as profitable, in its way, as his studies are expected to be in the result of his investigations. On his way to work his nerve is put to a severe test in crossing a high and dangerous trestle; but he scores his first winning trick with the rough miners by climbing a rope one hundred and ten feet, hand over hand, to the top of an open cut, without touching his feet to the rocky side of the bluff. Holton Bennet's mettle places him at once on a firm footing with the miners, and his detective work begins. His employment as a tool-carrier is brief, and his next work is at night in the mill, where personal contact with the amalgamator confirms his suspicions that the ore is minus paying gold. His relations with Tommy Darrow continue most friendly, and they are more firmly cemented by a private wrestling match of which Brockey Cullen is the interested umpire, Holton proving an easy victor, and Brockey in turn, to Tommy's delight, is a victim of Holton's science and muscle in "side holts." Tommy is taken into confidence and becomes an ally in Holton's mission at the mine. As a "clean-up" day is near at hand, it is agreed that Tommy shall take the night shift at the mill, and Holton the day shift, that of the night being the more important to them, as the one to be devoted to special preparations for the expected visit of an expert. Tommy, having had long experience, is more likely to observe any work suggestive of fraud. At the store, that evening, Holton is introduced to Doctor Broughton and his daughter Loya. The latter is planning for a dance, but the only man in camp known as a violinist has gone away. Young Bennet volunteers his services, and teams are soon on the road with a merry party, to which additions are made from time to time, until a final halt is made and the dance takes place in a large barn. The principal incidents of the evening are Holton's self-confessed admiration for Loya. his first acquaintance with Peter Gratton, who is noted as a wrestler, and who is also an admirer of Loya, and the welcome that is given to two miners who have come from their near-by camp, bringing musical instruments which they play well, thus affording Loya and Holton an opportunity to dance together. From one of these musicians Bennet learns that Cutter, the blacksmith, has bought gold coin from them, although gold dust was what he preferred. This information is so suspiciously suggestive, in connection with the approach of "clean-up" day, that, when Holton goes to bed, he cannot sleep soundly, and is easily aroused from his slumber by a cautious footfall on the stairs that lead to his sleeping-room. His visitor is Tommy Darrow, who has overheard Cutter planning with Johnson to file gold coin at the former's cabin. The boys hustle for the cabin, into which they effect an entrance, and, by climbing a ladder, they see the men in the upper room at work. Cutter thinks of something he wants at his shop. As he walks toward the ladder, the boys drop to the ground and take to flight. Cutter hears them, and he and Johnson give chase, but the boys, and Gratton, who joins them during their flight, find refuge in an old prospect hole. The incident is fortunately passed over by Cutter and Johnson as a harmless prank by skylarkers. Satisfied as to the plan for deceiving the expert on "clean-up" day, Tommy's fertile brain evolves the idea of substituting brass filings for the gold ones, and so mesh the schemers in their own net.]



"I do like some friends better than others"

CHAPTER X.

AT length came an occasion that modified even Tommy's hurry,—the camp decided to have an athletic carnival. It was to be a great time, with horse races, foot races, wrestling, jumping, "tossing the *caber*," and the rest of it, with suitable prizes. All the people around were invited.

The inhabitants of the camp were to be seen on highway and byway, practicing,—inventing new "holts," or straining to add an extra inch to a jump.

As the day approached, the Hotel Cullen put on a festive air. It was n't quite the Fourth of July,—in fact, the day set was the 28th of June; but then, work in the mill would be resumed before the Fourth, and, as Brockey said, they might as well play it was the Fourth, as he did n't believe the founders of the country would care much, if a party of poor miners anticipated the holiday a little. So an ancient American flag graced the log hotel, and over its hospitable open door hung this sign, of Brockey's manufacture:—

"Come one, come all! this rock shall fly
Clean off its base, as soon as I."



"Put that gun away!"

The rock in question was the foundation of the Hotel Cullen. Meanwhile, Brockey was an example of radiant energy. Happiness beamed from his countenance; he dearly loved a "gatherin'," where his little hotel could echo the tramp of many booted feet. Perhaps long vigils on the prairie, when at night there were only Brockey and the cattle, and that awful immensity of silent sky, had bred a reaction in the man. At any rate, the fact was there, and he sang as he worked. Brockey's vocal exercises were a cross between a whine and a bellow, with an occasional shriek, yet were not unpleasant, in spite of the description. His songs were as peculiar as his method. They were made up of everything; some were sentimental, and some continuous-performance "cow-songs," that only ended with the singer's lack of breath, but probably the star of his repertory was "The Bridge," which would have shocked Mr. Longfellow beyond power of motion, if he could have heard it as rendered by Brockey. Yet, to some tastes, Cullen's version was no loss. The first verse ran:—

"I stood on the bridge at midnight,
As the clocks were striking the hour,
And the moon rose o'er the city,
Behind the dark church tower.

"A big p'leeceman, rushing,
Come fannin' right by me,
And took them brutal clocks all up
For assault and batter-ee!"

A hearing of this, given in Brockey's most impressive style, was something to which memory clung tenaciously. It had a wild logic of its own.

Tommy had his heart set on a wrestling bout between Peter Gratton and Holton. "That'll be something before the people, Holt," he said. "Pete's no slouch,—he ain't up to you in science, and there's where he gets the worst of it; but you'll know you've done a day's work when you come off that shift."

"He looks it," commented Holton; "it warms me to think of trying him."

So far, no one had had a chance to speak to Peter. Holton saw him, during the evenings, at the doctor's, where his grave, sad eyes rested alternately on Bennet and Loya; without resentment, without anger, yet with an extreme expression of loss, for the friendship between the two grew apace. It was not necessary to have a rival's eye to see their attraction for one another. Of course, Holton was loath to speak of wrestling, under the conditions; it would seem a sort of braggadocio before the girl.

One day, however, Peter called at the hotel for Holton. "Will you come for a little walk?" he asked.

"Certainly," replied Holton. By the other's tone he divined that something more than a walk was in the question, and the issue was easily placed,—but was it peace, or war? Was Peter "calling him out," or was it only to talk the matter over? Hitherto, Peter had been the soul of gentleness and gentility; still, the green-eyed monster worketh changes in a young male human breast. Holton was honestly sorry for Peter, and he went with him, feeling that he would fight, if need be, but with little heart for the occasion.

It was with immense relief that he heard Peter say, after they had traveled some distance, making small talk to fill the time, "Will you sit down a minute, Mr. Bennet? I've got a favor to ask of you."

"It's granted now, whatever it is, Mr. Gratton," replied Holton, adhering to the other's formal mode of address.

"Well, I don't know," said Peter, slowly; he looked at the ground, and a dull color came to his face. "It's a kind of queer favor, and don't sound right to ask. Yet I'm pretty medium miserable, and I don't know as I care for anything, any more. It's no use for me to try and hide how things are between me and that young lady," he broke out. "I like her, and she does n't like me."

Nothing was to be said to this, so Holton remained silent.

"Well!" said Peter, drawing himself up with a jerk, "I may as well bull right into it. She does like you, and I don't blame her. I'd like you, if it was n't for this. I do like you, anyhow, only—I'm all mixed up. Now, here you are: you can play a fiddle so it makes tears come to a man's eyes; you can talk to her as she likes to be talked to; you can do a hundred things that I can't do, and they've won for you, and they belong to you, and you are welcome without malice. Now, there's only one thing I can do, and that's wrestle. The boys have been talking about you and me trying each other, and, somehow, in spite of them,"

Digitized by Google

(holding out his splendid arms,) "I know you'll win. That's what I can't stand,—to be shamed before her in the one thing I know how to do. It may seem cowardly and unmanly to ask it, but I want your word that you won't wrestle me, and that you'll never tell why."

Holton hesitated for a moment, not from any reluctance, but because he was too affected by the other's anguish to speak. He did not have to be told what pressure Peter was under, to make such a request.

But the other misunderstood, and leaped to his full height, so handsome in his fire that Holton could but look at him. The thought flashed through his mind then, "What a rival this would be, if he had any such gleam in his eyes as a constant factor!" Gone was the heaviness that marred Gratton's good looks; the whole body of the man was vibrant.

"Do you think I am afraid of *you?*" he cried.

"No!" said Holton, "not of me or of any other man; I'm sorry that thought entered your mind,—it had no business there. Here's my promise and my hand, Gratton! I don't think it cowardly or unmanly in you,—I understand; and it is pleasant to think that you had confidence enough in me to speak as you have, and that I would n't be mucker enough to take you wrongly."

"I'm obliged to you," said Gratton.

For an instant they stood in great embarrassment, in this unusual stress of emotion. The western man recovered first.

"How's the investigation going?" he asked.

That brought Holton back to naturalness. "I wish I could tell you," he answered; "we have something great on foot, but Tom and I have agreed not to say a word to a soul, so there'll be no chance of it's getting away."

"That's my fix," said Gratton; "I've written to the feller I spoke about, yet it ain't likely I'll hear from him in some time, he being coyotin' around in the hills, nobody knows where. I wish I could tell you,—more especially now, since I know you're square. I hope I'd have done the right thing under any circumstances, but it would have come medium hard, if you'd turned me down on my favor."

"You mean this is something connected with my interest here, Gratton?"

"Yes, indeed; mighty closely connected with your interests; but I can't say another word till Hank Pearsall gives me the right,—if he does at all. You see how I'm fixed."

"Of course."

Again they stood a little awkwardly before separating. Then Holton spoke right out from his heart:—

"See here! We're friends, are n't we, Pete?"

Peter shook the extended hand heartily; something liquid shone in his somber eyes.

"We are, Holt; dead sure!" he replied; "only the circumstances is a little tough!"

They both laughed nervously, and parted, thinking better of the world.

As Holton returned he ran into a group before the store.

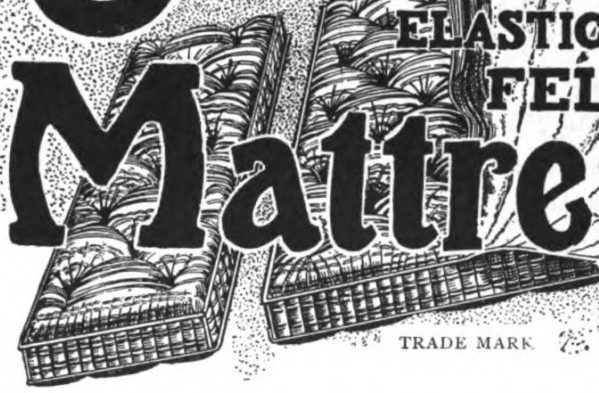
"Just the man we was speaking about!" said



"Where's that man Johnson?"

The Ostermoor Mattress

PATENT ELASTIC FELT



TRADE MARK

$15.

DON'T make mistakes about sleeping; between a sleepless rest and a restful sleep there's a world of difference.

DON'T sleep on a hair mattress. It packs and lumps into a bag sooner or later, and you wake up tired and cross from dosing on the lumps.

DON'T sleep on an "imitation felt" mattress—it is a tick *stuffed* with cotton waste. Uncomfortable at first—useless in a year.

DON'T hesitate to try the Ostermoor Mattress. It is constructed, not stuffed. It cannot lump or pack or bunch. It is sanitary and vermin-proof. Needs no overhauling—will last a lifetime without repairs.

DON'T let a dealer force another on you. He can't sell you a substitute for the Ostermoor, *without your consent.* It's not "felt" if it's not an Ostermoor.

DON'T fail to look for our name and trade mark which appears on the end of every genuine mattress.

DON'T forget that we make any size you desire, and prepay express charges to any point, and *return* charges also, if after sleeping on it thirty nights you do not believe it equal in cleanliness, durability and comfort to any $50 hair mattress ever made.

STANDARD SIZES AND PRICES:

2 ft. 6 in. wide,	25 lbs.	$ 8.35	All 6 ft 3 in. long
3 ft. wide,	30 lbs.	10.00	
3 ft. 6 in. wide,	35 lbs.	11.70	
4 ft. wide,	40 lbs.	13.35	
4 ft. 6 in. wide.	45 lbs.	15.00	

Made in two parts, 50c. extra.
Special sizes, special prices.

Don't Fail to Send for FREE BOOK

We have prepared a valuable 96-page book, "The Test of Time," which is probably the handsomest book for advertising purposes ever issued. We mail this free—your name on a postal will do. It illustrates mattresses, cosy corners, window seats, pillows, cushions for boats and carriages, etc. It reproduces the letters of men and women of international reputation who find perfect rest on the Ostermoor mattress. Send for it NOW, before you forget.

OSTERMOOR & CO., 134 Elizabeth St., NEW YORK.

We have cushioned 25,000 churches. Send for our book "Church Cushions."

78

As the mother rocks the cradle, love transforms it to a kind of loom whereon her fond fancy weaves a bright-colored future for her child. As the child grows the wise mother feeds his mind with precepts of integrity and industry; his brain and body with **all-nourishing food** in order that he may be strong for life's battle and find an honored place with men.



SHREDDED WHOLE WHEAT BISCUIT

is the Natural Food—the food whose each integral part has an exact counterpart in the human body—the food that builds the perfect whole because it builds the perfect parts. **The perfect food to *perfect* man. SHREDDED WHOLE WHEAT BISCUIT is more porous than any other food—that means more digestible.** It is quickly transformed into rich blood, firm flesh, hardy muscles and an active brain. **Sold by all grocers.**

Send for "The Vital Question" (Cook Book, illustrated in colors) **FREE.** Address **THE NATURAL FOOD CO.,** NIAGARA FALLS, N. Y.

Digitized by Google

SYSTEM is a 96-page monthly magazine

Brim so full of bright ideas and clever systems that an official of the National Cash Register Company writes us as follows:

"The ideas gathered from your magazine have enabled me to formulate systems for Mr. Patterson's letters, books, pamphlets, telegrams, bills, orders, addresses, etc., which have simplified this work greatly."

And the United States Fidelity & Guarantee Company say:—

"Since the first of the year, when we subscribed to your magazine, we have completely changed our methods of bookkeeping, and have been guided solely by the suggestions contained in SYSTEM. We find the work is more simple, and, better still, there is less chance of error."

And what a monthly reading of SYSTEM has done for them it will just so surely do for you.

The man of experience gets in SYSTEM the experience of other men. To the young man beginning business, to the clerk, book-keeper or student, SYSTEM is *more* than a business college.

To enumerate SYSTEM'S contributors is simply to name the foremost system experts and the strongest business men.

The general articles they write will help any man—business or professional. The special articles for one's own work no man can afford to miss.

Systems actually used in large successful factories, offices, stores, banks, publications, professions, are described in detail. And experts show how these same systems can be adapted to smaller businesses.

The field of SYSTEM is so broad it is not possible to particularize. But no matter what your business or profession, one at least of our experts is familiar with it, and tells the best of what he knows in SYSTEM. It is your privilege to consult him freely.

Regular Departments of SYSTEM

Factory Organization
System in Selling
System in Correspondence
Short Cuts
Answered by Experts
System in Exporting
Business Statistics
System in Advertising
The Laws of Business
System in Retailing
Real Estate and Insurance
Schemes that Save
System in the Professions
System in Shipping
Successful Through System (biographical)
Published About System (a review).

Each of these departments—edited by an expert—appears monthly, in addition to the general contents of the magazine.

To any yearly subscriber the advice of any or all of our experts or their assistants is free.

Send for the portrait booklet, telling of each man and his specialty.



Special Offer to "Success" Readers

Send us a quarter NOW, and we will send you FREE the current SYSTEM, beginning your three months' trial subscription with the special December number—the first of the new volume.

Better still, include $1.00 for a full year's subscription, and we will send you at once, as a premium, six interesting back issues for present reading—18 numbers for a dollar. Send to-day. You cannot lose. Note by the coupon that we take *all* the risk.

CUT OUT THIS COUPON
OR SIMPLY WRITE US A LETTER

Inclosed find..... Send SYSTEM for ..... months *on approval*. If I am not satisfied when the subscription ends you agree to return my remittance.

NAME.....

STREET.....

TOWN AND STATE.....

Chicago **SHAW-WALKER** Detroit
MUSKEGON MICHIGAN

Tommy. "Come here! Come here immediately."

Tommy had a paper in his hand which Holton recognized as the order of exercises for the great day. He divined that the message had something to do with wrestling, and he wished to speak with Tom without an audience. On his walk back he had thought out a reasonable plan to dodge the bout, and at the same time give no hint of Gratton's action.

He stood stock-still in the road and stared in mock indignation at Tom.

"Well, if you have n't got the nerve!" he said, —"ordering people around! If you want to see me, what 's the matter with coming here?"

"Ah, come along and quit your fooling!" said Tom.

"No, boy; I 'm in a hurry. If you want to talk with me, come along to the hotel."

Quick-witted Tommy gave a guess, and instantly yielded the point.

"Goin' to dress up, eh?" he joked; "well, I s'pose you could n't easy find anything more important than that!" He winked to the others and ran after his partner.

"Did you want to speak to me, quiet, Holt?" he asked.

"Yes, I did,—thank heaven for a partner that does n't have to be hit with a club! Were n't you talking about the wrestling?"

"Just that,—what of it?"

"I 'm not going to wrestle."

"Not goin' to!" almost shouted Tommy.

"S-s-h! Who 's telling everybody in the neighborhood this trip? No, sir; I 'm not going to wrestle. Peter Gratton is, as you say, a powerful man; now suppose, by some chance, he lames me, just when I ought to be at my liveliest. Heh? What then?"

"Laws ha' mercy! You 're right!" said Tommy; "you can't afford to take no such chances now,—but after me bragging about you all over!" he continued, testily. "Why did n't you think of it before?"

"Why did n't you!"

"Say no more,—I 'm faded," replied Tom; "but what 'll we tell the boys?"

"I 'll show you some trips and locks, Tommy, and send you in my place."

Tom thought this over and nodded assent. For the great wrestler to yield his position to his friend would look well to the eyes of the camp. Tom saw a political significance to it that Holton never thought of,—the Irish blood was not for nothing. "I can take good care that I 'm not hurt," he said; "but you 'd have to sail in for blood. All right. That lets us out. I 'll ask Pete to treat my remains respectful. It 's a sight to lose, though!" he sighed, regretfully. "If it were n't for the sinful cinch we have on brother Johnson, I 'd be strong persuaded to say 'let her slide.'"

It nearly came to "letting her slide," with or without their sanction. The big wheel arrived two days before it was expected. A great popping of whips early one afternoon heralded the approach of a bull-team. Slowly the long line of patient cattle came into full view, with the cogged wheel, trussed up on end, looming above the wagon.

Word was at once sent to Neil McGrath and Johnson, who hastened down the road.

The entire camp was assembled at the unloading, for the bull-wheel was a mighty casting, and to handle it required the help of every man who could pull a rope. Johnson's face wore a jubilant smile. He had been ready for several days, and was as anxious for matters to progress as formerly he had been for delay.

The wheel was jacked on blocks, on its way toward the shaft where it belonged, when he expressed his satisfaction. "Well!" he said, "you 'll be buzzing to-morrow morning, my friend, and I 'm glad of it!"

Missouri Jack straightened in sudden attention.

"What 's that, Johnson?" he asked.

Tommy and Holton were looking at each other in consternation; *they* were not ready, and the chances that they could by any means get ready in the one night left were very slim indeed. They knew the blacksmith's shop was watched at night,—as well as by day, although the day watch took the form of a natural loafing around his own place of business by the blacksmith. He had to be easy and careless, with all eyes on him. But the night watch would probably shoot at the first sign of an attempt to enter the shop. The tired lines on Johnson's face, and the fact that he was in bed when the call came to fix the bull-wheel pointed strongly to the view that he was the night

BUILDING BONES.

Of Great Importance That Children Have Proper Food.

A child will grow up with weak and small bones or strong and sturdy frame, depending on the kind of food given.

That's why feeding the youngsters is of such great importance. The children do not select the food—the responsibility rests with the parent or guardian, or with you if you select the food for a boy or girl.

The scientific selection of this food should begin as early as possible. That's when the delicate little plant needs the tenderest care. A well known lady of Calistoga, Calif., says: "About two years ago my little niece was taken sick. When medical aid was called one physician pronounced the case curvature of the spine; another called it softening of the bones and gave but little hope of her recovery. For weeks she had been failing before her parents thought it anything but trouble from her teething.

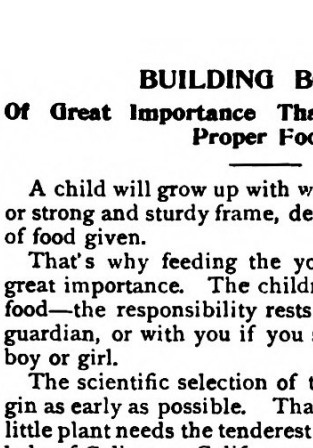
"She had been fed on mushes and soft foods of different kinds, but at last her stomach could retain scarcely anything. At this time she had become a weak little skeleton of humanity that could not much more than stand alone.

"The doctor changed her food several times until finally she was put on Grape-Nuts which she relished from the first and ate at almost every meal and her recovery has been wonderful. She has been gaining ever since in strength and weight.

"She has eaten dozens of packages of Grape-Nuts in the last year and a half and the child is now a rosy-cheeked and healthy little girl, still clinging to her Grape-Nuts.

"It is plain the food has saved her life by giving her body the needed material to keep it well and the bone material to build with." Name given by Postum Co., Battle Creek, Mich.

ARTISTIC MONUMENTS



DUE respect for our departed loved ones demands that we erect

ARTISTIC *and* ENDURING MEMORIALS

Marble has proved an unfortunate failure. Moss-grown, broken and tumbled-down slabs appear everywhere. Some cemeteries now prohibit marble entirely. Granite, too, soon gets discolored, moss-grown, cracks, crumbles and decays. Besides, it is very expensive.

WHITE BRONZE

monuments are cheaper and

Infinitely Better.

They are strictly everlasting. Rust, corrosion and moss-growth are IMPOSSIBILITIES. They CANNOT crumble from the action of frost.

WHITE BRONZE is far more artistic and expressive than any stone. Then why not investigate it? It has been on the market for over twenty-five years and is an **established success.**

It has been adopted for more than a hundred public monuments and by thousands of delighted individuals in all parts of the country. Many granite dealers have used white Bronze in preference to granite for their own burial plots.

We have hundreds of beautiful designs at prices from $4 to $4,000. We deal direct and deliver everywhere. Distance is no obstacle. Write us at once for designs and information if you are interested. It costs you nothing and puts you under no obligations whatever.

Special Inducements for Winter Orders. AGENTS WANTED

Address,

THE MONUMENTAL BRONZE CO.,
358 Howard Avenue, Bridgeport, Conn.

Cooking === The New Way.



Every woman should know about cooking by steam. Food cooked in an

Ideal Steam Cooker

is more palatable, more nutritious, than food cooked the old way; no evaporation; juices of meats retained; tough meats made tender. Cooks a whole meal on one burner of gas, gasoline, oil or cook stove; *reduces fuel bills one-half.* Impossible to scorch anything; WHISTLE BLOWS when water is needed. IDEAL Cookers (round or square with doors) cost no more than the ordinary kind.

BOOK FREE. Let us send you a nicely illustrated 32 page book about cooking by steam.

THE TOLEDO COOKER CO.
AGENTS WANTED. 2314 Albion St., TOLEDO, OHIO.

GOLD PRIZE. **BE A WRITER.** Are your manuscripts rejected?
Send for "WHAT WRITERS NEED" and **GOLD PRIZE Offer.**
THE WRITERS' AID ASSOCIATION, 150 C Nassau St., New York City.

Digitized by Google

watch. That he might be caught again, as at Cutter's shack, was exceedingly unlikely. Johnson knew a thing or two, if he did sometimes overreach. They must make the exchange in the daytime. For an instant the two boys felt paralyzed, and then they heard Johnson's answer to Missouri's question.

"We'll start up to-morrow, all over, Jack," said he.

"Speak for yourself only, please," replied the Missourian, standing his crowbar up in the corner. The other men looked at one another for a moment, turned, dropped their tools, and walked toward the door.

"Here! Come back; what's the matter with you fools?" cried Johnson.

Missouri came back swiftly, wearing the pleasant smile that even his best friends hated to see.

"You include me?" he inquired.

"Oh, you're all alike!" shouted Johnson, white-hot and too much excited over the delay of his schemes to give heed to the fact that he was in considerable personal danger.

"Let me prod your mem'ry a bit, Mr. Johnson," said Missouri. His courtesy was punctilious. "I don't like a hair in your head, and for you to force that fact on my attention, by intimating that I'm a fool, is somewhat north of the path of good judgment. If you'll repeat that statement, I'll promise to fan the air with you, until you fill considerable space hereabouts, like as if you'd exploded."

Johnson did not say a word, but looked his venom.

"Don't swear at me with your eyes, neither," said Missouri, coming a pace closer with his swift cat-step.

"Can't a man look as he pleases?" growled Johnson, weakening, nevertheless.

"Yes, sir, you can, if you think it wise," retorted Missouri; "but, when you look as *you* please, you ain't pretty; and the next thing, I'll make you look as *I* please, and again you won't look pretty, only a great deal more so. The play is up to you. You can copper, or let her go open as you like."

"What's the row? What's the row?" asked old Neil, coming up. "What's got into your neck, Jack?"

"Mr. Johnson says we're all going to work to-morrow, but I was telling him he was misinformed," replied Missouri. "We men have planned for a holiday, and we're going to have it, too. If there was a real rush, none of us would hold out; but, as there's no particular hurry," he concluded, looking hard, first at Neil, and then at Johnson,—"as there's no particular hurry, I think it will be as I say."

"Sure! Sure!" said Neil; "I'd forgot about the fun,—besides," he cried, in quick anger, "who's to say when the men work and when they don't, in this camp? Has somebody else been made sooperintendunt, without me knowing it? I'll give you this to know, Johnson: the mill is your place, and I don't trouble you in it; keep your hands and your mouth off mine."

Johnson stared at him and licked his lips. His rage suddenly leaped out from his control.

"You old fool!" he shouted.

The crowd stiffened, waiting the explosion. Neil laughed.

"I can afford to laugh at you, Johnson," said he. "Remember, you're in my employ. Now go back to your work and shut your mouth, or take your time and get out, as it pleases you."

"I'll see Davis about this," replied Johnson. It was all he could do to speak.

"You may, indeed," said Neil. "See all the Davises from here to Halifax, but, when I say go, out you'll go; remember that, my lad."

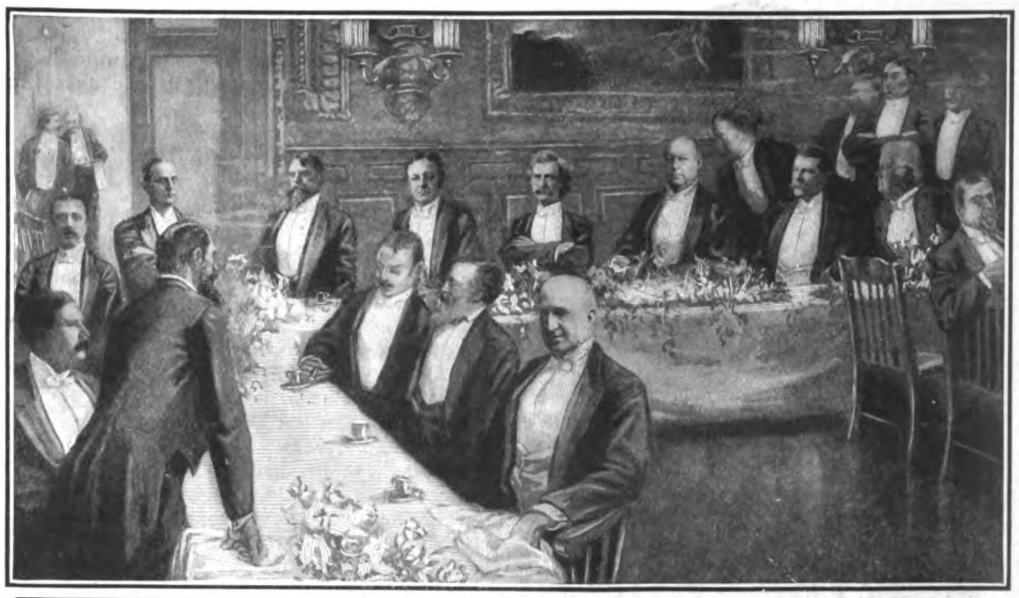
Johnson whirled and went behind the stamps. Nobody liked him, and a general laugh started, at his discomfiture. Neil stopped it, with a wave of his hand.

"Don't rub it in," said he; "the liniment was hot enough, without it."

"Phee-ew!" said Tommy, as he and Holton joined each other back of the mill; "talk about your close calls, man! I didn't breathe decent for ten minutes, and my knees are double-jointed yet. We've got to be doing, pardy; this thing has started me up. We may as well take a chance at one end of the line as the other, so I'm going forth to put up wires."

"What do you mean, Tom?"

"We've got to have a good and sufficient reason to get into that blacksmith's shop,—Uncle Cutter is more'n ever careful of that machine of





THE GREATEST SPOKEN THOUGHT OF A CENTURY is embodied in the ten handsome library volumes of former Speaker Reed's unique work, *"Modern Eloquence."* It is a library of the best After-Dinner Speeches, Classic and Popular Lectures, Famous Addresses, Reminiscence, Repartee, Illustration and Story.

"In these volumes," as Secretary of State, John Hay well says, "the Honorable Thomas B. Reed gained the same eminence as editor that he already enjoyed as orator." As the Editor-in-Chief he has wrought from metal which he knew. Himself a master among master minds, in daily contact with the makers of our political, literary, commercial and social history, he brought to his editorial work that surety of judgment born of familiarity with and a complete mastery of its possibilities. Mr. Reed enlisted, as only he could, the assistance of men of international fame and splendid resources.

Besides the eighteen Editors, a large number of collaborators were enlisted at home and abroad, in the task of interviewing in person great speakers and thinkers and gaining access to unpublished and ordinarily inaccessible records. This necessitated stupendous effort and labor, seemingly endless time, and expense unprecedented in the history of bookmaking, save perhaps in such monumental works as the Encyclopædia Britannica or the Century Dictionary. But this infinite care and disregard of expense made MODERN ELOQUENCE, as Colonel McClure, the Nestor of American journalism, says, "The choicest set of books in my library."

Editor-in-Chief, HON. THOMAS B. REED.

ASSOCIATE EDITORS:

Hon. Justin McCarthy, Member of English Parliament.
Edward Everett Hale, author of "The Man Without a Country."
Jonathan P. Dollivar, United States Senator from Iowa.
John B. Gordon, Former United States Senator from Georgia.
Nathan Haskell Dole, Associate Editor "International Library of Famous Literature."
James B. Pond, Manager Lecture Bureau; author of "Eccentricities of Genius."
Rossiter Johnson, Author and Litterateur.
George MacLean Harper, Professor of English Literature, Princeton University.
Lorenzo Spears, Professor of English Literature, Brown University.
Edwin M. Bacon, Former Editor "Boston Advertiser."
F. Cunliffe Owen, Member Editorial Staff "New York Tribune."
J. Walker McSpadden, Managing Editor "Edition Royale" of Balzac's Works.
Albert Ellery Bergh, Expert Collaborator.
Marcus Benjamin, Editor National Museum, Washington, D. C.
Truman A. DeWeese, Member Editorial Staff "Chicago Record-Herald."
William W. Matos, Member Editorial Staff "Philadelphia Evening Telegraph."
Champ Clark, Member House of Representatives from Missouri.
Clark Howell, Editor "Atlanta Constitution."

After-Dinner Speeches.
(Volumes I., II., III.)

These three volumes of the Library contain the most unique and comprehensive collection of the thoughts and words of postprandial orators ever published. About the banquet board, no less than in the forum, the great thoughts of the masters of the world have been given expression. By them also the diners and later the world have been given the inside view of gigantic enterprise, herculean effort, and sublime achievement. In periods scintillant with wit, a Choate forged new and stronger links in English and American unity. The silver-tongued Grady rent the curtain of sectional prejudice, and brought the Puritan and the Cavalier into a common, congenial brotherhood. In these pages living men speak living thoughts in a living tongue. We sit at a banquet board with a host of speakers, the like of which the world has not elsewhere seen. As Congressman Landis, of Indiana, says of these volumes: "We behold the galleries radiant with fair women. We hear the shouts, and the air peals with laughter—then comes a pause—a shock—the lightning of wit and the thunder of applause; men and women rise, sparkling glasses soar—MODERN ELOQUENCE transports us, and we are there."

Every speech is reproduced as given, with all the introductory remarks.

Great Addresses.
(Volumes VII., VIII., IX.)

The addresses, delivered at great celebrations, or under the stimulus of great public interest, are often an epitome of history, or incidents and periods in our national life. Phillips Brooks, the well-beloved, brings the Great Emancipator home to us in "The Character of Abraham Lincoln;" Henry Van Dyke's "Books, Literature and People," and Balfour's "The Pleasures of Reading," would alone be sufficient for the bookman, but there are a score or two just as good. The range of this work is the marvel of those who read it. Here we have Newell Dwight Hillis' "The Pulpit in Modern Life;" Cardinal Gibbon's "Supremacy of the Catholic Religion," while Cardinal Manning, with his fine, broad view, discusses "The Persecution of the Jews;" Blaine, the idol of a decade in American political life, in one of his greatest moments of inspiration, gives us his grand delineation of "Garfield, the Man and the Patriot," while a few pages further on is found Rufus Choate's immortal epic "On the Death of Daniel Webster." So on—and on—we might go on until we had named the major part of that which is conceded great in our national literature. Every address is complete. An editorial note gives the time, the place and the circumstance of its delivery.

Classic and Popular Lectures.
(Volumes IV., V., VI.)

The lecture platform has been the vantage ground from which masterful men have molded the thoughts of their time and prepared for posterity a better, a cleaner, a grander world to live in. In the three volumes of MODERN ELOQUENCE devoted to lectures, among other delights we travel "Dark Continents" with Stanley, and listen spellbound to Wendell Phillips teaching us to know the greatest of his race—"Toussaint L'Ouverture." We listen to General Gordon tell us that pathetic story of the "Last Days of the Confederacy," and speculate with George M. Searle, "Are the Planets Habitable?" We gather new ambitions and strength and purposes as Edward W. Bok gives us his "Keys to Success," or we take to heart the humanity of Robert Collier's "Clear Grit." Ingersoll gives us a better appreciation of immortal Shakespeare. In an idle hour we recall with Major Pond "Memories of the Lyceum," and have a laugh with Josh Billings on "Milk," or Robert Jones Burdette's "Rise and Fall of the Mustache." We glean the wisdom of our time that lies within these pages, and hold fellowship with the great orators of modern times. Many of the lectures have never before been put into type.

Anecdote, Repartee, Reminiscence.
(Volume X.)

The tenth volume, containing Congressional Repartee, Anecdotes, Illustrations and Cloak-Room Stories—fixing local color as if on canvas—is as unique as its predecessors. This volume is compiled from exclusive sources to which only men in the positions of the Editor-in-Chief and his associates could have access. Here are fine stories for the clergyman, statesman, diplomat, banker, business man, physician—in fact, for men in all callings and every walk in life.

Analytical, Subject and Concordance Index.

This volume contains also, a complete analytical, subject and concordance index, so that it is possible to refer instantly to any speaker, topic, time or place.

A Fine Portfolio Sent Free

John D. Morris & Co.
1201 Chestnut Street, PHILADELPHIA.

BE CUT OFF HERE

Gentlemen: Referring to your advertisement of Hon. Thomas B. Reed's Library of Modern Eloquence in SUCCESS, I shall be pleased to receive portfolio of sample pages, photogravures and chromatic plates, also full particulars regarding bindings, prices, etc.

Name.....
Business.....
Street.....
City and State.....

Q 2

Digitized by Google



An illustrated history of the watch, **Free.**

ELGIN NATIONAL WATCH CO.
ELGIN, ILL.



Copyright 1902 by Collier's Weekly

This Gibson Head

and pictures by Remington, Smedley, Castaigne, Hutt, and other well-known artists are in a beautiful little book, telling of a novel monthly competition for more than $3,000 in prizes. The contest is open to everybody, without cost. Send 4 cents in stamps to

The Lion's Mouth, 425 West 13th St., New York

STEM-WIND WATCH



We will give you a guaranteed **Stem-Wind** Nickel-plated Watch, also a Chain and Charm, for selling **10** packages of **BLUINE** at ten cents each. Bluine is the best laundry bluing in the world and the fastest seller. Write us at once, and we will send you the Bluine and our large Premium List, postpaid. **It costs you nothing.** Simply send us the money you get for selling the Bluine, and we will send you the Watch Chain and Charm, postpaid.

BLUINE MFG. CO.
Box 38, - Concord Junction, Mass.
Two Million Premiums given away during the last 5 years.

his since they've finished her up, and got her to working in the shop, you know; and, after one of us gets in, there's to be good and sufficient reason why Uncle Cutter is out for a minute or two,—them's the wires; they've got to be the real thing, too."

"Have you planned it, Tom?"

"I'o the look on Cutter's face; but do n't ask me what it is; I believe, if you tell a thing, you spoil it,—the luck seems to go out with the words. You can trust me for it, can't you?"

"I can that, Tommy. When it comes to planning, I'm like a hippopotamus to a monkey, compared with you."

"Aw, g' wan!" deprecated Thomas, but he was pleased, for all that.

That night, in the gathering at the store, Tommy sat close to Cutter. He was waiting for Holton when the latter left Doctor Broughton's.

"See here, what I have!" he said, opening his pocket. Holton looked and saw the pride of Cutter's life, his silver-mounted pipe!

"Where did you get that?" he asked.

"Dear, dear!" replied Tommy. "You might almost say I picked the man's pocket! Well, I *had* to have it, and he'll be in possession soon again."

"What on earth are you going to do with that, Tom?"

"'Patience!' says the hired man to the mule; 'patience!' says he, 'an' we'll get even less done for a day's work!' Hold your whist, and you'll find out to-morrow, Holt."

Holton by this time was acquainted with his partner's love for dramatic effect, and said no more.

CHAPTER XI.

THEN came the nervous night, when everything that could be done was done, and nothing remained but to wait for the next day and action. Holton went through every stage of exultation and despair. In the depths, it seemed to him impossible that any man, let alone Johnson, could be deceived by their trick, and when this decision was reached he literally shuddered, as at a nauseous dose; then, from the very grounds of this belief, sprang the certainty that they must succeed. It was all so simple. It would happen in such an unlooked-for way. Having settled this, the young man would argue himself back into despondency again.

He tried to sleep; he tried to reason himself into quitting this useless worry, saying that, in any case, he must be at his best the next day. The argument was fine, unimpeachable; but the only form of argument that will put one to sleep is that belonging to the other fellow. We do n't feel somnolent over our own. So the night wore away in tossing and turning. Holton never knew what it was to pass a wakeful night until he struck the camp,—and a man's responsibilities at the same time.

Some time during the night he slept, for, when he became conscious again, the sunshine was streaming through his window. He leaped from the bed, washed in two swoops, hurried on his clothes and clattered downstairs in a panic at having wasted precious time. It was half-past eight by Brockey's silver watch. When he saw the figures, Holton ground his teeth. His breakfast consisted of a few hasty swallows, and then he hurried for Tommy's cabin, not daring to run, but very wishful to do so.

Tommy was busy at some gunsmith's work. He looked up and smiled as Holton burst in with the exclamation:—

"Am I too late, Tom?"

"Naw," said Tommy; "take it easy. What's troublin' me is how to get through this long day."

After speaking, Tommy raised his hammer and broke the lock off his gun.

This Holton noted in amazement. He wondered if this was still sleep and dreams.

"What on earth are you doing, Tom?" he asked.

"Making a reasonable excuse," replied Tommy, which left the matter still debatable. Then he caught sight of Holton's face and burst into a laugh.

"Well, you're the picture of wonderment!" he said. "Do you think I'm crazy?"

"I'm sure one of us is, but I would n't bet which," said Holton.

"Now, it's neither of us; you listen to the little scheme I've planned."

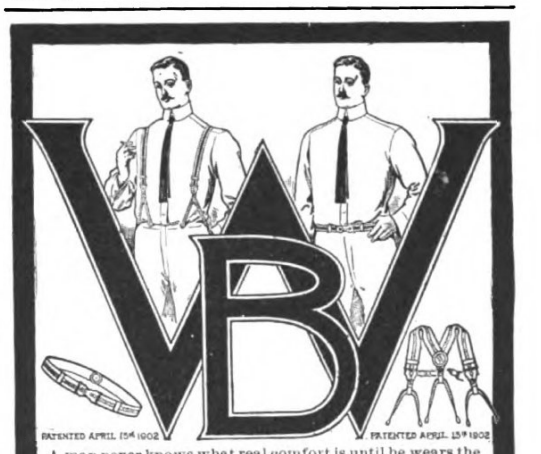
Tommy stood the broken gun in the corner, and assumed his favorite attitude on "holding the floor." His chin in one hand, and the index

AT THE NATIONAL CAPITAL.
What Postum Did There.

A well-known figure at the National Capital is that of an attorney-at-law and solicitor of patents, who has been practicing before the courts and the Department of the Interior at Washington for more than 25 years. The experience of this gentleman with coffee is unusually interesting for it proves that although the ill results from coffee are slow they are sure. He says,– "I have consumed coffee at my meals for many years, but of late years have been annoyed by deranged stomach and sleeplessness, pains in my head, nervousness and confusion of the mind. About 18 months ago I quit coffee and commenced to use Postum Food Coffee and have experienced the most pleasing and beneficial results therefrom.

"It has aided my digestion, increased my appetite for healthy food, appeased my stomach, invigorated my brain, cleared and quieted nerves and mind, and enabled me to sleep soundly 8 hours out of the 24. It has imparted buoyancy and cheerfulness to my daily life and caused me to look on the bright side of things in general. It has fitted me to do more brain work than ever before, and I would consider it a calamity to be deprived of its use.

"I look on Postum as an absolute cure for the ills that coffee causes. It not only cures the ravages of coffee, but stimulates to vigor and healthy action the brain and all the organs of the human body. It has with me and with many of my friends and this is my authority for the statement." Name furnished by Postum Co., Battle Creek, Mich.



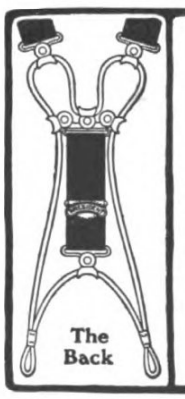
A man never knows what real comfort is until he wears the

"WORLD'S BEAUTY" SUSPENDER-BELT.

Can be changed in a twinkling from suspenders to belt, and *vice versa*. Think of the convenience of this while dressing, shaving, etc., when the bands are not worn over the shoulders! No more bagging, dragging, wrinkling trousers. In warm weather the **W. B.** may be worn as belt or suspenders as desired.

The **W. B.** Suspender-Belt is sold by furnishing goods stores and retailers generally. SOLID CALF or FINE WEBBING BANDS, with cantab ends, 50 cents a pair; Webbing Bands, with cord ends, 25c. Don't accept imitations. They are worthless. If your dealer has not the genuine **W. B.**, send us his name and order direct with remittance.

WECHSLER BROS., Patentees, New York.



If you want most for your money insist on

President

being stamped in the buckle when you buy

Suspenders

50 cents and a dollar. Ask at favorite shop,

or post prepaid from

C. A. Edgarton Mfg. Co.
Box 223 J, Shirley, Mass.
Send 6 cents for catalogue.

A beautifully illustrated 16-page pictorial magazine, of peculiar interest to intelligent people, will be sent free upon request by addressing

Box 1413, Philadelphia, Pa.

Digitized by Google

finger of the other drawing points, emphasizing, and in every way acting as an auxiliary tongue. There was a good actor lost in Tommy.

"The problem before us, me buck," said he, "is to have two things happen at once, that won't be likely to do so without the kind assistance of somebody. The first of these is for me to get into the blacksmith's shop in an unsuspicious way, and the next is to get Cutter out of that blacksmith's shop while I'm in there so that that will seem reasonable, too. Well, for number one, the boys are going to have a turkey-shoot, and I must get this gun fixed; that lets me in; but number two is a matter of complication. Now, listen to how I've fixed it. I start from this cabin with the gun and the good old brass filin's toward the blacksmith's shop, goin' slow. Just after that, you start out and go above the blacksmith's shop at a reasonable gait. For all this, mind you, the time is chosen when nobody but 'Uncle' Cutter is in the shop. There's no fear of Johnson, as he'll be making things right in the mill, and the other lads will be too busy with the day's fun; still, there's always somebody to stick his nose in where it ain't wanted, if you're not careful, so we'll wait until the land is plumb clear for operations.

"You stop by that old stump up there, where you can see the shop plain. Then you kick in the dirt around the north side of the stump, and, wonderful to relate, you discover Cutter's long-lost pipe that he's been roarin' so about! Now, when I've been in the shop about long enough to make my business plain, you set up a loud holler for Cutter to come and see what you've found, and, if he makes any kick about leaving, it's up to you to overcome his objections. When 'Uncle' knows he's got his pipe back, he won't think of nothing else for the minute, and, by the time the two of you saunter back to the shop, the gold is behind the forge in a heap, neatly covered with dirt; the brass is in the can; Tommy's working away on the gun, and everything's as it should be."

Holton looked his admiration. "Tom, you're a genius!" he said.

"Am I?" replied Tommy. "Then I'm glad it's only afflicted one of the fambly,—plain-spoken people would say it was just lyin'."

"Diplomacy, Tom, diplomacy!"

"Good stuff for you and me, whatever you call it, and the only thing we can use, at that; Cutter and Johnson hide their trail by a game of talk about an invention; I hide Cutter's pipe behind the stump. We break even. Now I'll play you a hand or two of seven-up outside the door while we watch till the road's clear."

They got the bread-board and the old pack of cards and began the game; it was a curious game, full of strange plays. Nothing could prevent Tommy from seeing the comic side of a situation, and, as he dilated on the expression Johnson would wear when the full extent of their work dawned on him, and other matters of side interest, expanding the possibilities with all the strength of a quick wit and lively imagination, he had Holton doubled up with laughter, sanguine of success, and reorganized generally.

About half-past ten the entire camp, outside of Cutter, Johnson, and a man who was helping Johnson in the mill, (a stranger, who had happened that way very opportunely, after receiving notice through the United States mail, by the hand of Mr. Johnson, that there was work to his liking on foot,) had assembled in and around Brockey Cullen's hotel. Not a soul was in sight on the road.

"Now for it!" said Tom. "You strike along by the flume, first, where you can keep yourself out of sight, and me in sight, and I'll follow."

Holton scrambled up the hillside into the brush and waited. Out came Tom, with a game sack over his shoulder and the gun in his hand. Holton kept pace above with him. Nothing could exceed the airy nonchalance of Thomas. He sauntered toward the shop, picking a flower by the roadside, pausing to look at a bird in its flight,—a man without important purpose, and in no manner of hurry. But, to himself, he said, "Old Cutter c'ud hear me heart beat now, if he'd stop to listen."

Holton watched him as he hailed Cutter. The blacksmith came out of his shop; there was some talk; the blacksmith picked up the gun and looked at it; then the two went within.

Holton kicked up the dirt at the foot of the stump. Sure enough, there lay the pipe. He counted fifty slowly, and then called at the top of his lungs, trying to infuse some of the delight that

WRINKLE-FREE

WRINKLES in shoes are due to slack leather—disproportioned strain—misfit. A fault in any shoe, but a **ruinous** one in Patent leathers.

Because—even the best patent leather in the world—**Heyl's**—is likely to break where it wrinkles.

No Patent leather shoe can look **dressy** when deformed by premature wrinkles, and what excuse can justify the wearing of sweaty Patent leather except its **dressy** effect.

Patent Calf is the most difficult of leathers to last smoothly, and mould closely to the lower part of the instep, where the slightest fullness causes unsightly wrinkles.

Great care must be taken to stretch this delicately surfaced leather into a glove-fitting shape without *cracking* the Enamel.

Few makers take the time and care to do this, as the Regal factory does, and so, few Patent Calf shoes are so free from wrinkles as *Regals*.

The style shown below—"The Lanark," is carefully shaped on a last specially moulded to avoid wrinkling, and will look dressy longer than any other Patent leather shoe of twice its price.

Made from Genuine Heyl's German Patent Calf, with rounded toe, slight extension edge and single sole of best Oak Tanned leather.

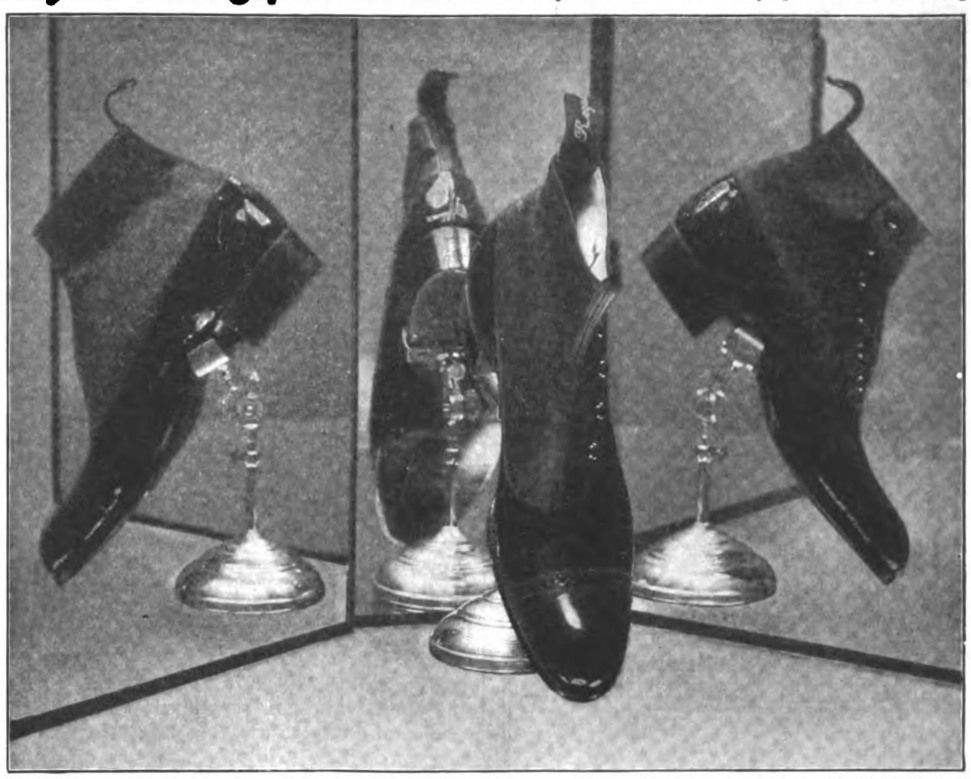
Spring style book now ready. FREE ON REQUEST. Note number of spring style

$3.50

from 46 Regal Stores

Delivered through our Mail Order Department, carriage charges prepaid to any address in the United States or Canada, Mexico, Cuba, Porto Rico, Hawaiian Islands, Philippine Islands, also Germany, and other countries within the limits of the Parcels Post System on receipt of **$3.75** per pair. Special shipping rates to all parts of the world.

Style No. 3412 8 widths from AAA to EE, and 18 half sizes. Made also in lace style, Patent Calf only, plain toe, cloth top.



THE REGAL SHOE COMPANY, Manufacturers, MAIL ORDER DEPARTMENT, 409 Summer St., Boston, Mass.

ALWAYS READY FOR USE

NO HONING! NO GRINDING!



Full Hollow Ground, $2.50 each

Double Concave for Extra Hard Beards, $3.00

Send for free book, "HINTS to SHAVERS"

THE CARBO MAGNETIC RAZOR

NO SMARTING AFTER SHAVING

With Ordinary Careful Use will Keep an Edge for Years without Honing

Sold by all dealers in High Grade Cutlery or sent by manufacturers postpaid

Firm of A. L. SILBERSTEIN, Makers of Griffen Cutlery, 451-452 Broadway, New York

You can learn electrical engineering at home

in your spare time. Electricity is making wonderful progress in every direction. The field is growing larger every day. An electrical training such as we give you has helped thousands to success in salary and position. As additional help in their studies, new students enrolling in the full Electrical Engineering Courses are furnished with an **Electrical Reference Library** handsomely bound in half leather. Courses in **Electrical Engineering, Mechanical Engineering, Steam Engineering, Mechanical Drawing, Telegraphy, Electric Lighting, Electric Railways, Electrical Motorman's Course, Short Electrical Course, Dynamo Tender's Course, X-Rays, Mathematics.**

Thomas A. Edison says of us, "I consider the Electrical Engineer Institute as conducted by Messrs. Wetzler and Martin to be of great value to those who desire an electrical education."

Prospectus and full particulars, mailed free.

ELECTRICAL ENGINEER INSTITUTE OF CORRESPONDENCE INSTRUCTION, Dept. 7, 240-242 W. 23d St., New York.

Digitized by Google

SOME SHOE STORES

Do not sell them.

Why?



Of course profits are small on Radcliffe Shoes, but the sales are large. They are sold all over the country and most of all where they've been sold longest. That means they please women who wear them.

Radcliffe SHOES $2.50

You can depend on the honesty of the dealer who sells the Radcliffe Shoes, because they cost him more than any ordinary shoe which he could sell at the same price. And they last longer, so that you buy fewer pairs. Such dealers are giving you square dealing. Hunt them up. Our new illustrated style book is ready; also an attractive calendar bookmark—both free on request.

For preserving and polishing shoes, Radcliffe Shoe Dressing keeps "life" in leather. 10 cents a bottle at dealers.

THE RADCLIFFE SHOE CO., Dept. 10, Boston, Mass.

STANLEY Straight Back Trunks $4.00



The New Kind. Saves space. Sets close up to wall. Can throw back top without striking woodwork, or plaster. Has corner hinges. Strong and durable. Finely made. Furnished in many styles and sizes. Costs no more than old styles. Sent direct from factory.

DRESSER TRUNKS

A Bureau and Trunk Combined



Everything within easy reach. No rumaging for clothing. No heavy trays to lift. Light, smooth-sliding drawers. Perfectly durable. Holds as much as any other trunk. Sent privilege of examination.

Write for Trunk Booklet A-1803

The Homer Young Co., Ltd., Toledo O.

MOORE'S Enamels and Varnish Stains

Make old things new and new things beautiful.



The Enamels (in all colors) for all kinds of interior work and decoration, from furniture to basketry and earthenware. Outside for carriages, lawn furniture, bicycles, automobiles, etc. The Varnish Stains for finishing old and new furniture, screen frames, lattice work, etc. Be sure you get Moore's.

If dealer does not have them write us for color cards, information, and useful household novelty.

B. Moore & Co. 354 Water St., Brooklyn, N.Y. 111 N. Green St., Chicago, Ill.

Be Your Own Boss!

MANY MAKE $2,000.00 A YEAR.

You have the same chance. Start a Mail Order Business at home. We tell you how. Money coming in daily. Enormous profits. Everything furnished. Write at once for our "Starter" and Free particulars. E. S. Krueger Co., 155 Washington St., Chicago.

belonged to the supposed condition of affairs into his voice. "Oh, Cutter!" he cried. Tommy bent closely over the gun, watching his antagonist out of the corner of his eye.

"Who's that hollerin'?" asked the blacksmith.

"Young Bennet, I guess," replied Tommy, indifferently.

"What's he want with me?" queried the other, as he stepped to the door. Tommy ground his teeth in his excitement, and the sweat broke out on his forehead. His was the passive part now. It would be dangerous for him to interfere in any way.

"Hello, there!" shouted the blacksmith, to outdoors generally; "Who said 'Cutter?'"

"Here!" cried Holton; "come up here!"

"What for?"

"What for?" repeated Holton, angrily. "Well, come up and see what for! If it ain't worth coming after, it ain't worth having, and I'll keep it myself."

"Jiminy! It's hot in here!" thought Tommy.

The blacksmith moved away from the door.

"Did you happen to come on anything I've lost?" he asked, much more pleasantly and with a note of anxiety in his voice.

"Just that," said Holton, waving something in the air.

"My pipe, I'll bet a dollar!" said Cutter, and started up the hill on a run.

Tom watched him for a moment, and then went to his work. He whirled an old keg under the shelves, that he might reach the can of gold without leaving telltale marks in the dust. He lifted the can itself straight up from its resting place for the same reason. Then he measured the height of its contents, dumped a part of the gold into his handkerchief, heaved the rest of the precious pellets behind the forge, covered them with dirt, filled the can with brass filings, covered them with the gold in the handkerchief to the former height and then set it dexterously back in the circle on the dusty shelf that it had occupied before. Then he mopped the reek of sweat from his face, grabbed the gun and a file, and was ready for all comers.

As Cutter and Holton approached the shop, the latter bethought him that it would be well to warn his partner of their neighborhood, so he deliberately kicked his ankles against a sharp point of rock, and set up a war whoop of lamentation. Tommy heard it and chuckled. "Well thought of, but not needed, old man," he said to himself. Nevertheless, he hastened to the door, standing there, the picture of innocence, with the gun and the file in his hand.

"What's goin' on, anyhow?" he asked; "Injun outbreak?"

The matter was made clear to him.

"Well," he said, severely, "if I didn't know you kept yourself straight, young feller, I should say you'd been drinkin'. Are you goin' to give me a hand on this gun, Cutter?"

The blacksmith was in high good humor. "Certainly!" he said, "I'll fix it for you in a minute." Just here Tommy was within a millionth of an inch of wrecking the whole enterprise. He was in good humor himself, and, thinking the blacksmith's back turned, winked solemnly at Holton. Fortune favors the audacious. In the middle of the wink, one might say, he noticed that Cutter's glance was full on him. Without a pause, Tommy produced his old bandanna and proceeded to get an imaginary bit of metal out of his eye.

"Every man to his trade," said he. "You can beat me filin', Cutter; I've covered myself with chips, from my head to my heels." This was true, as Tom had filed for dear life, while the master of the shop was away, to account for his time during his absence.

"You do everything too slap-bang, Darrow," replied the smith, in his most patronizing manner. "You ll never make anything of a mechanic while you act like that."

Tommy swallowed, and said, in a subdued voice, that he guessed he would go down to the hotel and see what was going on, if Cutter did n't mind. Cutter did n't, so the boys left the shop.

"Another minute in there and I'd have bust," said Tommy; "I felt kind of hysterical after that bad break of winkin', and, when he said I could n't make anything of a mechanic, the way I acted, I just had to bite my tongue to keep from saying I'd made an awful fine specimen of the old-fashioned fool out of one mechanic by the name of Cutter, anyhow."

Quite a crowd had assembled at Brockey's. Some of the party had walked or ridden many a mile to get there, and were intending to have the worth



The Best American Watch ever made bears this Trade-Mark:

Wm Kinley

21 Jewels 17 Jewels 1902 Thin Model 16 Size

It is an "Accurate-to-the-Second"

Dueber-Hampden Watch

Made complete—case and movement—in our factory, and guaranteed in every particular—case as well as movement. Lever Set, Non-Exposed Winding Wheels. Every dealer can supply you.

Write us for "Guide to Watch Buyers."

DUEBER-HAMPDEN WATCH WORKS, 50 South St., Canton, Ohio.



NOTHING BUT TROUSERS

Pair of Trousers Made to your Order $2.25

Try on Before Buying

Not one cent in advance—we send on approval because we know our trousers are the greatest bargain ever offered. They are made to your measure in the latest style and of good woolen cloth. First-class workmanship, guaranteed to fit. Don't wear ready made Trousers; ours are better and more up-to-date and cost no more.

From Mill to Man

We weave our own cloths, own and operate our factory and mill. That's why we can give such a remarkable value.

No Money in Advance

Sent Free—Samples, measurement blank and tape line. Write today and try our $2.25 Trousers. If satisfied pay, if not return them.

We Want Agents

everywhere. Many handle this as a side line and easily make $10.00 per day. Write at once.

WESTERN WOOLEN MILLS, Dept. 7, Chicago, Illinois.

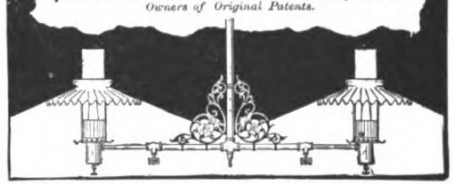
Our Bankers—First National Bank of Chicago

The "Best" Light

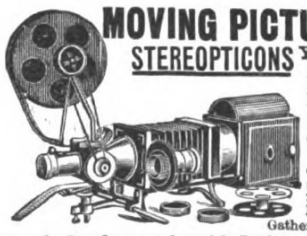
is a portable 100 candle power light, costing only 2 cts. per week. Makes and burns its own gas. Brighter than electricity or acetylene, and cheaper than kerosene. No Dirt. No Grease. No Odor. Over 100 styles. Lighted instantly with a match. Every lamp warranted. Agents Wanted Everywhere.

THE "BEST" LIGHT COMPANY
76 East Fifth Street, CANTON, OHIO

Owners of Original Patents.



MOVING PICTURE MACHINES STEREOPTICONS



You Can Make BIG MONEY Entertaining the Public. Nothing affords better opportunities for men with small capital. We start you, furnishing complete outfits and explicit instructions at a surprisingly low cost.

THE FIELD IS LARGE comprising the regular theatre and lecture circuit, also local fields in Churches, Public Schools Lodges and General Public Gatherings. Our Entertainment Supply Catalogue and special offer fully explains everything, Sent Free.

CHICAGO PROJECTING CO., 225 Dearborn St., Dept. 232, Chicago



LACE MAKING BY A NEW PROCESS.

OUR PRINCESS LACE LOOM weave the most beautiful Laces of every description. Every lady wants one. A Big Money Maker For Ladies Living at Home. Our new book on Lace Making gives full particulars Free upon request.

TORCHON LACE CO., Dept. G, ST. LOUIS, MO.

PATENTS

Valuable Book on Patents FREE. Tells how to secure them at low cost. How to Sell a Patent, and What to Invent for Profit. Gives Mechanical Movements invaluable to Inventors. Full of Money-Making Patent Information. NEW BOOK FREE to all who write.

O'MEARA & BROCK, Patent Attys., 606 11th St., Washington, D.C.

Digitized by Google

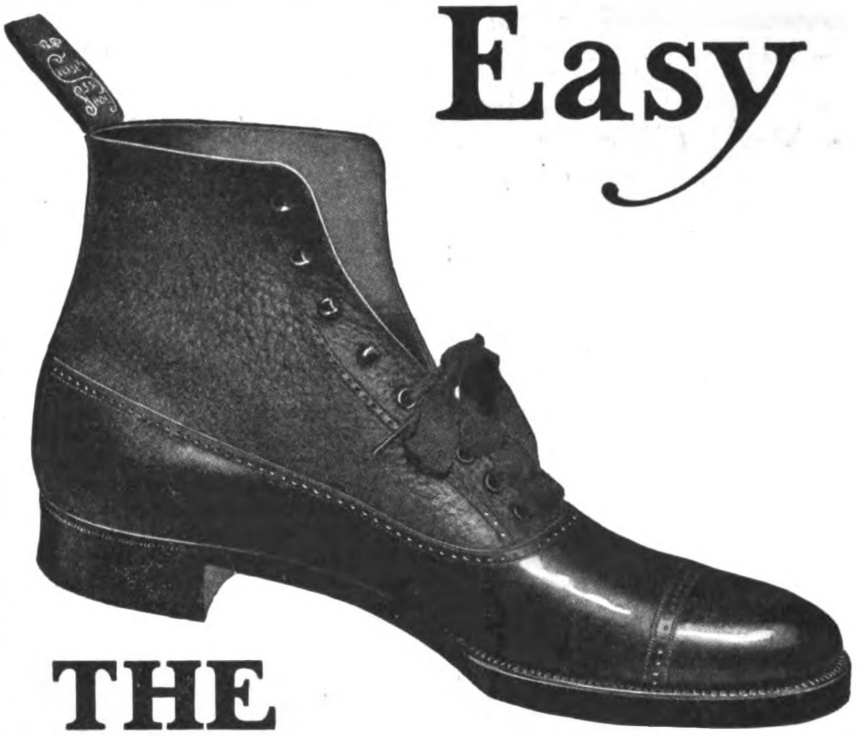
of their trouble. Liquor was entirely barred, not because the assembled people were prohibitionists, but because, as Brockey put it, "When the whiskey's in, the guns are out." A sober assemblage of miners is the happiest, best-natured of gatherings; but the same crowd, drunk, will produce as many cases of trouble to the square inch as lie within the bounds of possibility. The promoters of the entertainment had determined that this should be a day of peace, so any one who had brought a bottle, under a different impression, was told quietly to *caché* it for the present, which he proceeded to do with the best grace in the world. The miners were a very direct-thinking crowd of men. They only needed to be told what the conditions were to obey both letter and spirit. The "fresh duck" who thought it admirable to do something different was not in evidence, and, although the party was bent on peace, he would not have remained in evidence long, in any case.

Brockey had strained himself in the cookery line. This was his treat. The other lads wanted to chip in on the expenses, but old "Brock" would have none of it. "My game, gentlemen," said he. The order of ceremonies was: first, lunch,—a light meal preceding exertion; next, the sport; and then, a spread of Brockey's best. Before lunch, he introduced them to a novelty,—nothing less than a dress review of the poultry yard. Each rooster had a paper cocked hat upon his head, and the hens wore neat bows, somewhat disarranged. The spectacle of these astonished fowls, sidling away from one another in ludicrous distrust of the finery that bedecked them, made mirth in the cañon, and when two roosters, usually the best of friends, each failing to recognize a familiar figure in the wearer of a cocked hat, fell to warfare, after the fashion of their kind, some of the spectators became too feeble to stand up. Brockey had to rush in and stop the contest. When he pulled the hats off, the two roosters looked at one another and exclaimed "Caawk, caw-a-a-a-k!" as much as to say, "Who would ever have supposed that was you?"

The games opened promptly on time, with the entire population, excluding Cutter, Johnson, and the newly arrived helper of Johnson, on hand as actors or beholders. They stood, or squatted, miner fashion, in a position that long use of the gold pan had made natural and comfortable, but a back-breaking attitude for a novice. Johnson's new hand deserves some mention, as he belonged to a class found in new countries,—fortunately never a large class, for highly natural reasons. He was what is called a tin-horn bad man; that is, a sort of actor who plays his part in reality. He had killed four men, and three of these homicides were purely wanton, done merely "to get his name up." It is hard to tell just what this style of man is, so thoroughly does his fiction of himself become imbedded in his mind. He is an actor carried away by his part,—a bad part, and one only sought by a bad man,—a thoroughly bad man, not the kind who is obliged to kill through force of circumstances, and then, perhaps, turns his hand against every one. The last may be a very good man perverted; the former is always a cheap and contemptible rascal. All notoriety-seekers, at any price, are of his kind. The decent men avoid them, not through fear, but from a dislike of being drawn into an empty quarrel, merely to feed another man's insatiate vanity. They avoid one to a certain limit, and then they go out and get him and put him in the ground, where he will stay quiet for a long time. While he is on earth, if any dirty work is to be done, he is the man for it, and, if threatened himself, he will instantly betray his employer. Johnson, however, feared no one. This tool was convenient to his reach, and he used it. The man rejoiced in the high-sounding name of Reginald Montgomery; whether he acquired it at baptism or later no one cared.

Here were three characters in a scale, all bad according to the estimate, yet as different as they possibly could be: Montgomery, detested,—a mixture of fool and low-caste actor in dangerous proportions; Johnson, really not quite feared, yet, in a manner, respected, although hated,—keen, intelligent, and unscrupulous; and Davis, the head of all,—daring, generous, and open,—a sort of magnanimous pirate; a man to do anything he saw fit to do, good or bad, without regard for the thoughts of the world, or any other consequence, and who, in doing it, would invest it with a sort of splendor. If you left a million dollars in trust with Davis and came back in ten years, you would get your million and interest to date; if you placed a

Makes
LIFE'S WALK
Easy



THE
CROSSETT
$3.50 SHOE

If Your dealer does not keep them, write me and I will tell you of whom, in your town, you can procure them.

LEWIS A. CROSSETT, Inc., Maker, North Abington, Mass.

SEVENTEEN YEARS

PRICE, $80.00



MURRAY "CENTRAL PARK" STANHOPE.

of honest, straightforward and enviable business reputation is back of every "Murray" Vehicle, Harness and Saddle. And they cost no more than the "unknown kind." We guarantee every "MURRAY" Vehicle that leaves our factory against breakage for two years. Our line is most complete, consisting of **Buggies, Surreys, Phaetons, Road Carts, Road Wagons, Bike Wagons, Traps, Spring Wagons, Delivery Wagons, Milk Wagons, Mail Wagons, Bakers' Wagons, Butchers' Wagons, Laundry Wagons, Pony Vehicles, Farm Carts, Farm Wagons, and**

SADDLES AND HARNESS

We will be glad to mail you our **LARGE ILLUSTRATED CATALOGUE No. 21.** It's free for the asking.

Wilber H. Murray Manufacturing Co.
CINCINNATI, OHIO.



$10 PREMIUMS GIVEN AWAY WITH $10 ASSORTMENT

Of Laundry and Fine Toilet SOAPS and Perfumes. Our Premiums consist of Couches, Morris Chairs, Beds, Tables, Desks, Stoves, Musical Instruments, etc. In fact, through the LOCKWOOD WAY you can furnish your entire home free. Send your name and address and we will mail you absolutely FREE our beautiful illustrated catalogue containing handsome and useful premiums, also full information in regard to our 30 days' FREE TRIAL order.

1 of 100 Premiums LOCKWOOD SOAP CO., Dept. 20, - - - KANSAS CITY, MO.

If You Want to be a Lawyer
Write SINCLAIR LAW SCHOOL, Grand Rapids, Mich.

SHORTHAND BY MAIL Pioneer home course. Positions for graduates. Catalog and first lesson free. Pott's Shorthand College, Box No. 7, Williamsport, Pa.

Digitized by Google

THE BALL CHECK FITS ANY



BURNER

How often have you wished for some little device that would cut down your gas bill and make your old mantles equal to new?
Thousands are realizing this wish by using

The Ball Check

the gas-saving, light-increasing device that can be fitted to any burner in a moment's time.
You will be surprised at its simplicity and delighted with its economy. One trial makes you its firm friend.
Ball Check and short Bunsen tube to fit your old mantle burner, 25 cents; Ball Check, Bunsen tube, burner and Ball Check Mantle, 75 cents. At all dealers, or of us direct, postage prepaid.

BALL CHECK LIGHT CO.,
Dept. D, 18 Park Place, - New York City.

30 YEARS SELLING DIRECT

We are the largest manufacturers of vehicles and harness in the world selling to consumers exclusively.

We Have No Agents

but ship anywhere for examination, guaranteeing safe delivery. You are out nothing if not satisfied. We make 195 styles of vehicles and 65 styles of harness.



No. 644—Buggy, with Kelly Rubber Tires, Price $52.50.
As good as sells for $40 more.

Large Catalogue Free—Send for it.

Visitors are always welcome at our factory.



No. 327.—Surrey. Price $78.
As good as sells for $50 more.

ELKHART CARRIAGE & HARNESS MFG. CO.,
ELKHART, IND.

Vapo-Cresolene

AN INHALATION FOR



Whooping Cough,
Croup,
Bronchitis,
Coughs,
Grip,
Hay Fever,
Diphtheria,
Scarlet Fever.

Don't fail to use CRESOLENE for the distressing and often fatal affections for which it is recommended. For more than twenty years we have had the most conclusive assurances that there is nothing better. Cresolene is a boon to ASTHMATICS.
An interesting descriptive booklet is sent free, which gives the highest testimonials as to its value.

ALL DRUGGISTS.

VAPO-CRESOLENE CO.,
180 Fulton Street, New York.
1651 Notre Dame Street, Montreal, Canada.

million with him in business, you could brag of it if ever you touched that principal again, and the only interest obtainable would be that which lay in a study of his matchless ingenuity. He was a being above all law,—a little universe on his own hook. It is hard for people who are like the miners to keep from holding such a personality in admiration. Like the faithful English spouse, "they like 'im, but 'ate' is narsty ways;" and, sometimes, they forget the latter, in wonder at the man.

Montgomery scared the boys nearly out of their wits. While the games were in progress, their eyes were drawn with an irresistible attraction to the blacksmith shop. At length, Johnson went in and came out with a bundle. The partners flashed a look at one another, and then grew numb. The time had arrived. If detection were to come, it would be on them shortly, for, on the arrival of the expert that night, Johnson's mind would be otherwise occupied; they knew that at this time he was going over every detail of his plan.

Holton was standing by Loya's side; she dropped her handkerchief, and he picked it up and handed it to her. As he did so, their hands touched. "Why," she cried, with a little start, "your hand is like ice!" She looked at him with a very friendly interest. "What is the matter?" she asked, softly; "you look sick, Holton." It was the first time she had called him "Holton," forgetting ceremony in anxiety. He did look sick; he looked forty years old, to boot. When she called him by his first name, and looked at him with that tenderness in her eyes, he wished most heartily that he were far away from there, with her, alone in the cool woods, where there would be no noise. It was at this moment, when the overworn boy was nearly ready to faint, that there came a savage yell from the mill. In that fraction of a second, Holton's blood went through him in an icy rush, and ebbed, leaving him thoroughly afraid, at the bottom, perhaps, but as firmly determined to stand and fight it out right then and there.

"Go!" he said to the girl beside him; "go!" He wanted no fight for her to see. She turned without a word and left, for she was a western girl, brought up to the western idea that independence and obedience are the same thing under a different name, if you have faith in your captain.

Then he ran to Tommy. "We're in for it," he said. Tommy's lips quivered, but his eye was steady. "The funeral won't be lonesome," he said.

The other men, to whom this meant nothing, stared at the mill. "Ah!" said one, in disgust, "there comes that durned Montgomery, drunk and ugly as usual. He showed me the quart he'd brought with him, and I knew there'd be an outbreak before night. I wish to blazes Johnson wouldn't bring such a scoundrel as that into camp."

Missouri stood close by the speaker. "I don't like Johnson, and I don't like his friends," said he. "If this one gives me a crack at him, Johnson will be shy one on his visiting list. I'm going to put that monkey out of business, if he raises any fuss where I can interfere."

It was a grateful sentiment to the boys. They would have some moral support, anyhow. It was against the code for the others to raise a hand if the boys chose to play men's parts,—as it was their fixed intention to do. But the comfort of knowing that the men were behind them!

They watched Montgomery come on, every nerve in their bodies taut; then gradually the strain relaxed. It was evident that he had been drinking. He had an exaggerated swagger to his gait, and a lurching looseness of action that alcohol alone can give. Common sense forbade the idea that Johnson would choose such a messenger for any purpose; the chances were that he had invited the desperado to occupy some space outside of the mill, and the wild whooping of the latter was intended to carry the matter off with grace. That he was in an ugly mood his next act testified. A puppy, belonging to one of the men, jumped playfully at his feet. He kicked the little animal into the brush, where it lay, yelping. The owner started forward, but Missouri caught him by the shoulder and whirled him back.

"I'm running this affair to-day, Sym," he said, "and anything like a rough-house is mine to deal with. It's about time for Mr. Montgomery to be called right down to bed-rock."

Missouri glided toward the mighty kicker of dogs. "Hello!" said he. Now, "hello" is as harmless a word as there is in the language, apparently, but, as he drawled it out, it was a deadly insult.

"Tommy lifted the can from its place"



Montgomery lowered his head, drew his eyelids together, and put on the look of desperate villainy which makes men's blood run cold,—in historical romances. Missouri had never read many romances of any sort, and he was not properly impressed. Indeed, he was moved to mirth.

"Do you feel a pain anywhere?" he asked, politely.

"No!" snapped Montgomery, with hauteur.

"Well, then I would n't look like that," advised Missouri, "it will make you nervous."

Montgomery, like most of the half-way folk who arrived at some eminence by devious methods, had no sense of humor. He took this seriously, which entertained his antagonist very much.

"How will it make me nervous?" he demanded, trying to offset the other's real contempt by an air still more contemptuous.

"Why it frightens *me*," explained Missouri, "and when I get frightened, I'm worse than a locoed steer. Likely as not I'd trample all over you in an effort to escape."

"You're a funny guy, ain't you?" jeered Montgomery. "I've a notion to take that grin off your face." As he spoke he advanced a step, threateningly. Missouri promptly advanced two steps, so they stood almost touching. He bent until there was not eight inches between their eyes. "Better let it stay a notion, Gummy," he said. The whole air of his antagonist, and that opprobrious nickname, "Gummy," forced the tin-horn to take action. Before a hundred witnesses, he could not let such an affront pass, and maintain the position so dear to his soul. A good deal of art had marked Mr. Montgomery's previous career. He had been careful in his treatment of men who would shoot and strike back. He knew he could go a limited distance, without their taking the trouble to resent it, and sometimes had seemed to front them down. These occurrences he expanded to the utmost in talk, and by bluffing other inoffensive citizens off their feet, and shooting three men in the back, he had nursed his reputation as a man of dangerous character. The first man he killed, strangely enough, he slew in fair fight. Perhaps this success was his ruination. Now he knew, to the bottom of his boots, that he was in evil case. Had he been sober, he might have turned the affair so it had resounded to his advantage. That is, perhaps, because the method of Missouri was singularly direct and difficult to circumvent. But liquor got the best of him.

"You're a loud talker, with a gang of gophers at your back, you are," he said.

Missouri slapped him so he fell clear across the road. He rose to his knees and jerked out his gun, apparently in savage haste. But Missouri

Digitized by Google

showed no haste. He walked leisurely toward him. "Put that gun up; get on your feet or I'll put you there!"

For a fraction of a second the man wavered. It was touch and go whether he would shoot or not. By the time his fictitious courage had a chance to droop, Montgomery was a whipped man, theoretically; and, inside of two minutes, by the watch, he was a horribly whipped man, practically. Missouri literally swept the road with him. When it was over, he held his victim up, trembling, dirty, bruised, and bleeding.

"It's a habit of yours, my dear young man," he said, "to talk rather loud and careless. I do n't want to harm you no more, but I warn you now, that, if you bring my name into the talk, I 'll kill you on sight; now, you can slide."

He left in haste. Once he turned. "Look out, Missouri!" whispered the man next him. "I believe the beggar means to shoot."

"Oh, I guess not," said the Missourian, without taking the trouble to turn. "Besides, he could n't hit nothing, after the lamming I gave him."

He was a true prophet. If Montgomery meant evil, he repented it and went upon his way. He chose another method of getting even.

No one took more than a passing interest in the downfall of Montgomery, and the games proceeded without intermission. "Fall in the river and come out with a mouthful of fish," said Tommy. "Holt, we're the lucky pair. My heart went hop, skip, and jump, when I heard that yelp from the mill; but now look! If it comes to a showdown, every lad in camp will be on our side."

Then Holton remembered the unceremonious manner in which he had ordered Loya off. He trotted down to the doctor's to tell her all was well.

"What did you think when I told you to go?" he asked.

"I thought you had some very good reason, and not time enough to tell it," she answered.

"So you take my plain word, without an explanation?" he asked.

"I 'd take a *friend's* word," she replied, shunning the limitation.

"That is what I meant," he said, honest admiration rising above sentiment. "I 'm glad to be classed among your friends,—it makes a man careful what he says, when any one believes in him like that." He stopped a moment. "Loya," he continued, slowly, "I 'm in a kind of work that I don't altogether like. Are you going to keep on believing me, if it turns out I have n't been quite frank and square with you?"

She answered him at once. "I 'm a great deal older in some ways than most girls of my age, Holton. You see, I 've lived with grown men almost all my life. A man has to do a great many things he does n't like to do; I know that. I 'm not the kind to give up a friend while there 's any reason I should n't."

"I believe you," he said, and took off his hat. "And now for what I said at first," he went on, in embarrassment; "that is, about putting myself in as the whole thing. It was n't cheek, Loya; I did n't want to make it out that you thought,—you know, it was,—well, what they say about the wish being father to the thought."

They walked in silence until almost up to the others. Then she gave him just one little look from under her heavy lashes. "Of course, I *do* like some friends better than others," she said.

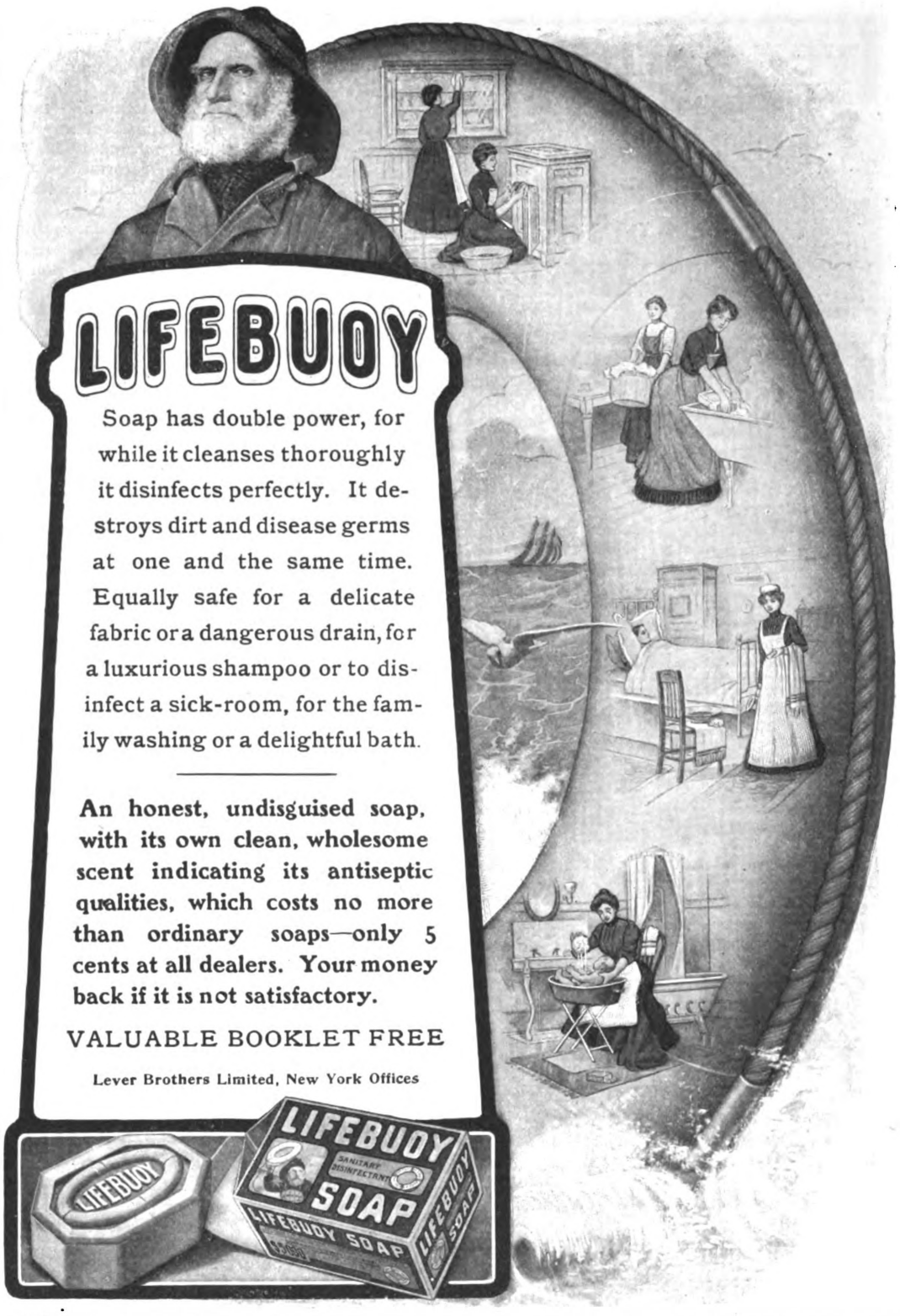
[*To be concluded in the April* SUCCESS]

Give the Best That Is in You

THE best lesson in culture is to learn to give the best that is in us under all circumstances. He who is master of himself will be able to command his powers at all times. No matter how distracting his surroundings, how unfortunate the conditions under which he works, he will be able to focus his powers completely and to marshal them with certainty. If things go hard with the self-mastered man, he will be able to trample upon difficulties, and to use his stumbling-blocks as stepping-stones.

If a great misfortune overtakes him, he will simply use it as a starting-point for a new departure, a turning-point for more determined endeavor. He may even be weighed down with sorrow or suffering under discouragement, but he always starts anew with redoubled determination to do the thing he has set his heart upon.

The power of self-subjection of a determined soul is almost incredible. Imprison him, and he writes a "Pilgrim's Progress;" deprive him of his eyesight, and he creates a "Paradise Lost."





Michaels-Stern

Fine Clothing

...for...

Spring and Summer

1903

is now on sale at nearly all reliable clothiers'. Ask to see a

Michaels-Stern

Top Coat or Long Spring Overcoat at $10, $12, $15, $18, $20, $22.50, $25, and upward, cut in sizes to fit the *stout*, *slender*, or *very big men* as well as those of regular proportions.

Write us for further information, name of dealer in your town, and our new publication "G," "Styles from Life" FREE.

MICHAELS, STERN & CO., Rochester, N. Y.

Digitized by Google

Iver Johnson Revolvers



stand the test of critical inspection

ACCIDENTAL DISCHARGE IMPOSSIBLE



SAFETY HAMMER AUTOMATIC

$4.50 Of your dealer or sent to any address cash with order

IVER JOHNSON'S ARMS & CYCLE WORKS
FITCHBURG, MASS. U.S.A.
99 CHAMBERS ST. NEW YORK.

Peter Moller's Cod Liver Oil is different

from other cod liver oils, as it is never sold in bulk. It is bottled when manufactured, thus passing direct to the consumer without the possibility of adulteration.

Moller's Cod Liver Oil

is put up only in flat, oval bottles, and bears our name as sole agents.

Schieffelin & Co., - New York.

Spendthrifts

To Investors. To Savers.

What can you get so quick and sure as New York City building lots in the line of growth? Lots from $500 to $1,500 each. Last year's prices, $150 to $490 each. Lots 20 x 100 and 37½ x 100 feet. $10 down each, and $6, $8 and $10 monthly. Two hundred millions is being spent to improve transit facilities and beautify Greater New York. Do you want to reap the benefit of others' efforts? All we ask you to do is to investigate. If we do not satisfy you that you can make 100% in three years, do not invest. We allow your fares to and from New York to inspect the property. All representations guaranteed. **Borough Park Co.**, P.O. Box 257, Madison Square, N. Y. City, Dept. U.

EAT STEAM COOKED FOODS



Food cooked by steam is healthier and more digestible than boiled or baked. Our Cooker can be used to great advantage for steaming the different cereal foods that are on the market. People eating steam cooked foods will not suffer from indigestion.

You can make cooking a pleasure by using the

Ohio Steam Cooker With Doors.

Entire meal cooked over one burner. Saves fuel, labor, and provisions. Used on any kind of stove. Only cooker made with steam condenser and copper tank, sold on 30 days trial. Get it for your home and summer cottage.

AGENTS WANTED. Liberal terms. $30 and $40 a week can be made by agents. Write for territory at once. Illustrated circulars free. Also makers of Vapor Bath Cabinets. Write for catalogue.

OHIO STEAM COOKER CO.
24 Ontario Building, Ont. and Jeff. Streets, TOLEDO, OHIO

THE MEMORANDUM HABIT

Thomas Elmer Will

HAVE you ever formed the "memorandum habit?" If not, form it at once. Did you ever stop to think how forgetful you are,—how forgetful we all are? One puts a finger into the water, withdraws it, and looks for the hole. It isn't there. The poet left his footprints on the sand. The rising tide swept over them, receded, and the footprints were gone.

So it is with things to be remembered. Frailty, treachery,—thy name is memory. You make an engagement for 3.00 P. M., Wednesday. Upon it all sorts of important contingencies depend. Three o'clock comes, Wednesday,—and goes. Two hours later you remember. "Horrors! What have I lost?"

The train leaves at 6.00 P. M. sharp. You were duly informed. Your treacherous memory registered the hour as 6.30. You are at the station well in advance of what you understand to be the starting time. The clock there points to 6.15. Where is your train? Gone!

Haven't you known some man who never could be relied upon to remember anything? To be sure, he meant to be there, or to mail a letter, or to make a purchase, or to inquire after a sick friend, or to send a telegram, or to pay a bill, but his memory failed. As well expect a sieve to hold water. So, although he is truthfulness and good will itself, he is worthless for all practical purposes. He always fails at a pinch.

What is to be done about it? Let me tell you. Form a memorandum habit. Paper and pencils are cheap. Supply yourself. Stop at a newspaper office—if you can remember to,—and get a bunch of paper trimmings such as go into the wastebasket. Have these cut into slips, say one and one-half by three inches, and blocked. Twenty-five cents will pay for two or three thousand. Pull off a block of a dozen or two and carry it in your pocket.

Now comes up one of those things which you "must remember," but are as certain to forget as the sun is to rise to-morrow. Out with pad and pencil and jot it down,—one thought and only one on a page. Paper is cheap, but system precious. A purchase is to be made, a check to be sent, a paper to be subscribed for, a letter to be written, an order to be issued, or a button to be sewed on, etc. The thought flashes across the mind like a picture across a screen,—to be gone in an instant. A second suffices to transfix it upon the faithful pad, which never forgets.

What is to be done with the memoranda? A chief justice of a great state said to me, "I'd forget to look at that." You will not if you will study system a little and really try to break off the criminal habit of forgetting. Note the next step.

Classify your memoranda. Take a bunch of second-hand envelopes such as you throw away. Across the end of one write, "Market." Into that envelope drop the slips covering the things you must purchase. Split these, if sufficiently numerous, into those that must be telephoned for and those that must be sent for. Then step to the "'phone" and attend to the job of "'phoning," destroying the slips. When Jack or Mary or Neighbor Brown is about to go down-town, out with the envelope containing the slips of things to be sent for and get them, once for all. Appointments go into an envelope labeled "Appointments." Discounts to be watched for by business men go into the "Discount" envelope. Letters to be written go into the "Correspondence" envelope, and so on.

Such a system, modified to suit, is applicable to men, women, and children in every walk of life,—farmers, housewives, teachers, business men, statesmen, clergymen, newspaper men, schoolboys,—people everywhere who need to remember but don't. The work may grow till scores or hundreds of slips must be written daily, envelopes ordered by the box, and clerks employed by the dozen; but the system is elastic enough to meet every need. Arrange the labeled envelopes in alphabetical order; stand them in a box, labeled end up, on your desk, mantelpiece, or wherever else most convenient; keep a lot of blank envelopes in the box, back of the labeled ones. You write a slip. Turn to the proper envelope in its alphabetical place in the box, and withdraw it, lifting the next a little to mark the place. Insert your slip and replace the envelope. It may all be done in five seconds, and the nail is clinched. What if no such envelope is there? Then take a blank one, label it properly, insert the slip, and deposit this new envelope in the box in its alphabetical place. When the box is filled, get another, or a larger one, and so on.

"ALWAYS READY"



Waverley ELECTRIC VEHICLES

Built for pleasure or business; afford a maximum of comfort and minimum of annoyance. Our Model No. 20A Surrey was one of the features of the New York Automobile Show. Our catalogue fully describes them. Send for it.

INTERNATIONAL MOTOR CAR COMPANY,
Waverley Factory,
INDIANAPOLIS, - - - INDIANA.

THE NORTH-WESTERN LINE
C. & N. W. RY.

$33.00 California

Oregon and Washington points from Chicago via Chicago & North-Western Ry., every day from February 15th to April 30th. Correspondingly low rates from other points. Three fast trains daily to San Francisco, Los Angeles and Portland. Pullman Standard Tourist sleeping cars, observation and dining cars; free reclining chair cars, through without change. For tickets, reservations and full particulars apply to your nearest ticket agent or address **W. B. KNISKERN, Passenger Traffic Manager, 22 Fifth Avenue, Chicago, Ill.**

Rider Agents Wanted



in each town to take orders for our new High Grade Guaranteed Bicycles.

NEW 1903 MODELS

"Bellise,"	complete	$8.75
"Cossack,"	Guaranteed High Grade	$10.75
"Siberian,"	a beauty	$12.75
"Neudorf,"	Road Racer	$14.75

no better bicycle at any price.

Any other make or model you want at one-third usual price. Choice of any standard tires and best equipment on all our bicycles. *Strongest guarantee.*

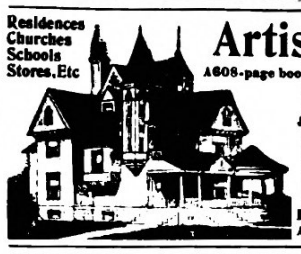
We **SHIP ON APPROVAL** C.O.D. to any one *without a cent deposit* and allow **10 DAYS FREE TRIAL** before purchase is binding.

500 Good 2nd-hand Wheels, $3 to $8

DO NOT BUY a bicycle until you have written for our free catalog with large photographic engravings and full descriptions.

MEAD CYCLE CO., Dept. 13-F, CHICAGO

Residences Churches Schools Stores, Etc



Artistic Homes

1608-page book of designs sent postpaid for $1.00

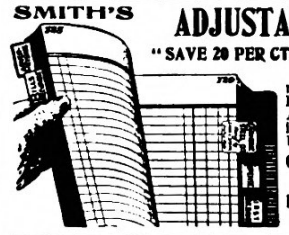
The Cottage-Builder

$1 per year, Monthly 10c.

Purchasers of 608-page book will require no other, as it is the largest published. Will send with Cottage-Builder 1 yr. for $1.50.

HERBERT C. CHIVERS,
Architect, 104 7th St., St. Louis, Mo.

SMITH'S



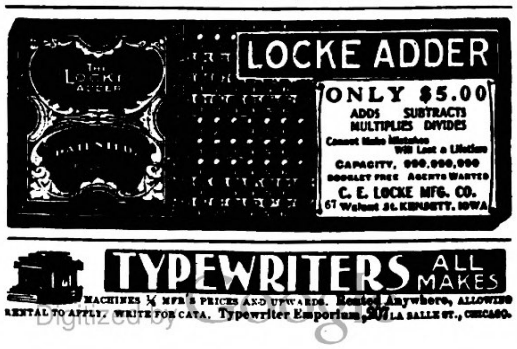
ADJUSTABLE INDEX TAGS

"SAVE 20 PER CT. OF A BOOK-KEEPER'S TIME."

Instantly applied or moved to meet changing conditions. 400 kinds of printed tags, including Alphabets, Months, etc., kept in stock. Tags to WRITE on. Used by U.S.P.O. & War Depts.

Catalogue and Price List Free.
Sample Tag 5 Cents.

Dept. E, CHAS. C. SMITH, EXETER, NEBRASKA.



TYPEWRITERS ALL MAKES

MACHINES ¼ MFR'S PRICES AND UPWARDS. Rented Anywhere, ALLOWING RENTAL TO APPLY. WRITE FOR CATA. Typewriter Emporium, 301 LA SALLE ST., CHICAGO.

Digitized by Google

THE WORLD OF SCIENCE

ARTHUR E. BOSTWICK

A WRITER in "Power" tells us that in the best steam engines only six to fifteen per cent. of the coal burned actually produces power that can be used; the rest is a dead loss. Where does it go? To begin with, twenty-two per cent. flies up the chimney in smoke; five per cent. is wasted by radiant heat from the boiler; one per cent. drops through the grate; ten per cent. is consumed in pumping water into the boiler; while fifty-seven per cent. goes off in steam after passing through the engine. The rest is accounted for by leaks and waste heat.

The Steam Engine Is Wasteful

▲ ▲

IN a recently-invented form of storage battery, jars are replaced by trays made of the lead plates themselves, which are thus used for holding the battery fluid as well as for acting upon it chemically. The filled trays are packed in nests, and it is claimed that there is thus a saving of forty per cent. in weight and a gain of one-third in both compactness and cheapness, as well as an improvement in efficiency. The internal resistance is low, and the battery may be rapidly or unevenly charged or discharged without injury, thus making it especially valuable for automobiles.

A Jarless Storage Battery

▲ ▲

THE stories of dead fish thrown out by volcanoes have been revived by the recent West India catastrophes. In particular, great quantities of them are reported to have been cast into the sea from the island of St. Vincent. It is pointed out by a French expert, M. Girardin, that these fish are simply the denizens of the lakes formed in the craters during their long periods of inactivity. A crater first becomes clogged, then fills with water, and the water is in time peopled with fish that find access to it through subterranean channels. When volcanic activity is resumed, the first thing that occurs is an explosion that blows the lake—water, fish, and all,—into the air, and distributes it over the neighboring land and water surface.

Fish Ejected by Volcanoes

▲ ▲

ACCORDING to Maurice Springer, a recent French writer on the subject, the energy of growth is closely related to electric energy, and may be identical with it. At any rate, growth-energy is closely connected with the phenomenon called osmosis; that is, molecular pressure due to differences of density in adjacent liquid masses. Such molecular pressure in the cells of the body he believes to be the phenomenon that underlies the multiplication of these cells in growth; and osmosis has been shown by experiment to be closely connected with electricity. The writer referred to believes that we shall soon be able to measure growth-energy as we now do heat or electricity, and perhaps control it so as to produce tall or short families or races at our pleasure.

What Makes Things Grow?

▲ ▲

AN ingenious method of estimating the distance of the center of disturbance in an earthquake has been used by M. Erablovitz, a recent investigator, who finds that a seismic disturbance has various phases, during which different kinds of waves pass a given point. The first oscillations of all are rapid and their motion is lengthwise; the last ones are very slow and crosswise. These reach the observing instrument at different times, because they travel at different speeds, and it is found that the product of the number of minutes between them multiplied by one hundred and eighty-six gives the distance of the earthquake center in miles. This is not exact, because, unfortunately, the velocity of the first or rapid oscillations is itself somewhat variable; but the result is never far out of the way.

The Velocity of Earthquake Waves

▲ ▲

WITH our forefathers, disease was an evil influence. We should no longer look at it in that way; at least, so we are assured in a recent address by Sir Frederick Treves, an English physician. To the modern expert, he says, disease is merely the outcome of natural processes, whose purpose, at bottom, is a kindly or beneficent one. Its symptoms are merely "expressions of a natural effort toward cure;" they are "not malign in intent, but have for their end the ridding of the body of the very troubles which they are supposed to represent." After all, however, this view is not so very new. Even in the middle ages wise men talked of the "curative force of nature," and in this phrase lies the truth on which Sir Frederick has based his lecture. Still, it is frequently forgotten that Nature means well by us, and it is a good thing to be once in a while reminded of it.

The Kindness of Disease

▲ ▲

HITHERTO, about the only preventive or curative antitoxins whose qualities are not disputed have been the serums used for the treatment of diphtheria and lockjaw, and the lymph used in vaccination. Announcements that cancer, tuberculosis, bubonic plague, cholera, typhoid, and even rabies are curable by this method have not proved generally satisfactory, in spite of some instances of marked success. Yet, attempts are still made to add to the list of diseases that may be treated by serotherapy. The latest is scarlet fever, regarding which Dr. Charlton of McGill University, Montreal, announces that he has made a serum able to counteract the poison of the microbe that produces the after-effects so much feared in this disease. This is not the specific microbe of the malady, but Dr. Charlton believes that it does most of the mischief. A German, Dr. Menzel, claims that he has added to our list still another serum, which is effective against rheuma-

The Fight Against Disease by Means of Serums



THE EQUITABLE
HENRY B. HYDE.
FOUNDER

J.W. ALEXANDER
PRESIDENT

STRONGEST IN THE WORLD

J. H. HYDE
VICE PRESIDENT.

AN INCOME WITHOUT CAPITAL

can be created by means of the New Continuous Instalment Endowment Bond of the Equitable.

If you die, it will provide a permanent income for your beneficiary just when he or she may need it.

If you live, it will provide an income for yourself just when you may need it.

The income commences at once, if you die.

It will commence in twenty years, if you live and will be paid as long as either you or the beneficiary live.

It will be paid for twenty years in any event.

Send coupon below for particulars.

Vacancies in every State for men of character and energy to act as representatives. Apply to Gage E. Tarbell, 2d Vice-Pres.

THE EQUITABLE LIFE ASSURANCE SOCIETY of the United States,
120 Broadway, New York. Dept. No. 101.

I would like to receive information regarding a continuous Instalment Endowment Bond, issued to a person aged ..... years.

Name.....

Address.....

Digitized by Google



A LITERARY LANDMARK

The Smith Premier Typewriter is used exclusively for cataloging & indexing purposes in the great Carnegie Library at Pittsburg, Pa.



ILLUSTRATED CATALOGUE FREE

THE SMITH PREMIER TYPEWRITER CO.
SYRACUSE, N.Y. U.S.A.



ATTEND THE ILLINOIS COLLEGE OF PHOTOGRAPHY

A delightful profession, quickly and easily learned. Pays well. Good position secured for graduates. Only College of Photography in the world. Terms easy and living inexpensive. Write for our beautifully illust. catalogue. Address
Illinois College of Photography
951 Wabash Avenue, Effingham, Ill.



"EASY" Stair Rod Fasteners



can be put in place in a minute with no other tool but a little tack hammer and need never be removed. When you wish to take up the stair carpet, just open the catches at each end (it is as easy as opening a door) and remove the rod.
A full set of fasteners for any stairway sent prepaid for 75 cents and the name of your dealer. Write for booklet.
BLOY & RICHARDS MFG. CO., 91 Hill Street, Calumet, Michigan.

FREE.

Valuable booklets, giving complete, reliable and important information regarding the oil and mining industries, the best companies, inside prices, dividends, &c., showing how large fortunes are easily made from small investments; also details of plan whereby the success of any investment can be made absolutely certain. Do not fail to write for them. A. L. WISNER & CO., (Inc.), 82 Broadway, N.Y.

tism, the microbe of which disease has been isolated in that country by Dr. Fritz Meyer. Time alone can show whether or not these discoveries are to be placed in the list of complete successes.

THE idea that alcohol or any other stimulant can ever impart strength must be abandoned, says a writer in "The Hospital." A stimulant has a certain effect on the circulation, and this may enable the person who takes it to exert more strength temporarily; but the energy that he uses comes not from the stimulant, but from his own blood and tissue. A similar mistake is made in the administration of a stimulant to relieve a feeling of depression or sinking. An injurious reaction always follows. Alcohol is harmful also in diseases of the kidneys or of the liver, but it seems to be good for diseases of the lungs, and its effect on appetite and digestion may be good when properly employed. When "stimulants" put one to sleep and quiet agitation, they are doing good; when, on the contrary, they raise the pulse-rate, and cause excitement and wakefulness, they are doing harm.

No Strength in Stimulants

THE universe is certainly in a state of change, and scientific men, as well as theologians, have looked forward to the time when its energy will no longer be available,—that is, to its end as a living cosmos. But it is suggested by Professor T. J. J. See, of Washington, that, in certain contingencies, we might conceive of it as eternal in its present state. The recent confirmation of Maxwell's theory that light exerts a repulsive force makes it certain that part, at least, of the matter drawn in from space by luminous gravitational centers like our sun is again expelled. Probably, he says, only a small fraction of it is thus expelled, so that condensation continues; but "if this expulsion of matter should, by any possibility of future discovery, prove to be equal to that drawn in by the attractive force of gravitation, it would be conceivable for the universe, in its present state, to last forever, a thing heretofore considered impossible."

Can the Universe Last Forever?

A REMARKABLE modern discovery is that vital processes are akin to what we call fermentation; that is, they are carried on through the agency of substances that possess the power of bringing about chemical change without themselves taking part in it or being affected by it. Ordinary fermentation, such as turns sugar into alcohol, water, and carbonic acid gas, is thus caused by a substance secreted by the yeast plant. In the animal organism similar ferments, or "enzymes," as they are called, turn starch to sugar, bring about the oxidation of the blood in respiration, and build up from simple foods the complex protoplasm of the bodily cells. Carl Snyder, writing of these wonderful substances in a recent magazine article, says that in every cell of the human liver alone there are at least a dozen kinds of enzymes, making different varieties of sugar, acids, urea, bile, and color stuffs; neutralizing noxious poisons; and performing a hundred other operations necessary to life. "In brief," he says, "for every vital function, a ferment. That is the latest word of biological chemistry."

Fermentation and Life

IN a device invented many years ago, but never utilized commercially, a beam of light is made to produce a sound in a telephone; and a beam caused to vibrate by human speech, as by reflection from a telephone disk, may reproduce that speech in a distant instrument, unconnected by wires. This is effected through the agency of the substance called selenium, whose resistance to an electric current is suddenly decreased when light falls upon it, so that it is thus extremely sensitive to all light-variations. The same principle has now been utilized in the construction of books for the blind on what is called the "photophonic" principle. The leaves are of transparent paper, and the printed characters resemble those of the Morse telegraphic alphabet. A piece of cardboard with a hole in it is passed along the printed line, and light streams through it into a "photophonic" apparatus, where, through the intervention of a circuit containing selenium and a telephone, the dots and dashes are translated, as it were, into sounds separated by longer or shorter intervals of silence.

Books That Read Themselves

"A Word to the Wise"

"I AM always afraid to reprove those who misbehave," said a clergyman, deprecatingly, when annoyed by several young people whispering and giggling right in the middle of his "fourthly." "Some years since, as I was preaching, a young man who sat before me was constantly laughing, talking, and making uncouth grimaces. I paused and administered a severe rebuke. After the close of the service a gentleman said to me: 'Sir, you made a great mistake. That young man you reproved is an idiot.' Since that, I have always been afraid to reprove those who misbehave themselves in chapel, lest I should repeat that mistake, and reprove another idiot."

There was no occasion to reprove any one during the rest of his sermon.

Misdirected Sentiment

THERE is a story of a gentleman who, upon visiting Mt. Vernon, came across a lady kneeling before a building quite a distance from the Washington monument. "Are you in trouble?" he asked her. "No, sir," she replied; "thank you very much. I am not in trouble, but my patriotic feelings overcome me when I gaze upon the tomb of the 'Father of his Country.'"

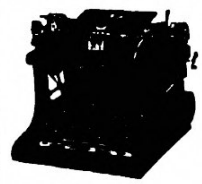
"I quite understand," he said, kindly; "but, madam, you have made a mistake. This is not the tomb of Washington; it is over yonder. This is the ice house."

Quickly ceasing her weeping, the lady rose and moved away.

My heart is fixed firm and stable in the belief that ultimately the sunshine and summer, the flowers and the azure sky, shall become, as it were, interwoven into man's existence. He shall take from all their beauty and enjoy their glory.—RICHARD JEFFRIES.

SOME FACTS ABOUT TYPEWRITERS.

Great progress has been made in building typewriters in the last three years, greater advances than in all the time previous. Years of experience have shown what was valuable and desirable and what should be sacrificed. Some typewriters do good work and are durable, yet are hard to operate and are cumbersome; others are too complicated and easily get out of order, do not keep alignment, etc.



Operators who have used The Fox Typewriter are unanimous in agreeing that it combines more desirable features than any writing machine yet produced. It is a basket type machine, with ball bearing carriage, two oz. key tension, half inch key dip aluminum finger levers with individual tension, adjustable typebars—insuring perfect alignment even after years of service, line lock, automatic line spacer, and automatic ribbon movement, combining the features that give durability with the lightest touch, easiest action and most simple construction.

Our 1903 catalogue tells all about it and will be sent for the asking. Our free trial plan enables anyone, anywhere, to try "THE FOX" for ten days.

Write us today about it. Fox Typewriter Co., Ltd., Front Street, Grand Rapids, Mich.

At Factory Prices
On Approval
To be Returned at Our Expense if Not Satisfactory.



$29.90 for this Luxurious Turkish Rocker—would cost $50.00 at retail. Covered with best machine buffed genuine leather; best, long tempered steel springs, softly padded with curled horse hair. Width, 38 in.; height, 41 in.



$18.75 buys this polished, Golden Oak, 48 inch Desk. Quarter-sawed front; built-up writing bed, tablets and panels; large center drawer with Yale lock; right-hand lower drawer partitioned for books. Pigeon-hole boxes, 8½c. each, extra.

WE PAY FREIGHT east of Omaha and north of Tennessee—points beyond equalized.

CATALOGUE A—Library and Office Furniture—sent FREE if you address 68 N. Ionia Street.

Grand Rapids Furniture Mfg. Co.
GRAND RAPIDS, MICH.

"GUNN"



SECTIONAL Book-Cases and Filing Cabinets

Roller-bearing non-binding doors, **removable** (to clean or replace broken glass) **by simply unhooking. No unsightly iron bands or protruding shelves.** Sections so nicely joined together that appearance is that of solid case. We are the **Only Sectional Bookcase Makers entitled to use the trade-mark** of the **Grand Rapids Furniture Association** which **means the best.** Sold only through dealers. If no dealer in your town write us. Send for **Illustrated Catalogue M,** showing different sizes.

THE GUNN FURNITURE CO.,
GRAND RAPIDS, MICHIGAN.
New England Depot, 133 Portland St., Boston, Mass.

"DEARBORN JUNIOR"



Typewriter Table Cabinet

Solid Golden Oak, 42 inches long, 24 inches deep. Guaranteed to be the most complete **TYPEWRITER TABLE CABINET** ever sold at the price. Attachment for holding note book, unique, effective and invaluable. Shipped to responsible parties on approval, freight paid east of Rocky Mountains.

What more can we offer? Write for catalogue of Dearborn Typewriter Cabinets.

DEARBORN DESK CO., Birmingham, Ala.

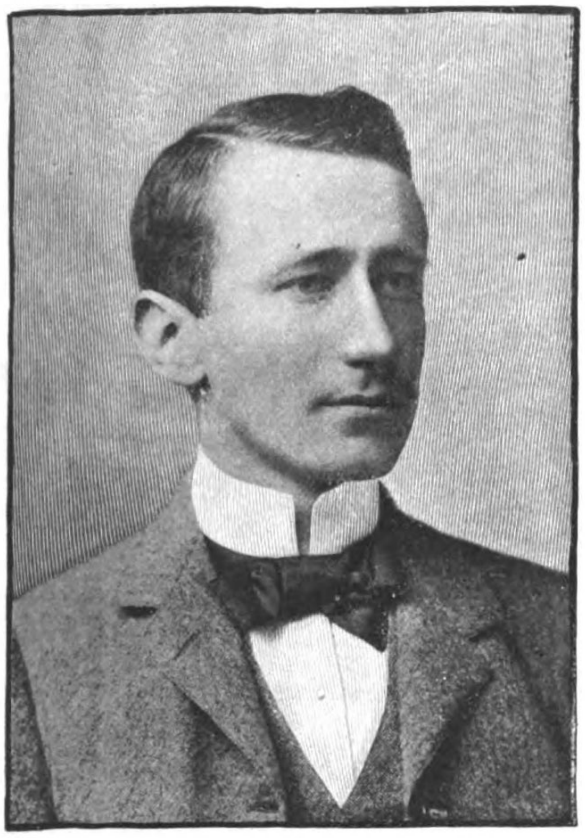
TELEGRAPHY Circular free. Wonderful automatic teacher. 5 styles. $2 up. Omnigraph Co., H 89 Cortlandt St., N.Y.

Digitized by Google

THE WORLD'S AFFAIRS



The Man of the Hour



GUGLIELMO MARCONI

Guglielmo Marconi, the wizard of wireless telegraphy, has begun active work on the perfection of his wonderful invention. He is erecting, at Cape Breton, Nova Scotia, a permanent American station from which wireless messages will soon be dispatched. Mr. Marconi's efforts to make wireless telegraphy an important factor of commercial life have been fraught with almost insuperable obstacles, but that he has succeeded is attested by the fact that capital in large quantities has been offered to carry his invention into effect, making it, in many respects, the most important invention of modern times. Mr. Marconi is now in the United States, arranging for a series of experiments in order to demonstrate several new possibilities of his invention.

Miss Jane Addams is the founder of Hull House, Chicago, the first social settlement in America. She is a woman of rare executive ability and strong personality, and is an ardent disciple of Tolstoy, whom she visited in Russia. To this noble woman's endeavors is due the marvelous success of Hull House, within whose shelter are gathered women of all nationalities and every social standing. Situated in the most cosmopolitan neighborhood of Chicago, the group of red buildings presents an imposing appearance. By living among the people who have the least of this world's goods, Miss Addams is able to democratize social life, and she helps to bring those who have been favored by fortune down to the threshold of poverty to see for themselves the prevailing conditions.

The Woman of the Hour



From a charcoal sketch by Alice Kellogg Taylor

JANE ADDAMS

WITHIN the last three months the United States has measurably increased its reputation in Europe for dignity and wisdom, the highest elements of national world-power in this opening century. The tact and skill with which President Roosevelt and Secretary John Hay have forced England, Germany, and Venezuela into arbitration, is the most striking achievement in current history. The most marked feature of this affair is the growing sense of responsibility of the American press and people. In congress no eagle has been heard to scream and no lion's tail has been pulled. A few years ago, even with the acknowledged friendship of England, we should not have shown such self-control. We again recognize, with this happy termination of the event, how fortunate we have been as a people; indeed, our great fortune looks to some of us, at times, as our greatest misfortune. We have too much of everything; we are too prosperous. We do not know what great reverses abroad would mean; we have not tasted the dregs of real national humiliation since the misfortune of Bainbridge was retrieved by the daring of Decatur, Morris, Macdonough, and others, at Tripoli. Is it necessary for us to have such misfortunes in our history in order to become morally and spiritually great? A distinguished Frenchman who has been among us thinks it is. He sees, in our comparatively even course of history, the explanation of our alleged lack of literary and artistic gifts as a people. He thinks that idea among us to the effect that an American must have the best going (which he generally manages to get,) has denied to us the highest heroic experiences. Some time ago a little company of Americans met in the throne room at the Hague. Among them was an Illinois farmer, who inquired of the guide, "Is that a genuine throne?" "Yes," replied the guide. "I'll be hanged if I don't set on it; nothing is too good for an American," said the Illinoisan, and, mounting the throne of the young queen, he deliberately arranged his coat, and took his seat. That is the American spirit and it has never been curbed in our history, and yet it has come to augment our reputation for wisdom and dignity. When a majority of men are capable of freedom and enjoy a moderate measure of it, this will come to be the spirit of the world. It is the genuine democrat who says, "I'll take my seat on that throne,—nothing is too good for me." It is in this spirit that we protect this hemisphere, including the backward people of South America, against the encroachments of Europe.

▲ ▲

NOTWITHSTANDING this optimistic spirit,—"Nothing is too good for me,"—many of our problems of civilization are notoriously most delicate. Not in all this country is there one thoroughly well governed city. Our sense of municipal civic responsibility lags far behind our sense of national civic responsibility. It would be impossible for such a government as that of New York, Chicago, St. Louis, or Minneapolis to prevail at Washington. But the municipal spirit is being quickened. After a partial failure with Police Commissioner Partridge, an honest man, Mayor Low appointed General Francis V. Greene, a well-known soldier, to the commissionership. On his second day in office the new commissioner issued an edict aimed at the system of blackmail that has flourished in New York beyond



REPRESENTATIVE J. S. WILLIAMS
is the prospective leader of the Democratic party in congress

BARONESS AND BARON SPECK VON STERNBURG
Baron von Sternburg is the German minister to the U. S. His wife was Miss Laughlin, of Kentucky

HENRY C. KING
has been elected president of Oberlin (Ohio,) College

FRANK A. VANDERLIP
is one of the leading financiers of America

R. B. ARMSTRONG
is the youngest assistant secretary of the treasury

GENERAL FRANCIS V. GREENE
was recently made police commissioner of New York City

Digitized by Google



Count von Buelow

Chancellor of the German Empire

Count von Buelow is really the "man behind the German Empire." He has been a factor in presenting his country's claims against Venezuela. He is the intermediary between the emperor and his people, although in his state speeches he thrusts the emperor resolutely in the background, and declares that all public criticism should be leveled at the chancellor, who, he claims, is held absolutely responsible under the constitution



Emil Combes

Premier of France

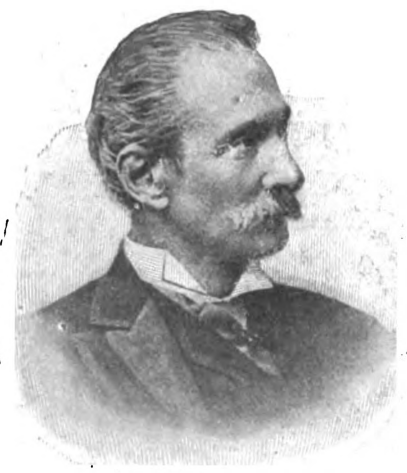
M. Combes almost caused a serious condition in France by forcibly closing all of the sectarian schools not conforming to the public school laws. He has made a strong friend of Russia in order to offset the recent Anglo-Japanese alliance



Hirobumi Ito

Japan's most noted diplomat

Marquis Ito is the man who introduced Western civilization into Japan. He was also the draughtsman of its new constitution, and the creator of its constitutional government. He was one of the strongest advocates of the "open-door" policy in the Orient, and it was largely through his efforts that it was carried into effect



Signor Zanardelli

President of the Council, Italy

As the leading member and dictator of the Italian ministry, Signor Zanardelli occupies an important place in the world. He is a keen politician,—a man who is responsible for having given his country a new life. The maintenance of her standing under the old status of the expired triple alliance seemed to be sorely tried after the death of the late king, but Signor Zanardelli's valuable services have revolutionized the old conditions



Count Lamsdorff

Minister of Foreign Affairs of Russia

Count Lamsdorff was largely responsible for Russia's eastern stronghold. Through his efforts, Russia has leased from China, for years, Port Arthur and Ta-lien-wan, two important seaports



JOHN HAY

Secretary of State of the United States

Mr. Hay is, to-day, the most influential diplomat in the world. The passage of the Panama Canal bill was largely due to his efforts. He has thwarted all attempts to distort the complex Alaskan boundary dispute. His interference in calling the attention of the world to the horrifying condition of the Roumanian Jews was a bold piece of diplomacy. Uncle Sam is far from being out of the Philippine woods, but, by close adherence to Mr. Hay's policy, the light is showing through the trees



Edmund Barton

Premier of Australia

For years Mr. Barton struggled against overwhelming defeat in his efforts to unite the Australian colonies as one country. He succeeded but now has a more important task in federating Australian taxes and other state matters. The horror of a continued drought has greatly hampered the movement that Mr. Barton tried for so long to start,—that of harmony among the colonies,—yet the premier wisely advocated a reduction in revenues increasing trade in his country



Baron von Richthofen

Minister of Foreign Affairs of the German Empire

Without exception the German colonies are a deadweight, financially, their expenditures being far greater than their revenue. In keeping peace in such matters, Baron Richthofen keeps in the world's eye

The World's Great

I.—Sta

The sixteen portraits presented on these pages are those of associated in one way or another in the settlement of questio industrial prosperity and peace of the world. For the time being skill and wisdom much of the welfare of the world depends, for their

Digitized by Google



William H. Taft

First Governor of the Philippine Islands

By yielding to the vehemently expressed desires of the Filipinos, and remaining in the islands despite the many important personal reasons that he has for coming home, Governor Taft has confirmed the wisdom of his selection for the position he now holds. The progress of peace in the islands has been largely due to his efforts



Alfred James Balfour

Premier of Great Britain

In agreeing to an alliance between his country and Germany, in order to collect their Venezuelan debts, Mr. Balfour took an unusually bold step, for which he has been severely criticized. He is the main support of British conservatism



Sergius de Witte

Minister of Finance of Russia

M. de Witte may be called one of Russia's three czars,—the other two being Nicholas II., and the head of the Holy Synod. He maintains his own representatives abroad, sends his own agents on foreign missions, controls many educational establishments and has acquired an authority which many other diplomats might envy



M. Waldeck-Rousseau

Former Premier of France

M. Waldeck-Rousseau is the man who settled the Dreyfus scandal and saved the French republic from the agitations of the nationalists. His ambition is to drive all forms of nationalism from his country



Richard Seddon

Premier of New Zealand

Mr. Seddon was a commoner, and under his ministry New Zealand has enjoyed considerable prosperity. His refusal to join the federated Australian colonies greatly angered the Australians. Under his administration, New Zealand has won the title of the "country without strikes"



JOSEPH CHAMBERLAIN

Colonial Secretary for Great Britain

Mr. Chamberlain's recent visit to South Africa to conciliate the Boers was a fair example of his daring. No other colonial secretary ever did such a thing, but Mr. Chamberlain felt that the Boers needed more than ordinary promises to establish their peace of mind. It was plainly a case where direct dealing with a member of the government might have the happiest effect on the discordant populations and conflicting interests which must be welded into a workable whole



Lord Curzon of Keddleston

Viceroy of India

Lord Curzon holds one of the most difficult diplomatic positions in the world. His chief aim is to bring India and her people in closer touch, commercially, with the world's great nations



Porfirio Diaz

President of Mexico

For thirty-six years, Mr. Diaz has been the backbone of the Mexican republic, in fact, he is almost its dictator. His people fully believe in him, and rarely discredit anything that he says. When a very young man, he was banished from his country for being an insurgent, but he managed to return surreptitiously. Then he established a small army, and soon after occupied the City of Mexico

st Men of To-Day

esmen

e most powerful statesmen of modern times. Their names are affecting national destinies, and, indirectly, the political and these men are constantly in the public mind. On their diplomatic ndividual political preferences may cast the die for peace or for war

Digitized by Google

Copyright by Underwood and Underwood, New York



The late and new English primates, and the archbishop of York

Dr. Davidson, the Archbishop of Canterbury, is one of the strongest preachers in England, and wields a powerful influence wherever the doctrines of the Anglican church are preached. In the photograph at the left of this page, Dr. Davidson may be seen standing. Seated at his right is Dr. Temple, the late archbishop, whose death was hastened by his ordination labors attending the coronation of King Edward VII. Seated at his left is the archbishop of York, one of the foremost prelates in Great Britain. He is a preacher of very advanced, broad-minded theories, and his friends unite in saying that if it were not for these views he would have been appointed as primate. In fact, he had been prominently mentioned as Dr. Temple's successor for a number of years.

With the beginning of the second term of the fifty-seventh congress, there was dropped from the pay roll of the United States senate one of the most familiar names of that body,—a man who had been in service there longer than any of the present members. This man was Dr. W. H. Milburn, the well-known blind chaplain. Dr. Milburn is a Methodist-Episcopal minister, and received his first appointment as "chaplain of congress" in 1845. In order to allow him to open both chambers with prayer, the house clock, at that time, was kept five minutes faster than that in the senate. During this long service, almost six decades, in which he has offered the opening prayer of congress, more than four generations of public men have passed from the stage of life. Years ago, Mr. Milburn lost his wife, and then, in a comparatively short time, his children, one following the other. Later, he adopted the daughters of a lifelong friend who had died. He affectionately refers to them as his "two eyes."



Dr. Milburn, the blind chaplain, and his adopted daughters

the memory of any living man. With a stroke of his pen, he sent hundreds of wardmen in plain clothes from their old haunts of blackmail and other criminal operations, back in uniform to new sections of the city, separating them from their old associates in peculation. Many of these policemen had grown gray in their favored positions, and some of them had become notoriously corrupt. Under their noses, gambling flourished in spite of the vigilance and energy of the most strenuous district attorney New York has ever had. General Greene has the courage and probably the genius to do in his department what the late George E. Waring succeeded in doing in his, although the rescuing of the police department from corruption is a much greater task than the cleaning of the city streets. It is, perhaps, the greatest civic task in our very complex life, for the police of a city may be considered as a scattered army exposed to most of the temptations of the camp, the field, and the treasury. Cities like New York are so rich that men in such positions have opportunities to steal fortunes within very short terms, and a fortune to-day, in a great city, gives one a power and influence out of all proportion to what the average man could ever hope to have had in a city of the past. Our civilization is steadily growing more and more urban. The city is the vantage ground of a young man's opportunity. It is more than ever before the vehicle of national expression in art, science, and literature, and, with more than half our population in cities, they must become more and more important, politically; therefore, if we can't govern our cities, we must fail as a nation. The test in the police department will have to be made, and the administration of honest and well-trained executives like General Greene will be watched with keenest interest and hope.

▲ ▲

THE late Abram S. Hewitt was an example of the highest type of citizen that this, or, indeed, any other country has produced. Such praise is so indiscriminately given in memory of deceased men that it has lost much of its meaning and value. There are so many honest, brave, intelligent, patriotic men that these adjectives sound as tinkling cymbals. But now and then there is a man whose spirit illuminates these qualities. Mr. Hewitt deserves, in the full sense, the apt description Secretary Hay recently uttered in a toast to President Roosevelt. Mr. Hay said: "The nation is to be congratulated when all these desirable attributes (honesty, courage, and intelligence,) are heightened and tinged with that ineffable light which, for want of a more descriptive term, we call genius. It is this which makes honesty a scorching flame against fraud and corruption; which makes courage an inspiration to others in battle or in council; which raises intelligence to the quick flash of intuition, and patriotism to a religious fervor of consecration." This it is which made Abram S. Hewitt the man, citizen, and statesman that he was. Mr. Hewitt's life and work are a direct and emphatic challenge to the indictment of some eminent foreign critics, that America produces no great men. Every American city lifted out of the slough of corruption, every great corporation that renders justice to the hands of its humblest laborer, every legislature working swiftly along the straight and narrow path of duty and statesmanship, has behind it the heart and intellect of some such man who does not belong alone to a city or a nation, but to the race itself. The one great hope is that America will not only continue to produce such men, but that they will increase in number and power.

▲ ▲

THE coal famine has so exasperated the people that congress has been compelled to put hard coal permanently on the free list, and to make soft coal duty-free for a year with a rebate; but the remedy for cold houses, chilled feet, and shivering bodies, came rather late. At present, there is little or no coal in foreign markets that can be bought for export, and the bins that were left empty in November, by the strike, are still unsupplied. It was scarcely possible, even with the miners working on full time, and the coal companies doing their best to get their product to market, to supply the deficit; but the miners have been loafing and on a holiday, and some of the companies, no doubt, have been holding back coal in order to exact more money from consumers, to make up for the losses of last summer. In their aid, too, Jack Frost has been active at times. It is also alleged that the arbitration commission, finding that the union has been somewhat responsible for violence during the strike, is reserving its decision till mild weather, fearing that, if now given, another strike will be precipitated. This is probably an unfounded supposition, but, with hard coal on the free list, and with cheap labor and the almost untouched surface mines of Nova Scotia so near, a coal strike in Pennsylvania is not again to be seriously dreaded. The thing that has made the Republican party leaders rather nervous is the possible effect this breach in the tariff may have. Their only safety lies in the fact that there is scarcely another commodity on the tariff list whose scarcity could cause such general distress. A grain or a meat famine might, but, fortunately, the country has thus far been spared such a calamity. It will require more serious legislation than a free-coal amendment and a twenty-per-cent. reciprocity treaty with Cuba to perceptibly weaken the power of those in control of industries that are special beneficiaries under present protective tariff provisions, and no one should cherish illusions to the contrary on the subject.

▲ ▲

A PHYSICIAN diagnoses an illness before he prescribes a remedy. The trust doctors in congress have been busy writing out prescriptions without knowing just what the trouble is, but have been afraid to give the medicine. There is a conviction in this country that there is great danger in the ignorance of whether or not the trusts, especially certain kinds of

Copyright by Falk, N. Y. Copyright by Rockwood, N. Y.



GEORGE GRAHAM VEST, who will soon retire as U. S. senator from Missouri

THE LATE A. S. HEWITT was for years one of America's noted citizens

WILLIAM R. DAY has been appointed to the U. S. Supreme Court

MAJ.-GEN. S. B. M. YOUNG may succeed Lt.-Gen. Miles as head of the U. S. army

LLOYD GRISCOM was appointed the United States minister to Japan

EIICHI SHIBUSAWA is said to be the J. Pierpont Morgan of Japan

ALTON B. PARKER may be the next Democratic candidate for the presidency

Digitized by Google

trusts, are a terrifying menace to our growing institutions. The best thing to do is to learn definitely as to whether or not they are so, before subjecting them to new legislation. An amendment has recently been made to the bill creating a department of commerce, compelling corporations to open their books to government officials, and to have their business made public, so far as it is thought to concern the public. Compulsory publicity may work hardships to business, and, what is more, it disturbs that proud popular notion that in this free country every man has a right to go about his legitimate business without being under the surveillance of a Paul Pry or an expert government bookkeeper. But things have come to this pass: somebody in a room full of people cries out that his pocket has been picked, and he does not know the offender. Suspicion rests upon all, and every man, to clear himself, turns his pockets. Things may fall out of some pockets that the public has no right to see, but is not a man's good name above anything in his pocket? The reputations of some corporations would undoubtedly be improved by opening their ledgers, while there are vicious ones which publicity would at once drive out of business. Publicity of corporations is very naturally a function of the new department of commerce, to be presided over by a secretary of commerce,—a new cabinet officer. That this function will be one of his duties, sooner or later, is a certainty.

▲ ▲

OF the United States senators who will retire at the close of this session of congress, none will be more missed than George Graham Vest, of Missouri. Although in recent years he has been physically too feeble to participate often in debate and hard work in the senate, he clearly belongs to that small class of senators of each generation who may truly be called torchbearers of wisdom. There are always a few men in the senate who are usually heard by a full senate when they speak, for they always have something to say. When one of these men gets on his feet,—and that is not very often,—for even the wisest of men possesses a small atom of the knowledge of this universe, every senator who is worth his salt hastens into his seat. Mr. Vest nearly always told the senators something they did not know, and senators like Aldrich and Allison sat up in their seats in close attention. In his speech this winter in favor of putting coal on the free list, he taunted the Republicans for not admitting other commodities less deserving of protection to this list. The inquiry came from the subtle, silent Aldrich, "When your party had the presidency and congress, why did it not do this?" Quick as a flash came the reply, "We wanted to do it, but the same influence that now controls you, controlled us." Intellectual honesty like that puts both parties to shame. Mr. Vest is not a great orator, for he lacks a popular physical presence and perhaps an emotional imagination, but he is one of the most luminous debaters that has ever held the attention of the senate.

▲ ▲

THE political volcanoes of Europe have again been emitting a little smoke, and the prophets are busy. In Austria-Hungary, where the two races would rather burn out each other's tongues than save their common country, a propaganda of discredit and hate has been instituted in parliament and press against the aged Emperor Francis Joseph and his family. For years the emperor has been the only mainstay of the monarchy, and "after him the deluge" is felt by many to be certain. If it does come, it is said that Germany, Russia and Italy have a common understanding as to the division of the spoils. The strongly German provinces on the west will naturally gravitate to Germany; Italian and Tyrol-Austria will go to Italy, and Hungary and Bohemia to Russia. High-strung Hungary is not likely to abandon her long hope of independence without making some sort of struggle, but all of these countries should heed the warning that Joseph Chamberlain uttered in South Africa the other day, that the great states will no longer permit bickerings and animosities among the smaller states. The little fish must keep out of sight or else be devoured. Just to the southeast of Austria-Hungary is another group of small states, rank with intrigue and in a smoldering state of sedition and insurrection. Turkey, the chief one of this group, some months ago gave Russia, against the protest of England, permission to take two unarmed torpedo boats through the Dardanelles. Russia has violated the treaty of Berlin, which stipulates that this narrow channel must be free from all foreign warships. The rea-

"If you want to know what smartly dressed men will wear this Spring, ask you clothier to show you Stein-Bloch Clothes."

YOUR SPRING CLOTHES

requirements can be met in two ways satisfactorily—either by having your clothes made-to-measure by a fashionable tailor, or by buying

Stein-Bloch Smart Clothes

ready-to-put-on; the fabric, style, workmanship and fit are equal—price about half.

The STEIN-BLOCH SMART CLOTHES for Spring are the most artistic garments ever tailored for fastidious men. If you wish to be correctly dressed—have your clothes fit perfectly—you should wear the clothes that

BEAR THIS LABEL:

It's woven in silk, and sewn beneath the  flap of the coat lining below the collar.

LOOK FOR IT.

SPRING OVERCOATS AND SUITS, $15. UPWARD.

YOU WILL KNOW THE STORES THAT SELL OUR CLOTHES BY THE DISPLAY OF OUR FASHION PLATES IN THEIR SHOW-WINDOWS.

THE STEIN-BLOCH CO., Wholesale Tailors,
ROCHESTER, N. Y.

FREE—A book on "Dress," beautifully illustrated with this season's styles, will be sent to you if you write for Series D.

Marble's Safety Pocket Knife.



We offer something better in the way of a hunting knife. Not merely better than the old unreliable kind, but far and away the **BEST** hunting knife made, equal in quality to our celebrated Ideal hunting knives, and one of the latest and best of the Marble Tricks.

It has a five-inch blade which folds into a four-inch handle. When the knife is open the blade locks so firmly that no mischance can cause it to close. It is as rigid as a one-piece knife.

When it is closed it may be carried in the pocket or at the belt.

It is not a ramshackle toy but a thoroughly dependable knife, which will never fail in the hour of need.

It is hand tested and hand made from the very best steel—tempered to stand the hard knocks of field service, beautifully finished and it bears the "MARBLE" guarantee of quality.

The price is $4.00. Get one from your dealer or direct from the makers. Send for catalogue Z

MARBLE SAFETY AXE CO.,
Gladstone, Mich.

SUCCESSFUL PLANTERS EVERYWHERE KNOW THAT

Burpee's Seeds Grow

and are The Best Seeds that Grow

Many "poor planters" might become successful—either for pleasure or profit—if they would only study **Burpee's Farm Annual for 1903,** which we will gladly send **Free** to all who intend to buy seeds,—although each copy costs us more than ten cents. It is an elegant new book of 184 pages, besides beautiful colored plates and a superb lithographed cover. Shall we send you a copy? If so, **write TO-DAY. Do not delay.**

W. ATLEE BURPEE & CO., SEED FARMERS, Philadelphia

Digitized by Google

ENGINEERING
TAUGHT BY MAIL



Main Building, Armour Institute of Technology.

Instruction Under Members of Faculty of Armour Institute of Technology.

Correspondence Courses in

Electrical	Ventilating
Mechanical	Plumbing
Stationary	Textile Manufacturing
Locomotive	Perspective Drawing
Navigation	Mechanical Drawing
Architecture	Sheet Metal Work
Heating	Marine

Also 40 Short Special Engineering Courses.

In addition to their regular instruction papers, students in full Engineering courses are furnished a Technical Reference Library (in ten volumes) as a help in their studies.

American School of Correspondence,
at
Armour Institute of Technology,
CHICAGO, ILLINOIS.

See article entitled "A New Era in Engineering Education" on page 194 this issue.

PURE DELIGHT found in The EDISON
PHONOGRAPH

Use Edison Moulded Records. Make Records of your own.



The Phonograph led all talking machines into prominence.

The Phonograph leads all in volume, sweetness and clearness of the sound produced.

The Phonograph is the machine with which successful records can be made at home.

The Phonograph catalogues and Record Lists are Free at All Dealers.

NATIONAL PHONOGRAPH CO., Orange, N. J.

New York, 83 Chambers St. Chicago, 144 Wabash Ave. San Francisco, 933 Market St. Europe, 32 Rempart St. Georges, Antwerp, Belgium.

THE KALAMAZOO



All our cook stoves and Ranges equipped with patent oven thermometer, which makes baking a delight.

The only strictly high-grade stoves and ranges **sold direct from factory to user at factory prices.** They are sold on a

360 DAYS APPROVAL TEST.

Don't buy until you have investigated our special proposition. Send for FREE catalogue No. 151.

KALAMAZOO STOVE CO., Manufacturers, Kalamazoo, Mich.

Shorthand a Mine

We will loan you this $100 Remington, perfect you in "touch type-writing" and Gregg Shorthand by our Mail Lessons; and you may earn while learning. Shorthand opens up a perfect mine of opportunity to ambitious people. ----Write for our plan today----



Mer. Stn. Inst (32 Canal, Chicago, Ill

son for this violation must have been most serious, though only England raised a protest. Russia's policy is to maintain the *status quo* in southeastern Europe, until the present sultan of Turkey dies. It is believed that every form of government in that region will go to pieces at his death, and the powers must then lay their hands on Turkey, Bulgaria, and the other dependencies of the sick man. Austria must have an important hand in the division, if it does not itself first dissolve. It is in the unseen and the unknown in all these eventualities that lurk the uncertainties and possible dangers. Of late the feeling between France and Russia, on the one hand, and England on the other, has somewhat improved, and these three powers could, if they would, control the whole situation in Turkey. Germany has considerable interests and influence in Turkey, but it would not dare broach opposition of the above concert. All Europe will think twice before going to war over these questions, if it thinks at all.

▲ ▲

THE huge naval policy of Germany, the despicable conduct of its press toward England in the South Africa war, its disposition to stay in China, as Russia is doing, after the other powers had departed, and its needless harshness and irritation in bombarding Venezuelan towns after the truce of arbitration had been agreed to, have caused some of its own people to seriously inquire what the empire is after abroad. In parliament, Herr Bebel, the great social democratic leader, succeeded in goading the imperial chancellor, Von Buelow, to reply. The chancellor disclaimed the government's responsibility for what he called fancy pictures, by naval officers, describing in the press how Germany had beaten England on the sea. He said that the naval programme demonstrated that Germany wanted a fleet ranking only in the fourth or fifth place,—only enough ships to protect her coast and commerce. He denied the allegation that Germany was hated all over the world. He had referred to the "wild poet," Rudyard Kipling, who was unfavorably disposed toward Germany, and now he wished to state his agreement with the Belgo-French poet, Maurice Maeterlinck, who had characterized the German people as "the moral conscience of the world." He added, "Let us keep our powder dry; let us not quarrel too much among ourselves, and nobody will run foul of our weapons." This speech is, however, not very reassuring. The chancellor had to say something, and this was the only thing he could say. It must be admitted that the policy and conduct of Germany have influenced the increase in our own armaments, for there is a strong conviction in the White House that, if we don't continue building ships, Germany will be tempted to war with us about South America. More ships have been authorized by this congress than the secretary of the navy expected to ask for four months ago. Fortunately, we can build a ship every time Germany can, and stand the cost far better, but the idea of our having to do so is not very creditable to the moral conscience of Germany.

▲ ▲

THE amount of American money that is pouring into Mexico and Canada, and the large number of excellent American citizens moving into those countries, have produced, it is said, some anxiety in semi-official circles at Ottawa and the City of Mexico. The sum of five hundred million dollars has found its way to the south of the Rio Grande River within five years, and within ten years, it is predicted, more than half of the wealth in land, mines, and railroads of the entire republic will be in the hands of Americans. The capital of Mexico is rapidly becoming an American city, and Vera Cruz, the chief seaport, is being Americanized. Indeed, the progress of the country is entirely of American inspiration and character, but, unlike Canada, it has not yet become a paradise for American emigrants. Our miners and farmers will not attempt to compete with the cheap native labor, and Mexico, in the mass of its population, is likely to remain, for years, Spanish in character. Canada, on the other hand, is almost sure to become Yankee in blood from the "Soo" to Hudson Bay, and from Halifax to Vancouver. The exodus north has hardly begun, and it can no more be stayed than could the movement of the people of the Eastern States to the West, a generation ago. Besides, the Anglo-Canadian is not increasing, for Englishmen will not now go to Canada. They would rather huddle with their neighbors in the dark fogs of London, Manchester, and Birmingham than to live in Kipling's "Lady of Snows." The average Britisher thinks of Canada

BEST & Co
LILIPUTIAN BAZAAR



White Pique Coat

Yoke with gathered skirt, deep cape, trimmed with insertion and ruffle of embroidery, collar finished with embroidered ruffle; in white only; sizes, 1, 2 and 3 years.

$5.50.

Our Spring and Summer
CATALOGUE
ready about March 10th.

(Sent for **4 cents** postage). Describes over 2,000 articles—more than 1,000 of which are handsomely illustrated—for the Complete Outfitting of
Boys, Girls and Infants

We have no branch stores — no agents

Correspondence receives prompt attention.

Address Dept. 27.
60-62 W. 23d ST., - NEW YORK



Burrowes **Portable Table FOR HOME PLAYING**

$15 TO $45—SENT ON TRIAL

For Pool, Billiards, Balletto, etc.—26 fascinating games
USE IN ANY ROOM

Sizes, 5, 6, 6½, and 7 ft. ***Weight, 30 to 70 lbs.***

This is THE ONLY PRACTICAL PORTABLE TABLE in use. Place on library or dining table, or on our folding stand; quickly level with our leveling blocks, set away in closet or behind door. Recently improved. Rich mahogany frame with piano finish; bed of patent laminated wood, with steel girders; the only bed that will remain perfectly level under all conditions; green broadcloth cover, best rubber and steel cushions, concealed pockets with covers, 16 finest balls, 4 cues; 40 implements, GRATIS. Write for booklet, free; also for name of your local dealer.

THE E. T. BURROWES CO., Portland, Me., and New York
Also Mfrs. Burrowes Rustless Insect Screens.
Made to order.

CARPETS
Linoleum, Rugs Curtains, Etc. BY MAIL

Can be selected at your own fireside from our catalogue, which shows a large assortment of patterns in their actual colors.

Best Goods at Lowest Prices

It is a broad statement to make, but we assert without fear of contradiction, that our prices are far and away below any quoted by any merchant in any town or city in the U. S.

The Famous Sultana Cottage Carpets 25 cents per yard; The Best All Wool Extra Super Ingrain made at 59 cents per yard; Axminsters, which not so long ago only the wealthy could buy, are yours at 98 cents per yard. Other lines priced equally low.

We make no charge for sewing. **WE PAY FREIGHT** on conditions as stated in catalogue. Write for catalogue; it's free.

The Russell Carpet Co.,
136 Market St.,
Chicago.



8 Rolls 15c Gilt

WALL PAPER FREE

Gilt paper and Border 2c a roll up. Lowest priced House in the world. Send 3c for large samples. Small samples FREE. State quality. Millinery and Dry Goods circulars included. Also agents wanted. $4. Velvette made & trimmed Hat at $1.98; others at $2.98 & $3.98. Capes, Jackets, Suits low. Outing, Scrim & Challies 3½c yd. F. H. HEWS, Lowville, N. Y.

Plan on 10 days

With $8.00 Orders

America's Lowest Priced Mail Order House.

Digitized by Google

as he thinks of Greenland and of the North Pole. The French-Canadians rear large families, but are without the Anglo-Saxon initiative and enterprise, and are likely to confine themselves to the two old provinces of Quebec and Ontario. But there is not the slightest desire to drag Canada into the United States, for, with the years, it will naturally become a part of us, though it continues to remain separate in government. The boundary will fade into an imaginary line, and, if the "Lady of Snows" finally outgrows us, she will doubtless propose to us. Nor need Mexico fear, as there is but one possibility of our ever seizing that country. If it should ever have a vicious government, or fall into anarchy, we might have to intervene in self-defense; but, after the long and intelligent dictatorship of Diaz, and with the republic gridironed with railroads, such a condition is hardly conceivable.

▲ ▲

IF the United States and England can settle the boundary dispute between Alaska and Canada, the last real bone of contention between these two countries will have been disposed of. Secretary Hay and Sir Michael Herbert, the British ambassador at Washington, have signed an agreement that a commission of three Englishmen shall be appointed to arbitrate this dispute, if they can. If they cannot agree, it is implied that the dispute will be carried to the Hague Court of Arbitration, where the decision will be final. Canada claims that the two gold-mining towns, Skagway and Dea, in Alaska, are controlled by the government of the territory, and, therefore, belong to the Dominion, and that it is necessarily entitled to a port on the Alaskan Pacific. The United States purchased Alaska from Russia, and the commission will have to decide the Russian boundary line. If no gold had been discovered in this region, the question would be a trifling one; but the growing friendliness of England and the United States is a safeguard against danger.

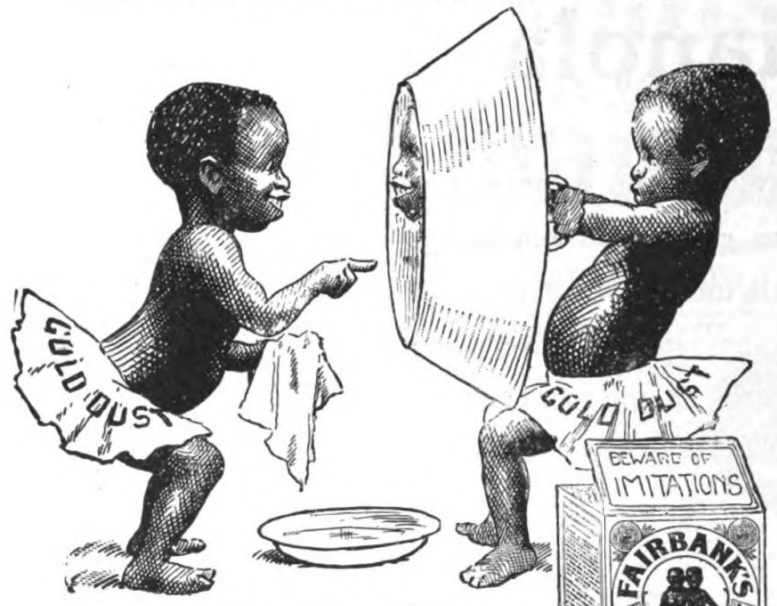
▲ ▲

MR. MARCONI'S wireless messages between America and Europe have been discounted for more than a year. In December, 1901, he sent signals from Cape Breton to Cornwall, but the possibilities of his achievement more than ever overwhelm the imagination. How far this new application of electricity can be made practical Mr. Marconi himself does not know, but it is certain that it will greatly cheapen ocean telegraphy, that, when it comes into general use, no ship will need to go to the bottom of the sea without the possibility of having her crew and passengers rescued, and that it will influence the ways of war and affect what the stock-ticker may say. Under Mr. Marconi's wand, the huge shadow of ignorance, which has been shrinking so steadily for the last fifty years, now promises to make a new record in contraction. Ocean telegraphy by cable is limited, and always must be, to a small fraction of one per cent. of the business of a nation. It will cost ten million dollars to lay one cable from San Francisco to Manila. Its capacity for twenty-four hours is only a few thousand words, and it is quite likely to get out of order. Mr. Marconi can erect stations enough to send ten times as many words at one-twentieth of what this cable will cost. This fact explains why the cable companies are now trying to hinder the progress of wireless telegraphy, but they will not be able to do so. That Mr. Marconi's invention can generally be introduced for land communication and put upon a basis cheap enough to take the place of the mails, in a limited degree, remains to be seen. Less than five per cent. of the people of this country use the telegraph, but if short messages—ten to twenty words,—could be sent at three to five cents, men would get through a great deal more business in a day than they do now. Business men do more work in a day than they did in two days a generation ago. But telegraphy by any means is still in its infancy, and imagination is unequal to a prediction as to the influence such a method of communication may yet have on man.

❦ ❦

"There's a chap out in Ohio," said Abraham Lincoln, "who has been writing a series of letters for the newspapers over the signature of Petroleum V. Nasby. Some one sent me a pamphlet collection of them the other day. I am going to write to Petroleum to come down here, and I intend to tell him, if he will communicate his talents to me, that I will swap places with him." All through his life, humor was Lincoln's safety-valve. He always kept a copy of some humorous work near him, and, whenever he felt himself sinking under the weight of a nation's burdens, he would turn aside from his work for a moment, and renew himself by a hearty laugh over some witticism or droll story. "If it were not for this occasional vent," Lincoln used to say, "I should die." He realized to the full the value of "God's medicine."

"Let the Gold Dust Twins do your work."



GOLD DUST

will clean anything cleanable — clothes and dishes, pots and pans, floors and doors — in fact, anything from cellar to attic.

GOLD DUST lightens labor, lessens care.

Made only by THE N. K. FAIRBANK COMPANY

Chicago, New York, Boston, St. Louis — Makers of OVAL FAIRY SOAP.

LEARN TO WRITE ADVERTISEMENTS

Page-Davis School is "The Original Advertising School You Hear So Much About."

(1) The Page-Davis School is the oldest, biggest, safest and most substantial institution of its kind in the world. Thorough instruction by mail.
(2) Page-Davis graduates are constantly sought for by representative houses throughout the land, willing to pay $25 to $100 per week.
(3) When you enroll with the Page-Davis Co., you are not experimenting, or being experimented upon.
(4) Successful business men say, "I want a Page-Davis man." Successful graduates say, "I am a Page-Davis man."
(5) When you enroll with the Page-Davis Co., it is a source of satisfaction to know that you are in good company. You can also be certain that your fellow students are people to whom only reasonable arguments will appeal. They are your equals, not your inferiors.

Do you realize the full significance of these facts to you?

We are glad to have you ask us, what the Page-Davis Co. has done, what our students are doing, and what we can do for you. We will answer promptly and completely, if you write to us for our large prospectus, mailed free.

PAGE-DAVIS CO., Suite 21, 90 Wabash Ave., Chicago, or Suite 1521, 150 Nassau St., New York.

PAGE-DAVIS CO.

TRY A BATH AT OUR EXPENSE

A New and Wonderful Discovery



THE MINRALNO POWDER which makes a most Powerful and Effectual Vapor Bath. Surpasses any Mineral Springs on earth. The Minralno Vapor Bath will make you feel Young and Vigorous.

FREE A fine Bath Cabinet will be given free, also a Course in Physical Culture to every patron of our new Minralno Treatment. We want No Money in advance. We want a good Live Agent in every County on Salary and Commission. We also want every man and woman to improve their health by testing this wonderful Minralno Treatment. Write today for our Free Health Advocate.

ROBINSON MANUFACTURING CO., Toledo, Ohio

Digitized by Google

The Pianola

Any one who is interested in the extent to which the Pianola method of playing the piano has spread throughout the world should send for the latest pamphlet "Pianola-Green Book."

Price of the Pianola is $250.
Purchasable by monthly payments when desired.

The AEOLIAN COMPANY,
Aeolian Hall,
362 Fifth Ave., New York.
124 E. Fourth St., Cincinnati, O.



$1.00 Worth of Music FREE

If there is a piano in your home we will send you without charge **seven splendid musical compositions,** two vocal and five instrumental. Three of these selections are copyrighted and cannot be bought in any music store **for less than $1.00.** With them we will send four portraits of great composers and four large reproductions of famous paintings of musical subjects.

Why We Make This Offer.

We make this offer to reliable men and women to enable us to send information regarding our **Library of the World's Best Music,** which is absolutely the best collection of vocal and instrumental music ever published. It contains more music, more illustrations, and more biographies of composers than any other musical library. It is for general home use and enjoyment, as well as for students. Send your name and address, and **ten cents in stamps,** to pay for postage and wrapping. When writing, kindly mention SUCCESS.

THE UNIVERSITY SOCIETY,
(Dept. D.) - - 78 Fifth Avenue, New York.

"A land of music and flowers and birds."

OLD MEXICO

Is a more "foreign" land and has more interesting places and strange customs to attract the traveler from the United States than any country of Europe, and it is right at home. A winter trip to Mexico is delightful, and can be best made by the

NEW YORK CENTRAL LINES

Lots of facts regarding Mexico can be had at any of our 77 Information and Recreation Bureaus.

A copy of the 52-page Illustrated Catalogue of our Four Track Series sent free on receipt of a 2-cent stamp by George H. Daniels, General Passenger Agent, New York Central Railroad, Grand Central Station, New York.

The FOUR-TRACK NEWS for November, 1902, has an interesting article on Mexico. Sold by Newsdealers everywhere for 5 cents.



When Betty Entertained

V.—A Luncheon to Announce an Engagement

CHRISTINE TERHUNE HERRICK

AFTER the first of January, there was a long breathing space in the home over which Betty and Jack ruled. Sunday-evening guests were still made happy with the products of the chafing dish, and once in a while there was a chance diner, but in January there was only one of the little dinners they had planned to give once a fortnight. Jack had been away on a business trip of ten days the last of the month, and Betty, in a woman's way, had seized that opportunity for vigorous economizing.

The Menu Was a Serious Consideration

So, when the first of February came, she had not only made up for the holiday extravagances in the way of entertaining, but had even put a little aside over and above the amount she and her husband had planned to spend each month on hospitality. It seemed the best of luck that just at that time Gertrude Winston, her most intimate girl friend, should find it possible to come to Betty for the visit the two had talked of since the latter's engagement had been a fixed fact.

Betty had considered several ways of celebrating Gertrude's arrival in a social fashion. She would have one or two gentlemen to dinner in an informal way, and, of course, the Sunday-evening suppers were always pleasant affairs. But she wanted something more. She debated for some time between a tea and a luncheon. The tea seemed attractive, but her heart yearned for the luncheon. She had never given one in her new home. The success of the breakfast party had encouraged her to do something else in the same line, and, when the idea of a luncheon occurred to her, the matter was settled. A luncheon it should be, and, forthwith, she set herself to work to plan for it.

The food was a serious consideration, but there were other things besides that of which to think, for Betty was determined that the luncheon should not be an ordinary function, but something worthy of the day. The decorations were not second in importance, even to the bill of fare. Each must receive an equal amount of attention.

Luckily, Gertrude was a young person of cleverness, and Betty knew her well enough to feel that she might take her into her confidence upon all points connected with the entertainment. She hardly knew how she would have managed if Gertrude had been one of the persons of whom she had to make company. As it was, the two were together from morning until night, and discussed every detail of the coming festivity with as much earnestness as if the fate of nations depended upon their decisions.

In deference to the fact of Gertrude's recently announced engagement, everything that could be heartshaped was to be in that design. There were certain effects that Betty felt she could compass without difficulty. She knew how to make good fancy cakes, and she had determined to have them in the form of hearts. The thin bread, buttered, should be cut with a heartshaped cutter. The salted almonds were to be in heartshaped boxes at each place, and she could get delicious bonbons in the form of tiny hearts.

There had to be soup for a first course, and that, she decided, should be cream of celery. One reason for this choice was that it was a white soup, and Betty wished the table effect to be, so far as possible, white relieved by green and pink. She would try to keep everything in those tones. Then, too, Ellen could make good cream soup.

The second course should be shrimps in oyster sauce, and Betty knew that with manipulation she could keep the sauce down to a creamy pink, instead of having it the vicious red it is at times. After that would come a dish of chicken *au suprême*,—or, rather, "*à suprême*,"—in a modified form, for, with the decision to have the chicken, a brilliant idea came to Betty. She would have it served in a big heartshaped patty mold. With this she would serve rice loaves, and, if these were golden brown outside, they were white within and should be garnished with fried green peppers.

The salad she debated over for a long time. Of course it was easy enough to find one that was green, but it must be something more than that. Finally she determined to use a recipe for one she had eaten at the house of a friend some time before. She had been so delighted with the salad that she had begged the recipe and had meant to try it, but she had never done so. However, it was something she could make long enough ahead to give her the chance to procure another salad, should it prove a failure.

Not an Elaborate Luncheon, but a Tasty One

Over the sweets Betty spent little time. She had frankly determined to be extravagant and to have ices in the form of small cherubs with their bows bent. They cost a good deal, but Betty had been economizing, and the rest of the lunch was not to be overpowering in price. With the ices would come the fancy cakes, and black coffee would conclude the meal. It was not a very elaborate luncheon, but Betty was sure everything would be good.

She and Gertrude began on the decorations a week in advance. There had to be place cards, of course, and they had to have suitable sentiments and designs. Both were very clever with

Digitized by Google



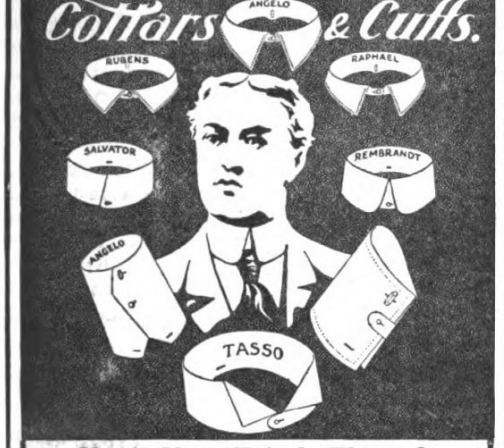
The Man in the Collar

is the sign of Perfection;—in Style, in Fit, in Wear. One of the neatest and most comfortable collars ever made is shown above—correct in line, excellent in style, perfect in fit. Four heights. Price 2 for 25c. Sold by leading dealers; if unable to procure them we will supply you. Our handsome booklet shows HELMET BRAND collars of every style,—no matter what your special requirement. Also authoritative information on correct details of dress for every occasion. Free for your dealer's name.

36 BROADWAY, TROY, N. Y.

CORLISS COON & CO

"REVERSIBLE" **Linene** Collars & Cuffs.



Have You Tried Them?

Perfect in fit, never ragged or uncomfortable. Very convenient, stylish, economical. Made of fine cloth and exactly resemble linen goods. Turn down collars are reversible and give double service

NO LAUNDRY WORK.

When soiled, discard. **Ten collars or five pairs of cuffs, 25c. By mail, 30c.** Send 6c. in U.S. stamps for sample collar or pair of cuffs. Name size and style.

REVERSIBLE COLLAR CO., Dept. M, BOSTON.

DEAFNESS

The Morley Ear-Drum



is the most recent and most effective *invisible* device for the relief of Deafness. It is easily adjusted, comfortable and safe. Send for descriptive booklet.

The Morley Company, Dept. P
19 South 16th Street, Philadelphia



GREATEST Labor saving device ever invented, worth three closets, prevents waste, saves time, trouble, space and labor. Convenient places for baking utensils, cereal products, spices, table linen, etc. We make 20 styles, all sizes, price $2.50 and up. Following bargain catalogues **FREE.** Get our wholesale **factory prices.**

Kitchen Cabinets and Furniture No. 99 A
Sewing Machines and Organs - No. 99 B
General Merchandise - - - - No. 99 C
Office Furniture - - - - - No. 99

E. H. STAFFORD & BROS., Chicago.

FREE WITH THIS BEAUTIFUL AIR RIFLE

shoots B. B. shot with great force, and is just the gun for small game or target practice. Barrel is nicely nickeled and stock is of wood with mahogany finish. SENT, ALL PREPAID, to any boy for selling 18 of our beautiful scarf-pins at 10c. each. We trust you New England Supply Co., Dept. S, West Mansfield, Mass.

100 VISITING CARDS Post paid 35c

Latest and correct styles and sizes. Order filled day received. Satisfaction guaranteed. Not obtainable elsewhere at twice the price Booklet "CARD STYLE" FREE.
B. J. SCHUSTER PTG. & ENG. CO., Dept. 204, St. Louis, Mo

their paint-brushes, and Gertrude had a good knack at versifying as well. The place cards were not only pretty, but also suitable, and every one of the six women invited had an appropriate card. Altogether, the girls had their leisure moments well occupied to the day before the party, when Betty attacked her bill of fare.

She commenced with the fancy cakes, as they were more troublesome to make than anything else, and she was desirous to get them out of the way. Her first step was to make a good pound cake, and she did this early in the morning, getting up in time to have it in the oven before breakfast. As she did not wish an enormous quantity of the cake on hand,—for she and Jack were not great cake eaters,—she halved the quantities.

A Practical Recipe for Fancy Cakes

She took half a pound of sugar, half a pound (scant,) of butter, half a pound of sifted flour, the weight of the flour in eggs, half a tablespoonful of rosewater, and a quarter of a nutmeg, grated. After she had creamed the butter and sugar and beaten the rosewater and nutmeg into them, she added the yolks, whipped until they were thick and creamy, and stirred the batter hard for two minutes. Then she put in the flour and the frothed whites, alternately, but did little hard beating after these went in. The batter was as all pound-cake batter should be,—as stiff as it could be stirred.

Betty turned her cake into two shallow flat pans,—biscuit tins,—after she had greased them well. To try her oven she put in a bit of writing paper. It was brown in five minutes, so she knew the oven was too hot. She left the door ajar for a few minutes and tried the heat again. This time the paper was only pale yellow when the five minutes were up and Betty put in her cake. All during breakfast she kept flying back and forth between the kitchen and the dining room, and in about half an hour the cake told by the test of a clean straw that it was ready to come out.

After the breakfast dishes were out of the way, and the cake was cold, Betty made her icing. She put a cupful of granulated sugar and a cupful of cold water over the fire in a clean little saucepan and let them come to a boil. She did not stir the mixture, but left it to itself while she took the cake, peeled off the outer brown crust, and then with her little heartshaped cutter reduced each layer to a number of hearts. One of the cakes was thicker than the other, and half of the thinner hearts Betty and Gertrude spread with raspberry jam. The thicker ones were left untouched.

A Fruit Salad that Seems to Be Appetizing

When the sugar reached the point where it spun a thread from the tine of a fork dipped into it, Betty took it from the fire and put it aside to cool. As soon as it was blood-warm she began to stir it, and before long it had the consistency of thick cream. Betty divided it, placing a bowl containing half of it in an outer vessel of hot water, that it might not harden too quickly. One part she flavored with vanilla, the other with lemon. This latter she colored pink with a few drops of cochineal she had purchased from a druggist, and used it for icing the little layer hearts. The other was for the hearts that had no jam with them.

The cakes were ranged on a platter and the frosting poured over them with a spoon, cautiously, so as to waste as little as possible. The icing was so soft that it flowed readily, and it did not take long to frost all the cakes. Toward the end, the icing became a little hard, and Betty set it in hot water over the fire for a moment or two until it was again creamy. The cakes made a very pretty showing after they were iced.

Next, Betty turned to her salad. For that, which was to be a fruit salad, she had to begin by making a lemon jelly. She had already put a small box of gelatine to soak in a teacupful of water, and left it there for half an hour. She squeezed the juice of four lemons into it, stirred in a teacupful of white sugar, and then poured on them a quart of boiling water. As soon as the gelatine was well dissolved, she set it aside to cool, and, when it was about blood-warm, added to it the coloring matter known as leaf green, and brought it to a delicate shade of green. The fruit was not mixed with it until the jelly began to set, but it is as well to tell about it here. A can of pineapple had been opened and the fruit cut into cubes, and to this had been added a cupful of crisp celery, cut into pieces of one size. If cucumbers had been cheaper she

Loftis trusts you for a Diamond

HOW LOFTIS DOES THIS: All that any reader of this advertisement has to do to secure a diamond ring, brooch, watch, locket, stud, cuff buttons, etc., is to **write today** for our **illustrated catalogue,** showing **thousands of beautiful pieces,** and answering every question about our goods, prices and terms. You simply make a selection from this superb and complete catalogue of such article as appeals to your fancy or taste, and we will send it to you by express, all charges prepaid. If the goods are satisfactory, and exactly as represented you then pay one-fifth of the purchase price, and agree to pay us the balance in eight equal monthly installments. We also send you our **Guarantee Certificate** as to the value and quality of the article purchased, and agree that it may be exchanged for any other article in our stock, or credited on a larger purchase, at any time within one year at the full purchase price. In this way you have both the pleasure and prestige of wearing a beautiful diamond while you are paying for it. There is no delay, disappointment, publicity, security or interest.



THE LOFTIS HOUSE is the largest diamond credit business in the world, and has an honorable record of almost fifty years. It is responsible beyond question, and refers to any bank. For example: ask your own local banker for our standing, and he will turn to the books of any of the leading Commercial Agencies, and then tell you that no house stands higher in credit, promptness, or has a better reputation for reliability and absolutely honest statements than Loftis Bros. & Co.—established in 1858.



LOFTIS' PRICES AND CASH OFFER: It should be remembered that our prices for diamonds are very much lower than the spot cash prices of your local jeweler. It is only because we are the largest importers and manufacturers in the diamond and jewelry trade that our prices are so much the lowest. LOFTIS makes a cash customer a discount of 8 per cent. We give our cash customers a Bill of Sale, with the option of returning their purchase at any time within one year, when we will refund the entire sum paid, less ten per cent. If you select, for example, a $50.00 diamond, you can wear it for a whole year and then return it to us and get $45.00 in cash; thus having the pleasure of wearing a beautiful diamond **for less than 10c a week!**

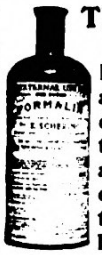


LOFTIS ASKS: that **in writing to-day for our beautifully illustrated catalogue** you will be sure to address your request to the **proper department** mentioned below, as this will insure the utmost promptness from the Manager. You need not hesitate for an instant to take advantage of LOFTIS' offer, for it is only because of the mutual confidence between LOFTIS BROS. & CO. and their thousands of satisfied customers, in all parts of the United States, that the largest business of its kind in the world has been steadily and honestly built up and maintained, and is the reason LOFTIS trusts **you** with a diamond.

LOFTIS BROS. & CO.,
Diamond Importers and Manufacturing Jewelers,
Dept. C-64 92, 94, 96 and 98 State St., Chicago, Ill.
Copyright 1902, Loftis Bros. & Co. Opp. Marshall Field & Co.

FORMALIN

THE IDEAL HOUSEHOLD DISINFECTANT



Recognized by all physicians as the standard antiseptic for disinfection and deodorization; to relieve colds; as an aid in whooping cough, influenza, scarlet fever, diphtheria, etc.; to cleanse wounds; for personal hygiene; and many other purposes.



One pound of **Schering's** Formalin (at druggists, **75 cents**), diluted with water as per directions on bottle, makes **40** lbs. of antiseptic solution. Hence, besides being far more powerful and harmless, it is **cheaper than any other disinfectant.**

The Chicago Board of Health says (Bulletin Oct. 25, 1902):
"At the onset of symptoms of having caught cold, remove cover of a box containing cotton soaked with Formalin, and inhale through mouth and nose alternately for 2 or 3 minutes, not too vigorously at first, and repeated as often as necessary. It is confidently believed that thousands of cases of contagious diseases, with a large percentage of deaths, could be prevented by this simple and inexpensive method."

Formalin is most effectively and conveniently vaporized in Pastil Form with

SCHERING'S FORMALIN LAMP

At all druggists, with 2 boxes Pastils, at **$1.75.**
CAUTION.—Every good article has poor imitations. Insist on bottle bearing label of
SCHERING & GLATZ, Sole Agents, New York
Send Now for Interesting Booklet.

Digitized by Google





COLT TRADE MARK Acetylene Gas
CARBIDE-FEED GENERATOR



"The results of actual use have proved all you claimed for the Colt System, and fully confirmed the opinion formed by our investigation into its merits.—C. A. GRIDLEY, Treas., South Hadley, Mass., Gas Company."

Capacity, 10 to 5,000 lights. Better than city gas or electricity—cheaper than oil.

Lights any Building anywhere

Write for catalogue M *free.*

J. B. COLT CO., 21 Barclay Street, New York

"We are using one of your machines, supplying 175 lights in our factory, two residences, and two 75 candle power street lamps. We are very glad to recommend it.—THE ARMS MFG. CO., South Deerfield, Mass."

Boston *Philadelphia* *Chicago* *Los Angeles*

The Largest Manufacturers of Acetylene Apparatus and Stereopticons

SIMPLE, DURABLE, AND EASY TO REPAIR

G & J TIRES

MEET EVERY TIRE REQUIREMENT

A NEW OFFICE.

To meet the demands of its increasing business, the New Jersey Central has opened at 1300 Broadway, corner 34th street, a finely appointed City Office. The Eastern Passenger Agent will have his office here, where he will be in close touch with the theatrical business which centres in the vicinity of Herald Square.

SPECIAL NUMBER FREE

"North American Miner"

Contains illustrated articles on the great gold fields of Oregon, Washington and British Columbia. Mention No 11 and the MINER will be mailed to you three months FREE.

WHEELER & CO., - 32 Broadway, New York

would have used them instead of the celery, but they were too dear. She mixed the fruit with the jelly and set it to form in little heartshaped molds she had had made by a tinman, wetting them with cold water before she filled them.

The dressing was an important item in this salad, but it could not be finished until the day it was to be eaten. The first part Betty made while her jelly was cooling. Three eggs were beaten light with two tablespoonfuls of sugar, a quarter of a cup of flour, half a tablespoonful of mustard, and a good pinch of cayenne. With a Dover egg beater these were whipped to the last degree of lightness and then stirred into a half pint of scalding hot vinegar on the stove. The stirring was continued for ten minutes, and to the mixture was added a half tablespoonful of butter When the dressing was smooth and thick, it was taken from the fire.

There Were Many Necessary Final Touches

The day of the luncheon the young cooks were afoot even earlier than on the preceding day. Two good-sized roasting chickens had been bought and cleaned, and the white meat cut from them. The dark was set aside for use at some other time. Betty laid the neat pieces of white meat in salad oil for an hour, and then turned to the shrimps. They were taken from the can and put in cold water, and the can of tomatoes was opened and half a pint of liquor strained off.

So much of the cooking had to be done at the last moment that the girls set the table completely before going back to the kitchen. It looked lovely when they had finished. Pink ribbons dropped from the chandelier to the bowl of pink carnations in the center of the table. The table was dainty with white linen and green and white china, and the pink heartshaped boxes and the pink bonbons and cakes produced a charming effect. There were also radishes and olives.

Three things had to be done in the kitchen after the hostess was dressed. First, the sauce for the shrimps had to be attended to. The tomatoes had been put on to heat, and the shrimps were dropped in about ten minutes before serving and seasoned with salt and a little cayenne. Just before they were put into the little ramequins in which they were to be sent to the table, there was stirred into them half a pint of milk, thickened with a heaping tablespoonful each of butter and flour.

Finally Came the Important Dish,—the Chicken

For the chicken, Betty cooked two tablespoonfuls of butter and one of flour with half a teaspoonful of onion juice and a little celery salt until they bubbled, and poured upon them half a pint of milk and half a pint of cream. When the sauce thickened she laid in the chicken and let it simmer in this for three-quarters of an hour, at the side of the stove. The chicken was then turned into a big heartshaped mold of pastry made by a caterer. Betty could possibly have made it, but she had determined not to wear herself out in her preparations.

The last touch was given to the salad dressing by Ellen, after the guests were at the table, but Betty had prepared beforehand everything that would not be hurt by standing. She had whipped the cream,—using a cupful of this to each cupful of the dressing, and had put three tablespoonfuls of horse-radish into the mixture she had made the day before. To this she whipped cream would be added just before the dressing was sent to the table. Nothing more could be said of the salad than that it was as good as it was pretty.

Fundamentally the questions of love and confidence between parents and children underlie the whole social system,—not only underlie but are. Our civil life, in the long run, will rise or sink as the average family is a success or failure. All questions of social life will solve themselves if the children are brought up to be the highest they are capable of being, if our social and family relations are as they should be; if not, no material prosperity, no progress in literature, art, success in business, or victory in war will make up for it to the nation.—THEODORE ROOSEVELT

So many gods, so many creeds,
So many paths that wind and wind,
While just the art of being kind
Is all the sad world needs.
ELLA WHEELER WILCOX.

There are ten things for which no one has ever yet been sorry. These are: for doing good to all; for speaking evil of none; for hearing before judging; for thinking before speaking; for holding an angry tongue; for being kind to the distressed; for asking pardon for all wrongs; for being patient toward everybody; for stopping the ears to a tale-bearer; for disbelieving most of the ill reports.—SELECTED.

Digitized by Google

THE EDITOR'S CHAT

[*Concluded from page 149*]

achievements of which they were really capable. Tens of thousands can testify to this handicap.

Grace of manner, and ease and dignity of pose, are largely mental, and depend a great deal upon one's confidence. Shy or sensitive people cannot easily overcome awkwardness, because of their self-consciousness and sensitiveness to what others think. They imagine that everybody is watching them, wondering why they never got rid of their clumsiness, or guessing where they were reared.

The first remedy is to get rid of self-consciousness, and to believe we are what we would like to be, when our awkwardness and ungainly bearing will gradually disappear. Archbishop Whately, who suffered untold agony from his natural shyness and sensitiveness and regard for what people might think of him, could not find a remedy until he made up his mind to utterly disregard people's opinions, to ignore entirely what they thought of him, and not to think that everybody was watching him; he then quickly overcame his handicap.

Charles Dickens's books were censured so severely by literary critics that, toward the end of his career, he absolutely refused to read any clippings, notices, or reviews about them. Carlyle was also very sensitive to criticism, and never wanted to know what anybody said about him. While on a trip through Ireland, accompanied by a friend, he happened to secure passage on a coach in which were also a bride and bridegroom. He remarked to his friend that the young lady was very beautiful, and, after awhile, engaged her in conversation. He started to talk about the fine country they were traversing, and this soon led into kindred subjects, and he found the bride so interestingly conversant that he became absorbed in his talk and didn't give anybody else a chance to speak. Finally, the irate bridegroom lost his patience, looked at Carlyle reproachfully, and said to his friend: "Why don't that twangey Scotchman give somebody else a chance to talk?" The man burst out laughing. Just at this point the coach stopped, and Carlyle and his friend alighted. Carlyle did not want to disclose his anxiety, but his friend tormented him so by his laughing that he lost his patience and became angry. His friend explained the joke to him, and Carlyle angrily exclaimed that that was the thanks he got for entertaining the party.

A great many people are so sensitive and highly strung that they cannot bear to be harshly criticised. They never want to know what anybody has to say about them. However, all the caricaturing and criticising of the press and public could not swerve Grant or Lincoln one iota from his purpose. If Columbus had been sensitive, the Western Hemisphere might have still been in oblivion. No amount of criticism or ridicule could convince him that his convictions were misapplied.

Exhausted Nerves

FEW hard workers realize the danger of working when the nerve cells have exhausted their vitality. No good engineer would think of running a delicate piece of complicated machinery when the lubricant is used up. He would know that, the moment the oil has ceased to be effective, and the bearings begin to chafe and become heated, the harmony of the mechanism will be destroyed, and the friction and discord will soon ruin the delicate adjustment of the machine.

But hundreds of level-headed men, (in other respects,) who are engineers of the most marvelous pieces of machinery ever devised, even by the great Creator-machinist,—machines fearfully and wonderfully wrought,—run their engines, their human, throbbing organizations, so delicate that a particle of dust or friction anywhere may throw the whole fabric out of harmony for days or weeks, without proper cleaning or lubrication.

Plenty of sleep and abundant recreation out of doors, especially in the country, are the great lubricants; nature's great restorers, refreshers, without which long-continued good work is impossible.

Nerve specialists say that a great many suicides are the direct results of exhausted brain cells.

When you find yourself becoming morose and despondent, when you are conscious that the zest of life is evaporating, that you are losing the edge of your former keen interest in things generally, and that your life is becoming a bore, you may be pretty sure that you need more sleep, that you need country or outdoor exercise. If you get these, you will find that all the old enthusiasm will return. A few days of exercise in the country, rambling over the hills and meadows, will erase the dark pictures which haunt you, and will restore buoyancy to your animal spirits.

No man is in an absolutely normal condition until he enjoys bare living, and feels that existence itself is a precious boon. No one is normal who does not feel thankful, every day, that he is alive, and that he can think and act with vigor and effectiveness.

Oh, to be strong; to feel the thrill of life in every nerve and fiber in middle life and old age as in youth; to enjoy existence as do the young lambs and calves which chase one another over the fields and meadows and pastures; to exult in mere living as boys do when they glide over the fields of ice in the crisp air of winter!

Trifles as Irritants

WE are so constituted that what is occurring at the moment interests us often out of all proportion to its importance. For example, we are thrown off our balance by the merest trifles, perhaps, which occur to-day, but which, in a week's time, may have no significance whatever. Obstacles which seem like mountains, when we meet them, dwindle away to mole-hills when we get away from them.

Even what seems tragedy, at the moment, in the future may be the most innocent comedy.

Most of us are so constituted that we will make almost any sacrifice for present peace. It would seem easier to have an arm or a leg amputated two years hence than to lose a finger to-day! It is human nature to shrink from pain, and we purchase release at almost any cost. If we could only train the mind to look at to-day's trouble and annoyance from the standpoint of the future, it would be much easier to bear.

The Greatest
ROYAL WORCESTER TRIUMPH



STYLE 600
THE NEW DOWAGER
FOR STOUT FIGURES
with self adjusting reducing strap.
Thousands of Ladies all over the world who have worn the DOWAGER *Corsets attest that none other are so comfortable or fit so well.*
The object for which they are intended is accomplished in every sense. These Corsets are for sale by Dealers everywhere. Insist on having the DOWAGER STYLE 600. *If dealer cannot supply you we will, upon receipt of money.*
THE ROYAL BLUE BOOK TELLS ABOUT IT.
SENT FREE UPON REQUEST.

STYLE 600

THE CELEBRATED DOWAGER CORSETS FOR STOUT FIGURES
Prices:
STYLE 600, $2.50, $2.75, $3.00.
STYLE 550, $2.00, $2.25, $2.50.
STYLE 599 $2.00, $2.25.

STYLES 550 and 599 are designed for ladies who desire either the Corset which conforms to the figure, or the extreme straight front effect.
ACCEPT NO SUBSTITUTES.
ROYAL WORCESTER CORSET CO.
WORCESTER, MASS.
186 Market St. CHICAGO. 840 Broadway, NEW YORK.

ENTERTAIN YOURSELF!
The Home Entertainment Society
will furnish you with a TALKING MACHINE FREE
Send three dollars for six fifty-cent records. Your own choice from stock of over 50,000. Without any further cost we will send the six records, also
A $10 Graphophone Free.
The use of the machine COSTS YOU NOTHING.
You are required to buy from us only two new records a week. Nothing more.
Get a friend to join our society, we will PAY YOU!
B. C. MASON, Manager, - 287 Broadway, N. Y.

$25,000 PROFIT from half an acre of GINSENG
was made in one year by a Missouri man. Demand is increasing. Wild supply is nearly exhausted. Hardy everywhere in the United States. Can be grown in small gardens as well as on farms. Most profitable crop known. Send 25 cents and get our complete book telling all about this wonderful Ginseng and "The Ginseng Garden" for a whole year. Circulars free.
CHINESE-AMERICAN GINSENG CO.
Department F. JOPLIN, MO.

STUDY ELECTRICITY $1.50
by an effective and cheap method. I give you 287 pages of studies, 95 diagrams and illustrations, 20 tables and complete system of questions and answers. All bound in book form for $1.50. Complete course giving you a practical working knowledge of electricity in all its branches. Remit today.
THE ACME PUBLISHER, R. 1015, 153 LaSalle St., Chicago.

IF YOU STAMMER
I CAN CURE YOU FOR LIFE.
I cured myself after stammering nearly 20 years. The most obstinate and difficult cases yield to the famous Bogue Phono-Logic Method immediately. My book, "Advice to Stammerers," is FREE. Write for it. BENJ. N. BOGUE, Speech Specialist, Founder and Principal, Bogue School for Stammerers, No. 11 Postal Building, Indianapolis, Ind.

WEBSTER'S INTERNATIONAL DICTIONARY
A Chance for an honest, energetic man to make money on an honest, ready selling proposition. If you mean business, write G. & C. Merriam Co., Springfield, Mass.



I Print My Own Cards
Circulars, Newspaper. Press $5. Larger size, $18. Money saver. Big profits printing for others. Type setting easy, rules sent. Write for catalog, presses, type, paper, etc., to factory.
THE PRESS CO., Meriden, Conn.

Song-Writers and Poets..
A SUCCESSFUL SONG WILL MAKE YOU RICH.
We write music to your words, arrange compositions and publish. Groom Music Co., Steinway Hall, Chicago.

"This for That" Trade anything you have for anything you want. Get our gigantic paper which prints thousands of exchange advertisements. Six months' trial subscription, 10 cts.
"THIS FOR THAT" PUB. CO., 1323 Star Bldg., Chicago

$20 A WEEK Straight salary and expenses to men with rig to introduce our Poultry Mixture in country; year's contract; weekly pay. Address, with stamp,
MONARCH MFG. CO., Box 548, - - Springfield, Ill.

BUSINESS OPPORTUNITY
Men of Business interested in a new field for making money, will find in our proposition what they are seeking. We have a New Plan in the Mail Order Line that will please those seeking a good investment with large profits. A Fortune for the right person. The F. H. Alden Co., 84 E. 3rd St., Cincinnati, O.

$3.00 SILK ELASTIC STOCKING
Write for Pamphlet.
TRUSSES, ABDOMINAL SUPPORTERS, ETC.
FLAVELL'S, 1005 Spring Garden St., Philadelphia, Pa.

Digitized by Google

WHITLOCK

$5.00 Secures a Lot in Greater New York

WITHIN 30 MINUTES OF THE CITY HALL,

where Real Estate values are increasing at the rate of **25% per annum.** Within the next five years the enormous sum of **$350,000,000** will be spent in local improvements, making **New York the most magnificent city in the world.**

You cannot do better for yourself or children than to buy a lot from us to-day on easy monthly payments, thus laying a sure foundation for future prosperity. If you visit our property and buy, we will credit cost of your fare on purchase. For $5.00 down and $5.00 a month until paid, we sell you a regular New York City lot 25x100 feet, subject to the following guarantee. If by Spring of 1904, the lot you buy is not worth 25 per cent. over the price you paid us, based on the selling price of similar lots at that time, we will refund your money with six per cent interest. If you should die before your payments are completed, we will deed the property clean and clear to your heirs or estate. In case of sickness or loss of employment we will grant you a reasonable extension and safeguard your equity. No taxes and no assessments for improvements during installment period.

WHITLOCK, Borough of Richmond, Greater New York, is on the ocean front of Staten Island, improved by wide handsomely macadamized streets, granolithic sidewalks and curbing, sewers and strong, healthy shade trees. These improvements have cost us over $60,000, they cost **you** absolutely nothing, while the high-class residences to be constructed during the coming year will add increased value to your purchase. You will be actual gainers by writing us immediately for full particulars. Better still, sit down right now and mail us $5.00 as your first installment on a lot with the assurance that we will use our best judgment in making selection and protect your interests at every point. We will do all in our power to make your investment return you four-fold value and the fault will be yours if you do not take advantage of this splendid opportunity to lay the foundation of a fortune. Real Estate is the safest investment in the world and is a perpetual, available and ever increasing source of wealth. **Prices of lots from $100 to $1,000.**

WHITLOCK REALTY COMPANY, ALVORD & QUACKENBUSH, MANAGERS.

Dept. S, 10 West 23d St., cor. Fifth Ave., New York

FISHERMAN'S OUTFIT $2.50



A high-grade outfit for all kinds of fishing, consisting of a fine hexagonal 3-jointed full **nickel mounted split bamboo rod,** with extra tip, 6 strips to each joint and silk wound tie guides, length 8 to 9 feet, weight 8 to 9½ ounces; 1 finely nickeled **double multiplying reel,** 25 yards finest silk **line,** ½ doz. assorted **hooks,** ½ doz. assorted **flies,** 1 soft rubber **frog,** 1 spring **hook,** 1 trolling **spoon,** 1 six-foot **gut leader** and ½ doz. **sinkers. SEND 50c DEPOSIT** and we will send the outfit by express C. O. D., subject to examination, balance, $2.00 and express charges, to be paid express agent after outfit is examined and found perfectly satisfactory and equal to fishing outfits small town dealers sell at $5.00 up, otherwise we will refund your 50c. Order today or write for our which quotes exact factory prices on fishing tackle, nets, seines, tents and sportsmen's goods of all kinds. **JOHN M. SMYTH CO.,** 150-305 West Madison Street, Chicago, Ill. **FREE SPORTING GOODS CATALOG**

WE HELP

Debating Clubs,
Literary Societies,
Reading Circles,
Social Clubs,
Home Study Circles,
Athletic Clubs,
Boys' Clubs,
Girls' Clubs,
and all other self-improvement societies without charge.

AIDS FOR MEMBERS of All Kinds of Societies

Have you ever had trouble in getting books and other things to aid you in preparing for debates, getting up socials and entertainments, equipping boys' clubs, laying out home study courses, etc.? You need not be troubled if you will apply to the Bureau of the League of Success Clubs, which is conducted solely to supply everything that members of societies need in their work. Furnishing supplies for our hundreds of branches of the League of Success Clubs gives us quantity rates. You will save money, time and vexation by writing to our Bureau and telling us what you need. We will send you full particulars and terms that will please you.

WE SUPPLY

Hand-books on Debating, Recitations, Elocution, Socials, Physical Culture, Library Management; Inspirational Books, Reference Books, and, in fact, all other helpful books published; Other Printed Matter, Stationery, Cards, Leaflets, etc.; Printing Outfits, Gymnasium Equipment, Athletic Goods, etc.

A SPECIAL OFFER THAT OUGHT TO INTEREST YOU

Our Bureau publishes SUCCESSWARD, a magazine of sixteen or more pages, devoted to helping all self-improvement societies, and issued eight months of the year, covering the whole active season of club work. Its departments on Debating, Socials, Gymnastics and Athletics, Games, Books and Reading, and How to Write, are most practical. The subscription price is fifty cents a year, but to introduce this unique journal to hundreds of new readers, we will send four numbers for only 10 cents. Sample copy free.

THE SUCCESS CLUB BUREAU, - 8 University Building, Washington Square, New York.



SUCCESS MOTTOES

For the Home, School, Office and Business place. Artistically printed mottoes in all styles and sizes. List of mottoes showing styles and prices sent free.

SUCCESS CLUB BUREAU

Room 807, University Building, New York

The Romance of the "C. P."

EDWIN MARKHAM

[*Concluded from page 130*]

the pick; well-nigh every language and corruption of language sounded upon the unaccustomed air. Buffalo and deer hurried away from the bands of men that roared in upon their ancient solitudes. Indians skulked about in sullen hate, full of sleepless hostility. Battalions of federal troops were on watch along the track. It was a hard lesson for the red man to learn that his might and magic were helpless to prevail against these far-reaching rails that, like antennæ, were feeling out from the East to the West; or against these smoke-belching engines, that, like demons, were thundering from horizon to horizon.

Finally the two rival railways met,—even whizzed by each other a little way with their wild work-momentum upon them. So, on May 10, 1869, seven years before congress had required it, came the historic day of the "last spike," whose driving home at Ogden was heard around the world.

PART VIII.

ON that May morning, only a hundred yards of track remained to be railed. This hour's work was made historic. A thousand people,—workmen, soldiers, "persons of importance" from east and west, with a fringe of Indians hovering and glowering along the edge,—all gathered near the greening Wasatch Mountains to see the laying of the last tie,—a beam of California laurel,—and the laying of the last rail, fastened down by the spike of gold that was to bind the East and the West, after this long epic of labor. At eleven o'clock, trains drawn by engines, garlanded and bannered, saluting with trills of whistles, tripled and thrice tripled, pulled up from opposite sides to the unrailed space. Contractor Stenbridge, who had been in charge of the "C. P." work since the laying of the first rail at Sacramento, advanced from the west with his drilled corps of placid Chinese laborers, who marched and maneuvered as one man. Eager white laborers, their faces shining, advanced from the east to meet the stolid Mongolians. The heavy foot-beats of the two hosts drew together,—Turanian and Caucasian meeting in the heart of America in a common work for human good, after their long-forgotten parting upon the mother-plain in the old, mysterious lands beyond the Caspian.

Arizona was there with a spike of gold, silver, and iron; Nevada came with a spike of silver; California stood ready with her memorable spike of gold.

As the attendants set in place the gleaming laurel tie, the telegraph wires, that had kept pace with the road, were attached to the last rail, so that the blows of the silver sledge should be recorded upon a hundred instruments, waiting all over the land to tell of the great consummation. Governor Stanford, who had lifted the first shovelful of earth at Sacramento seven years before, now, with a sledge of Nevada silver, drove home the spike of California gold that put a period to the long endeavor. There was a burst of triumphant music, a word of prayer, and the reading of telegrams flashing congratulations along the newly welded wires. The day was given up to rejoicing. In the East and the West, the shipping of every nation flung out its colors. Bells and cannons clamored their joy.

It was a day of victory for the men who, in spite of scowl and scorn, had gone on to do the impossible: springing over mountains; straddling chasms and streams; flinging aside hills, tipping them into ravines, or boring under them; crashing through snows; grinding through granite; carrying and caring for a cityful of men who spoke a babel of tongues. The pushing together of the oceans sent the names of the four railroad builders into the mouths of millions. California felt the thrill of this hand-clasp with the antipodes. The great principalities of idle land stretching between the Mississippi and the Sierras sprang into busy life at the sudden noise of wheels and feet. Vast acreage given over to wild grasses, harvested only by bee and buffalo, began to swarm with homes and to yellow with grain.

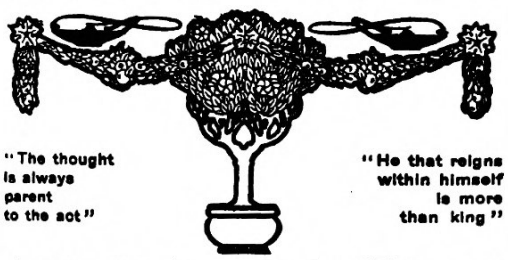
A door had swung open into an unfooted empire. A new power was building up the hope of the world.

Cultivate forbearance till your heart yields a fine crop of it. Pray for a short memory as to all unkindness.—SPURGEON.

Digitized by Google

Character-Building Through Thought

I.—Steering Thought Avoids Life Wrecks



"The thought is always parent to the act"

"He that reigns within himself is more than king"

A CERTAIN man, of no great learning, fell heir to some steamships. He knew nothing of the sea, nothing of navigation or engineering, but the notion seized him to take a voyage and command his own ship. The ship was gotten under way, the self-appointed captain allowing the crew to go ahead with their usual duties, as the multiplicity of operations confused the amateur navigator. Once headed out to sea, however, the work grew simpler, and the captain had time to observe what was going on. As he strolled on the forward deck, he saw a little glass house in which a man was turning a big wheel, now this way, now that.

"What in the world is that man doing?" he asked.

"That's the helmsman. He is steering the ship."

"Well, I don't see any use in his fiddling away all the time. There's nothing but water ahead, and I guess the engines can push her forward. When there's land in sight, or a ship coming head on, there'll be time enough to do steering. Shut up that toy house and pile on the steam."

The order was obeyed, and the few survivors of the wreck that followed had cause to remember the captain who thought a ship steered herself.

You say no such man ever existed, and you may be right. That is n't admitting that no such foolishness exists. However, you would n't be so foolish, would you?

Think a moment. Are you not in command of something more delicate, more precious, than any ship,—your own life, your own mind? How much attention are you giving to the steering of that mind? Do n't you let it go pretty much as it will? Do n't you let the winds of anger and passion blow it hither and thither? Do n't you let chance friendships, chance reading and aimless amusement sway your life into forms you never would have deliberately chosen? Are you really captain of your own ship, driving it to a sure harbor of happiness, peace, and success? If you are not, would you not like to become such a master of the situation? It is simpler than you perhaps think, if you will but realize certain fundamental truths, and put to work your own better nature. To tell you how, and to direct your efforts, is the object of this series of little talks on the use of thought in life-forming.

Considering that mind governs everything in our world, that force has been singularly neglected and misunderstood. Even when tribute has been paid to its power, it has been treated as something unalterable, a tool that could be used if one was born with the genius to do so. Of recent years, the control of thought, its use to modify character already formed, to change even external surroundings, or, at least, their effect on oneself, and bring about health, happiness, and success, have been more and more studied and understood. The possibilities of thought-training are infinite, its consequence eternal, and yet few take the pains to direct their thinking into channels that will do them good, but, instead, leave all to chance, or, rather, to the myriad of circumstances that buffet and compel our mental action if counter-effort be not made.

There can be no more important study, no higher duty owed to ourselves and those about us, than this of thought-control, of self-control, which results in self-development. Perhaps because thought, in itself, is intangible, and most of us really have so little control over it, there is an impression that direction of mind-action is a difficult and abstruse affair, something that requires hard study, leisure and book knowledge to accomplish. Nothing is farther from the truth. Every person, however ignorant, however uncultured, and however busy, has within himself all that is needful, and all the time required, to re-make his intellectual nature, his character, and practically his body and his life. Every person will have a different task, different problems to solve, and different results to aim at, but the process is practically the same, and the transformation is no more impossible for one than for another.

A sculptor's chisel in the hands of a bungler may mar the loveliest statue; in the hands of a criminal it may become a burglar's tool or a murderer's bludgeon. With the power in our hands to make or mar our natures, what reckless fools we are not to try to know how to produce beauty and harmony, happiness and success! The sculptor dares not strike random blows, while gazing away from the marble. With eyes steadfast, he makes every stroke count toward the final result, and that result he has fixed in his mind and in the model he has made after his ideas. We must do likewise in chiseling our characters, forming our environment, making our lives. We must know what we want, know we can get it, and set ourselves directly at the task, never relenting or relaxing in its performance.

The difference between our thought and an ordinary tool is that we must do something with it. We cannot lay it down and say we shall strike no blow. We *must* think, and every thought is a blow that forges a part of our lives. Let us, therefore, resolutely determine to turn thought to good use, to the best use, and then stiffen our will to carry out that determination.

Notice to New Subscribers

WE desire to apologize to those of our new subscribers who did not receive their January number promptly, for the delay in mailing. The edition of January was exhausted long before the demands for it ceased, and it was not until late in February that additional copies could be secured for filling orders.

New Model 837

R&G Corset



THE distinguishing features of the new model **"837"** R & G Corset are extreme shapeliness and comfort.

It combines all that is good in the low bust, straight-front style, with the desirable features of the deep hip—but, it does not go to extremes. It has snap and style and yet conforms to the lines of the real human figure.

More than 10,000 dealers handle R & G Corsets.

R & G CORSET CO., 395 Broadway, New York.

Dexterity or Music?



Which do you want? The ability to play upon the piano (the mere finger skill) or the actual music itself?

If you want the music—any music—all music—the Chase & Baker Piano Player supplies it.

If you want to go through the years of drudgery and actual hard work necessary to learn to play, that is another question.

With a Chase & Baker Piano Player you can have the music right away. You can play upon it the day it arrives. The music of the future has become the music of the present.

The pleasure is all yours. The work is all the piano player's.

The Chase & Baker Company

BUFFALO, N. Y.

NEW YORK: The Steinertone Co., 87-89 Fifth Ave.
CHICAGO: Julius Bauer & Co., 250-252 Wabash Ave.
BOSTON: The Hallett & Davis Piano Co., 146 Boylston St.
SAN FRANCISCO: The Wiley B. Allen Co., 931 Market St.
CINCINNATI: The Smith & Nixon Piano Co., 12 East Fourth St.
PITTSBURG: W. F. Fredericks, 633 Smithfield St.
CLEVELAND: The Hart Piano Co., 133-135 The Arcade.



Zinc Lined Refrigerators Cause Disease

That stale smell about a refrigerator is a danger signal. The zinc is corroding and the oxide poisoning milk and food. A stale smelling refrigerator is as dangerous as a sewer.

McCray Refrigerators

(Porcelain Tile Lined) All Sizes

THE McCRAY SYSTEM OF REFRIGERATION

is radically different from any other and insures perfect circulation of pure cold air, **absolutely dry.** Salt or matches can be kept in a McCray Refrigerator without becoming damp.

McCray Refrigerators are lined throughout with Porcelain Tile, Opal Glass or Odorless Wood. They are Dry, Clean and Hygienic, of superior construction, are **unequalled for economy of ice. No Zinc is used. Every Refrigerator is guaranteed.**

"McCray Refrigerators are also built to order. Catalogues and estimates free."

Catalogue No. 38 for residences; No. 45 for hotels, public institutions, clubs, etc.; No. 56 for meat markets; No. 63 for grocers. Mention this magazine and we will send you free a valuable book, **"How to Use a Refrigerator."**

Can be iced from outside of house.

For Residences, Clubs, Hotels, Hospitals, Grocers, Markets, etc., endorsed by physicians, and prominent people.

McCRAY REFRIGERATOR CO., 278 Mill Street, Kendallville, Indiana.

Chicago—55 Wabash Ave.
New York—341 Broadway
Boston—52 Commercial St.
St. Louis—604 N. Third St.

BRANCH OFFICES:
Columbus, O.—856 N. High St
Columbia, S. C.—1210 Main St.
Washington, D. C.—620 F St., N. W.
Detroit—305 Woodward Ave.

Pittsburg—710 Penn. Ave.
San Francisco—122 Market St.
Cleveland, O. 62 Prospect St.

Address main office unless you reside in one of the above cities.

Digitized by Google



FLORAL BUTTERFLY PLANT

No plant possesses so many good points as do these two glorious new Commelinas. Of graceful trailing habit, superb for carpet bedding or for hanging pots. *In pots they bloom every day in the year.* In the garden from May until frost, showing *daily* scores of large winged butterfly-like blossoms. Color (No. 1) the most beautiful blue to be found in any flower. A shade so exquisitely lovely as to baffle description. Thrives in sun or shade, wet or dry, rich or poor soil; as easily raised as a weed from seed or cuttings, grows rapidly, flowers at once, and propagates so easily that plants are very cheap. Blooms in 50 days from seed.

No. 1—Exquisite Blue, like tropical Butterflies.
No. 2—Rosy Pink, in other respects like No. 1.

Strong plants for blooming at once, by mail, guaranteed to grow, **20c.** each; the **2** for **30c.**, **5** for **60c.**
Seed of both colors mixed, 25 cts. per packet.

FREE **OUR GREAT CATALOGUE** of Flower and Vegetable Seeds, Bulbs, Plants and Rare New Fruits, Profusely Illustrated, Large Colored Plates—136 pages. Do not miss our great Novelties, Emperor Asparagus (crop in 11 months from seed), Early Lima, Perpetual Rhubarb, Pineapple Onion, Climbing Currant and Blackberry, Everblooming Wistaria, Tree and Double Lilacs, etc. We have the finest Asters, Pansies, Peas, Stocks, Verbenas, Geraniums, Azaleas, Roses, Palms, Ferns, Begonias, Gloxinias, Violets, Phloxes, Gladiolus, Cannas, Dahlias, Lilies, Caladiums, Shrubs, Vines, New Fruits, and all Vegetables.

JOHN LEWIS CHILDS, - **Floral Park, N. Y.**

ROSES

D. & C. Roses

have a reputation backed by an experience of 50 years. We sell plants only, and always on their own roots. Sent, safe arrival guaranteed, to any point in the United States. Grown by our own special methods, they have vigor and vitality. Any one can succeed with them. Send for the

New Guide to Rose Culture

for 1903, a superbly illustrated book of 172 pages, 5 beautiful colored plates, the *Leading Rose Catalogue of America.* It describes nearly 1000 varieties. Tells you all we have learned in 50 years about growing Roses and about all other flowers worth growing. **Flower and Vegetable Seeds a Specialty.** This great book **free** for the asking. Grand premium offers.

THE DINGEE & CONARD CO., West Grove, Pa.
70 Greenhouses. Established 1850.



A PANSY PROPOSITION.

For 5 cents in stamps to pay the postage we will mail you a packet of 100 seeds of

TEMPLIN'S NEW GIANT PANSIES.

Giant Ruffled, Blotched and Striped Varieties. Also our "Pansy Booklet" which tells how to grow them. Will send you at the same time our large (144-pages) Illustrated Catalog of

Ideal Seeds, Plants and Bulbs.

We give valuable premiums for club orders. Satisfaction Guaranteed.

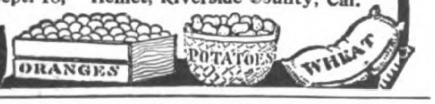
TEMPLIN & SONS, Box 109, Calla, Ohio.

HEMET LANDS IN CALIFORNIA

The best watered lands in California. Located near Los Angeles. Inexhaustibly rich soil—the accumulation of centuries. Soil and climate suitable for orange, lemon and olive culture. Corn, wheat and potatoes yield splendid crops. Market good. Prices excellent. Town of Hemet is wide awake, has prosperous stores, bank, schools and churches.

FREE Large illustrated pamphlet giving reliable information about the best irrigable lands in California, in tracts to suit. Easy payments and perfect title.

HEMET LAND COMPANY,
Dept. 18, Hemet, Riverside County, Cal.



THE PETALUMA

is the dependable Incubator. Automatic throughout, results the surest and highest. **Petaluma Incubators and Brooders** are the oldest and most reliable machines on the market. Write for FREE catalogue.

PETALUMA INCUBATOR CO.
Box 525, Petaluma, Cal. Box 525, Indianapolis, Ind.





RELIABLE

INCUBATORS and BROODERS.

Satisfaction guaranteed or your money back. Send 10 cents postage for great poultry book just issued, explaining remarkable guarantee under which we sell.

Reliable Incubator & Brooder Co., Box B, 141, Quincy, Ill.

110 Yards Fine Poultry

The Confession *of* a Croesus

David Graham Phillips

[*Concluded from page 132*]

However, you have done nothing for which the law can touch you. What you have stolen is securely yours. I wish you joy of it."

My temper is not of the sweetest,—dealing with the trickeries and stupidities of little men soon exhausts the patience of a man who has much to do in the world, and knows how it should be done. But never before or since have I been so insanely angry. I burst into a torrent of abuse. He rang the bell; and, when the servant came, calm and clear above my raging rose his voice, saying, "Robert, show this person to the door." For the moment my mind seemed to be paralyzed. I left, probably looking as base and guilty as he with his wounded vanity and his sufferings from the loss of all that he had thrown away imagined me to be.

I confess that that was a very bad quarter of an hour. But, to make a large success in this world, and in the brief span of a lifetime, one must submit to discomforts of that kind occasionally. There are compensating hours. I had one last week when I attended the dedication of the splendid two-million-dollar recitation hall I have given to ——— University.

Not until I was several blocks from Judson's did the sense of my wrongs sting me into rage again. I remember that I said: "Infamous ingratitude! I save this fine gentleman from bankruptcy, and my reward is that he calls me a thief,—me, a millionaire!"

Millionaire! In that word there was a magic balm for all the wounds to my pride and my then supersensitive conscience,—a justification of the past, a guarantee of the future.

With my million safely achieved, I looked about me as a conqueror looks upon the conquered. A thousand dollars saved is the first step toward a competence; a million dollars achieved is the first step toward a Crœsus; and, in matters of money, as in everything else, "it is the first step that counts," as the French say. I was filled with the passion for more, more, more. I felt myself, in imagination, growing mightier and mightier, lifting myself higher and more dazzlingly above the dull mass of work-a-day people with their routines of petty concerns.

In the days of our modesty, my wife used to plan that we would retire when we had twenty-five thousand a year,—enough, she then thought, to provide for every want, reasonable or unreasonable, that we and the children could have. Now, she would have scorned the idea of retiring, as contemptuously as I would. She was eager to do her part in the process of expansion and aggrandizement, was eager to see us socially established, to put our children in the position to make advantageous marriages. We would be outshone in New York by none!

To win a million is to taste blood. The million-mania—for, in a sense, I'll admit it is a mania,—is roused and put upon the scent, and it never sleeps again, nor is its appetite ever satisfied or even made less ravenous.

A few years, and I left dry goods for finance, where the pursuit of my passion was more direct and more rapidly successful. Every day I fixed my thoughts upon another million; and, as all who know anything about the million-mania will tell you, the act of fixing the thought upon a million, when one has earned the right to acquire millions, makes that million yours, makes all who stand between you and it aggressors to be clawed down and torn to pieces. As I grew, my rights were respected more and more deferentially. Men now bow before me. They understand that I can administer great wealth to the best advantage, that I belong to one of that small class of beings created to possess the earth and to tell the improvident and idealless inhabitants thereof how and where and when to work.

My family?

I confess that they have not risen to my level or to the opportunities I have made for them. Naturally, with great wealth, the old simple family relationship was broken up. That was to be expected,—the duties of people in our position do not permit indulgence in the simple emotions and pastimes of the family life of the masses. But neither, on the other hand, was it necessary that my wife should become a cold and calculating social figure, full of vanity and superciliousness instead of maintaining the proud dignity of her position as my wife. Nor was it necessary that



MISS LIPPINCOTT'S FLOWER SEEDS

Send me Four two-cent Stamps

the names and **full addresses** of two of your flower loving friends and I will mail you **Four Easily Grown and Popular Annuals** (25 cents value.)
ASTORS—Finest mixed. Of all best varieties, such as Victoria Perfection, Comet, Harlequin, New Queen, etc.
NASTURTIUMS—Over 20 famous varieties—Brilliant, Yellow and Spotted. Very best and sure to grow.
ROYAL SHOW PANSIES Over 100 colors and markings, with out question the best strain of Pansy offered. The big flower kind.
SWEET PEAS—Over 40 varieties. Choice selections.
One package of each variety, my book, **"Floral Culture,"** and my 11th annual **catalogue,** daintier and prettier than ever, **sent for ONLY 8 CENTS** and the names and addresses of two of your flower loving friends.

You wont forget if you write **NOW.**
MISS C. H. LIPPINCOTT, Minneapolis, Minn.

CALIFORNIA

Reliable Information

About orange growing, fruit culture, vegetable gardening, grain growing, poultry, climate, soil, water, lands, power, markets, manufacturing facilities, wages, etc.

Send 50c for illustrated cloth-bound book "San Francisco and Thereabout". All other printed matter and information sent free upon request. Low Railroad Rates Feb., March & April

California Promotion Committee
Representing State Commercial Organizations
Dept. L, 25 New Montgomery St.
SAN FRANCISCO, CALIFORNIA

Ferry's Seeds

are planted by farmer and gardener who has stopped experimenting. It pays to pay a little more for Ferry's and reap a *great deal more* at the harvest. All dealers. **1903 Seed Annual** postpaid **free** to all applicants.

D. M. FERRY & CO., Detroit, Mich.

LAWNS

Nothing adds more to the beauty and value of a home place than a nice lawn. Our Lawn Book tells how to make and keep a beautiful velvety lawn. Of great interest and worth dollars to every one who has even a small place, but we will be glad to furnish you a copy of same free if you mention this paper. Our large catalogue of Seeds, Plants, Shrubs, etc., would also be of value to you. Better ask for it.

IOWA SEED CO., - - Des Moines, Iowa.



HAVE HUNDREDS OF CAR LOADS

of Fruit and Ornamental Trees, Shrubs, Roses, Plants, Bulbs, Seeds. Choicest new and old. Mail size postpaid, safe arrival and satisfaction guaranteed, larger by express or freight. The best are cheapest. Try us. Elegant 168 page catalogue free, send for it and see what values we offer for your money. 49 years, 44 greenhouses, 1,000 acres.

THE STORRS & HARRISON CO.,
Box 45 , Painesville, Ohio.

Squab Book Free



Squabs are raised in one month, bring *big prices.* Eager market. Astonishing profits. Easy for women and invalids. Use your spare time profitably. Small space and capital. Here is *something worth looking into.* Facts given in our **FREE BOOK,** "How to Make Money With Squabs."

Plymouth Rock Squab Co.,
13 Friend Street, - - - Boston, Mass.



CARDS Send 2c. stamp for New SAMPLE BOOK of all the FINEST Styles in Gold Beveled Edge, Hidden Name, Silk Fringe, Envelope and Calling Cards for 1903. We sell GENUINE CARDS, Not Trash. UNION CARD CO., B27, Columbus, Ohio.

Digitized by Google

There isn't a lamp chimney made that isn't ashamed of its maker except MACBETH'S.

My name on every one.

If you'll send your address, I'll send you the Index to Lamps and their Chimneys, to tell you what number to get for your lamp.

MACBETH, Pittsburgh.

43 FLOWERS 30 cents



Worth $1.25. *A SPECIAL OFFER made to introduce our goods. Satisfaction guaranteed or money refunded.*

20 Pkts. SEEDS

1 Pkt. Rambler Rose 3 col'smxd. 1 Pkt. Diamond Flower.
" Pansies, 10 colors mixed. " California Sweet Peas.
" Washington Weeping Palm. " Double Chinese Pink.
" Mary Semple Asters, 4 colors. " Carnation Marguerite.
" Alyssum. Little Gem, mixed. " Heliotrope mixed.
" Bouquet Chrysanthemum. " Foppy—New Shirley.
" Forget-me-not Victoria. " Umbrella Plant.
" Hibiscus Crimson Eye. " Giant Verbena, mixed.
" Lovely Butterfly Flower. " Japan Morning Glory.
" Phlox Drummondii. " Petunia Hybrid, mixed.

23 BULBS

1 New Red Calla Lily, 1 Summer Flowering Hyacinth, 1 Double Pearl Tuberose, 2 Butterfly and 2 Hybrid Gladiolus, 8 Fine Mixed Oxalis, 2 Rainbow Lilies, 2 Hardy Wind Flowers, 2 Lovely Cinnamon Vines, 2 Splendid New Canna Lilies—1 crimson, 1 golden.



A Return Check good for 25 cts. on first $1.00 order; also our **New Floral Guide,** all above postpaid, only 30c.

THE CONARD & JONES CO.
Growers of the "Best Roses in America."
Box 33, West Grove, Pa.

We Carpet Your Floor for $3

To introduce our new, serviceable and healthful



BRUSSELETTE ART RUGS

Attractive and artistic patterns, woven on both sides and in all colors and sizes. Easily kept clean and warranted to outwear higher-priced carpets. Sent prepaid to any point east of the Rocky Mountains. Money refunded if not satisfactory. Illustrated catalogue showing rugs in actual colors sent free.

Sanitary Mfg. Co. (Inc.) Dept. 14, 233 S. 5th St. Philadelphia, Pa.

You Can Succeed



in the poultry business just as we have if you follow the same plans. We tell all about what we have done and how we did it, in our new year book,

G **"Poultry for Profit."**

ives cuts of every variety of fowl, together with prices for singles, pairs, trios and pens, and eggs for hatching, in season. Cuts and plans for poultry houses. It costs too much money and time to be given away, but is sent for 10 cents.

THE J. W. MILLER CO., Box 18, Freeport, Ill.

$5 FOR NOTHING.



We have paid that sum several times for less information than is contained in our grand new book, *"How to Make Money with Poultry and Incubators."* 8x11 inches, 196 pages. It has 12 special chapters by the best experts in the country covering the entire poultry subject. Over 300 illustrations and photographic views of the *Largest and Most Successful Poultry Plants* in this and other countries. Tells about the CYPHERS INCUBATORS. *It will be sent FREE POSTPAID for the next 30 days* to all who mention this paper in writing. Address nearest office.

CYPHERS INCUBATOR COMPANY,
Buffalo, N. Y. Chicago, Ill. Boston, Mass. New York, N. Y.



The PRAIRIE STATES KEEP AT THE HEAD. More made—more sold—more prizes won than ALL OTHERS combined.

342 FIRST PRIZES WON

Send for catalogue—just out—finest ever issued. Mention this paper.

PRAIRIE STATE INCUBATOR CO.
HOMER CITY, Pa., U.S.A.



DON'T SET HENS the same old way while a 200 Egg Natural Hen Incubator Costs but $3, other sizes equally as low. Over 125,000 in use. *Indispensable* to anyone who keeps a hen. Our Patents protected against infringements. Agents wanted everywhere, either sex, no experience necessary. Catalogue telling all about and 25c. *Lice Formula FREE,* if you write to-day.

NATURAL HEN INCUBATOR CO., B 150, - - Columbus, Nebraska.



Great Poultry Book

My 1903 catalogue. Elegant in illustration, full of practical hints, describes 56 breeds of prize winners. Low prices for birds and eggs. Book postpaid, 10 cents. Calendar for 1903 on cover. B. H. GREIDER, Rheems, Pa.

$3 a Day Sure Send us your address and we will show you how to make $3 a day absolutely sure; we furnish the work and teach you free; you work in the locality where you live. Send us your address and we will explain the business fully; remember we guarantee a clear profit of $3 for every day's work, absolutely sure. *Write at once.* ROYAL MANUFACTURING CO., Box 780, Detroit, Mich.

my children should become selfish, heartless, pleasure-seeking creatures, caring nothing for me except as a source of money.

I suppose I am in part responsible,—my great enterprises have left me little time for the small things of life, such as the training of my children. They were admirably educated, too. I provided the best governesses and masters, and saw to it that they learned all that a lady or a gentleman should know; and in respect of dress and manners I admit that they do very well, indeed. Possibly, the complete breaking up of the family, except as it is held together by my money, is due to the fact that we see so little of one another, each having his or her separate establishment. Possibly, I am a little old-fashioned, a little too exacting, in my ideas of wife and children. Certainly, they are aristocratic enough.

My son James is the thorn in my side. And, whenever I have a moment's rest from my affairs, I find myself thinking of him, worrying over him. The latest development in his character is certainly disquieting.

He was twenty-two years old yesterday. He was educated at our most aristocratic university here, and at one in Europe of the same kind. It was his mother's dream that he should be "brought up as a gentleman;" and that fell in with my ideas, for I did not wish him to be a money-maker, but the head of the family I purposed to found upon my millions, which are already numerous enough to secure it for many generations. "There is no call for him to struggle and toil as I have," I said to myself. "The sort of financial ability I possess is born in a man and can't be taught or transmitted by birth. He would make a small showing, at best, as a business man. As a gentleman, he will shine. He only needs just enough business training to enable him to supervise those who will take care of his fortune and that of the rich woman he will marry." I was determined that he should marry in his own class,—and, indeed, he is not a sentimentalist, and, therefore, is not likely to disregard my wishes in that matter.

When he was eighteen, I caught him in a fashionable gambling house one night when I thought he was at his college. I could not but admire the coolness with which he made the best of it: stood beside me as I sat playing faro, then went over to a roulette table and lost several hundred dollars on a few spins of the ball. But the next day I took him sharply to task,—it was one thing for me to play, at my age and with my fortune, I explained, but not the same for him, at his age, and with nothing but an allowance.

He simply shrugged his shoulders. "Really, governor," he said, "a man must do as the other fellows in his set do. Did n't you see whom I was with? If you wish me to travel with those people I must go their gait."

That was not unreasonable, so I dismissed him with a cautioning. At twenty he went abroad, and, a year after he had returned, his bills and drafts were still coming. I sent for him. "Why do n't you pay your debts, sir?" I demanded, angrily, for such conduct was directly contrary to my teaching and example.

He gave me his grandest look,—he is a handsome, aristocratic-looking fellow, away ahead of what Judson must have been at his age. "But, my dear governor," he said, "a gentleman pays his debts when he feels like it."

"No, he do n't," I answered, furiously, for my instinct of commercial promptness was roused. "A scoundrel pays his debts when he feels like it. A gentleman pays 'em when they 're due."

His reply was a smile of approval, and "Excellent! The best epigram I've heard since I left Paris. You 're as great a genius at making phrases as you are at making money."

I caught him speculating in Wall Street.—"One must amuse oneself," he said, cheerfully. But I was not to be put off this time. I had had some reports on his life,—many wild escapades, many fantastic extravagances. The terrible downfall of two young men of his set made me feel that the time for discipline was at hand. But, as I was very busy, I had only time to read him a brief lecture on speculation and to exact from him a promise that he would keep out of Wall Street. He gave the promise so reluctantly that I felt confident he meant to keep it.

A week ago yesterday morning, he came into my bedroom, before I was up, and said to my valet, Pigott: "Just take yourself off, Piggy!" And, when we were alone, he began: "Mother said I was to come straight to you."

"What is it?" I demanded, my anger rising,—



FREE To introduce **WOMAN'S WORLD** in your home we make you a present appreciated by every lady. WOMAN'S WORLD has a circulation of 800,000 and is the best high-class illustrated magazine ever published at a popular price. Send only ten cents, our special rate for a six months' trial subscription, and we will send WOMAN'S WORLD for six months, and you will get **FREE** by return mail TEN beautiful designs and patterns—the **centerpiece, photo frame, 3 large doilies** and **napkin ring**—216 square inches of fine linen stamped with the latest designs as illustrated below; also the fine **Battenberg handkerchief, collar, tie-end, etc.,** shown above—all different—all ready to work—216 square inches more—and all **ABSOLUTELY FREE**—IN ALL **432 SQUARE INCHES.** Address:

WOMAN'S WORLD, Dept. 2, **Chicago.**

A Declaration of Independence



"Griffon" SAFETY RAZOR $2.

KEEN, CLEAN.

The only one instantly adjustable for close or ordinary shave. Guaranteed. Write for catalogue. All dealers or sent on receipt of price.

GRIFFON CUTLERY CO., 451-452 Broadway, New York.

Mrs. Potter's **Walnut Juice HAIR STAIN**



TRIAL SIZE mailed free, to all who send 25 cents to cover the expense. A plenty to convince the most exacting that Mrs. Potter's Walnut Juice is the only hygienic, strictly vegetable and most lasting **Hair Stain** in the world. Enough to instantly and beautifully restore premature gray hair, faded, streaked or spotted tresses, beard or moustache to any shade of brown.

Walnut Juice, as prepared by this famous English chemist and dermatologist, is free from the objectionable features of hair dyes. Full size package, by mail, in plain wrapper, **$1.** Satisfaction guaranteed. Write for booklet.

MRS. POTTER'S HYGIENIC DEPOT, 221 Grotos Bldg., Cincinnati, O.

PATENT SECURED OR FEE RETURNED.

Send model or sketch for FREE opinion as to patentability. Send for our illustrated GUIDE BOOK, finest publication issued for free distribution. Contains 100 mechanical movements. Tells HOW TO OBTAIN A PATENT, HOW AND WHAT TO INVENT FOR PROFIT, HOW TO SELL PATENTS, LAW POINTS FOR INVENTORS, Etc. Patents secured through us advertised without charge in the PATENT RECORD. SAMPLE COPY FREE. We also send free our LIST OF INVENTIONS WANTED.

Address, EVANS, WILKENS & CO., Patent Attorneys. Washington, D. C.

FREE SAMPLES TO AGENTS



Self Lighting Pocket Lamp, Size of pencil, can be carried in vest pocket, **takes the place of kerosene lamp or candles and does away with matches,** burns perfectly, **quick seller,** seeing's believing, send stamp.

FOUNTAIN POCKET LAMP CO., Dept. 29, FULTON BLDG., NEW YORK

AGENTS WANTED in every county in the state to sell the **TRANSPARENT HANDLE POCKET KNIFE.** Good commission paid From $75 to $300 a month can be made. Write for terms.

NOVELTY CUTLERY CO., No. 53 BAR STREET, CANTON, OHIO.

Digitized by Google



THREE PEAS FROM *the* SAME POD

These three men secured positions as window trimmers for John Wanamaker at the completion of their course at this, the only school of its kind in the world.

Our graduates are sought by the largest merchants in America.

Don't go to seed in a narrow pod. Get where **you** can grow. Three of the least crowded and best paying professions are:

Window Trimming, Ad-Writing *and* Card Sign Painting

Men who completed these courses are today holding first class positions in every part of the United States and Canada.

We teach in person at our splendidly equipped school or by correspondence. Write for information to

BOND INSTITUTE of MERCANTILE TRAINING

WILLARD H. BOND, PRESIDENT — SEND for CATALOGUE

FORMERLY ECONOMIST TRAINING SCHOOL

130-142 West 14th St., New York

We make a Specialty of

Class Pins *and* Badges

for colleges, schools, societies, etc. No middleman's profit—the goods come straight from factory to wearer.

Either of the two styles shown, in any two colors of enamel with any three letters or any two figures desired.

In Silver Plate $1.00 per dozen. A Sample 10 cts. In Sterling Silver $2.50 per dozen. A Sample 25 cts.

Write for illustrated catalogue showing hundreds of designs free.

All work guaranteed, special designs and estimates gladly furnished.



BASTIAN BROTHERS,

85 Chamber of Commerce, ROCHESTER, N. Y.



STAFFORD'S $21.00 Desk

Finished golden **polished, fine quartered oak front, built up panels and writing bed,** double deck top, moulded stiles, automatic locks, 2 legal blank drawers, letter file, 6 all wood file boxes, supply drawer, **hang over front,** center drawer, document file, **card index drawer with cards,** back paneled and polished. 48 in. long, 30 in. wide, 48 in. high. Sent to any responsible person on approval. Ask for catalogs with factory prices: Office furniture, No. 99; house furniture, No. 100; typewriters, all makes, "C." E. H. STAFFORD & BROS., 18-20 Van Buren Street, CHICAGO.

No. 20

EARN MONEY WITH YOUR PEN

If you have a taste for writing, *cultivate it.* It may lead you to undreamt-of success. Write now for our catalogue, showing how we train by mail for **Journalism,** fiction writing and special writing.

Sprague Correspondence School of Journalism,
166 Majestic Building, Detroit, Mich.

We'll Help You

LEARN TO MAKE DRAWINGS for Houses, Engines, Boilers, Machines, Patents, or anything you wish to make and earn $18 to $50 and more a week. Write for our Art Brochure of Drawings, tell us what you wish to learn or send sample of your work and we will send sample lessons of best course for you FREE.

ACME SCHOOL OF DRAWING,
101 Masonic Temple, Kalamazoo, Mich.

GOVERNMENT POSITIONS



More than **13,000** appointments made last year. Chances better for 1903. Hundreds whom we prepared by mail have been appointed. Established 1893. Full particulars *free* concerning government positions, salaries paid, examinations—when and where held in every State, our methods, etc. Write to-day.

NATIONAL CORRESPONDENCE INSTITUTE, (Inc.) 18-42 Second National Bank Building, WASHINGTON, D. C.

LAW

MEEB System of Teaching by Mail. Saves money and Time. Prepares quickly for bar. Leads to degree. Special offer to those who write now.

NATIONAL CORRESPONDENCE SCHOOLS,
E. J. Meeb, President,
41 N. Penn'a St., - - INDIANAPOLIS.

experience has taught me that, the more offhand his manner, the more serious the offense I should have to repair.

"I broke my promise to you about speculating, sir," he replied, much as if he were apologizing for having jostled me in a crowd.

I sat up in bed, feeling as if I were afire. "And does a gentleman keep his promises only when he feels like it?" I asked.

"But that is n't all," he went on. "My pool's gone to smash,—you were on the other side and I never suspected it. And I've got a million to pay, besides—"

He took out his cigarette case, and lighted a cigarette with great deliberation.

"Besides—what?" I said, wishing to know all before I began upon him.

"I wrote your name across the back of a bit of paper," he answered, hiding his face in a big cloud of smoke.

I fell back in the bed, feeling as if I had been struck on the head with a heavy weight. "You scoundrel!" I gasped.

"Sour grapes," he muttered, his cheeks aflame and his eyes blazing at me.

"What do you mean?" I said, my mind in confusion.

"The fathers have eaten sour grapes," he quoted, "and the children's teeth are set on edge."

I half sprang from the bed at this insolence. "Don't get apoplectic," he said, calmly; "you know you stole your start."

At this infamous calumny, I leaped upon him and flung him bodily out of the room. It was several hours before I was calm enough to dismiss the incident sufficiently to take up my affairs.

This has come at a particularly unfortunate time for me, as I am in the midst of several delicate, vast, and intricate negotiations, involving many millions and demanding all my thought. He has gone down on Long Island in care of his mother. It will be at least ten days before I can take up his case and dispose of it. I am undecided whether to give him another trial under severe conditions or to cast him off and make his younger brother my principal heir and successor. I confess to a weakness for him,—possibly because he is so audacious and fearless. His younger brother is entirely too smooth and diplomatic with me; if I should elevate him, he would fancy that he had deceived me with his transparent tricks.

However, we shall see.

[*To be concluded in the April* SUCCESS]

We Must Grow or Die

A PASSION for growth, a yearning for a larger life, is characteristic of all great souls. A man is measured by his power to grow, to become larger, broader, nobler. The intensity of his desire to reach out and up defines his capacity for development.

Any one, young or old, possessed by a passion for growth is constantly adding to his knowledge, always pushing his horizon a little farther. Every day he gains additional wisdom; every night he is a little larger than he was in the morning. He keeps growing as long as he lives. Even in old age he is still stretching out for larger things, reaching up to greater heights.

Men like Edward Everett Hale, and George T. Angell, and women like Mary A. Livermore and Julia Ward Howe, and a host of other noble souls that might be named, many of whom have long passed the three-score-and-ten mark, are still learning, are still fresh and responsive to new thoughts and ideas. And so it should be, for—

"Man was made to grow, not stop."

But, despite this natural law, many people cease to grow in early life. They get into ruts, and development ceases even before they reach their prime. There are men and women who at thirty or thirty-five years of age begin to fall behind. They have no sympathy with new inventions or ideas. They cling to old things, old methods, and the ways in which they and their fathers and mothers have been accustomed. They put a limit to their capacity for growth, often through a mistaken sense of reverence for the past, through a deifying of the "good old times" of their ancestors.

We often find plants and trees that are not fully developed but have reached the limit of their growth. They cannot be made to respond to the wooing of enriched soil or copious watering. The power for the extension of cell life seems to have departed.

There are many human plants of similar nature. Early in life they settle into grooves from which nothing can displace them. They are dead to enterprise, to advancement along any line. New movements, new systems of business, larger conceptions of life, and similar things in the living, moving present do not appeal to them. Immovably bound to the past, they can step only just so far this way, only so far that way. There is no further growth, no more progress for them. They have reached their goal.

Employees often think that they are kept back designedly, and that others less deserving are pushed ahead of them, when the real trouble is with themselves. They have ceased to grow. They continue to move in a circle. They have not kept pace with the trend of the times.

"Forward!" is the bugle call of the twentieth century. The young man or woman, or the old man or woman, who has ceased to grow, is to be pitied. Life holds nothing more for either.

Wanted!

Salesmen *and* Saleswomen

I want you. How much do you earn? Do you want to earn twice as much?

If you will take time to drop me a line, I will send you without charge a book which I promise you will give you a genuine surprise by opening your eyes to something new about your own work. You practice the art of selling. Do you understand the science which underlies that art? It makes no difference what your work is—whether it is selling merchandise or promoting big enterprises, I have something of real and tangible value to offer you, help that is help, that will add dollars—hundreds of them—to your income, that will make you twice the business getter you are. This sounds like assurance, doesn't it? It is. I have the best reason in the world for assurance and that is my success in making inexperienced salesmen good ones and good salesmen better. I have made men and women worth hundreds where they had been worth tens. Do you believe you know all there is to learn about the science of selling? I can teach you something about it that will make you admit that this claim of mine is modest. Are you skeptical? If you will just write me a line my reply will tell you whether I can aid you, individually, or not. Won't you write to me just on the chance that you might learn one thing? I want a word from you now, if you are progressive and believe in growing in knowledge and power in your work. It is not only worth your while, but the two cents you put into the stamp will be the best investment you ever made. Write and test me, now, to-day.

A. F. SHELDON, Director,
Sheldon School of Scientific Salesmanship,
9th Floor, McClurg Building, - - - - Chicago.

LEARN ADVERTISING

If you want to know how to do your advertising at less cost, if you wish to become an ad-writer or manager at $20 to $100 weekly, if you wish to gain knowledge that will positively increase your salary or income, if you wish your son or your daughter to learn a dignified and quickly-profitable profession, send three 2-cent stamps for prospectus and read in it the terms on which I give *a positive guarantee of increased earnings.*

CHARLES AUSTIN BATES, 134 Nassau St., New York.

ILLUSTRATING and AD-WRITING BY THE VORIES METHOD.

Drawing and Ad-Writing of all kinds taught quickly by mail by the Vories Method. Backed by the Largest Business School in the world. Special rate. Cut out ad. It will pay part tuition now. **Vories's School of Illustrating and Ad-Writing,** H. D. Vories, Ex-State Superintendent Public Instruction Mgr., **101 Monument Place, INDIANAPOLIS, IND.**



If You Have Taste

or talent for drawing you may become famous like the originator of this character. The **HEEB SYSTEM OF Teaching by Mail** prepares you quickly for a paying position as Cartoonist, Newspaper Artist, Illustrator, etc. **Original school in this line. Special offer** to those who write now. Our Graduates are Illustrators on Newspapers and Magazines.

National Correspondence Schools, (Inc.)
E. J. Heeb, Pres. 41 N. Pa. St., Indianapolis, U.S.A.

TEACH YOURSELF MUSIC

During Leisure Moments at Home, Piano, Organ, Guitar and Voice.

Anyone can learn all TUNES, NOTES, CHORDS, ACCOMPANIMENTS and the LAWS OF HARMONY in a short time. It is the CHEAPEST, EASIEST, most rapid and correct way on earth to learn MUSIC. Over 40,000 strongest kind of testimonials received. (Goes to the bottom of MUSIC, makes it clear to the beginner; creates a fondness for music because you succeed from the start. A few days' practice and you play perfect ACCOMPANIMENTS IN ALL KEYS. CIRCULARS FREE. Write for them. Worth hundreds of dollars to anyone interested in MUSIC. SAMPLE LESSON 10c. AGENTS WANTED.

G. S. RICE MUSIC CO., W-241 Wabash Ave., Chicago.



JOURNALISM

Practical, profitable newspaper work, writing short stories, magazine articles, etc.

TAUGHT BY MAIL

by our successful system in personal charge of Mr. Henry Litchfield West, formerly managing editor of the Washington Post. Successful students everywhere. Write for illustrated booklet on Journalism.

NATIONAL CORRESPONDENCE INSTITUTE,
18-48 Second National Bank Bldg. Washington, D.C.

SHORTHAND IN TEN DAYS

The "So Short" system is a simple, practical and common-sense method that can be learned in ten days. Thousands of young men and women all over the country have mastered this system after trying many others in vain. Complete, 25c. postpaid. Agents wanted. **FRANK P. KRUGER, 48 North Henry St., Brooklyn, N.Y.**

BE A PROOFREADER

Work refined, private, and educative. Women receive same salaries as men, $15 to $35 a week. Proofreaders always in demand. Send for free booklet, "PRACTICAL PROOFREADING;" tells how. National Proofreaders' Association, No. 69 The Baldwin, Indianapolis, Ind.

STUDY MEDICINE NURSING

By mail. Course for Students, Druggists, Nurses and others. Special offer if you write desire now.

National Correspondence Schools,
41 N. Penn'a St., Indianapolis, U. S. A.

LOOK! and Listen!

WRITING AND READING. The authors of "PROGRESS" magazine and "THE NATURAL SYSTEM OF PENMANSHIP," have the only successful correspondence school of Penmanship. By our plan you secure private lessons at half price. Complete college course. **LARGEST, FINEST, STRONGEST.** Best penmen in U. S. A $2 book for $1. 26 lessons for $4. Includes lessons in correspondence. "PROGRESS," 1 year, 25c. News stands, 5c. **HOFFMANN'S BUSINESS COLLEGE,** Dept. E, Milwaukee, Wis.

Digitized by Google



If You Could Call Though, at Our Offices,

and see how we are equipped for the business in hand, and how practical it really is for us to do what we are doing for thousands of students every day, you would not hesitate a moment in applying for the circulars which will tell you how we teach the following branches of study,

BY MAIL AT YOUR HOME

Short Story Writing and Journalism.
Drawing and Illustrating.
Physical Culture and Bodily Culture.
Trained Nursing. A Lady's Companion.
How to Converse. A Private Secretary.
Home Etiquette. A Correspondent Clerk.
Letter Writing.

In Short Story Writing, Drawing and Illustrating, we buy the satisfactory Manuscripts and Illustrations of our students. Name any of the above courses you desire and write us now, for our special circular explaining **Premium Offer.**

A. P. GARDINER PUBLISHING CO.,
Dept. A. - - 320 Broadway, New York.



Be a Printer

I teach printing by mail. With my complete, practical, interesting course (for beginners) I furnish **outfit free.** You can quickly learn to set type and then secure a good, paying position in most any printing office anywhere. **Learn at your home** and avoid years of the hard, unnecessary work of the apprentice (the "devil"). Particulars free. State age and present occupation.

HOLLIS CORBIN 608A Lippincott Bldg., Philadelphia



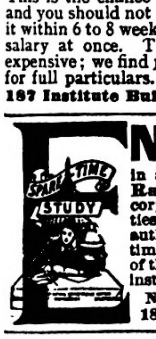
WHY GO TO "COLLEGE"
TO LEARN BOOK-KEEPING
WHEN I WILL MAKE A
First-Class Book-Keeper OF YOU

AT YOUR OWN HOME in **six weeks** for **$3** or RETURN MONEY! Fair enough? I find **POSITIONS**, too, **everywhere, FREE.** Have placed THOUSANDS. Perhaps can place **YOU**, too! **6,822** testimonials received from pupils! *SAVE THIS AND WRITE.* J. H. GOODWIN, **Expert Accountant,** Room 918, 1215 Broadway, New York.

LEARN BOOK-KEEPING and TELEGRAPHY

BY MAIL--AT YOUR OWN HOME.

This is the chance of a lifetime for young men and women and you should not miss it. New method, any one can learn it within 6 to 8 weeks and places you in position to earn good salary at once. Thoroughly practical and remarkably inexpensive; we find positions too, free of charge. Write today for full particulars. **MICHIGAN BUSINESS INSTITUTE, 187 Institute Building, Kalamazoo, Michigan.**



ENGINEERING

in all branches—Mechanical, Electrical, Railroad, etc.,—**TAUGHT BY MAIL** by a corps of graduates from the leading universities of the country. Degrees conferred by the authority of Congress. Established 1891. Spare-time study alone required to graduate in one of the leading professions. Tuition payable in instalments. Write for illustrated booklet.

National Correspondence Institute (Inc.), 18-47 2d Nat'l Bank Bldg, Washington, D.C.

WRITE FOR MONEY



as our graduates are doing successfully. Send for free booklet, "WRITING FOR PROFIT;" tells how to succeed as newspaper-correspondent, magazine-contributor, and short-story writer. Learn **Journalism** and **Story-Writing** by mail, at home, during spare hours. MSS. sold on commission, criticised and revised. THORNTON WEST, Editor-in-Chief; founded 1896. **The National Press Association, No. 60 The Baldwin, Indianapolis, Ind.**



PHARMACY BY MAIL

A Complete Pharmaceutical Education, equal to a resident college course. Prepares for all examinations. Special offer if you write now.

NATIONAL CORRESPONDENCE SCHOOLS, E. J. Heeb, Pres., 41 Penn'a St., Indianapolis, U.S.A.

MUSIC Taught By Mail

Piano, Organ, Guitar, Banjo, Mandolin, Violin and Cornet. Send for free Catalogue and testimonials. Address Box 108, **U. S. SCHOOL OF MUSIC, 19 Union Square, New York. N. Y.**

TELEGRAPHY

taught thoroughly. **Total Cost, Tuition** (telegraphy and typewriting) **board and room, 6 months' course $32. Can be reduced one-half; great demand for operators; school organized 1874. Catalog free. Dodge's Institute, Valparaiso, Ind.**

Shorthand Easily Learned at Home

Complete course by mail in shorthand and typewriting. A knowledge of both quickly acquired. Successful students and employed graduates in all parts of the country. Complete booklet and first lesson free. **JACKSON CORRESPONDENCE SCHOOL OF SHORTHAND, JACKSON, MICH.**

Uncle Sam's Talks on Our Country

[*Concluded from page 148*]

ence may some day tame the free sunshine and harness it to the wheels of industry. On a sea voyage, T. A. Edison, after long looking at the waves, said that it made him wild when he saw so much force going to waste. "But one of these days," he continued, "we will chain all that, and that will be the millennium of electricity." He is a bold man who says that electricity, drawn from wind and wave, as well as from mountain torrent, may not yet supplant coal by affording us a cheaper, as well as a cleaner source of power, heat, and light.

But the question of a fuel supply in lieu of coal need not be left to speculation so long as we have almost inexhaustible beds of peat, which are now untouched, and popularly unknown. Peat that has been ground and pressed equals coal for heating, is clean to handle, is almost smokeless, is free from sulphurous gas, is an excellent disinfectant, and has a score of other good qualities. Such prepared fuel can be furnished at a cost of one dollar and seventy-five cents a ton.

The new civilization, in which America is already leading the world, is industrial. It cannot exist without power or iron. Coal is the common source of the former, but, as we have seen, it is not the only source. There are several substitutes for coal, but none for iron. The latter is indispensable.

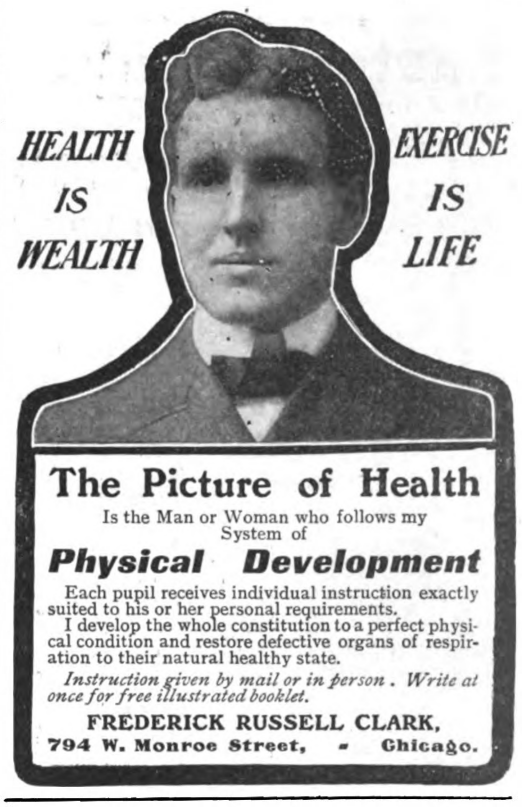
Iron is not only the most useful of all metals, but our annual output of it is by far the most valuable. Our silver product, (commercial value,) for 1900, was thirty-six million dollars; our gold was seventy-eight millions; and our copper was ninety-seven millions; but, all these taken together, with our lead and zinc thrown in, do not equal, within five million dollars, the one item of pig iron, the value of which was upward of two hundred and fifty million dollars.

Until 1895, England held the iron scepter of the world; in that year it passed over to the United States, where it will doubtless remain. A generation ago we produced less than a million tons of pig iron. In 1901, our product was upward of sixteen millions, which was two-fifths of the world's output. Germany now produces more steel than England; and the United States produces more steel and iron than England and Germany put together.

It can hardly be supposed that this leadership will ever be lost, because our supply of iron ore, like that of coal, is unequaled. The deposits of Wyoming and Utah are enormous. Ores are found in every county of Missouri, and Iron Mountain and Pilot Knob are estimated to contain five hundred million tons of the finest quality. The ores of California are superior, and those of Oregon are equal to the best Swedish and Russian metal. In Texas there are great masses of iron probably equal in quality to any in the world. Iron, like coal, is found in most of the states and territories of the Union; and it is probable that, with our unequaled natural advantages, and our superior processes, we shall make an ever-increasing proportion of the world's iron and steel, which is prophetic of industrial prosperity, for iron and steel are entering more and more into construction of every sort. This is an age of manufacture, and machinery is made of iron. This is an age of steam power, and iron is its harness. It is an age of electricity, and iron is its medium. It is an age of railways, and tracks are of iron. It is an age of commerce, and ships are now of iron.

This suggests that the time is coming when American exports and imports will be carried in American ships. Just before the Civil War, our merchant marine was nearly equal to that of Great Britain. Ships were then built of wood, and our limitless forests afforded us the cheapest raw material. We had also great shipbuilding skill, for our "Baltimore clippers" could outsail anything else afloat. But the war swept our commerce from the sea, and then ships were built of iron, which England could produce more cheaply than we. Under such conditions our shipping could not recover. But conditions have changed. We have now become the ironmasters of the world, so that again we have the advantage in raw materials, and the perennial result of the contests for the "America's" Cup would seem to indicate that our old knack at shipbuilding has not been lost.

We may, therefore, reasonably expect that our mastery in ironwork will not only insure our industrial future, but also place our ever-expanding commerce under the American flag.



The Picture of Health

Is the Man or Woman who follows my System of

Physical Development

Each pupil receives individual instruction exactly suited to his or her personal requirements.

I develop the whole constitution to a perfect physical condition and restore defective organs of respiration to their natural healthy state.

Instruction given by mail or in person. Write at once for free illustrated booklet.

FREDERICK RUSSELL CLARK,
794 W. Monroe Street, - Chicago.



$1.00 ONE DOLLAR

FOR ONE DOLLAR WITH ORDER WE SHIP BICYCLES TO ANY ADDRESS SUBJECT TO APPROVAL.

$15.75 buys the very highest grade three crown nickel jointed **NAPOLEON,** other high grade bicycles **$10.95** and up. For the most wonderful bicycle offer ever made, lowest prices known and **FREE TRIAL OFFER,** Write for Free Bicycle Catalogue. Address,

SEARS, ROEBUCK & CO., CHICAGO.

$10. SECURES A $360. LOT IN GREATER NEW YORK



On delightful high location on East 2nd Street, or a $425.00 *LOT* fronting fine *MACADAMIZED BOULEVARD,* Avenue "N," fine stone sidewalks, water, gas, electric light, and near five lines of trolleys.

Prices half what others ask, property is in 31st Ward, where 30,000 lots have been sold. Twenty gigantic improvements under way, include Bridges and Tunnels.

Testimonials from shrewd business men, who have made money through my advice.

Reference: The Brooklyn and New York Title Guarantee and Trust Co. Capital, $6,000,000.

Customers east of Chicago visit New York at my expense, or send a deposit of $10.00 and have me select for you the best unsold lot.

Terms: Avenue "N" lots $7.00 monthly, other lots $6.00 monthly. Trust me as others have, and you will make money.

For Map and Photographs, address

WILLIAM E. PLATT,
316, 318, 320 Washington Street, Brooklyn, New York City.

Battery Table Lamp, $3.00



Battery Hanging Lamp	$10.00
Telephone, complete, $2.50 and	5.95
Electric Door Bells	.30
Electric Carriage Lamps	5.00
Electric Hand Lanterns	2.00
$8.00 Medical Batteries	3.95
$12.00 Belt, with Suspensory	2.50
Telegraph Outfits	2.25
Battery Motors . $1.00 to	12.00
Bicycle Electric Lights	2.00
Electric Railway	3.50
Pocket Flash Lights	1.50
Necktie Lights . 75c. to	3.00

Send for free book. Describes and illustrates many of the most useful electric devices, at wonderfully small prices. All practical. The lowest price in the world on everything electrical. Agents can make handsome commissions and many sales. Write for complete information.

OHIO ELECTRIC WORKS, Cleveland, O.



To be able to play or sing any ordinary music at sight is something that very few can do, no matter how long they have studied under old methods. We guarantee this result in our

Prima Vista

Course. Let us send particulars. Write today. Don't say we can't do it, let us prove it.

Chicago Correspondence School of Music
Marcus L. Quinn 606 Royal Insurance Bldg. Chicago, Ill.

Digitized by Google

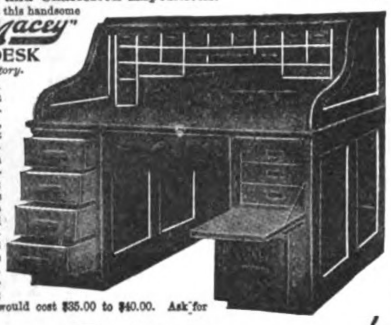
DIRECT FROM THE FACTORY AT

Factory Prices

"On Approval" *We ship every article "On Approval," subject to return AT OUR EXPENSE if not found 40 per cent. to 100 per cent. greater value than is obtainable anywhere at retail.*

Gold Medals For superiority of design, material, construction, workmanship, and finish. "Macey" furniture received the Gold Medal—the highest award—at both the Pan-American and Charleston Expositions.

Buys this handsome
$23.50 "Macey" OFFICE DESK
Direct from the factory.



60 in. long, 30 in. wide, 48 in. high. It has a fine quarter-sawed oak front, closed back, front base mould, 22 pigeon-holes, 2 arm rests; spacious centre drawer with lock; four large drawers and one double deep drawer partitioned for books; *ball-bearing* casters, and 3 *complete letter files* under lock and key. This desk has a handsome polish finish; and from a dealer would cost $35.00 to $40.00. Ask for catalogue "AA-2."



$27.00 Buys this beautiful leather
Colonial Rocker
Direct from the factory.
Finest machine-buffed genuine leather, genuine curled horsehair cushions, finest tempered steel springs. Solid mahogany rockers, richly polished. Choice of maroon, olive green or russet leather. Worth at retail $40 to $55. Ask for catalogue No. "AA-3."

A Splendid Gift for a Gentleman
$32.00 Buys this luxurious
Turkish Rocker
Direct from the factory.
Finest quality machine-buffed genuine leather; genuine hair cushions; tufted back; spring rockers; ball-bearing casters. Choice of maroon, olive-green or russet-color leather. At retail a similar rocker costs $45 to $60. Ask for catalogue No. "AA-8."



$40.00 Buys this luxurious, solid mahogany
Turkish Couch *Direct from the factory.*



78 inches long, 30 inches wide, and is made of best quality of machine-buffed genuine leather (no imitation), and all cushions are genuine curled horsehair. Claw feet. Rich polish finish. Finest steel springs, spring edge, ball-bearing casters and diamond-tufted top. This couch, at retail, will cost $60 to $70. Ask for catalogue No. "AA-3."

We Prepay Freight To all points east of the Mississippi and north of Tennessee. Freight equalized to points beyond.

THE FRED MACEY CO., Ltd., Grand Rapids, Mich.
Makers of High-Grade Office and Library Furniture.
Branches: New York, 298-296 Broadway; Boston, 178 Federal St.; Philadelphia, N. E. Cor. 13th and Market Sts.; Chicago, 408 New York Life Building.

$6.95 WE CLOTHE A MAN AT



COMPLETE from head to foot with a stylish, perfect fitting sack suit, made of rich fast color dark blue **ALL WOOL SERGE CHEVIOT**, a pair of stylish dress **shoes**, latest London toe, a pair of fancy merino **hose**, a fashionable Derby or Fedora **hat**, a fine fancy percale **shirt** with two collars and detachable cuffs, a beautiful **silk handkerchief**, a rich silk four-in-hand, teck or bow **necktie** and a pair of fine silk overshot **suspenders. SEND $1.00 DEPOSIT** and give height, weight, chest, waist and crotch measure for suit, state size of shoes, hose, hat and shirt, style of hat and tie, and we will send the complete outfit exactly as described C. O. D., by express, subject to examination, balance, $5.95, and express charges to be paid express agent if everything fits perfect, and is entirely satisfactory, otherwise we will instantly refund your $1.00. Order the outfit to-day, or write for

FREE CLOTH SAMPLES

of men's and boys' ready-made and made-to-order clothing and mackintoshes at prices ranging for Men's All Wool Suits at $4.35 up, Trousers $1.25 up, Boys' Long Pants Suits $3.50 up, Child's Two-Piece Suits $1.50 up, and Mackintoshes $1.50 up. Write for samples.
JOHN M. SMYTH CO., 150-305 W. Madison St., Chicago.



To Owners of Gasoline Engines, Automobiles, Launches, Etc.
The Auto-Sparker
does away entirely with all starting and running batteries, their annoyance and expense. No belt—no switch—no batteries. Can be attached to any engine now using batteries. Fully guaranteed; write for descriptive catalog.
MOTSINGER DEVICE MFG. CO.,
29 Main Street, Pendleton, Ind.



STAMPS! 800 genuine foreign from Philippine Islands, Cuba, Porto Rico, Mexico, etc., with nice stamp album, also 68 pp. catalogue, all for 10c. Fine stamps on approval, 50 per cent. discount. Agents wanted. List Free. We buy old stamps.
Est. 17 yrs. **STANDARD STAMP CO., St. Louis, Mo.**

The Finishing Touches in Dress

MARION BELL



Lace-trimmed Shirt-Waist

IT is a duty woman owes to herself, at all times, to appear attractively, becomingly, and appropriately dressed. About a woman, there should be an unmistakable air of good "grooming." If she cannot have her choice of everything, she is wise who adapts herself to the inevitable, and uses her possibly meager allowance, together with good taste and judgment, in the selection of those little accessories of dress,—always dear to the feminine heart,—that make or mar it.

The girl who is careful to have her collar, cuffs, belt, and other trifles harmonize, and who chooses them with an eye to their appropriateness to the dress and also to the occasion upon which they are to be worn, will also see to it that her gloves and shoes are neat and clean, while her hair will be arranged in a simple, becoming style, without any attempt at exaggeration or desire to follow the latest fad or fancy. She will first attract by her smart and business-like appearance, and later by her business-like qualities, for one is but the reflection of the other.

There is, perhaps, no garment in an up-to-date girl's wardrobe of more importance than the shirt-waist, which should, in every instance, be selected most carefully. That it ought to be appropriate to the occasion upon which it is to be worn, and, if made of washable material, should be in that immaculate state so essential to its charm, are features about which too much cannot be said. A soiled, faded silk waist should never be worn by a business girl, or, indeed, by any other, and, unless it can be freshened, it should be abandoned. A plain, simple shirt-waist, made of an inexpensive fabric that will bear any number of washings, is by far the wisest selection. If the design be smart, there the whole charm and success lies. A girl who is handy with her needle, and who has leisure hours at her disposal, will be able to give a distinctive touch to her shirt-waists by introducing bits of embroidery on the fronts, cuffs, and collars, done in either white or dainty-colored linen thread. Waists of either white linen or Madras are exceedingly effective when treated in this manner. An even newer and more original finish is the result of tastefully trimming a waist with bands of the very coarse "curtain" or "altar" lace that is just now in such high favor for all decorative purposes. These bands may be put on between plaits or clusters of tucks, or in any way desired. The cuffs and clerical collar are also made of lace. Both



A Novelty in Wrist-Bags



A New Street Jacket

Opportunity!

Success!

Can you tell the Genuine Article of either sort from Spurious Imitations?

If you can, I wish you would write to me and help me with the discussions I and my associates are carrying on in the New Thought Magazine. If you cannot, then I am sure you will be interested in the discussion itself.



WM. WALKER ATKINSON, EDITOR.

The New Thought Magazine is the exponent of effort. That means sincere effort toward success. Wherever you are or whatever you are, if you value the inspiration of contact with the minds of others who are also striving for success, you will find it in the New Thought. We call it the New Thought—it is simply made up of old thoughts, about opportunity, effort, self-control, success—that's the sum of it. We try to find and understand the "how." We try to learn to know our own possibilities and limitations, to develop the one and overcome the other. We recognize the vital difference between "I can't" and "I can and I will."

Every man or woman, young or old, who has ambition, has a part with us and we want your sympathy and fellowship. The New Thought Magazine is for sale on news stands. It costs just 5 cents a copy. You can sample the spirit of it for one nickel. If it agrees with you, each month's copy will cost you just the same price. If, by any chance, your dealer is out or hasn't the magazine, send us his name and yours and we'll see to it that you are supplied.

Ask for the New Thought Magazine to-day when you pass the news stand and try it a nickel's worth. If you don't think it's worth a nickel after reading it, take it back and get your money. It will be there for you.

I want to send you free, just for your own reading, a copy of my essay entitled "I can and I Will." This will be very helpful to you. Address me at my city office, or come and see me. William Walker Atkinson, 500 Howland Block, 174 Dearborn Street, Chicago.



SHORT STORIES bring high prices. Thousands of good stories defective in some particular, which might easily be remedied, make up the great mass of "rejected manuscripts." Our School of Journalism, in charge of successful authors, short-story writers, magazine contributors criticises, corrects and revises, as well as teaches how to write. Write for booklet.
NATIONAL CORRESPONDENCE INSTITUTE,
18-51 Second National Bank Bldg. Washington, D.C.

DIAMONDS—WATCHES



Sold on easy payments, $1.00 a week and upwards. Goods delivered on first payment. All sizes, styles, designs and makes.
CATALOGUE FREE, explains our plan. For particulars address Department 64.
THE WALKER-EDMUND CO.
126 State Street, CHICAGO, ILL.

ELECTRIC KNOWLEDGE Send 10 cents for each of following Books: How to Install and Repair Electric Bells, Electric Gas Lighting, Telephones, Burglar Alarms. Incandescent Lighting Book 25c.
MILLER & CO., 1702 Ontario St., Dept. M, Philadelphia.

TELEGRAPHY
taught thoroughly and quickly. Positions secured. Catalog free.
Eastern Telegraph School, - Box 11, - Lebanon, Pa.

Digitized by Google



The Delights OF AN Ingersoll Dollar Watch

Millions of wearers daily show their satisfaction with the "King of Watches." Ask for an "Ingersoll" and see that you get it or send $1.00 to

ROBT. H. INGERSOLL & BRO.,
Dept. 30. 51 Maiden Lane, NEW YORK CITY.

YOUNG'S STANDARD SEEDS



Are PURE and RELIABLE.
Roses, Trees, &c
WE GROW THE BEST.
Write to-day for our 100-page illustrated catalogue. MAILED FREE. You need it if you have a garden.
YOUNG'S, 1423 Olive St., St. Louis, Mo.



A SAMPLE!
Standard $1.50 Watch; elegantly made, splendidly finished, accurate timepiece; guaranteed for one year. Sent postpaid on receipt of price and your request for our Catalogue and 5000 bargains. 75c
"little joe's" Balto. and Howard Sts., Baltimore, Md.



KLIP-KLIP
The Pocket Manicure
A Unique Little Toilet Article for the Pocket.
Trims, files, shapes, and *cleans,* and *keeps* the *nails* in *perfect condition.* A *complete manicure* for *man, woman* or *child.* Silver steel, nickel-plated. Sent post-paid on receipt of price if your dealer hasn't it. 25c.
KLIP-KLIP CO., 586 So. Clinton St., Rochester, N. Y.

ESPEY'S FRAGRANT CREAM
will relieve and cure chapped hands, lips, rash, sunburn, chafed or rough skin from any cause. Prevents tendency to wrinkles or ageing of the skin. Keeps the face and hands soft, smooth, firm and white. It has no equal. Ask for it and take no substitute.
Samples of Espey's Toilet Powder
and book, "Fortune Teller by Cards," sent FREE on receipt of 2c. to pay postage.
P. E. KEYS, Agt., 111 So. Center Ave., Chicago



Write at once for our new 200-page book, The Origin and Treatment of Stammering.
DO YOU STAMMER The largest and most instructive book of its kind ever published. Sent free to any address for 6 cts. in stamps to cover postage. Ask also for free sample copy of the Phono-Meter, a monthly paper exclusively for persons who stammer. Address, The LEWIS SCHOOL FOR STAMMERERS, 170 Adelaide St., Detroit, Mich.
GEO. ANDREW LEWIS.



PARKER'S HAIR BALSAM
CLEANSES AND BEAUTIFIES THE HAIR. PROMOTES A LUXURIANT GROWTH.
Never Fails to Restore Gray Hair to Its Youthful Color.
Prevents Scalp Diseases and Hair Falling.
50c. and $1.00 at Druggists.

COMBINATION DIPPER
9 Useful Articles in One. Fast Seller.
50 other rapid sellers. $2.00 OUTFIT FREE.
C. S. HORNER CO., 1477 Penn Avenue, PITTSBURG, PA.

PRINTS YOUR NAME. POCKET STAMP PEN AND PENCIL 15¢ POSTPAID
MARKS ANYTHING
STAMPS OF ALL KINDS, RUBBER TYPE ETC.
PERKINS RUBBER STAMP CO., P8, NEW HAVEN, CONN.



An Evening Cape

large and small pearl buttons are introduced effectively in some of the most stylish models. A girl who loves all the dainty trifles that are dear to the feminine heart, and yet whose dress allowance will not permit her to indulge these tastes because of the exorbitant prices asked for them in the shops, will be able to accomplish wonders with odd bits of lace, embroidery, and ribbon. Novel little turn-overs or protection collars, with cuffs to match, may be fashioned from them. One cannot possess too great a variety of these dainty accessories whose chief beauty and attraction lie in their perfect freshness.

The delightfully softening influence of a bit of tulle or chiffon, in white or some delicate tint, worn beneath the chin, has gained for it a well-deserved popularity, and, when all other neck fixings seem utterly hopeless and impossible, this trifle may be worn with an air of grace and charm.

The modish girl delights in novelties, although she is careful to avoid what, in many instances, are grotesque extremes. There must be a certain artistic beauty to redeem the novelty, and it must supply some special demand. Surely, then, the new wrist-bag, with a bracelet attachment, will appeal to her exacting taste, and not only because of its novelty, but from a practical standpoint as well,—for who has not experienced that disagreeable slipping-off from the arm of the ordinary bag? In this new fad there are opportunities for the indulgence of one's fancy in the metal of which the chain and bracelet piece are made. Gun metal is, perhaps, considered the smartest, though gold and bright or burnished silver are popular. Tiny jewels may stud the bracelet and also the top of the bag, which, by the way, may be of suède, or any of the numerous varieties of leather, or of velvet.

A certain girl, well known because of her smart and ingenious ideas in dress, has recently added to her wardrobe a jacket that will be the envy and admiration of all who see it. At first glance, it appears just like any ordinary jacket, but, when examined, it will be found to possess a decidedly original feature. The revers, collar, and turn-back cuffs are made of embroidered leather. However unusual this combination of cloth and leather may seem, it will be found wonderfully pleasing, and particularly so when soft suède, having a conventional design embroidered on it, is used.

One of the prettiest evening wraps or capes immaginable is made of shaded pink rose petals, arranged on chiffon, with pink taffeta for the lining. Its long stole ends are a becoming feature.

Not the least important of the accessories included in the outfit of the present-day young woman are those for her hair. She must have ornaments suitable for different occasions, and her hair must be arranged in accordance. Now that it is unpardonable to keep on one's hat during the play the subject of a becoming coiffure is a more serious one than ever before. To adapt a style particularly suited to the individual wearer is the secret of success in this, as in other features of fashion. To the ornament that a woman wears in her hair is due a large share of her charm, and consequently it should be carefully selected. Flowers are the prettiest ornaments.



An Attractive Coiffure



We have no agents or branch stores. All orders should be sent direct to us.

New Styles in Spring Suits and Skirts



In the Spring a woman's fancy turns to thoughts of Summer garb. Turns to pretty, long-wearing, sensible garb, if she be a wise woman. In other words, turns to us.

Spring and Summer Dresses and Skirts for ordinary or extraordinary wear, pretty as pretty can be, stylish, shapely, lasting and at the very least prices for which the best materials can be made up in the best styles. This is what you will find in our catalogue — is it food for thought?

New Suits, well-tailored, showing many variations of the prevailing fashions, from Paris models, $8 up.

Etamine Costumes, in styles to prevail during the coming Season, $12 up.

New Skirts, well-fashioned in Spring and Summer weight materials, look cool and feel cool too, $4 up.

Rainy-Day and Walking Suits, Jaunty Jackets, Traveling Dresses, etc.

WE PAY EXPRESS CHARGES EVERYWHERE

The catalogue and samples will tell you the rest—will tell you more than we possibly can say in an advertisement. They will be sent *free* upon request. Every garment you choose therefrom will be made to your measure and guaranteed to fit and please you. If it does not, send it back promptly and we will refund your money. It's your good will we want most.

National Cloak & Suit Company,
119 and 121 West 23d Street, New York.

LIEBIG COMPANY'S EXTRACT OF BEEF
LOOK FOR J. Liebig IN BLUE
For FORTY YEARS the FIRST

YOU DON'T EAT DIRT— WHY DRINK IT?
A Sanitary Still will give plenty of pure, sparkling aerated water at a trifling expense — so simple a child can use it—lasts a lifetime



The Sanitary Still
Prevents Disease
because distilled water is the **only** pure water and is free from all microbes, lime, dirt and germs. Don't endanger your health — prevent typhoid fever instead of getting a doctor to cure it. Six styles—two new inexpensive sizes—just out
Send for 100 Page Book
A. H. Peirce Mfg. Co.
(Successor to The Cuprigraph Co.)
74 Green St., Chicago

LEARN PROOFREADING
If you possess a fair education, why not utilize it at a genteel and uncrowded profession paying $15 to $35 weekly? Situations always obtainable. We are the original instructors by mail.
HOME CORRESPONDENCE SCHOOL, Philadelphia.

Digitized by Google

Work with us Five Years and You'll be Independent

This sounds extravagant, but it comes to you from the largest real estate firm in the world—a firm whose financial standing is respected and appreciated by the largest banks and financial institutions of this country—a firm whose sales of New York property throughout the United States amounted to nearly three and a half million dollars during the past year.

The offer which will make you independent is the selling of our New York City lots in your community. Ours is a proposition which stands absolutely alone. As an investment it simply has no equal in the country, and every agent who has ever taken hold of it with the energy required to successfully carry on any business has made for himself thousands of dollars. A single agent, way down in Alabama, whose name will be furnished on application, made over $10,000 in less than six months; another distant agent made over $5,000 in a little town of 3,500 inhabitants, and we have dozens who are now earning at the rate of $2,000 a year and upwards without seriously interfering with their regular business.

This offer should interest any man of ability and character. Our Alabama agent is one of the most prominent lawyers in his State, and he did not undertake the selling of our properties until he had been to New York and satisfied himself beyond peradventure that all we claimed for our proposition was true, and more than true. We want high-class, capable and energetic representatives in every community—we do not want canvassers. Our business is conducted on a high plane, so that it appeals to the very best class of investors.

An opportunity such as this is rare indeed. It enables you to associate yourself with a growing business—a business that is sure to develop into practically a national institution—just as large, just as strong and just as desirable as the great insurance companies of this country.

Your name and address will bring further particulars. References will be required. Address A D 43,

WOOD, HARMON & CO., 257 Broadway, New York



MONEY SAVED!

and well invested, means a life income. Our depositors participate in the earnings of a non-speculative business, which has been operating for ten years in gilt-edged New York real-estate securities. We will pay

5% Per Annum

on your savings. Deposits may be made or withdrawn at any time, and bear earnings for every day invested.

Our business is under the immediate supervision of the State Banking Department. Our depositors include many of the most prominent clergymen and professional men in the country, who heartily endorse our methods.

Full particulars will be sent on request.

Capital and Surplus, $1,100,000; Assets, $1,600,000.

Industrial Savings & Loan Co.
1133 A Broadway, New York City

6% Per Annum Taxes Paid

IN order to take care of our rapidly increasing business, we propose to enlarge our factories at Grand Rapids, Michigan, April 1st, 1903, by the erection of another large four-story brick building; and in order to do so, offer for sale, at par, 1000 shares of $100 each of our 6 per cent. Treasury Preferred Stock. This stock is CUMULATIVE—pays 3 per cent. SEMI-ANNUALLY, and the TAXES ARE PAID by the Company. Over one-half of this stock has already been sold, and subscriptions for the balance will be received until April 1st, 1903. For particulars address Fred Macey, Chairman, The Fred Macey Company, Ltd., (Makers of High Grade Office and Library Furniture), Grand Rapids, Mich.

REFERENCES: Any Agency of Bradstreet or R. G. Dun & Co., or any bank in Grand Rapids.

The "Lundstrom" Sectional Bookcase



Pronounced **the best** by thousands of users. Always complete but never finished. It grows with your library. Has disappearing, non-binding glass doors. Highly finished in **solid Golden Oak**. Price per section, with door, $1.75; without door, $1.00. **Sent on approval**, freight prepaid, direct from factory.

Send for Catalogue No. 22

THE C. J. LUNDSTROM CO.,
(Formerly The Standard Mfg. Co.) Little Falls, N. Y.

LADIES—STUDY AT HOME.

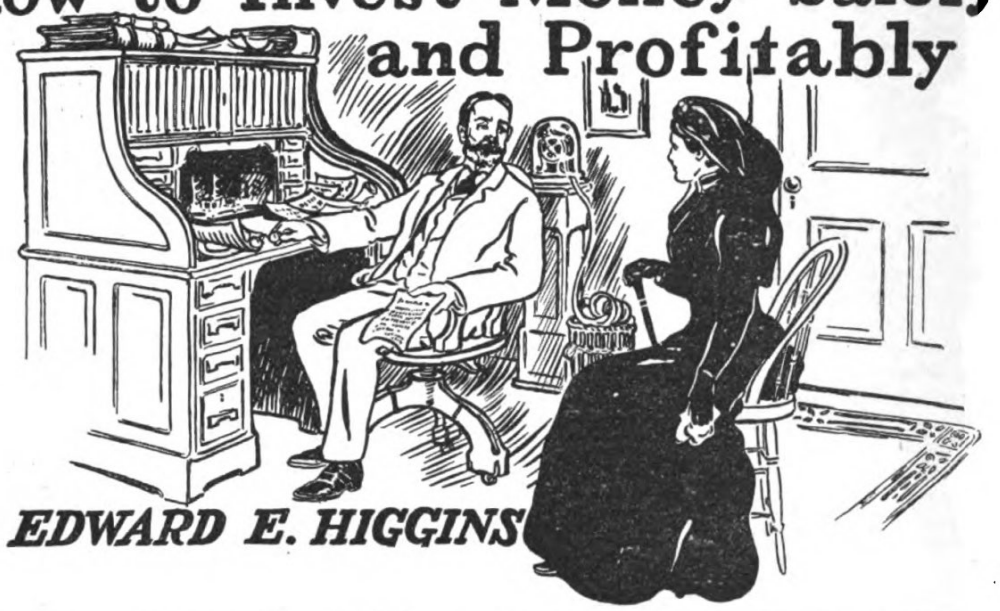
TRAIN TO NURSE

Use leisure hours to become independent. Every woman inexperienced or experienced in nursing should receive a thorough course of theoretical training before assuming the responsibility of ministering to the sick. Our course universally endorsed by physicians and surgeons as practical and easy of comprehension. Our faculty, leading physicians and surgeons of Chicago. Our scholars enthusiastic in our support. Diploma. Catalogue free.

AMERICAN COR. SCHOOL FOR NURSES, A.B.—167 Dearborn, Chicago.

STARK TREES best by Test—78 Years LARGEST Nursery. FRUIT BOOK free. We WANT MORE SALESMEN **PAY CASH** Weekly
STARK BROS, Louisiana, Mo.; Dansville, N. Y.; Etc

How to Invest Money Safely and Profitably



EDWARD E. HIGGINS

PERHAPS the most puzzling problems which those untrained in money matters have to solve are the ones connected with the safe and profitable investment of money accumulated. Traps and pitfalls without number yawn for the unwary. Cunningly devised prospectuses, and the bland and persuasive accents of promoters, vie with the honest but often unwise advice of friends who ought to know—but don't,—in the struggle to transfer wealth from one man's pocket to another's. "Hard cash" is the most difficult thing to get, and the easiest to dissipate in existence, and, while the path of really safe investment is narrow and overhung with bushes, the road to financial ruin is broad and open.

I can hope to do nothing, in the short space of three or four SUCCESS papers, but to point out a few general principles of investment established by centuries of financial experience and constantly used in practice by the wisest and most successful investors. In what follows, it should be understood that I am speaking not of business ventures, where close daily care for details is necessary to produce profits, large or small, but *investments* proper, where money is placed in the care of others in the expectation of securing a more or less steady income without the personal attention of the investor.

General Principles of Investment

The following rules are of general application:—

1.—*Scatter your investments.* The business man may wisely put all his eggs in one basket, but the investor, never. In times of financial stringency the failure of any one investment, no matter how good it seems, is far more probable than that a dozen should simultaneously "go by the board."

2.—*Look for safety and steadiness of income, rather than for large interest or dividends.* When dividends vary, market prices fluctuate heavily, to the advantage of the speculator, but to the discomfort, if not loss, of the investor, for, if the latter has to sell during a period of low prices, it often happens that many years' dividends are lost in the shrinkage of market values.

3.—*Make sure that your investments are, and are likely always to be, "marketable."* Don't buy property without feeling pretty sure that you can sell again quickly, even if at some sacrifice. Stock Exchange securities of non-dividend paying properties are much more valuable to a banker as collateral than are the stocks of gilt-edged, dividend-paying properties which the public does not know about, because the market value of the former can be readily found and the securities quickly sold, even on a falling market, while a market for the latter must be sought for, often unsuccessfully.

4.—*Don't buy when everything is "booming."* The "wise old men of Wall Street" *sell* at such times, and loan their money on call, with ample collateral security, or even deposit it in trust companies at two per cent. interest, waiting till the time comes when some great reaction or panic sets in and prices tumble heavily. Then they may be seen in their brokers' offices, quietly picking up, at bargain prices, the stocks and bonds which others are forced to unload, and storing them away in their safe-deposit boxes. It is often better to carry large cash balances at your banker's, at one, two, or three per cent. interest, than to rush into six per cent. investments at top prices, and have to suffer shrinkage in price later. Remember always that "money talks" when every other kind of property may be forced to silence.

5.—Finally, *consider the character of the managers of any property in which you may buy an interest, and their personal stake in your property.* Are they so deeply interested that they will conduct your enterprise carefully and wisely, for their own sakes as well as yours? Is their record one of speculation, or are they, like the Vanderbilts, "builders of values?" On the answer to these questions often rests your safety.

In the light of the above general principles, I shall briefly touch upon the following classes of investments, merely outlining their principal characteristics, and necessarily doing but little more than indicating the lines which the investor should pursue in his endeavor to find safe and profitable investments.

Classes of Investments

LIQUID INVESTMENTS
National Bank Deposits,
Savings Bank Deposits,
Trust Company Deposits.
Coöperative Bank Deposits,

SEMI-LIQUID INVESTMENTS
Life Insurance proper,
Combined Life and Investment Insurance,
Annuities,
Government and State Bonds,
Real Estate,
The Real Estate Bond and Mortgage.

CORPORATION SECURITIES
Municipal Bonds,
Railroad Securities,
Street-Railway Securities,
National Bank Stocks,
Industrial Securities,
Mining Securities.

It will always be found wise to place a fairly large percentage of your entire investment fund in so-called *liquid investments, i. e.*, those upon which you can realize almost instantly in case you wish, for any reason, to encroach upon your capital or to take advantage of some specially advantageous "bargain." The percentage will vary with the amount of property to be invested, the risks run in the non-liquid investments, and the general character of your investment problem as a whole, but, ordinarily, from ten per cent., in the case of large funds, to thirty per cent. with small, is not too much to apportion among banks and in insurance company investments of one kind and another.

National Bank Deposits

National banks probably afford the most liquid and one of the safest forms of investment. Your deposits in these banks are held subject to your check, and, in these modern days of competition, you may even be able to get a small interest payment on your average balances.

The national banking law carefully safeguards the interests of a depositor. It specifies that from fifteen to twenty-five per cent. of the total deposits shall always be held in cash in the company's vaults or deposited with approved reserve agents (other national banks in the principal cities). In practice, this reserve is usually considerably larger. The character of investments which a national bank may make is limited by law. A bank may

Digitized by Google

not acquire real estate (except for its own building,) or take real estate as security on original loans, it being considered that such property is too slow and uncertain of sale for the requirements of a banking system whose principal function is to finance business enterprises and to meet quick calls for funds.

A large proportion of the loans of a national bank are in exchange for one, two, or three-name notes or on collateral security more or less liquid in character. No borrower can legally obtain a loan of more than ten per cent. of the capital of a national bank, though this provision is sometimes evaded in the practice of large metropolitan banks.

One of the principal safeguards to an investor in the national bank system lies in the double liability of stockholders, by which, in the case of the failure of a bank, the stockholders may be assessed for one hundred per cent. of the par value of their holdings in order to pay the debts to the depositors.

Failures among national banks are comparatively uncommon, when one considers the enormous amount of capital invested in such banks, and the strains to which they are subjected in times of financial panics, and altogether money deposited with them is pretty safe and thoroughly "liquid."

Savings Bank Deposits

In the savings bank system, careful legislation and wise and disinterested financial trusteeships have produced institutions in which the safety of invested funds is practically a maximum. The cost of administration is but small and profits are as large as can be obtained with due regard to safety. The savings bank system in most of the American states is admirable in every respect, and I cannot too strongly recommend those who wish for safe investments, with a moderate return, to place in savings banks as large a proportion of their money allotted to liquid investments as possible.

The function of a savings bank is quite different from that of a national bank. It is primarily intended for the care and protection of small savings, and savings banks are forbidden by law (in most states,) to become investors, directly or indirectly, in business enterprises or business paper. The principal eastern states limit most carefully the investments which savings banks are permitted to make. They are allowed to invest a certain proportion of their deposits in bond and mortgage on real estate, but only to the extent of fifty per cent. of the appraised value of the property in the case of unimproved land, and sixty per cent. in the case of improved real estate. These mortgages form the least liquid portion of a savings bank's assets, and often cannot be realized upon for months or years. As there must be, therefore, a more liquid form of investment if the bank is to be reasonably certain of promptly meeting its obligations to depositors, a second class of investments is made possible by law, viz: that in government, state, and municipal bonds, and the bonds of certain other properties specified in detail by law or by commissioners, and chosen in all cases with a view to the absolute protection of the investor. These securities are supposed to have market values practically at all times, and market values, too, which ought to fluctuate comparatively little. Finally, the savings bank has, of course, to keep a reasonable reserve of cash in its vaults and with approved banking agents.

The expenses of a savings bank are merely rent of offices and the salaries of clerical force. The real trustees of the enterprise are required by law (in many states,) to serve without pay, as a public duty and honor, and they are even forbidden to obtain for themselves loans from the bank of which they are trustees, no matter how good security they may offer.

It will readily be seen from the above description of a savings bank, that its investments are, or ought to be, with wise and conservative management, as safe as anything can be in this uncertain world, and the depositor ought to obtain substantially all the income from his deposits to which he is entitled after paying his trained agents—the trustees and employees of the bank,—for wisely investing his money. He can well afford, as a rule, to place his money in their care, rather than to trust to his own more or less untrained judgment in investment matters.

One difficulty, however, about savings banks is the fact that many of them, particularly in the great money centers of the country, refuse to receive more than two thousand or three thousand dollars on deposit, or to pay interest on more than, perhaps, from five hundred to one thousand dollars. If no restrictions of this kind were imposed, savings banks would be loaded down with money forced upon them by wealthy men who would be only too glad to get the three per cent., three and one-half per cent., or four per cent. interest which such banks pay, with so little care for investment. The banks could not place this money to good advantage and they would, therefore, have to give up, to a large extent, their true function, which is, as before stated, to take care of the small savings of the comparatively poor. It is possible, however, for an investor to place savings bank deposits in different banks, and even in the banks of different cities, so as to put quite a sum, all told, in their care, and there is some advantage in doing this, on the general principle of "scattering investments." It is all too difficult to obtain really safe four-per-cent. investments in these days of money glut in America.

Trust Companies

A trust company is primarily a business enterprise. One of its functions is to act as trustee for bondholders in great financial undertakings where properties are mortgaged to the trust company as trustees for those who purchase the bonds representing the mortgage. Another function is the care of estates, including the handling of all legal matters connected with the settlement of



"A dollar saved, is a dollar earned"

such estates, the temporary investment of the proceeds, and the payment of principal and interest to those entitled to them.

Of late years, trust companies have also entered into the banking end of the business on a constantly increasing scale, and are prepared to accept deposits, large or small, to permit checking against such deposits in exactly the same way as would be done by a national bank, and to pay interest upon daily or monthly balances.

In the investment of funds, trust companies are allowed by law a wider latitude of choice than are allowed to savings banks, and often go into business enterprises, directly or indirectly. For this reason their profits are often large, and trust companies in New York, Boston, Philadelphia, Pittsburg, Cleveland, and other cities have paid large dividends and accumulated enormous surplus funds, particularly during the last few years of prosperity in America. The protection of the double liability of stockholders is usually given by law to the depositor, as is the case with the national banks, and failures among trust companies are rare.

The Coöperative Bank System

The coöperative bank, or building-loan association as it is sometimes called, is a comparatively modern investment device, which is thoroughly sound in principle, is really beneficent in charac-



Banking By Mail

ALTHOUGH you may not be familiar with the advantages of Banking by Mail there are many good reasons why you should investigate this method. You can deposit with us **any amount** from one dollar up and receive

4% Interest

compounded semi-annually. If you are getting only 3 per cent., this means an increase in interest earnings of one third or 33⅓%.

This is better than Government Bonds.

It is safe—it pays larger interest, and pays on small amounts as well as large. Compound interest has made more millions than speculation.

Regular savings is one venture that always wins.

Banking by Mail is absolutely confidential, safe and convenient. You can send your money to us no matter where you live, by Post Office Money Order, Express Money Order, Check on local bank, New York Draft, or Currency by registered letter.

Do not wait for a large sum—start by sending us one dollar. The habit of saving a portion of your income will grow on you, and in a few years you will realize the benefits of having made the start no matter how small it was at first.

Ours is a BIG, STRONG SAVINGS BANK, with immense capital and strong, conservative business men back of it. Our official board given below will prove this. Write for our Booklet "A," "Banking by Mail," for full particulars.

DIRECTORS

Joseph C. Gilchrist, Banker and Vessel Owner.

Frank W. Hart, Hart & Co., Wholesale Millinery. Vice-President Coal & Iron National Bank. Vice-President Steel Steamship Co.

Frank M. Osborne, President Coal & Iron National Bank. President Youghiogheny & Ohio Coal Co.

Harvey D. Goulder, Goulder, Holding & Masten, Attorneys-at-Law. President Cleveland Chamber of Commerce. President Bankers' Surety Co. Director McKinley National Memorial Association.

Wm. H. Lamprecht, The Lamprecht Bros. Co., Bankers. Director Colonial National Bank. So. Cleveland Banking Co. Caxton Savings & Banking Co.

Lucien B. Hall, Benton, Myers & Co., Wholesale Druggists. Director The Cleveland Savings & Banking Co.

Charles W. Baine, Beaver Dam Coal Co.

Sol. M. Hexter, S. M. Hexter & Co., Importers. President Muncie, Hartford & Ft. Wayne Ry.

Fred. T. Pomeroy, Pomeroy-Mandelbaum Syndicate. Treas. and Gen'l Mgr. Cleveland, Elyria & Western Ry. Director Colonial National Bank.

William H. Hunt, Gen'l Mgr. The Cleveland Hydraulic Press Brick Co. President The Cleveland Builders' Exchange. Director The Bankers' National Bank. President National Brick Manufacturers' Association.

William O. Mathews, Attorney-at-Law. Sec'y and Treas. Lakewood Savings & Banking Co.

Alton C. Dustin, Hoyt, Dustin & Kelly, Attorneys-at-Law. Pres. and Treas. Ft. Smith & Western R. R. Co. Director Windemere Savings & Banking Co. Director Sandusky Portland Cement Co. Vice-President Huron Realty Co.

THE FEDERAL TRUST CO.
CLEVELAND.

CAPITAL $1,500,000.

CLEVELAND, OHIO.

Digitized by Google

THE

Oppenheimer Institute

Has recently enlarged its capacity and is now ready to meet all demands for treatment of cases of alcoholic intemperance and drug addiction.

For information as to terms or treatment, apply in person to the Superintendent at the Oppenheimer Institute, 131-133 West 45th Street, New York City, 25 Piquette Ave., Detroit, Mich., or 841 N. Broad Street, Philadelphia.

For literature and general information, apply by mail to the Executive Offices, 170 Broadway, New York.

DIRECTORS:

JAMES H. ALEXANDER, Formerly V.-P. Standard Oil Co.
DANIEL APPLETON, Publisher, New York
H. H. ATHERTON, New York
JOSE AYMAR, Lawyer, New York
LEROY W. BALDWIN, Pres. Empire State Trust Co., New York
ARCHER BROWN, Rogers, Brown & Co., New York
CHARLES R. BROWN, Banker and Broker, New York
GEORGE S. DAVIS, Formerly Manager Parke, Davis & Co., Mfg. Chemists, Detroit, Mich.
SYLVESTER T. EVERETT, Banker, Cleveland, Ohio
CARL H. FOWLER, Carter, Hughes & Dwight, New York
GEORGE HALDORN, Mining Attorney, Butte, Mont.
OLIVER H. LAU, M. D., Surgeon, Detroit, Mich.
JOHN MacGINNISS, V.-P. United Copper Co., Butte, Mont.
KENNETH K. McLAREN, Secretary Corporation Trust Co. of New Jersey
ISAAC OPPENHEIMER, M. D., Surgeon, New York
DWIGHT W. PARDEE, Asst. Treas. L.S. & M. S. R. R. Co.
LEONARD W. SWEET, Wholesale Jeweler, New York

ADVISORY DIRECTORS:

Rev. CHARLES H. FOWLER, D.D., LL.D., Bishop of Methodist Episcopal Church
Rev. HENRY C. POTTER, D.D., LL.D., Bishop of Protestant Episcopal Church
Rev. GEORGE DANA BOARDMAN, D.D., LL.D., Baptist Church, Philadelphia
Rev. S. PARKES CADMAN, D.D., LL.D, Pastor Central Congregational Church, Brooklyn
Rev. ROBERT COLLYER, D.D., Pastor Messiah Unitarian Church, New York
Rev. RUSSELL H. CONWELL, D.D., President Temple College, Philadelphia
Rev. P. S. HENSON, D.D., LL.D., Pastor Hanson Place Baptist Church, Brooklyn
Rev. JOHN J. HUGHES, Paulist Fathers' Church of St. Paul the Apostle, New York
Rev. CHARLES H. PARKHURST, D.D., Pastor Madison Square Presbyterian Church, New York
Rev. MADISON C. PETERS, D.D., Immanuel Baptist Church, Baltimore
Rev. J. E. RRICE, D.D., Pastor First Methodist Episcopal Church, Yonkers
Gen. H. C. CORBIN, Major-General of the United States Army
Hon. CHAUNCEY M. DEPEW, United States Senator from New York
Hon. LYMAN J. GAGE, Ex-Secretary U. S. Treasury
Hon. MARCUS A. HANNA, United States Senator from Ohio
Hon. KNUTE NELSON, United States Senator from Minnesota
Hon. ROBERT E. PATTISON, Ex-Governor of Pennsylvania
Hon. H. C. PAYNE, Postmaster-General of the United States
Hon. LESLIE M. SHAW, Secretary of the United States Treasury
Hon. CHARLES EMORY SMITH, Ex-Postmaster-General
Hon. WILLIAM A. STONE, Ex-Governor of Pennsylvania
WHARTON BARKER, Capitalist, Philadelphia
A. H. DE HAVEN, De Haven & Townsend, New York Stock Exchange, *et al.*

How to Paint Your Houso Choap

And Have it Guaranteed to Look Better, Wear Longer, and Cost Loss than the Best White Lead Paints.

Never Fades, Cracks, Chalks, Peels or Blisters and is Not Affected by Gases.

The cost of painting the house and barn, outbuildings and fences is a heavy burden. Cheap paints soon fade, peel or scrape off and white lead and oil costs so much and has to be replaced so often that it is a constant expense to keep the bright, clean appearance so desirable in the cozy cottage home or the elegant mansion. The following are a few of the large users of Carrara Paint:

Pennsylvania R. R. Co.; Pullman Palace Car Co.; Chicago Telephone Co.; Central Union Telephone Co.; Field Museum, Chicago; Kenwood Club, Chicago; Cincinnati Southern; C. & E. I. R. R. Co.; Denver & Rio Grande R.R.; Wellington Hotel, Chicago.

Carrara is used because it lasts longer, never fades, never cracks, never blisters, never peels, covers more surface than the highest priced paints and costs less than the cheap mixed paints that injure instead of protect. There is but one Carrara. It is made by the Carrara Paint Agency, General Offices, 676 Carrara Bldg., Cincinnati, Ohio, and anyone having a house to paint should send for 50 free sample colors and our handsome booklet, showing many buildings reproduced in all the colors just as they are painted from this great paint that has stood the most rigid tests for 25 years and, bear in mind, that it is the only paint ever manufactured that is backed by a positive guarantee in every case. Distributing depots in all principal cities. Write to-day and save half your paint bills in the future.



The Waldorf-Astoria, New York, One of the Most Magnificent Hotels in the World, Has Used Tons and Tons of the World-Famous Carrara Paint.

Fifty Sample Colors and Illustrated Booklet Prepaid to Any Address Absolutely Free.

ter, and is profitable for depositors in practice. It cannot be too highly indorsed and praised when properly managed.

The coöperative bank system, though apparently slightly complicated, is, in reality, very simple. It may be briefly described as follows:—

a.—A coöperative bank solicits *monthly* deposits of savings. A depositor estimates that he can save, for example, five dollars a month for several years to come. He buys five "shares," so-called, in the coöperative bank and makes his first deposit of five dollars, which immediately goes upon interest. The next month he deposits five dollars more, which also goes on interest. When his one-dollar-a-share-a-month, with compound interest thereon, amounts to two hundred dollars, (which will be in from eight to twelve years, according to the rate of interest earned by the bank from the investment of its deposits,) the shares mature,—interest ceases,—and the depositor is paid back his two hundred dollars a share, or one thousand dollars for his five shares.

b.—If a depositor fails to meet his monthly payments promptly, he is fined a certain small sum, (usually two cents a share,) for this failure.

c.—If a depositor is unable to keep up his monthly deposits he may stop at any time, and if he wishes to withdraw his money he may do so, but in this case, instead of receiving the maximum interest earned by the bank and allotted to his shares, say five per cent., he will receive a less interest, perhaps four per cent., this slight penalty, put upon those who are unable to keep up their payments until the maturity of the shares, accruing for the benefit of those who are able to do so. Even the smaller rate of interest, however, is usually greater than that given by savings banks in the same community, and there is no unfairness of principle in providing such a penalty.

The above describes the deposit side. We next come to the investment side.

d.—The money received from depositors, each month, is put up at auction, as it were, among borrowers who wish to build homes. Such borrowers appear at the bank on certain days each month, (having previously explained their plans to the bank officials,) and bid for the use of the accumulated money ready for investment. Every bid amounts, in effect, to an agreement to pay five, five and one-half, five and three-quarters, six per cent., etc., for the use of the money during a period of years. The loan is awarded to the highest bidder, the bank takes as security a mortgage upon the land and proposed building, (the same as would be done by the savings bank,) and pays out the money on approved vouchers during the process of building.

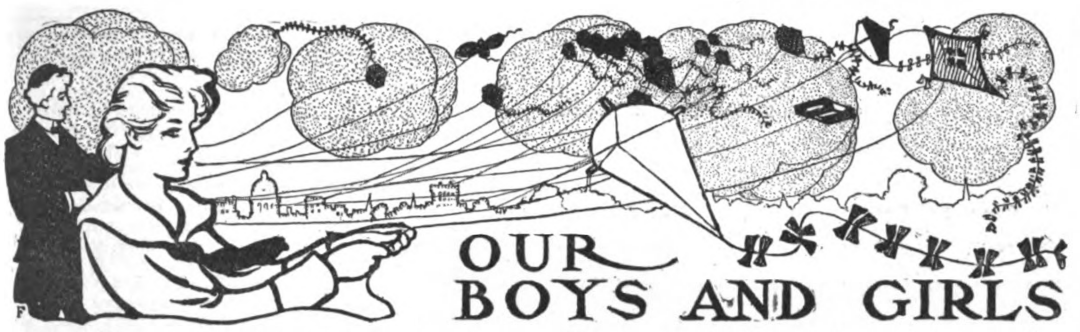
e.—Now, instead of paying interest on this loan from year to year, and the principal at the maturity of the bond and mortgage, as would be done with a savings bank loan, the borrower pays his interest and a portion of the principal each month. This is done by the purchase of such a number of "shares" in the coöperative bank as will amount to the cancellation of principal and interest upon the indebtedness at the maturity of the shares, say eight to twelve years later. The borrower thus has the benefit of the entire coöperative bank system in exactly the same measure as the ordinary depositor, being credited with full interest on his monthly payments while paying off principal and interest on his loan. Moreover, having from eight to twelve years for the payment of his indebtedness, his monthly payments of principal and interest are so small as to amount to little more than an ordinary rental charge upon the home property.

One of the principal advantages of the coöperative bank system is to encourage regularity and system in saving. Comparatively few people are so likely to deposit money regularly in savings banks as in coöperative banks, where there is a slight penalty for irregularity, and a larger one for stopping altogether, while home-building is made easy by the same system of regular monthly savings.

As an investment, deposits in coöperative banks are usually, at least at the present time, more profitable than are savings bank deposits, and with almost equal safety. The additional profit comes in the fines, in the higher rates of interest possible to obtain from small borrowers, (in which the latter share also,) and in the loss of a portion of the interest by those who cannot keep up their monthly payments until the maturity of the shares.

In Massachusetts, for example, many, if not most of the coöperative banks are paying five per cent. on their deposits, while savings banks are running as low as from three to four per cent.

Digitized by Google



OUR BOYS AND GIRLS

How to Make a Box Kite

IT is not easy either to construct or to fly a box kite, yet its great lifting power, its steadiness in strong winds, and its general efficiency more than overbalance these difficulties, and I am sure that any ingenious boy who follows carefully the instructions given below will be able to build a kite that will bring him much pleasure and considerable knowledge. Box kites are the best for taking aërial photographs and for making experiments such as are mentioned in the story about the April Fools' Entertainment.

For the description of the kite illustrated herewith, we are indebted to a pamphlet on kites and experiments in aërial photography by W. B. Luce. This description is of the Hargrave model. The dimensions are as follows: length, three feet, seven inches; width, twenty-seven inches; depth, twelve inches; width of cloth, twelve inches. The materials used are cambric, with edges strongly hemmed, some tin, and a quantity of well-seasoned long sticks, sometimes called dowels, the longer sticks being three-eights of an inch in diameter, and the shorter ones three-sixteenths. The best kind of wood is either maple, birch, or ash, straight grained and free from knots.

Figure 1 shows the complete kite, and Figure 2 shows a side view. In each of the four longest sticks (A, B, C, and D, Figure 1,) there should be four three-sixteenths-of-an-inch holes nearly through the wood, and exactly in line with one another. The holes at the ends should be one-half an inch from the ends of the sticks, and those for the other uprights should be placed inside of these at a distance of twelve inches, or the width of the cloth. Four sticks three-sixteenths of an inch in diameter and twelve inches long (a, a, a, a, Figure 5,) inserted in these holes on each side, and fastened with small pins or glued, complete the side forms. Before securing the uprights in place, the tin joints to take the cross sticks (b, b, b, b, Figure 2,) must be slipped into place.

These joints are made as follows: a piece of tin is cut one-half an inch wide and long enough to go around each of the round sticks, with an extra half inch added to allow for turning over. This is bent at right angles (Figure 3,) and the projecting part is then bent on the dotted line (b, a,) in a direction away from the paper nearly at a right angle and the part (c, a, b, g,) on the line (c, a,) and a like amount in the opposite direction. These ends are then rolled up over sticks of proper size until complete cylinders are formed, (Figure 4,) and the edges are then well soldered. One socket should be made to take a five-sixteenths-of-an-inch stick, and the other to take a three-eights-of-an-inch stick. Eight of these joints will be required for the kite. The joints should be placed on the long sticks on the side forms between each part of the uprights (b, b, b, b, Figure 2.) Four sticks, five-eighths of an inch in diameter and twenty-seven inches long, are inserted in these sockets to complete the form.

FIG. 1

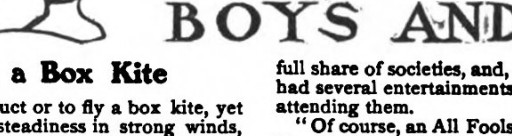


FIG. 2

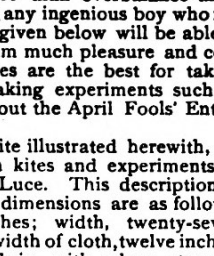


FIG. 3

Plans to be followed in the construction of a box kite

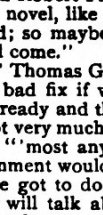


FIG. 4

The form must now be braced with wire or string. String is best for the cross-bracing, and wire for the top and under sides. The form must be perfectly square. The ends of the wire bracing should be twisted around the long sticks for an inch or two, and soldered. The wire must be placed above each of the inner uprights, to prevent slipping back. By loosening the string of the cross bracing (f, g, h, and i, and j, k, and l, in Figure 1,) the kite may be folded so that it will lie flat.

The cloth should be fitted over the form rather tightly, and the edges at the sides should be laced and bound securely to the upright sticks. To prevent fluttering, light sticks half an inch longer than the width of the cloth should be secured by sewing at each end across the cloth at top and bottom (a, b, Figure 1,) and tied firmly to the sticks at the point of crossing.

The bridle, or loop of string should be attached to the lower long sticks, ten and one-half inches back from the front edge of the cloth, (E, E, Figure 1,) this loop being made about as long as the kite. The flying string should be attached to the center of the loop.

▲ ▲

An All Fools' Entertainment

THE members of the Coe Success Club, after much debating, decided that an All Fools' Entertainment was the best way to get money for the uniforms and equipment of their baseball team. Few of the members could afford special dues for this purpose, and to ask the townspeople to donate money for a baseball fund was out of the question, because only a few months had elapsed since the club had procured its library through popular subscriptions. To have an entertainment seemed the only resource, but the important question before the club was how to make it pay. Like most little towns, Coeville had its full share of societies, and, during the winter, each of these had several entertainments, and the people were tired of attending them.

"Of course, an All Fools' Entertainment is rather a new idea," remarked Robert Freeman, "but there have been others just as novel, like the Indian affair the King's Daughters held; so maybe we can't arouse curiosity so that people will come."

"That's so," Thomas Graham agreed, "and we would be in a pretty bad fix if we should go to the expense of getting a show ready and then fail to draw a crowd."

"There is not very much in it to arouse curiosity," said Walter Fraser; "'most anybody could guess what an All Fools' Entertainment would be like."

"What we've got to do is to advertise it in such a way that everybody will talk about it," said William Brown, who was taking a home-study course in advertising.

"Any one could say that," said Robert, "but to do it is not easy. Do they have anything, in your course, on advertising entertainments?"

"Not exactly," William answered; "but the principle is the same in all advertising. First, we've got to let everybody know we've got a good thing, and then we've got to make them want it."

"We might buy a full page in the 'Weekly Banner,' and put our advertisement in the center of it, in small type. Then everybody would surely read it," suggested Walter.

"Yes, they'd read it all right," answered William; "but even that might not make them interested enough to want to see what the entertainment was. We've got to advertise so that the very novelty of our advertising will make people think that our entertainment will be brand new and original."

"Well," said Thomas Graham, who was president of the club, "advertising is in your line, so suppose I appoint you chairman of an advertising committee. Select some of the boys to help you, and, between now and the next meeting, find an advertising scheme that will suit our purpose."

"All right, I'll try it," replied William; "but I won't guarantee success, for it is a pretty hard proposition when all things are considered. I want Robert and Walter on my committee, because Robert can draw pretty well if we want to make some posters, and Walter can use his printing press in making the little circulars that we may have to use to advertise our affairs."

When the club met again, the following week, to practice for the entertainment, William and his committee announced that they had a satisfactory plan; but, to get the best results, it must be kept secret. Some of the members demurred, at first; yet, as all had confidence in William's judgment, it was finally agreed to leave the matter with him and his committee.

"But, if we do, you'd better be sure that you've got a mighty good plan," said Thomas, "or the club will never trust you again."

"That's all right," answered Robert. "If William's plan does not bring out the biggest crowd that ever went to any entertainment in Coeville, then our whole committee will resign."

During the following few weeks, the club met frequently to practice for the entertainment. There was much guessing about William's plans. It leaked out that he and his confederates had been making a box kite, and a good many of the boys thought that he was going to send a banner up into the air. But William denied this, and mystified them still more. He freely admitted that the kite had something to do with the scheme, but would not tell what it was, and enjoined all of the boys to keep the secret.

On the Saturday preceding the entertainment, which was to be on Friday evening, the townspeople were surprised to see a box kite flying over the middle of the village. The kite was manipulated by boys on Warren Hill, just back of the village. Box kites were new for Coeville, so a great deal of attention was centered on this one. Suddenly what was thought to be the tail of the kite seemed to fall into pieces, and bits of paper soon fluttered down and along the streets. People ran eagerly to pick them up. Then the secret was out, for on each bit of paper was printed the following:—

ALL THE WISE PEOPLE
of Coeville
Are invited to come to Smith's Hall, next
Friday Night, at 8.00 o'Clock,
and enjoy
AN ALL FOOLS' ENTERTAINMENT
given by
THE SUCCESS CLUB.
Tickets, twenty-five cents



Stop Forgetting!

THERE IS A CURE FOR YOU IN THE DICKSON CORRESPONDENCE COURSE

Every opportunity is offered you for investigation. It is a scientific course of study, requiring but a few moments daily. Improvement begins at once and before the fascinating course is finished you will have a better memory, a stronger will and a more dominating personality.

It will enable you to recall instantly, names, faces, business details; to concentrate your mind, think more clearly, memorize readily, speak without notes, do more of any mental work and do it better, thus increasing your earning capacity. It invigorates, develops, and strengthens the brain just as properly directed physical exercise does the body. Easy to comprehend, fascinating in application, and marvelous in effects. **Thousands of testimonials and endorsements** from among America's best business and professional men and women.

Close personal attention given every pupil by Prof. Henry Dickson, widely known as a successful educator and Director Departments Oratory and Dramatic Art of Chicago Auditorium Conservatory and University of Notre Dame, Notre Dame, Ind.

FREE Booklet, testimonials and trial copyrighted lesson. Lay down this magazine and write immediately.

Dickson School of Memory, 796 The Auditorium, Chicago

Ralston HEALTH SHOES



are better—lasts, leather, fit, finish.

Made with an idea; need no "breaking in."

Stock No. 64
Ludgate Last, Blucher, genuine Patent Corona Colt Kid (used in all our patent shoes).

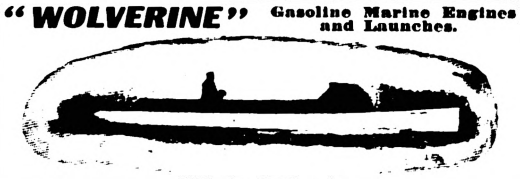
Write for catalogue

$4

We have local agents in most all cities and towns of the U. S. Where there is no agent **WE SELL BY MAIL** (25c. extra for delivery) and guarantee perfect satisfaction or refund your money. *Union made.*

RALSTON HEALTH SHOEMAKERS
983 Main Street CAMPELLO, MASS.

"WOLVERINE" Gasoline Marine Engines and Launches.



Write for Catalogs to
Wolverine Motor Works, 156 So. Front St., Grand Rapids, Mich.

$39.70 Factory Price ChicagoQueen **TOP BUGGY $25** Less Than Retail Price

Worth $65



Genuine leather quarter top, graded steel springs, Bailey loops, long distance axles, hickory wheels, spring cushion and back, all up-to-date features, elegantly finished. Warranted 2 years. 30 days' trial. Send for
FREE CATALOGUE AND FACTORY PRICES.
Largest Line Vehicles and Harness in the U. S.
CONSUMERS CARRIAGE & MANUFACTURING CO.,
260 South Desplaines St., Chicago, Ill.

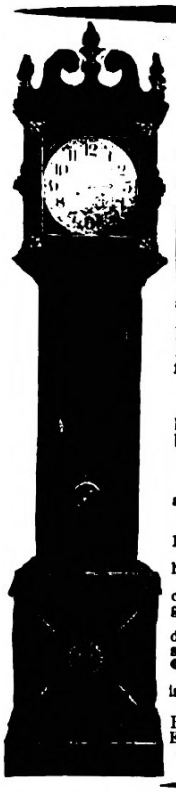
Decorate Your Yard

The **OUT DOOR ART CLUB** whose members like beautiful yards, has a model design for decorating the home yard. They will tell you all about it for a postage stamp.
OUT DOOR ART CLUB, Box 16, Station F, Brooklyn, N.Y.

GUIDE TO BUYING Life Insurance
EVEN EXPLAINS
TRICKS OF THE TRADE
Price 10 Cents
Eagle Publishing Co.
Worcester, - - Mass.

WEDDING INVITATIONS
and Announcements printed and engraved. Up-to-date styles. Finest work and material. 100 Stylish Visiting Cards, 75 cts. Samples and valuable booklet, "Wedding Etiquette," FREE.
J. W. COCKRUM, 534 Main Street, Oakland City, Ind.

Digitized by Google



THE ITHACA Hall Clock $29.50

Guaranteed to be satisfactory to purchaser or money refunded. Sent freight prepaid, on receipt of price, to any point in the U. S.

OUR GUARANTEE.
We will refund the money to any dissatisfied purchaser of this clock upon its return to us.
Signed, The Ithaca Calendar Clock Co.

It is the equal of any hall clock selling at several times the price.

This beautiful Colonial timepiece, like photograph, is sold directly into American homes, charges prepaid, from our factory at the

LOW PRICE OF $29.50

Up to the present time a **first-class hall clock** at a popular price has been unknown.

An ornament to any room, hall or staircase.

DESCRIPTION.

Constructed of polished cherry, mahoganized, or polished, selected oak.

Size. Height, 7½ ft. Weight, 150 lbs.

Ornaments. Etruscan brass and silver. Furnished without ornaments if desired.

Crystals. Both doors French, extra heavy, beveled.

Dial. 12½ inches, black Arabic figures, corners, rich crimson, illuminated by neat gold scrolls.

Movement. Eight day. Visible pendulum. Strikes hours and half-hours on soft-toned gong.

Guaranteed to keep perfect time.

State if *oak or mahoganized cherry* is wanted.

We refer to *any commercial agency.*

Remit to **ITHACA CALENDAR CLOCK CO.**
Established 1865. Dept. 69, Ithaca, N. Y.
Makers of the world-renowned Ithaca Calendar Clocks.
If interested in Calendar Clocks send for catalogue.



WARNING!

The Genuine "Cravenette" Rain Coats

for Men, Women, Boys and Girls, are made from fabrics manufactured exclusively by

B. PRIESTLEY & CO.
Bradford, England and New York.

Every Coat has this Label at the Collar

or

"Cravenette"
TRADE MARK REG'D
RAIN COAT

REG° TRADE MARK "Cravenette" PROOFED —BY— CRAVENETTE Co LTD

this stamp inside the cloth or both.

The "Cravenette" rain-proof coats are stylish overgarments suitable for clear as well as rainy weather—day or evening. Sold by reputable dealers everywhere.

Write for interesting Booklet 5.

B. PRIESTLEY & CO.,
71 and 73 Grand Street, New York.

GUITAR VIOLIN, MANDOLIN, **BANJO** Self-Taught, Without Notes, by Figure Music. Illus. Pamphlet FREE. TUDOR MUSIC CO., Box 1217, Paw Paw, Mich.

Some members of the Success Club, who were on the streets, hastened at once to Warren Hill, to congratulate William upon the novelty of his idea and to offer their assistance in flying the kite.

He had a large bundle of the little dodgers, and after the ones that had been attached had all been distributed, the kite was hauled down.

A long piece of fuse, such as is used in blasting, was attached to a part of the kite, and to this fuse, at intervals of about an inch, were tied little bundles of handbills. Lest these handbills should fall to the earth in a bunch, each was made into a separate roll, and the bundle was made up of thirty or forty rolls.

Before night, everybody in Coeville was talking about the novel way the Success Club boys had advertised their entertainment, and nearly all had decided that if the entertainment should prove even half as original as the method of advertising, it would be worth seeing.

So, on the appointed night, almost every one in Coeville went to the hall. The first thing to greet the public was a large poster, ornamented with pictures of clowns, and bearing the words:—

"Who enters here must leave all sense behind"

To one entering the hall, the novelty of the situation was still further increased by the mixed appearance of everything. Instead of pictures on the walls, there were rugs and carpets, while large posters covered the floor, and in the whole scheme of decoration of the place everything seemed to be something else.

Programmes, printed in the most topsy-turvy typographical manner imaginable, were handed around. The announcement was in small-sized type, while the other parts were larger, and every sentence began with a period and ended with a capital letter.

When the curtain was raised, Thomas Graham, dressed in the costume of a court fool, made an address of welcome, which began:—

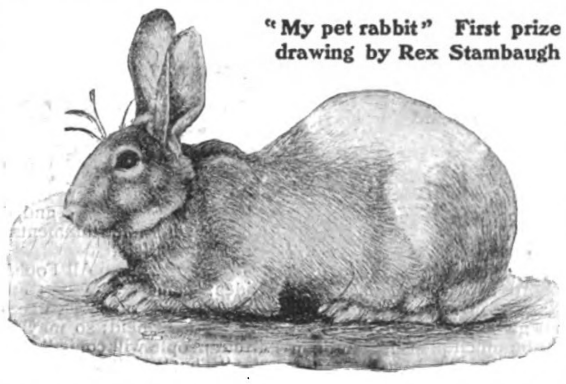
"Ladies and Gentlemen: Before bidding you good night, I wish, in behalf of the Success Club, to thank you for your kind attention and for your generous applause for our feeble efforts."

Thus introduced, he finished by giving them a typical good-night speech, which he ended by saying, "It is getting late, so I must not detain you longer; but, before leaving, you are invited to participate in the refreshments which will now be passed."

Some of the boys then passed among the audience, distributing *menus* and taking orders for various refreshments. It was not until the first order was served that it dawned upon the crowd that the *menu* was also a part of the nonsense.

Arthur Jackson, a very fat and gluttonous boy, ordered from the bill of fare a chicken salad, a piece of mince pie, and a cup of coffee. His mother, at the same time, ordered a glass of milk and a piece of pound cake. When the waiter returned and brought Arthur a glass of water, a toothpick, and a paper napkin, and gave to his mother a ham sandwich and a cup of coffee, Arthur began to raise a row. But the waiter gravely insisted that he had brought him just what he ordered,—chicken salad, mince pie, and coffee. At first Arthur failed to appreciate the joke, but, seeing that everybody else in the audience was ordering one thing and getting something else, his wrath finally subsided. Perhaps the fact that his mother agreed to trade her sandwich and coffee for his glass of water appeased him.

After considerable fun had been indulged in over the hodge-podge *menu*, the first number on the programme was announced. This, according to the reading, was a recitation by little Susie Smith. No one in town knew who little Susie Smith was, and when Roger Gorham, more than six feet tall, in fact the largest member of the club, came on the stage and recited "Twinkle, Twinkle, Little Star," in a childish, lisping treble, the applause was intense. So it was throughout the entire programme,—a violin solo proved to be songs by the club quartette. As one of the boys said, "It was all in hit-or-miss style, and every miss made a hit." It was a wonderful mix-up.



"My pet rabbit" First prize drawing by Rex Stambaugh

Of course the audience was not surprised that the final number on the programme was an address of welcome, in which the speaker told how glad he was to see so many smiling faces before him, and said that he sincerely hoped that the entertainment they had prepared with considerable trouble would be appreciated; and, although he invited every one to stay to the end, yet, when he finished his remarks the plan of affairs had become so apparent that every one knew that the entertainment was over.

March Competitions

Drawing.—Subject: Arbor Day. Use your own judgment in selecting and drawing a scene that will fit this subject.

Amateur Photography.—Subject: A domestic animal. Remember that your photograph should be artistic and have plenty of life.

Handicraft.—Write a description, illustrated by drawings or photographs, if possible, of how to make a *useful* household article.

Nature Study.—In five hundred words, or less, describe the most interesting plant or tree you have ever seen.

Essay.—Subject: My favorite sport. In five hundred words, or less, describe the game you like to play best.

Advertising.—Pick out what you consider the best advertisement in this number of SUCCESS, and tell, in two hundred words, or less, why you consider it a very good advertisement.

Success Club.—Write three interesting programmes for Success Club meetings.

Puzzle.—The pictures at the bottom of this page represent scenes in the life of a president of the United States. Guess his name and write his biography in one thousand words, or less, describing each of the scenes which the pictures represent.

Stamp Puzzle Questions.—Study your stamps and catalogues, and answer the following questions as briefly as you can:—1.—What gods have been represented on stamps, and why? Name all countries using their pictures. 2.—What women have had their portraits reproduced on stamps, and on what stamps do their portraits appear? 3.—What countries, not colonies or dependencies of Great Britain or the United States, and not speaking English, use English words on their stamps?

Read These Rules Carefully

Instead of cash prizes, we allow each prize-winner to make selections of merchandise to the amount of his prize from the Success Reward Book. These prizes include cameras, guns, athletic goods, watches, knives, printing presses, games, musical instruments, household furnishings, etc. The awards in each contest will be: first prize, $10; second prize, $5; third prize, $3.

Articles must be written with ink, on one side only of the paper. Drawings must be black, in water colors or ink, and not smaller than four by five inches. No photograph smaller than three by two and one-half inches will be considered. The name, address, and age of each contestant must be written on the article, photograph, or drawing. Articles must be received before March 18, The award of prizes will be announced in the May issue. Address SUCCESS JUNIOR, University Building, Washington Square, New York City.

Prize Awards in the January Contests

THE prize-winners in the several contests are given in the order that their names appear, the first name being that of the winner of the first prize, the second of the sec-

These six pictures represent scenes in the life of a noted statesman



Can you write his biography for a "Success" prize? [See March competitions]

Digitized by Google

ond prize, and the third the winner of the third prize.

Why I Collect Stamps.—Alfred J. Jollou, Miles H. Sheldon, Virginius C. Frost.

What Do Our Young Readers Want?—Ethel C. Ashby, Homer C. Pogue, Roy Webb.

Can You Draw Pictures of Animals?—Rex Stambaugh, Albert S. Wilcox, Ethel L. Emens.

A Photograph of My Room.—Newton Farr, Kenneth Godshall, Walter S. Meyers.

Puzzles That Really Puzzle.—Mary C. Garieric, Paul Gleason, Alvin W. Creore.

▲ ▲

Why I Enjoyed the Book

RUTH M. PETERS

[*Winner of the first prize*]

I LIKE this book ["Mrs. Wiggs of the Cabbage Patch," by Alice Caldwell Hagan, published by The Century Company,] because it's full of fun. It cheers one up and yet it's not silly. It's real wholesome fun. Mrs. Wiggs is original and entertaining. I think we all like to laugh, and this, despite some sadness, is a book to be merry over.

CHARLES CECIL

[*Winner of the second prize*]

I ENJOYED very much the widely read book, "The Virginian," by Owen Wister, published by The Macmillan Company, because it gave me more insight into the wonderland of all boys—the West,—and because of the humor and the masterly way in which the subject is handled.

NEAL DOW CRAMER

[*Winner of the third prize*]

I ENJOYED "The Crisis," written by Winston Churchill, and published by The Macmillan Company, because it tells of incidents and times in the lives of a number of our country's statesmen, particularly in the lives of Abraham Lincoln and Stephen A. Douglas. The book also gives an excellent account of the feeling of the people of St. Louis, and shows that many northern and southern people were equally ardent in the cause they respectively believed to be right, at the commencement of the Civil War.

▲ ▲

The Best Recent Books for Young Folks

IN a series of prize-essay contests several hundred of our young readers have told of their tastes in reading. Many boys and girls (even the very young ones,) mentioned books designed more especially for grown-up readers. Perhaps this is accounted for by the fact that such books are more easily procured, being widely advertised and circulated. The fact that scores of the boys and girls writing in these contests have asked us to advise them of good books for young people seems to indicate that young people read novels and love stories because good, wholesome books for boys and girls are not brought to their attention.

Most of the girls competing in the above-mentioned contests seemed to prefer books telling about home life. One of the best of this class is (a) "Madge, a Girl in Earnest," by S. Jennie Smith. This is a story of a girl who likes cooking better than taking music lessons. (p) "Eight Girls and a Dog," by Carolyn Wells, is another story in which housekeeping plays a prominent part. It tells about eight girls who spent the summer keeping house for themselves in "Hilarity Hall." (i) "The Wyndham Girls," by Marion Ames Taggart, is built around the common plot of a rich family taking up housekeeping under reduced circumstances. But it is not a commonplace story, for few heroines are as sweet, bright, and full of fun as the one who works and plays her way through the story. (b) "Patty Fairfield," by Carolyn Wells, is a story of a fourteen-year-old girl who visits four different families and has interesting times at each visit.

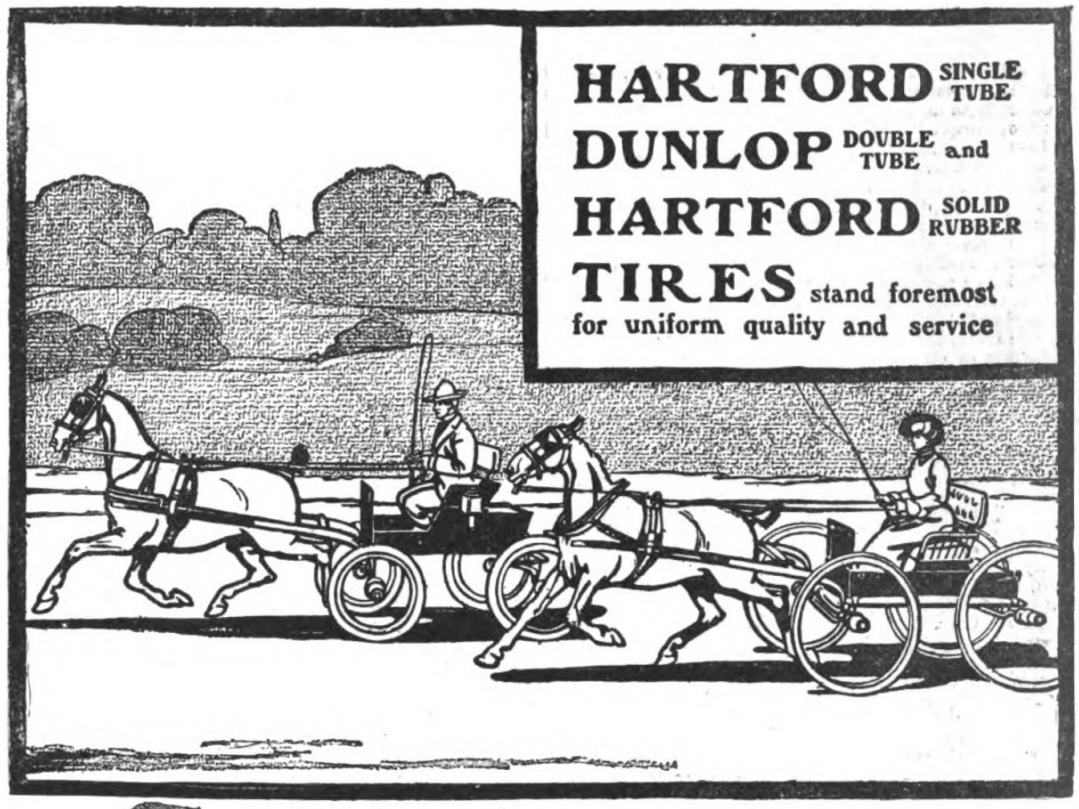
The housekeeping experiences of Elizabeth Zane in the story (d) "Brave Heart Elizabeth," by Adele E. Thompson, are just as entertaining to boys as to girls, for this is a tale of the old frontier life and the housework is in a log cabin, while Indians and thrilling adventures play a strong part in the tale.

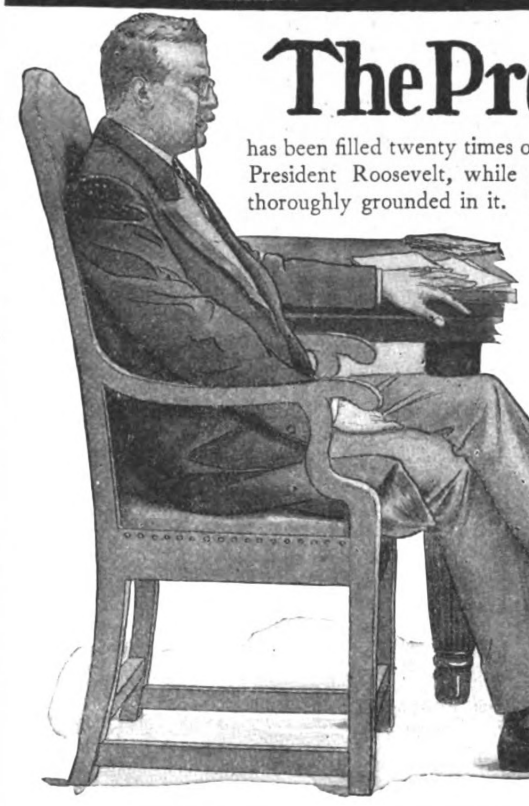
Next to stories of home life, girls like school and college adventures. (d) "A Girl of This Century," by Mary C. Darling, (p) "Brenda's Cousin at Radcliffe," by Helen Leah Reed, and (p) "Natalie's Chum," by Anna Chapin Ray, are a trio of excellent stories of school life. Each of these stories will be best appreciated by the girl who is just about to go to college, or by those already in college.

It is erroneously supposed that fairy stories are exclusively interesting to girls. All boys will be fully as much interested as girls in (f) "Royal Rogues," a modern fairy story by Alberta Bancroft. The same may be said of (g) "Gypsy, the Talking Dog," by Tudor Jenks, which, although not a fairy story, is somewhat after their kind. A wholesome lesson in kindness to animals is contained in this story. Another book for animal lovers is (a) "How to Attract Birds," by Neltje Blantjen. Beautiful photographic illustrations of birds make this book doubly attractive.

Romances of achievement are interesting to all classes of young people. All will enjoy the (e) "Stories of One Hundred Famous Americans," which gives brief life-stories of great men who have memorials in the Hall of Fame. Two other good biographical books are (r) "Sketches of Great Painters," and (r) "Seven Great American Poets," both of which give a hint of their contents in their titles. (o) "The Romance of Modern Invention" contains descriptions of flying-machines, phonographs, submarine boats, wireless telegraphy, and many other wonderful inventions that we hear much about.

Stories of travel are always plentiful and nearly always interesting. One of these, in which the photographic illustrations add much to its interest, is (l) "On an Irish Jaunting-Car," by Samuel G. Bayne. (d) "The Young Volcano Explorers," by Edward Stratemeyer, tells of a party of boys who, under the guidance of their tutor, visited Mount Pelee, and, through fortunate chance, happened to arrive just as St. Pierre was being destroyed. Another story in which students are the travelers is (d) "Cruising on the St. Lawrence," by Everett Tomlinson, which tells of a camping expedition of four young collegians. (h) "The Treasures of Cocos Island," by James Otis, is a thrilling story of adventure in the Indian Ocean. The plot of the story, as the title indicates, is based on a search for treas-





The President's Chair

has been filled twenty times out of twenty-five by men with legal training. President Roosevelt, while never a practicing lawyer, studied law and is thoroughly grounded in it. Not only in politics but in business, legal training is a tremendous advantage. Every business man is better equipped for great business undertakings if he is backed by knowledge of the law. Every young man ambitious for a career at the bar, in public affairs, or in business, should attend a law school, or if that is impossible, should

Learn Law at Home

Correspondence instruction in law is no longer an experiment. **The Sprague Correspondence School of Law**, the originator, is endorsed by judges, lawyers and law schools. Its graduates have been admitted to the bar in every state. It offers three practical courses—Preparatory, Commercial Law and the College Law Course. If you are interested and ambitious, write and we will gladly send you our catalogue, together with some true accounts, from among thousands, of success won through our courses by mail.



THE SPRAGUE CORRESPONDENCE SCHOOL OF LAW
260 Majestic Building
DETROIT, MICH.



TWO GREAT REASONS

Why SANDOW'S Mail System of Teaching Physical Culture Has Attained Such Marvellous Success:

FIRST—SANDOW'S charges are within the reach of all, and much below what others demand. **Free of all charge Sandow gives** to every subscriber to his magazine, at **$1.00 PER YEAR, a trial course.** This trial course is complete in itself, and will give you definite results.

SECOND—**In each of SANDOW'S Courses of Exercises** (trial course included) **you receive an absolute individual prescription,** made out **for you and you alone.**

SANDOWS MAGAZINE will contain throughout the year an **original** series of **Anatomical Charts in colors.**

IN ADDITION to my Correspondence School, I **formally** opened my **first American private College** in **Boston** last month. **Terms on application.**

SEND $1.00 for the magazine, and SANDOW will immediately send you a blank for recording your physical requirements for the **trial course.**

EUGEN SANDOW, BOSTON, MASS.

A 50-CENT HAT BY MAIL



MEN'S HAT No. 1.
In soft, rough finish. Colors: Gray Mix, Brown Mix, and Black Mix.

Either of these hats sent post-paid, on receipt of 50 cents in cash, postal order, or stamps. Money back if not satisfactory. We refer to the First National Bank of Middletown, N. Y. We are hat manufacturers, and make the following offer to introduce these hats and our other lines of men's, boys' and women's hats in every town in the United States. Send for catalogue.

MIDDLETOWN HAT COMPANY,
50 Mill Street, Middletown, N. Y.



MEN'S HAT No. 2.
In smooth finish. Color: Black, Brown, Maple, Steel and Pearl.

Digitized by Google

ures buried long ago by the Hindus. The adventures of two Spanish boys banished from their native land to a Jesuit mission not far from San Diego, and their escape from the mission under the guidance of a native called Torqua, form an interesting tale entitled (p) "The Adventures of Torqua," by Charles Frederick Holder.

In the opinion of the average boy, there could not be too many stories written about wars, battles, and fights with Indians and pirates. Evidently the authors are trying hard to supply this demand. There are stories of wars and fightings of all ages. (i) "The Boy and the Baron," by Adeline Knapp, is a story dealing with the times of the robber barons in Germany. (i) "Si Marrok," by Allen French, is a romance of King Arthur and the round table.

The tales of colonial and revolutionary times are especially plentiful. A course of historical reading might be planned with these tales. One could begin with (d) "In the Days of Queen Elizabeth," by Eva March Tappan, which tells something about the early explorations of Francis Drake, Walter Raleigh, Frobisher, and others. The next in the series might be (i) "Barnaby Lee," a story of New York City in the days of Peter Stuyvesant. Then could come (d) "Marching on Niagara," by Edward Stratemeyer, a story of the Fort Du Quesne expedition in the French and Indian War; following this might be (h) "With the Regulators," a story of the riots on account of tax oppression in Maryland and Virginia. (k) "Maid Sally," by Harriet A. Cheever, is a story of the early days of the Revolution which will appeal especially to girls. (p) "On Guard! Against Tory and Tarleton," by John Preston True, is another story of the early Revolutionary days. (m) "Under Colonial Colors," by Everett Tomlinson, tells about Arnold's expedition against Quebec. (p) "Jack and His Island," by Lucy M. Thurston, is another story the scene of which is laid in Maryland at the breaking out of the Revolution. (k) "Amos Dunkel, Oarsman," tells of a young soldier who was with Washington when he made the famous crossing of the Delaware. (q) "The Errand Boy of Andrew Jackson," by W. O. Stoddard, concludes the series with a story of the land campaign in the War of 1812.

Recent events have made all boys particularly interested in Spanish America, so most of them will be pleased with the story of (g) "For Prey and Spoils," by A. Ober. This is a thrilling tale of buccaneers.

There are not so many stories of modern adventures written nowadays as there used to be, but there are still a few worth mentioning. One of the best is (q) "The Little Citizen," the biography of a little street boy who gets to the country and there, in a series of events, develops a manliness that brings him the commendation of the people of the village, who give him the title of "The Little Citizen." (h) "Tom Turner's Legacy," by Horatio Alger, is one of this author's typical stories, and tells of the rise of a poor boy through his industry and earnestness of purpose. (n) "Jim and Joe" is a somewhat similar tale. (k) "Play Away" is the story of the rise of a young fireman, and gives a good description of the almost daily heroism of our fire-fighters. The story of (j) "Rob and His Gun" tells how a boy may be a hunter and still be kind to animals. (a) "We Win" will surely please the scores of boys who are interested in railroading.

This would not be complete without mentioning at least a few stories for very young readers. Probably the best book for little ones that has been published recently is (a) "Just So Stories," by Rudyard Kipling. These stories, however, will be appreciated by older readers as well. (c) "The True Story of Mary and Her Lamb" and (m) "Miss Muffett's Christmas Party" are both interesting, for those who are not yet able to read for themselves. For those just beginning to read, (n) "Four Little Indians" is recommended.

NOTE.—The key-letters before the titles named in the foregoing article refer to the following publishers:—

(a) Doubleday, Page and Company, New York; (b) Dodd, Mead and Company, New York; (c) F. A. Stokes and Company, New York; (d) Lee and Shepard, Boston; (e) George Routledge and Sons, New York; (f) G. P. Putnam's Sons, New York; (g) The Henry Altemus Company, Philadelphia; (h) The A. L. Burt Company, New York; (i) The Century Company, New York; (j) Charles Scribner's Sons, New York; (k) Dana, Estes and Company, Boston; (l) Harper and Brothers, New York; (m) Houghton, Mifflin and Company, Boston; (n) Henry T. Coates and Company, Philadelphia; (o) The J. B. Lippincott Company, Philadelphia; (p) Little, Brown and Company, Boston; (q) The Lothrop Publishing Company, Boston; (r) Silver Burdett and Company, New York.

▲ ▲

A Branch of the Success Club League

THE Young Men's Improvement Club of Newport, Vermont, was founded in 1897, as an auxiliary to a Sunday school class of the First Congregational Church, with twenty-seven charter members. In October, 1902, the club joined the Success Club League. The membership now numbers eighty young men.



Officers and executive committee of the Young Men's Improvement Club, Newport, Vermont

Printed information about the League will be sent on request. Address, The Success Club Bureau, University Building, Washington Square, New York.

Many Success Free Scholarships Awarded

WE did not miscalculate when we made an estimate as to the number of young men and women who were anxious for higher education, but who did not possess the means with which to make it possible.

As the result of much thinking and no little doing along the line of preliminary inquiry and arrangement, we established our Free Scholarship Bureau early last autumn.

Our first announcement brought a response which was really surprising; it showed us plainly that there were hundreds of ambitious young men and women who earnestly desired a college education, but who, unfortunately, did not have the necessary cash to accomplish their cherished desire. All these were quite willing to work for an education, but, in many communities, there seemed to be no chance to do anything that would earn a living and also pay for a university training.

Our Scholarship Plan offered a complete solution of the problem, and readers of SUCCESS, far and wide, were quick to take advantage of the opportunity afforded.

The plan opened a new field. It made it possible to secure substantial results in one's own neighborhood, at no personal expenditure whatever.

It, of course, involved a little work in leisure hours, but the work proved much easier and more remunerative than anything offered in the home-field. And, after all, what does a little work amount to, when it means education, culture, refinement, knowledge, power, and the ability to "do things."

Nowadays, every one knows that success depends upon equipment. Capital is *much*, but equipment is *more*. There is enough money procurable to start and maintain any legitimate enterprise, but the need is for intelligent, educated and well-equipped men and women to handle and carry out the details of these enterprises. For such as these the rewards are simply magnificent, but something more than natural shrewdness and business aptitude is necessary. We are no longer provincial; we are cosmopolitan, and our enterprises are world-wide. Our young men and women who are equipped by education and training may be called upon to visit foreign countries, France, Germany, Russia, or the far East, and, to get the best results, a liberal education is absolutely necessary. What one can learn in the grammar and high schools is not enough. It might have been at one time, for transacting local business, but that time has passed. To-day the competitive struggle is so fierce that only those who are thoroughly equipped stand any chance to win.

And it is just this equipment that is placed within your easy reach through our Free Scholarship Plan. We are helping many to a college training who could not otherwise possibly accomplish it. They write us often and tell us of their experiences and their triumphs. Here is a specimen letter from a young woman who has worked a little and won much:—

> I began my work in June, after our school closed. I worked mostly among the prominent people and gained many friends. Most of my work was done in the morning, as it was often too warm to be out in the afternoon. This was my first attempt at canvassing, so I was very timid; but, reading from your little book, "What Others Have Done," I took courage and started out.
>
> My plan was to secure ten subscriptions per day. Some days I fell below this number; others I went beyond. In a neighboring town a former pupil and friend of Carlton College gave me a great help by introducing me to many of his friends; thus securing forty-six subscriptions,—thirty of them in one day. On the whole, I was treated with the greatest respect. By diligent effort I secured the number of subscriptions for my scholarship in six weeks, and received three cash prizes in addition. I am now in school and have not time for the work, but expect to take it up as soon as school closes.
>
> Thanks to The Success Company for opening a way by which I might secure a scholarship, and for the many courtesies extended during my weeks of work. (Miss) MAUD SCHLENKER.

It would be well for any one longing for an education, and not having the means to attain it, to write to the Success Bureau of Education, University Building, New York, for complete information as to the requirements for a free scholarship. In doing so, it will greatly assist the Bureau if you will name the college you desire to attend, and also an estimate of the tuition and other expenses the scholarship will have to cover.

SUCCESS
A Monthly Home Journal of Inspiration, Progress, and Self-Help
ORISON SWETT MARDEN, *Editor and Founder*
THE SUCCESS COMPANY,
University Building, New York City
FOREIGN OFFICE:
10 Norfolk Street, Strand, London, England
Subscription.—In the United States, Canada, and Mexico:—$1.00 a year. Ten cents a copy.
In all other countries of the postal union, $1.75 a year, postage prepaid.

Important Notice to Readers

WE desire to announce that, having exercised the greatest care in admitting to Success the advertisements of responsible and honest concerns only, we will absolutely guarantee our readers against loss due to fraudulent misrepresentation in any advertisement appearing in this issue. It is a condition of this guarantee that all claims for losses sustained shall be made within at least sixty days after the appearance of the advertisement complained of; that the reader shall mention in his communications to advertisers that he is acting upon an advertisement appearing in Success for March, and that the honest bankruptcy of an advertiser, occurring after the printing of an advertisement by us, shall not entitle the reader to recover loss from us, but only to our best services in endeavoring to secure the return of the money. We cannot, moreover, hold ourselves responsible for the accuracy of ordinary "trade talk," nor for the settling of minor disputes or claims between advertiser and reader, except in cases of fraudulent misrepresentations in advertisements.

THE APRIL "SUCCESS"

THE April SUCCESS will contain, among other interesting features, the first installment of a two-part story, by Miss Zona Gale, entitled "Great Joshua's Daughter." This story deals with the life of a college-bred young woman—Joyce Temple,—who returns to her home, in a small country town, and, contrasting the manner of living among the country folks with that to which she has been introduced in her college career, sets afoot a movement to inculcate her more cultured ideas into their homes. The transformation from crude simplicity to beauty that results has been woven into story by Miss Gale, in a charming style.

A new story by Owen Kildare will be a leading feature. Mr. Kildare's true story of his life, "My Rise from the Slums to Manhood," which was published in our February issue, called forth five thousand letters from all parts of the country. The new story is also a true one, and is, in a way, a sequel to the first. It is entitled "My Good Old Pal," and tells of the devotion of a dog whom Mr. Kildare calls "his best friend." It tingles with human interest and shows what wonderful intelligence some dogs possess.

"John Oliver Hobbs," (Mrs. Craigie,) the author of "Robert Orange" and other successful novels, has written, for this number, an article that is especially interesting to young women who are seeking social standing. It is entitled "What Are the Elements of Social Success for a Girl?"

Frank Hix Fayant will tell about the construction of the great tunnels under the North and the East rivers to connect by rail New York City with Jersey City and Long Island. This is one of the great engineering projects of the world, and will bring into prominence several young men of genius of whom the world now knows little or nothing.

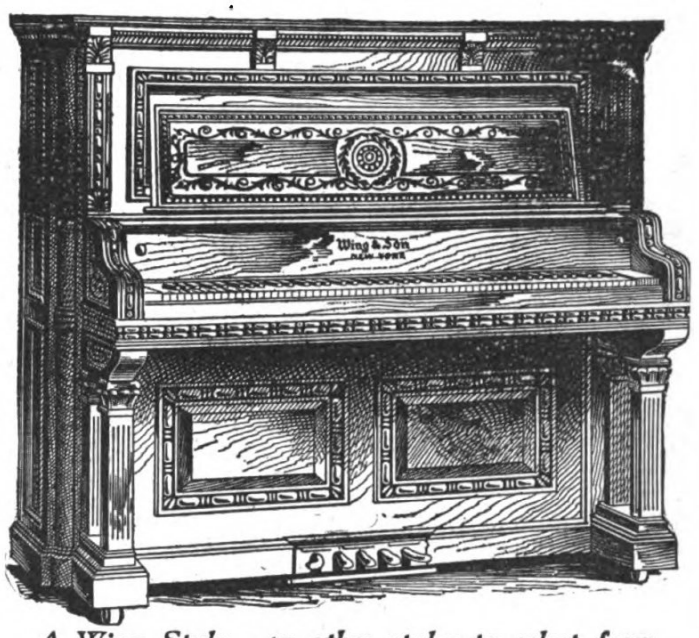
Mrs. Charlotte Perkins Gilman will contribute a notable paper entitled "The Home as a Food Purveyor." Mrs. Gilman believes that the present system of cooking is all wrong, and that cheaper and more healthful methods can be adopted.

The concluding installment of David Graham Phillips's interesting story, "The Confession of a Crœsus," will appear in this issue, and, also, the conclusion of "Hiram Bennet's Gold Mine." A short railroad story, by Cy Warman, entitled "The White Mail," will prove an attractive feature of this number. The fourth of Josiah Strong's interesting and instructive articles, "Uncle Sam's Talks on Our Country," will tell of the romance of invention.

Digitized by Google

"FOR 35 YEARS A STANDARD PIANO."

The WING PIANO



A Wing Style—45 other styles to select from

You Need this Book IF YOU INTEND TO BUY A PIANO. A Book—not a catalogue—that gives you all the information possessed by experts. It makes the selection of a piano easy. If read carefully, it will make you a judge of tone, action, workmanship, and finish; will tell you how to know good from bad. It describes the materials used; gives pictures of all the different parts, and tells how they should be made and put together. It is the only book of its kind ever published. It contains 116 large pages, and is named **"The Book of Complete Information about Pianos."** We send it free to any one wishing to buy a piano. Write for it.

Save from $100 to $200 We make the WING PIANO and sell it ourselves. It goes direct from our factory to your home. We do not employ any agents or salesmen. When you buy the WING PIANO you pay the actual cost of construction and our small wholesale profit. This profit is small because we sell thousands of pianos yearly. Most retail stores sell no more than twelve to twenty pianos yearly, and must charge from $100 to $200 profit on each. They can't help it.

SENT ON TRIAL

We Pay Freight. No Money in Advance.

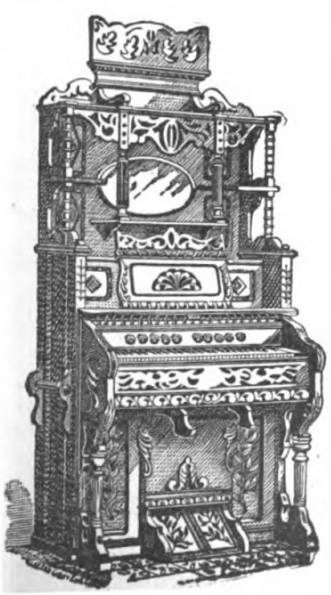
We will send any WING PIANO to any part of the United States on trial. We pay freight in advance and do not ask for any advance payment or deposit. If the piano is not satisfactory AFTER TWENTY DAYS' TRIAL IN YOUR HOME, WE TAKE IT BACK AT OUR EXPENSE. You pay us nothing unless you keep the piano. There is absolutely no risk or expense to you.

Old instruments taken in exchange.

EASY MONTHLY PAYMENTS.

This Piano is the handsomest style made in the United States. It is also the largest upright made—being our concert grand with longest strings, largest size of sound-board and most powerful action, giving the greatest volume and power of tone. It has 7⅓ octavos, with overstrung scale, copper-wound bass strings; three strings in the middle and treble registers; "built-up" wrest planks, "dove-tailed" top and bottom frame; "built-up" end case construction; extra heavy metal plate; solid maple frame; Canadian spruce sound-board; noiseless pedal action; ivory and ebony keys highly polished; hammers treated by our special tone-regulating device, making them elastic and very durable; grand revolving fall-board; full duet music desk.

Case is made in Circassian walnut, figured mahogany, genuine quarter oak, and ebonized; ornamented with handsome carved mouldings and hand-carving on the music desk, trusses, pilasters, top and bottom frame.



Wing Organs

are just as carefully made as Wing Pianos. They have a sweet, powerful, lasting tone, easy action, very handsome appearance, need no tuning. Wing Organs are sold direct from the factory, sent on trial; are sold on easy monthly payments. For catalogue and prices write to

In 35 Years 36,000 Pianos

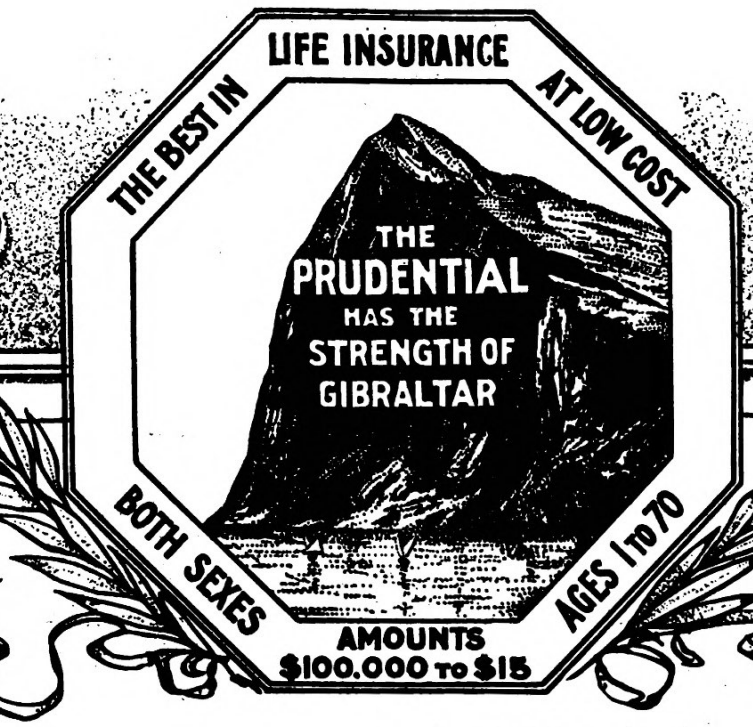
We refer to over 36,000 satisfied purchasers in every part of the United States. WING PIANOS are guaranteed for twelve years against any defect in tone, action, workmanship, or material.

Instrumental Attachment A special feature of the Wing Piano: It imitates perfectly the tones of the mandolin, guitar, harp, zither, and banjo. Music written for these instruments, with and without piano accompaniment, can be played just as perfectly by a single player on the piano as though rendered by an entire orchestra. The original instrumental attachment has been patented by us, and it cannot be had in any other piano, although there are several imitations of it.

WING & SON, 312-314 East 12th Street, NEW YORK.

1868—35th Year—1903

Digitized by Google



1875 1902

Greatest Record

in the History of this Giant Company

LIFE INSURANCE ISSUED AND PAID FOR during 1902, including Ordinary Insurance ($87,000,000), over	272	Millions
ASSETS, end of 1902, over	60	Millions
INCOME, during 1902, over	33	Millions
PAID POLICY-HOLDERS, during 1902, over	9	Millions
SURPLUS, over	9	Millions
POLICIES IN FORCE, nearly	5	Millions
INCREASE IN PAID-FOR INSURANCE in Force, over	108	Millions

MAKING THE GRAND TOTAL OF

Paid-for Insurance in Force over 800 Millions

Paid Policy-holders in 27 Years, nearly 68 Millions

Features of the Year's Administration were

Marked Reduction in Expense Rate. **Increased Dividends to Policy-Holders.**

The Progressive Management and the Judicious Care of, and Liberality in Dealing with, Policy-holders' Interests, have made this

ONE OF THE GREAT LIFE INSURANCE COMPANIES OF THE WORLD

Write for Information of Policies or Agencies, Dept. 33

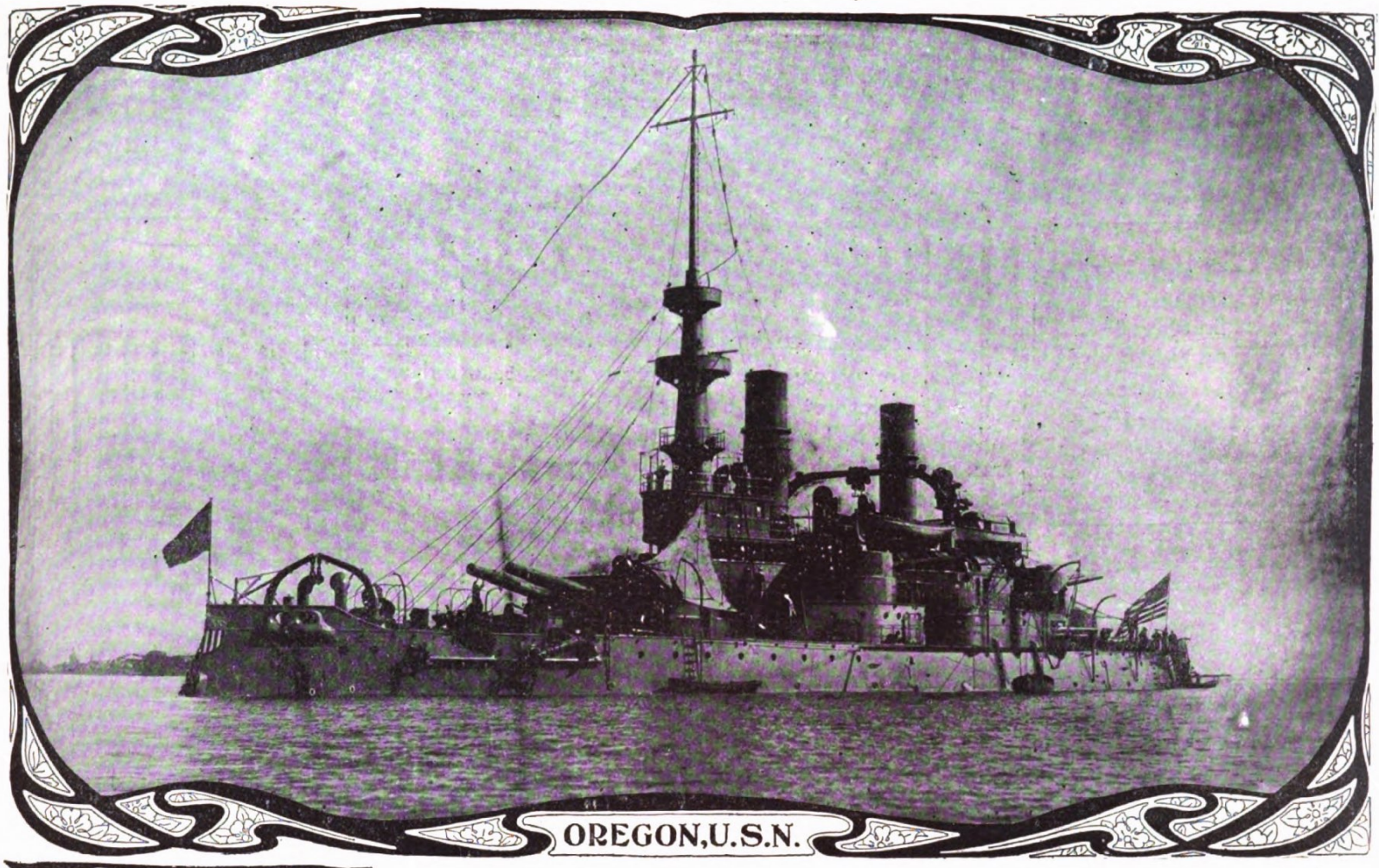
THE PRUDENTIAL

Home Office: Newark, N. J.

INSURANCE CO. OF AMERICA.

JOHN F. DRYDEN, President.

Digitized by Google


OREGON, U.S.N.



UNCLE SAM NEEDS MEN

To Handle His Ships.

OUR fleet of warships is growing so rapidly that the Navy Department is compelled to hasten the graduations at Annapolis to provide enough officers to command the ships. Men are also needed to handle the nation's commerce, which has grown even faster than our new Navy. Great corporations, like line-of-battle-ships, new industries, like swift cruisers, have been launched in great numbers and there are too few men to handle them. Many up-to-date business houses need capable men.

IF YOU WANT

A Responsible Position

WRITE HAPGOODS.

Employees: Name the post you'd like to fill, the salary you ought to earn and make it evident that you have the needful ambition, ability and grit—that's your part.

Hapgoods does the rest. Hapgoods needs capable men.

There are vacancies for Managers, Secretaries, Treasurers, Superintendents, Cashiers, Buyers, Office Managers, Correspondents, Accountants, Advertising Managers, Foreign Representatives, Salesmen, Bookkeepers, Private Secretaries, etc.

Bright young college men are in great demand. Technical men of all kinds.

If You Need Men of Ability

WRITE HAPGOODS

Employers: Hapgoods is primarily for you. Inefficient managers and incompetent assistants are always undesirable; they are no longer necessary. Hapgoods can furnish more of different men,—enthusiastic, vigorous, experienced men of all-around ability,—or trained specialists.

I wish to express my complete satisfaction with the service rendered me by Hapgoods. I registered late in September. The day I registered you offered me three positions at salaries ranging from $3,500 to $5,000, and am happy to state that the position I finally accepted through your efforts, is with the largest and best house in its line—color printing—and will pay me considerably more than $5,000.

P. C. SHERMAN, 269 58th Street, Brooklyn, N. Y.

We supply men who can do things for men who want things done. If interested in either class, ***write for plan and booklet.***

HAPGOODS

INCORPORATED

Registration for Business Men.

257 BROADWAY, - - - NEW YORK.

HAPGOODS · HELPFUL IN BUSINESS ·

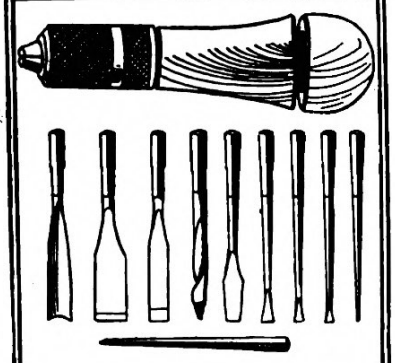
Digitized by Google

REWARDS for NEIGHBORHOOD WORK



65 Different Games can be Played on this Board

WE are prepared to offer many most beautiful and useful rewards to our friends and co-workers. We are located at the great trade-center of the country and are constantly on the alert for bargains—for articles of value which we know will please you and which you will highly prize, especially at the remarkably low prices we are able to arrange for you.



Special Attraction for the Ladies

Our Great Bargain Offer For This Month

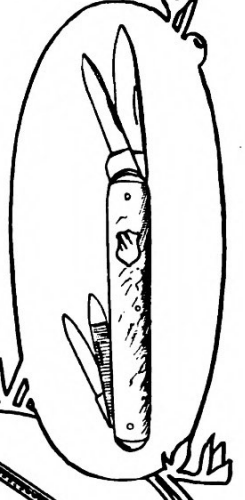
Here is a most attractive and useful household article, which will prove an ornament—we may say a delight—in any home. Every lady, young or old, appreciates its special convenience for afternoon teas, and will always survey it with pleasure in its place upon the sideboard.



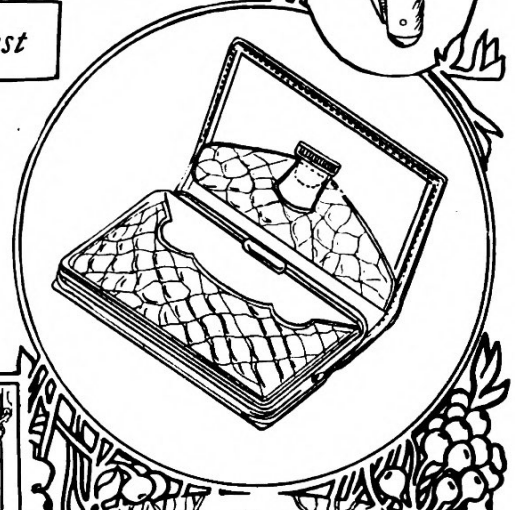
During March only we will send this elegant wrought-iron Table Crane, with polished Brass Kettle; height 17 inches, capacity 2½ pints, with asbestos (alcohol) lamp as a reward for securing only 5 subscriptions to SUCCESS, new or renewal. Price $3.75; express charges extra.

A Superb Table Crane and Brass Kettle





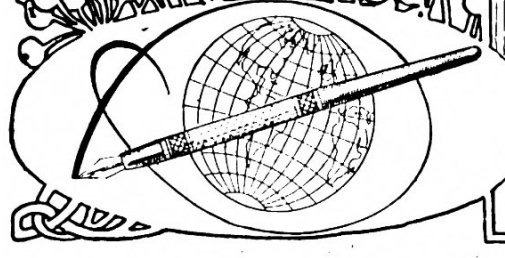


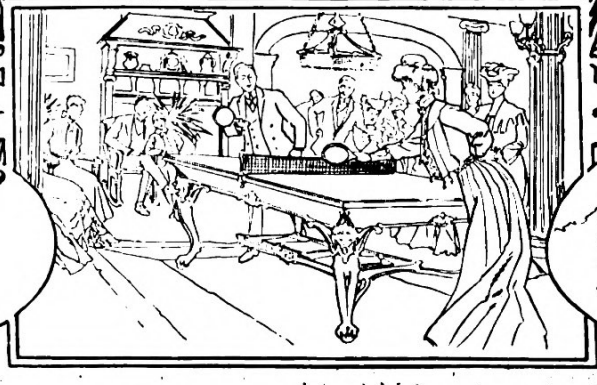


120-Page Reward Book on Request

Our full List of Rewards (sent free for the asking) contains many valuable articles for men, women, boys and girls. The List also shows the number of subscriptions to "Success" and the cash prices for which these articles may be obtained.

The SUCCESS COMPANY,
Dept. F. University Building,
Washington Square, - - New York City







Digitized by Google



THE —UNION— SAVINGS BANK OF PITTSBURGH

The Union Savings Bank has depositors in almost every State in the Union, in the Provinces of Canada and in a number of foreign countries, who conduct their banking affairs entirely by Mail

The system of Banking by Mail is very simple and entirely safe—Deposits are accepted in any amount from $1 up and interest at the rate of

4 per cent. a year

compounded semi-annually, is paid.

The Union Savings Bank is a strong, well equipped financial institution, with a Capital of $1,000,000 and a Board of Directors that is a personal guarantee of safety and of careful, conservative management.

The handsomely illustrated booklet "Modern Banking" is free for the asking. Write for it to-day.

H. C. McELDOWNEY, Pres. A. W. MELLON, Vice-Pres. D. E. PARK, Vice-Pres.
E. V. HAYS, Cashier

DIRECTORS

HENRY C. FRICK
Director Mercantile Trust Co. (New York) Equitable Life Assurance Society (New York), Union Trust Co. (Pittsburgh)

PHILANDER C. KNOX
Attorney-General United States

WILLIAM N. FREW
Attorney, Frick Building

JAMES McCREA
First Vice-Pres. Pennsylvania Railroad Co.

HENRY C. McELDOWNEY
President Union Trust Company of Pittsburgh

ANDREW W. MELLON
President Mellon National Bank, Vice-President Union Trust Company of Pittsburgh

JAMES H. LOCKHART
Capitalist

J. M. SCHOONMAKER
Vice-President and Manager Pittsburgh & Lake Erie Railroad Company

DAVID E. PARK
Park Building. Park Steel Company

HENCY C. FOWNES
President Carrie Furnace Company

JOHN B. FINLEY
President Monongahela River Consolidated Coal and Coke Company

RICHARD B. MELLON
Vice-President Mellon National Bank

FRANK J. HEARNE
Capitalist, formerly President National Tube Company

GEORGE I. WHITNEY
Whitney & Stephenson Frick Building

JAMES H. HYDE
First Vice-President Equitable Life Assurance Society of the United States

FRANK B. SMITH
Vice-President and Manager Crucible Steel Company of America.

EDWARD A. WOODS
Manager Equitable Life Assurance Society

CHARLES LOCKHART
Capitalist

B. F. JONES, JR.
President Jones & Laughlin Steel Co.

WILLIAM B. SCHILLER
President National Tube Company

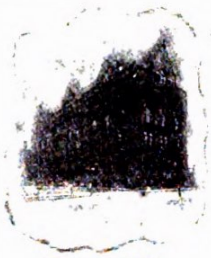
GEORGE E. SHAW
Reed, Smith, Shaw & Beal, Attorneys Carnegie Building

FRICK BUILDING, Pittsburgh, Pa.

Digitized by Google

A NEW ERA IN ENGINEERING EDUCATION

By Forrest Crissey



MAIN BUILDING, ARMOUR INSTITUTE

A NEW era has just begun in the great modern movement of giving instruction by mail; the co-operation of the resident technical school with the correspondence school "to make the work of correspondence co-ordinate with the work of the shops and laboratories." This departure is so significant that it will always stand out conspicuously in the history of teaching by correspondence.

The correspondence school is so distinctively new as a factor in popular education that this latest and most important phase of its development comes as a surprise to the public. The place of the correspondence school in popular education is now generally recognized. After years of experience, the true founder of correspondence teaching in America, President Harper, of the University of Chicago, goes so far as to say: "The work done by correspondence is even better than that done in the class room. Students who come to us after a year of such work are better prepared than those who have taken it with us in the class room. The correspondence student does all the work himself; he does it in writing, and does 20 times as much reciting as he would in a class of 20 people. He works out the difficulties by himself, and the results stay by him."

This co-operation, therefore, of the resident technical school with the correspondence school is a matter of general moment to the entire educational interests of the country, and especially is it of vital interest to every person ambitious to win a resident technical school degree but who is without the means of spending the *entire* four years in class room work.

Then, too, it offers parents who have not the means to send their children to college an opportunity to give them the



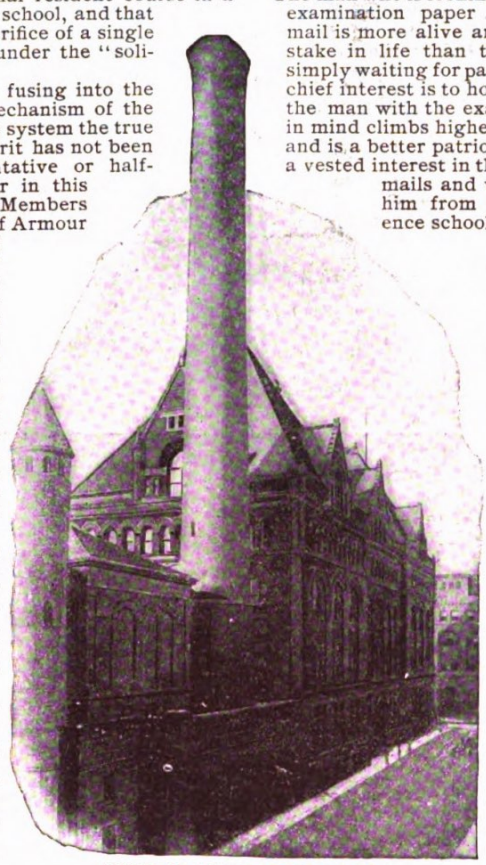
MACHINERY HALL, ARMOUR INSTITUTE OF TECHNOLOGY

benefit of higher education at a moderate cost, under men of acknowledged educational standing. It brings, through the instructor, the benefits of a magnificently equipped resident engineering school, with all its costly laboratories, shops and libraries—and its modern methods of teaching—to the humble home on the farm, in the mountain, or in the village. How many parents, worn out with the life struggle, are obliged to send their children out into the world handicapped by inadequate early training! To such homes, and to the thousands of earnest, ambitious people in every walk of life who are eager to make their leisure contribute to their intellectual growth, correspondence instruction, under resident school supervision, will prove an inestimable blessing.

Admittedly, there have always been three weak spots in the correspondence system of instruction: a lack of genuine "educational spirit" on the part of the teaching corps: a sense of solitary struggle on the part of the student; the impossibility of directly applying the work done by correspondence toward a course in a resident technical school.

In its recent arrangement with the management of Armour Institute of Technology, Chicago, the American School of Correspondence, formerly of Boston, has overcome the three traditional defects of the correspondence methods. It has given the correspondence school a FACULTY instead of an office force, and has supplanted the commercial spirit with the *academic* spirit; it has given the solitary student in the veldt of the Transvaal and the busy clerk in Wall Street the feeling of brotherhood and association that in the resident school voices itself in a class yell; it has placed within the grasp of aroused ambition the possibility of a personal resident course in a great technical school, and that without the sacrifice of a single hour of study under the "solitary candle."

This work of fusing into the far-reaching mechanism of the correspondence system the true educational spirit has not been done in a tentative or half-hearted manner in this initial instance. Members of the Faculty of Armour Institute of Technology constitute the directing Faculty of the American School of Correspondence. The correspondence student thus works under the supervision of the very men who preside over the laboratories and teach the regular classes at the Armour Institute. This means correspondence instruction in its best sense.



ARMOUR INSTITUTE OF TECHNOLOGY

President Gunsaulus, of the Institute, defines the purpose of the arrangement in these significant words:

"The aim is to make the work of correspondence co-ordinate with the work of the shops and laboratories. The work done by the students by correspondence in accordance with this standard will therefore be duly accepted and credited at Armour Institute of Technology when students desire to complete their course by actual residence here. We co-operate to conduct this educational enterprise by correspondence in the hope that wage-earners and aspiring students of all ages may have the results of the latest and completest laboratory work and experimentation in the Armour Institute of Technology. For the reason that all examination papers will be reviewed and corrected by members of the Faculty of Armour Institute of Technology, *full credit, as above stated, will be given here for work done*, according to this arrangement with the American School of Correspondence."

Now a word on the value of the correspondence system in general: Already the three weak points have been touched; it has threescore of strong ones. Some of them are: The correspondence school is the People's University, from which neither occupation, age nor poverty can shut out the ambitious. Only indifference and indolence can bar the aspirant from its benefits. Entrance into the correspondence school means personal initiative—spontaneous, voluntary expenditure of individual energy, often at the cost of sharp personal sacrifice, in order to keep pace with the march of industrial progress. This explains why the average correspondence student has the right sort of timber. He is not "sent to school;" he brings the school to himself because he wants it, and he appreciates it because he feels the need of it.



CORNER INSTRUCTION DEPARTMENT, AMERICAN SCHOOL OF CORRESPONDENCE

The biggest capital a young man has to invest is his spare time and the use he makes of it largely determines both his moral and commercial success. No agency for the utilization of spare moments approaches the great modern movement of correspondence instruction. A clearing house of individual adaptability, a corrector of misfit vocations, a reclaimer of lost educational opportunities—this is exactly what a correspondence school, affiliated with a resident school, is. It gives the man of mature years a chance to catch his "second wind" in life, to grip another educational "life-line" and to show practical repentance for "wasted opportunity."

The man who is looking for a corrected examination paper by to-morrow's mail is more alive and has a greater stake in life than the man who is simply waiting for pay-day and whose chief interest is to hold his job. And the man with the examination paper in mind climbs higher on the pay-roll and is a better patriot because he has a vested interest in the United States mails and what they bring him from the correspondence school.

Only the sons of the wealthy can afford the luxury of a "private tutor" in their school work; every correspondence student has a "private tutor," and those of the American School have the help and direction of the professors of a great technical school.

Correspondence education does not entail costly sacrifices upon "the folks at home." Sometimes a college education is too dearly paid for in this way. It never happens in correspondence work, for the student *earns while he learns*, and the main sacrifice involved is that of his own leisure. The correspondence student generally swings hammers instead of Indian clubs, does his gymnastics under the eye of a foreman or shop boss, instead of under a professional athlete; and in "hustling" to reach the factory or the office on time he does not particularly miss the exercise of the football rush.

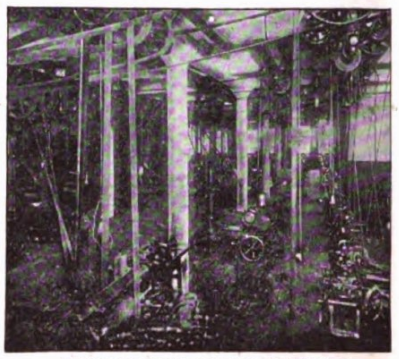
To-day every thoughtful observer recognizes how great a force in our national life is the technical correspondence school and how powerful a factor in America's commercial supremacy. In an article on the American School of Correspondence the *World's Work* says: "It is the men behind the machines who have won industrial leadership for the United States. There never was a time in the history of the world when employers were so eager to get men of brains as now, or when the opportunities of such men were so great." But to resume about the American School of Correspondence in particular. The correspondence curriculum includes these full courses in Engineering: Electrical, Mechanical, Mechanical-Electrical, Stationary, Marine, Locomotive, Civil; Architecture, Textile Manufacturing, Heating, Ventilating, Plumbing, Mechanical Drawing, Perspective Drawing, Telephony, Telegraphy, Sheet Metal Pattern Drafting, Tool Making, and some forty Short Courses for General Students.



AMERICAN SCHOOL OF CORRESPONDENCE

Nothing about any correspondence school is more vital than the manner in which its instruction papers are prepared. Recently *The American Machinist*, the highest authority in its field, made this comment on an instruction paper of the American School on Mechanical Drawing:

"There are not many books on Mechanical Drawing which the practical draughtsman feels are satisfactory. With all their effort they somehow fail to 'get there.' We have just seen a copy of the instruction paper on this subject which is put out by the American School of Correspondence and feel bound to say that we have found an exception to the rule. Indeed it is not too much to say that in the methods followed it stands in a class by itself. * * * If this is not



MACHINE SHOP, ARMOUR INSTITUTE

effective instruction, we do not know the article."

The conclusion of the whole matter is clear and emphatic: Correspondence school work pays the ambitious and energetic who are determined to improve their position, to increase their efficiency, to expand their earnings; it is within the reach of the humblest and poorest wage-worker who cannot quit his place on the pay-roll; it gives the high school graduate who has not the means to enter a "resident" school a chance to begin a technical education while he is earning the money that will enable him later to take his degree in the "resident" school.

But the recent step taken by the American School of Correspondence, in perfecting an alliance with the management of the Armour Institute of Technology of the intimate and practical nature I have described, is altogether the most significant event in the entire evolution of giving instruction by mail.

It does away with the elaborate expenditure and commercial methods of soliciting students through a horde of agents so commonly practiced by correspondence schools in the past. Too many of these schools have built up a vast machinery which seems to have but one aim,—that of "coining money." By the method now adopted by the American School of Correspondence a new era in correspondence instruction has dawned. What agents have been costing correspondence schools is, by this School, put into apparatus and teachers, and employed toward the reduction of the tuition. Further, it has made it possible for the correspondence student, through the reduced cost of his tuition, to complete his course in residence at the Armour Institute without excessive cost and with the added benefit of credits for work done by correspondence. The management of the American School of Correspondence, as now constituted, and the management of the Armour Institute of Technology will exhaust every resource to enlarge the influence of this institution toward the laboring man who aspires to larger power and opportunity.

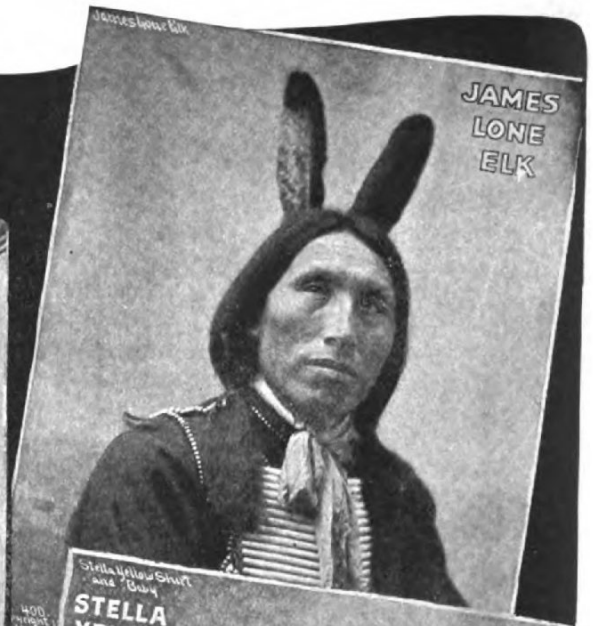
Thus has the American School of Correspondence acquired a recognized status in the regular educational system of the country,—it has by its work secured at last a truly educational, and not commercial place in the scheme of popular education.

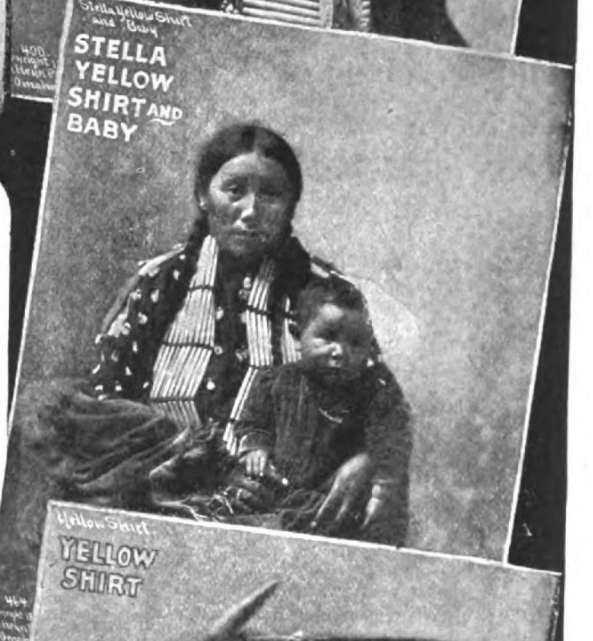
Only general features of this interesting educational departure have been here presented; full details may be had by addressing a postal card of inquiry to Mr. A. E. Zapf, the Secretary of the American School of Correspondence, at Armour Institute of Technology, Chicago.

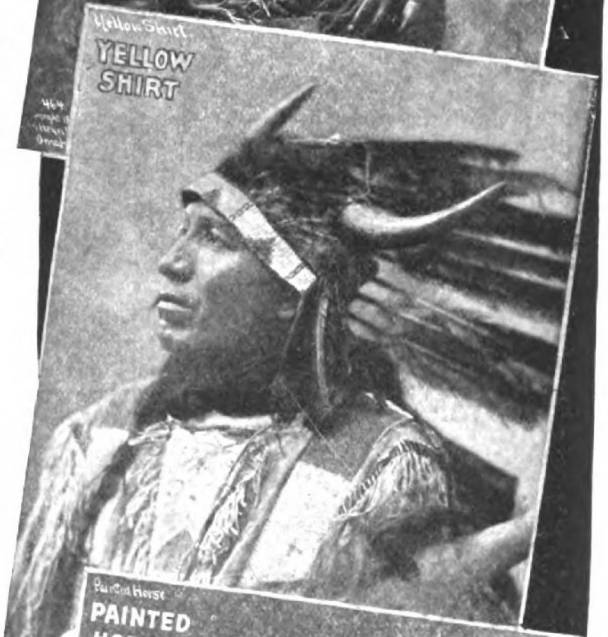
Digitized by Google















"The Taste Tells"
whether
Cudahy's Rex Brand Beef Extract
has been used
It makes *the* Most Savory
Soups, Sauces, Gravies, *and* Beef Tea.

FREE—Our **Famous Indian Heads** are highly prized for "dens." We will send you one **Free** if you will send us the names of your grocer and druggist and 4 cents in stamps to cover cost of mailing. Address

Beef Extract Dept. A,
The Cudahy Packing Co.,
SOUTH OMAHA, NEBR.

PICTURES COPYRIGHTED 1899&1900 BY HEYN PHOTO. OMAHA NEB.

Digitized by Google



Telegrapher to Architect Through the I. C. S.

When I began studying in the International Correspondence Schools, I was a telegraph operator, and *knew nothing of drawing or of the profession I am now following.* I found no difficulty, however, in mastering the principles given in the Instruction Papers. *Through the good offices of the Schools, I have been tendered, and have accepted, a partnership with a well-known architect of this city.* I estimate my income at present as three times that which I was receiving when I enrolled —all owing to the instruction I have received from the Schools.

Lyons & Tibbets, Architects, Fairmount, W. Va.

John C. Tibbets

What Position Do You Want?

The mission of the I. C. S. is to train ambitious people for better positions. Our courses cost from $10 up. Terms easy. No books to buy. The foregoing indorsement is one of thousands in our possession from those whom we have helped toward success. Every I. C. S. student is entitled to the assistance of our Students' Aid Department in securing advancement or a new position. The technically trained man does not have to hunt for work; the work waits for him. That we furnish the right kind of training is proven by our 48-page booklet, "1001 Stories of Success," which gives the names, addresses, and progress of over a thousand I. C. S. students, many in your own locality. It shows what we have done for others, and what we can do for you. To those inquiring now it will be sent free. Cut out, fill in, and mail the Coupon. **DO IT NOW!**

INTERNATIONAL CORRESPONDENCE SCHOOLS,

Box 1172, Scranton, Pa.

Please send me, free of charge, your booklet, "1001 Stories of Success," and explain how I can qualify for position marked X below.

☐ Mechanical Engineer	☐ Textile Designer
☐ Mechanical Draftsm'n	☐ Textile-Mill Supt.
☐ Electrical Engineer	☐ Metallurgist
☐ Electrician	☐ Chemist
☐ Telephone Engineer	☐ Ornamental Designer
☐ Steam Engineer	☐ Navigator
☐ Marine Engineer	☐ Bookkeeper
☐ Civil Engineer	☐ Stenographer
☐ Surveyor	☐ Teacher
☐ Mining Engineer	☐ To Speak French
☐ Sanitary Engineer	☐ To Speak German
☐ Architect	☐ To Speak Spanish

Name _____

St. and No. _____

City _____ State _____

Digitized by Google

SUCCESS Life-Insurance Club

A Progressive Idea: A Limited Membership: An Unmatched Opportunity for a fortunate few who act promptly

Purpose of the Club

The SUCCESS LIFE-INSURANCE CLUB has been organized for the following purposes:

1st. To promote, among SUCCESS readers and their families, home-safety and personal thrift by encouraging prudent insurance investment.

2d. To teach, in an interesting and unconventional way, the principles and benefits of first-class life-insurance.

3d. To provide Club members—men, women and young people—with the best 20-year Endowment Policies on *easy monthly deposits*, thus enabling many SUCCESS readers to take insurance who otherwise might not feel that they could do so.

See How Easily You May Become a Member

If you are a SUCCESS subscriber (more than fifteen years of age) and are in good health and able to save *a small sum* each month, you, *and other members of your family*, may take advantage of the benefits of Club membership, no matter where you may live. The privileges of this financial fellowship are as wide, geographically, as the circulation of SUCCESS.

The Insurance Company

that we have selected to issue the Club Policies is considered by many to be the world's strongest and best. It has more than $300,000,000 of assets and more than 400,000 policy-holders. For more than half a century the wisest financiers have been placing their money in its care, among the number being such men as Theodore Roosevelt, Grover Cleveland, William C. Whitney and John Wanamaker, whose portrait is here shown.

What Our Membership Means To You

If you are accepted as a member of the SUCCESS LIFE-INSURANCE CLUB you become at once an investing partner in the above impregnable financial institution, and receive your share of the cash profits of its world-wide monetary enterprises. Your policy guarantees to you a cash estate whether you live or die. Your money is neither risked nor spent. It is *absolutely safe* and *profitably invested*. If, after the second year, misfortune or sickness comes, your policy may be counted on for immediate aid. In 20 years, if living, *your money is handed back to you with interest.*

Terms of Premium Deposit

Club members are divided into three classes: Class A, consisting of members having Policies for $1,000 each; Class B, consisting of members having Policies for $2,000 each. Members in Class A deposit $5 cash and then *a small amount* monthly for 10, 11, or 12 months (according to age) until the first year's premium is cared for; members in Class B deposit $10 cash and a proportionately larger amount monthly. Members in Class C have Policies for larger amounts with proportionate monthly deposits. These first-year premium deposits are made to the Club, whose Secretary turns them over to the Insurance Company, and attends to all necessary details in the interest of Club members. The premiums for the second year, and all subsequent years, are deposited by Club members directly with the Insurance Company either quarterly, semi-annually, or annually, as members may elect.

The Club Policies are exactly the same as those regularly issued by the Company: they give you every modern insurance advantage and are furnished at the Company's usual rate. The Club's convenient instalment plan does not add an extra penny.



JOHN P. GUCKES

Some months ago this young business man, who lives at Norristown, Pa., wrote a letter to the Editor of SUCCESS as follows: "There is one subject which I believe SUCCESS has neglected, namely, Life-Insurance. If you would like a young man of 22 to give the reasons why he puts one-third of his income into endowment life-insurance (although not married) I would be pleased to write them."

Upon being invited he responded as follows:

It gives me pleasure to reply to your letter of December 24.

I presume you want my reasons for having acted in this matter at an early age. They are as follows:

1st. Health is uncertain. The best Company will pass me to-day. To-morrow the poorest Company may "turn me down."

2d. The fewer my years at the start, the smaller my premiums during the term; the quicker my dividends are payable; and the sooner my endowment matures.

3d. I place myself immediately side by side with older and wiser men, whose confidence and respect I am better able to command.

4th. I become *worth something* to some one—my mother, my father, or some worthy institution. I feel that I have a value. This increases my self-respect, and fires my ambition.

5th. I may then ask a young woman for her hand with a clear conscience.

There are a hundred reasons why endowment insurance is a good thing. Every young man who reads SUCCESS certainly believes so, or he doesn't read it very thoughtfully.

So many men of riper judgment than the writer have decreed the *absolute necessity* for life-insurance that nothing I could say would add to the weight of evidence in its favor.

To my mind life-insurance is a *first principle.*

Yours truly, JOHN P. GUCKES.



HON. JOHN WANAMAKER

This great merchant and financier, who has sixty-two policies, says: "Life-Insurance regarded from the standpoint of quick determination is *more profitable than any other investment I can make.*"

How to Join

Write at once to the Secretary of the Club for particulars, which will be promptly sent, and he will also forward you a blank application for membership.

In order that we may be able to send you complete and personal information concerning the exceptional advantages afforded by our Club plan, please answer the following questions *in your first letter:*

1.—What is your occupation?

2.—What is the exact date of your birth?

3.—Which Class do you *think* you might like to be in?

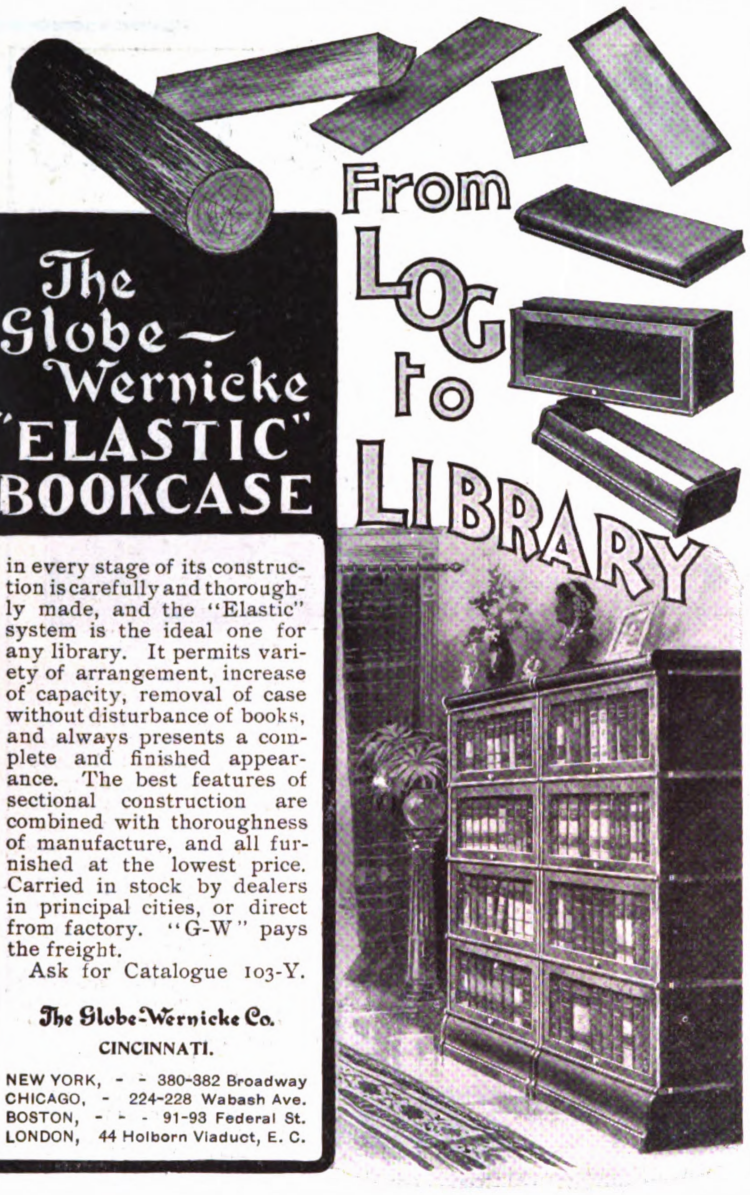
Prompt Action Necessary

This is the first time that the door of highest-grade Endowment Insurance has opened at the knock of a five dollar bill. The opportunity afforded by our Club is exceptional, and cannot remain open indefinitely for reasons that cannot easily be stated here but which we will explain by letter, so that you will readily see why you should act *at once* in order to receive the important benefits of Club membership.

SUCCESS Life-Insurance Club

RICHARD WIGHTMAN, Secretary No. 4 University Building, New York

Digitized by Google



The Globe-Wernicke "ELASTIC" BOOKCASE

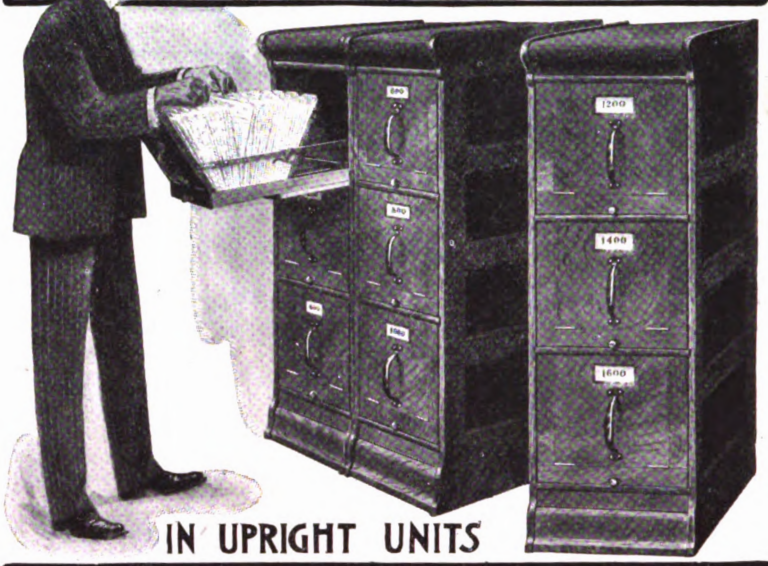
in every stage of its construction is carefully and thoroughly made, and the "Elastic" system is the ideal one for any library. It permits variety of arrangement, increase of capacity, removal of case without disturbance of books, and always presents a complete and finished appearance. The best features of sectional construction are combined with thoroughness of manufacture, and all furnished at the lowest price. Carried in stock by dealers in principal cities, or direct from factory. "G-W" pays the freight.

Ask for Catalogue 103-Y.

The Globe-Wernicke Co.
CINCINNATI.

NEW YORK, - - 380-382 Broadway
CHICAGO, - 224-228 Wabash Ave.
BOSTON, - - - 91-93 Federal St.
LONDON, 44 Holborn Viaduct, E. C.

Globe-Wernicke VERTICAL FILING SYSTEM



IN UPRIGHT UNITS

A radical departure in vertical cabinets. A distinct improvement in vertical files. Drop front, open sides, extension slides underneath, and follower operated at sides, are valuable features combined in this file. Greater capacity, more ease in operation, and absolutely no creeping or slipping of papers or folders at bottom, are among the striking advantages. Furnished in upright units, each unit a complete cabinet, and capable of unlimited horizontal extensions. Units securely bolted together at top and bottom. The practical and valuable advantages in this vertical cabinet system have never been equalled; the material, construction and finish are unsurpassed; and all furnished at the lowest cost. Carried in stock by dealers in principal cities, or direct from factory, freight paid.

Ask for Catalogue 803-Y

Originators and largest manufacturers in the world of "Elastic" Cabinets, Bookcases, Card Indexes, etc.

The Globe-Wernicke Co. Cincinnati

NEW YORK—380-382 Broadway. CHICAGO—224-228 Wabash Ave.
BOSTON—91-93 Federal St. LONDON—44 Holborn Viaduct, E. C.

America's Popular Music House



"HOWARD"

Mandolins and Guitars.

These instruments are absolutely the best that money and skill can produce.

EVERYONE GUARANTEED

Large Catalogue with net prices on application.

"Howard" Guitar Specials

Lettered Fingerboard and Instructor Free with Each.

No. A 11271. Quartersawed Oak, French polished, inlaid edge and stripe down back, nickel-plated "Monarch" patent head. This is a beauty. **Price only $9.50.**

No. A 11284. Genuine Mahogany, French polished, inlaid celluloid edge around front and back, inlaid stripe down back, "Monarch" nickel-plated patent head.
First-class in every respect, only **$11.50.**

No. A 11303. Genuine Rosewood, white celluloid inlaid edge, swelled back with stripe down centre, "Monarch" nickel-plated patent head.
An exceptional bargain, **$12.00.**

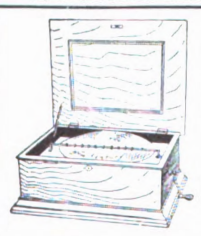
"Howard" Mandolin Specials

No. A 12544. Rosewood and Mahogany, 13 ribs, French polished, with "Monarch" nickel-plated patent head. **$7.50.**

No. A 12549. Rosewood and White Maple, 17 ribs, with colored strips between ribs, bound with white celluloid around edge, German silver patent head and fancy inlaid guard plate. Price, **$13.50.**

No. A 12552. Genuine Rosewood, 23 ribs, with white strips between ribs, edge bound with celluloid, beautifully inlaid guard plate and around sound hole, engraved German silver patent head.
This beautiful Mandolin only **$20.00.**

Any of the above instruments sent C. O. D. upon receipt of $1.00.



...The... "New Century" Music Boxes.

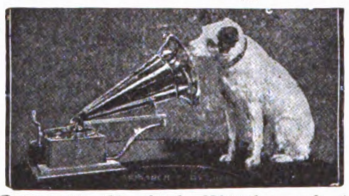
Just One Century ahead of any Music Box on the market to-day.

The "New Century is the product of many years experience in Music Box making and we will guarantee its vast superiority over all other music boxes.

Catalogue on Application.
A postal will bring it.

The "Victor" Talking Machines

$15 to $50



Awarded Gold Medal at Buffalo 1901

The Greatest Musical Wonder of the Age.
THE "ONLY" TALKING MACHINE.
Catalogue and List of Records on Application.

VIOLIN VALUE.

A violin bought by our original and unique plan becomes simply an investment. It is always worth exactly what you paid for it. It will pay you to investigate this plan before buying. We carry the largest line of fine and rare Violins in America.



A few of our "Special" Violin Outfits which we can guarantee.

Outfit No. A 13730. Consists of a fine Conservatory Violin, Stradivarius model, fine oil varnish, polished, solid ebony trimmings; case, wood, flannel-lined; fine tourte bow, with octagon stick, German silver mountings, bone tip, instructor, resin and lettered finger-board. Price, **$8.50.**

Outfit No. A 13731. Consists of a Conservatory Violin, Stradivarius model, selected fine copy, beautiful finish, solid ebony trimmings; case, waterproof, imitation leather, leather bound, top opening, buckles and leather handle; a fine vuillaume bow, octagon stick, German silver-lined ebony frog, German silver mountings, instructor, resin and lettered finger-board. **This is a fine outfit.** Price, **$12.35.**

Outfit No. A 13739. Consists of a Bergonzi Artist Concert Violin, rich, brown varnish polished, "Imperial Violin" carved on back, full ebony trimmings, full leather-covered case, velvet lined, nickel catches and lock; a beauty; an excellent iron-wood bow, with German silver mountings, instructor, resin and lettered finger-board. **This outfit is first-class in every respect.** Price, **$17.75.**

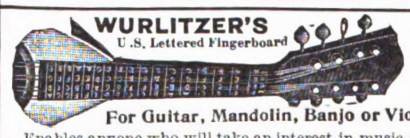
Outfit No. A 13742. Consists of a fine Concert Violin, Stradivarius model, especially selected fine copy, dark brown varnish, polished, "R. W. B. Concert Violin" carved on back, fine leather-covered case, velvet lined, with nickel trimmings, fine Bausch bow, made of snake-wood, ebony frog, German silver mountings, instructor, resin and an extra set of fine strings. **This is a professional outfit.** Price, **$24.75.**

SEND FOR COMPLETE CATALOGUE.

Any of above sent C. O. D. upon receipt of $1.00.

WURLITZER

BRASS BAND
INSTRUMENTS, DRUMS, ETC.
Reduced Prices. Don't buy until you see new 80-pp. Cat. B. MAILED FREE.
50 Years' Experience.



WURLITZER'S
U.S. Lettered Fingerboard

9c. by mail, postpaid.

For Guitar, Mandolin, Banjo or Violin.

Enables anyone who will take an interest in music to play easy pieces in a few hours and in a short time become an expert player. Will save you money, time and worry. Price, postpaid, for either instrument, **9 cents.**

A **"Common Sense"** Instructor to go with fingerboard will be sent postpaid for **25 cents.** Mention which instrument.

Wurlitzer's "Universal."



Patent Adjustable Tuning Fork.

The only reliable guage of sound in the world that is adapted to any locality or country, as indicated by the name "Universal." The pitch may be raised or lowered instantly, and any desired tone secured within the range of an octave, by simply pushing the slide bar up or down between the prongs.

Price, $1.00. By mail, 5 cents extra.

Wurlitzer's Patent Mandolin Pick



Endorsed by Professional Mandolin Players.

Enables the performer to gradually increase or decrease the volume of sound, and to tremolo a chord, when necessary, with the greatest ease. Teachers and players who have tried this pick will use no other. **Price, 20c. by mail, prepaid.**

Nickel-Plated Fife

With Mouthpiece Attached.

ANYONE CAN PLAY IT.



Price, by mail, postpaid, **30 cents.**

THE RUDOLPH WURLITZER CO., 110-120 East Fourth Street CINCINNATI, OHIO.

Digitized by Google



There is no more delightful holiday than a trip to California.

And the best time to go is now—in March or April. California is at its best then. The hills and valleys are clothed in green; millions upon millions of wild-flowers are in bloom and the air is as invigorating as a tonic.

Best of all, the Yosemite Valley opens April 1. You can visit it after you have seen Southern and Central California. The five day stage ride through this valley of wonders is a fitting culmination to the California pilgrimage.

The way to go to California is via the

Golden State Limited

Rock Island System

SOUTHERN PACIFIC COMPANY · SUNSET ROUTE ·

Newest, handsomest and most luxuriously equipped of trans-continental trains.

Leaves Chicago daily at 7.45 P. M.; Kansas City at 10.40 A. M. Less than three days to Los Angeles. Thro' cars to Pasadena, Los Angeles, Santa Barbara and San Francisco. Lowest altitudes and most southerly course of any line across the continent. Compartment and standard sleeping cars; dining, buffet-library and observation cars. Electric lights; electric fans; bath; barber.

Route: Rock-Island and El Paso-Northeastern Systems, Chicago to El Paso; Southern Pacific Company, El Paso to Los Angeles and San Francisco.

Tickets and full information at all railroad ticket offices in the United States and Canada. Beautifully illustrated literature descriptive of California, sent on receipt of six cents in stamps.

JOHN SEBASTIAN,
Passenger Traffic Manager, Rock Island System, Chicago, Ill.

Digitized by Google

HEROES OF HISTORY

The World's Imperial Men and Women

Alexander The Great.
By John Williams, L L. D.. the noted Scholar and Biographer.

Julius Cæsar.
By James Anthony Froude, M. A., Author of History of England.

Charlemagne.
By Thomas Hodgkin, D.C.L. the Jurist and Historian.

Alfred The Great.
By Dr. Thomas Hughes, the celebrated English Writer.

William The Conqueror.
By Edward A. Freeman, L L. D., the distinguished English Historian.

Joan of Arc.
By Jules Michelet, the great French Historian.

Christopher Columbus.
By Washington Irving, (with new introductory material.)

William The Silent.
By Frederic Harrison, M.A., the eminent English Critic, Professor at Oxford University.

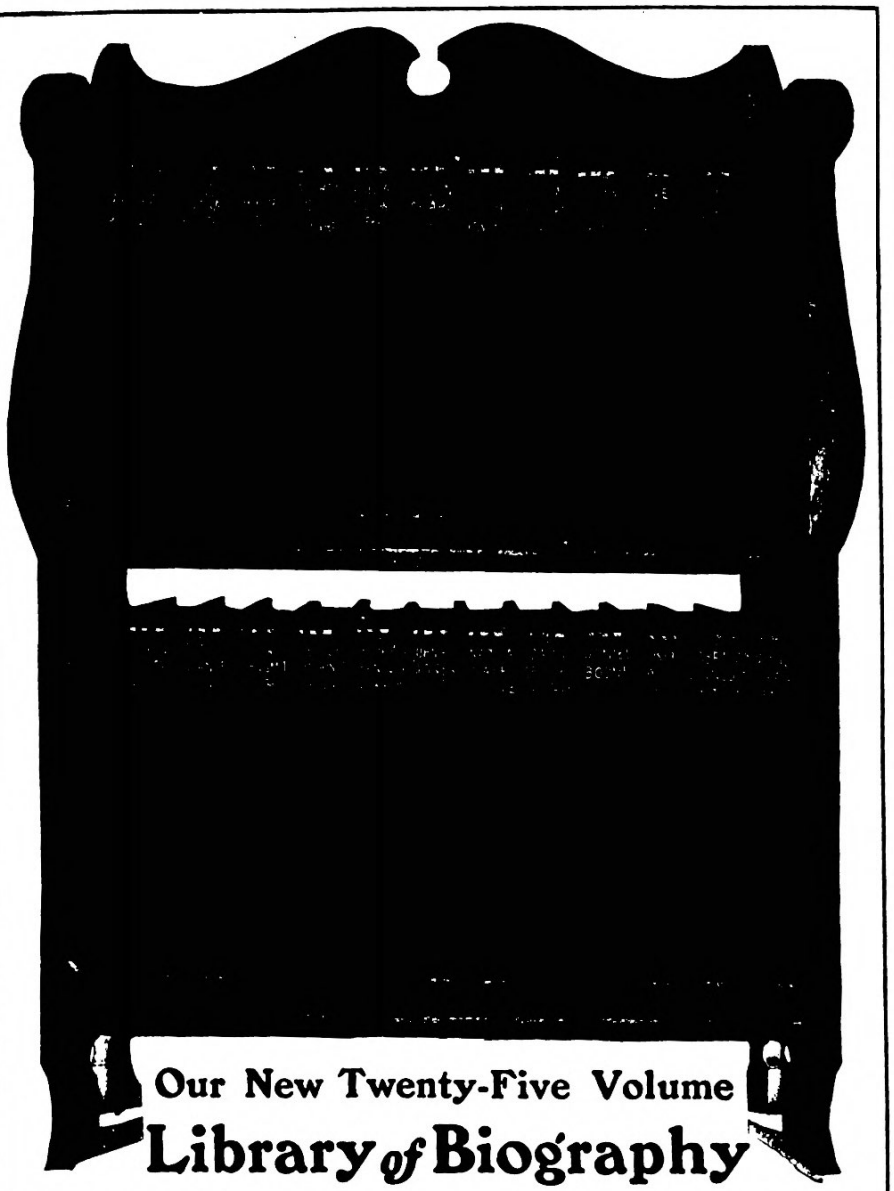
Queen Elizabeth.
By Edward Spencer Beesly, M. A., the English Critic and Biographer.

Oliver Cromwell.
By Edwin Paxton Hood, the brilliant American Biographical Writer.

Frederick The Great.
By Francis Kugler, the distinguished German Historian.

Admiral Nelson.
By Robert Southey, the great English Poet and Biographer.

"But after all is said, Biography is the only true History."—Carlyle.



Our New Twenty-Five Volume
Library of Biography
SENT FREE ON APPROVAL

Each subject treated by a great writer.

Napoleon Bonaparte.
By P. C. Headley, the well known American Historian.

David Livingstone.
By Dr. Thomas Hughes.

Henry M. Stanley.
By Arthur Montefiore, F. R. G. S., the eminent English Critic.

Captain John Smith.
By W. Gilmore Simms, the well known Novelist and Biographer.

George Washington.
By Jared Sparks, L.L. D., the eminent American Historian.

Benjamin Franklin.
Autobiography and Letters, with copyright notes and new material edited by Rev. Henry Ketcham.

John Paul Jones.
By James Otis, the popular Author and Educator.

Nathan Hale.
By C. M. Holloway, the well known American Biographical writer.

David Crockett.
Autobiography with new introduction.

Daniel Boone.
By Cecil B. Hartley, the well known Biographer.

Kit Carson.
By Charles Burdett, the popular American Author.

Abraham Lincoln.
By Rev. Henry Ketcham, the scholarly and successful writer.

General U. S. Grant.
By Hon. J. T. Headley, the distinguished Historian.

"History is mainly the biography of a few imperial men and women."—Lowell.

To "Success" Readers who send us promptly the coupon printed below, we will at once send ***carriage prepaid*** (and with no obligation to purchase) a full twenty-five volume set of this superb new work. Our initial announcement in "Success" and a few other leading periodicals brought so many orders that the first edition, though large, was quickly exhausted, and a larger second edition is now ready in two styles of binding, extra English cloth silk ribbed pattern, stamped in gold, and genuine Half Morocco, backs stamped in pure gold leaf, from special dies cut to order, silk headbands and gold tops, silk ribbon marker, every volume being carefully hand finished. This Half Morocco style constitutes a beautiful library set to last a life time, and one which you will always gaze upon with pleasure and be proud to show to your friends.

No advertisement can convey an adequate idea of the beauty and convenience of the volumes, and of the fascinating interest of the Library for casual reading or historical study. That is why we want you to see ***the work itself***. We would like to have you read a volume or two or even a chapter here and there for we know that you will be charmed with the stories—for they ***are*** stories, ***true*** stories of heroic effort and achievement. They are

World-History Told in Biography.

We believe you will say "*These are just the books I want*," in which case you can obtain them by sending us only $1. at first and $2. monthly thereafter for ten months for the Cloth Style; $3. monthly for twelve months for the Half Morocco Style. In either case this is less *than half price* because of the special discount to those who order by mail, saving us large expense for agents' commissions, etc.

If for any reason you decide not to add Heroes of History to your store of Best Books (which we hardly believe) you can hold the volumes subject to our order without incurring the slightest obligation. We know you will *want* to keep them: we believe that you will do so.

Fuller particulars on request but you will be better pleased to see the volumes themselves and note the substantial and elegant bindings, excellent paper, clear type and fine engravings. They are made on honor. You will say so. Address

THE PERKINS BOOK CO.,
294 Broadway, New York.

It Costs You Nothing To Examine the Work Less than Half-Price If You Retain It



What U. S. Senator Gallinger says:
I beg tc acknowledge receipt of Heroes of History and congratulate you on the splendid work you have issued. As I examine the books more thoroughly I am the more delighted with them. In all my library I have no set of books I prize as highly as these. The price asked for them is absurdly low.
W. H. GALLINGER, Washington, D.C.

FREE INSPECTION COUPON — CUT OUT AND MAIL TO-DAY

Success Mar.

Cut this corner off, sign and mail at once to
THE PERKINS BOOK CO
294 Broadway, New York

Please send me (transportation prepaid), for my free inspection, a complete set of "**Heroes of History.**" in 25 volumes, in.....(clo. or ½ mor.) binding. It is understood that I am free to keep and examine the work for 10 days after receipt, and if I do not wish the books, I may notify you and hold the same subject to your order. If I keep the books, I agree to pay you or your order $1 on examination and..... a month thereafter for *.....months. Title to books is not to pass to me until they are fully paid for. I reserve the right to pay cash in full at any time.

Name.....
Address.....
Occupation.....

*In ordering Cloth, $1 in $2 a month for 10 months. For the elegant Half-Morocco, $3 a month for 12 months.

Digitized by Google

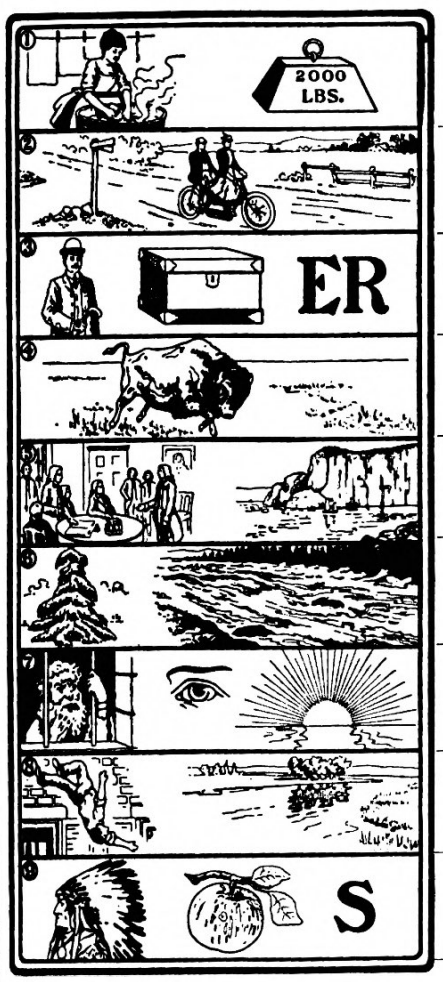
Twenty-Five Free Tours of Europe

LASTING FORTY DAYS, ALL EXPENSES PAID

And Over One Hundred Thousand Dollars in Cash Prizes to be Given Away

IN THIS advertisement we publish nine rebus pictures, each spelling the name of a city located in the United States. Can you name them correctly? If you can, fill in the slip and send it to us, together with a short, twenty-word article on the city No. 1, named after a famous general. We will give a First Prize of Five Hundred Dollars in Cash to the person whose list is correct, and whose article is best in the estimation of the Committee. For the next best answer, Two Hundred and Fifty Dollars in Cash; for the next best answer, One Hundred and Fifty Dollars in Cash; for the next best answer, One Hundred Dollars in Cash; for the ten next best answers, Twenty-five Dollars each; for the twenty next best answers, Fifteen Dollars each; for the forty next best answers, Ten Dollars each; for the fifty next best answers, Five Dollars each; and everyone naming three or more of these cities correctly will receive a cash prize of One Dollar.

Someone is going to win the money, and it may be you; anyway, it does not cost you any money to try. There is only one easy condition, which will take about one hour of your time, and which we will write you as soon as your answer is received. This rebus is not as easy as it appears, and it will take a great deal of brain work to solve the nine cities correctly. The envelope containing the correct answer has been sealed and deposited with a leading safe deposit company of Boston, and will not be opened until after the close of the contest. This, we believe, is the only honest way of conducting a contest, as everyone will have an equal chance. In the event of a tie, we will request five persons who have answered our advertisement to act as a committee to award the cash pro-rata. They will be invited to come to Boston at our expense and be our guests while in this city. We take this original method of ours of selecting a committee to show our good faith, as we want to treat all in the fairest manner possible. The Committee will be selected, solely upon their merits, from among our contestants, and, in addition to their expenses being paid, we will allow each one Five Dollars a day for their time. You may be asked, but not compelled to act as one of the Committee. The Committee who decided our last contest was composed of the following named persons: Fitz James E. Browne, Montreal, Canada; Mrs. R. Ryan, Houston, Texas; C. D. Baldwin, Cascade, Iowa; Mrs. O. F. Little, Lincoln, Neb.; Mr. F. T. Tremble, Saranac Lake, N. Y.



Names of Cities

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____

Now, in addition to the cash prizes mentioned above, we are going to give to someone who complies with our easy condition, an opportunity to win and secure from us without any labor or expense on their part, one of the following **Twenty-five prizes which will consist of a free trip to Europe lasting forty days; which means every expense paid, first-class, from the time you leave home until you get home.** Below you will find the daily itinerary:

Tuesday, July 21, sail from Boston, via S. S., Cunard Line. Wednesday, July 29, due at Queenstown, Ireland. Thursday, July 30, land at Liverpool and take especially reserved cars for Warwick, Hotel "Warwick Arms." Friday, July 31, make a coaching trip to Sholtery and Stratford-on-Avon, returning to Warwick. Saturday, August 1, visit Warwick Castle, the Leicester Hospital and the old church of St. Mary, taking an afternoon train for London, "St. Erwin's Hotel."

Friday, August 7, leave by day express, proceed to Newbourn, cross the channel to Dieppe, and through Normandy, reach Paris. Grand Hotel St. James. Thursday, August 13, leave Paris on a morning train for Brussels, Grand Hotel. Saturday, August 15 (evening), leave Brussels on evening train for Antwerp, one hour distant. Sunday, August 16, in Antwerp, Hotel Central. Monday, August 17, go by morning train to The Hague and Scheweninzen. Hotel des Indes, The Hague. Thursday, August 20, proceed to Rotterdam, and sail by Steamship of the Holland-America Line. Saturday, August 29, due in New York.

To give you a slight idea of the places visited, we append the following:

In London, two days' carriage drives, and visits paid the Guildhall, the Museum, the Corporation Gallery, St. Paul's and the Crypt, Fleet Street, the Law Courts, Middle Temple Hall, the Temple Church and grave of Oliver Goldsmith, the Embankment, Parliament Buildings, Houses of Lords and Commons, Westminster Abbey, Whitehall, Trafalgar Square, the National Gallery, Piccadilly, St. James and Green Parks, Marlborough House, St. James' Palace, Buckingham Palace, Hyde Park, Rotten Row, the Albert Memorial, the Royal Albert Hall, South Kensington Museum, the British Museum, Smithfield Market, the Mansion House, Bank of England, the Old Curiosity Shop and Tower of London.

In Paris. There will be carriage drives, two days to visit the Palais de Justice, Ste. Chapelle, the Pantheon, the Church of St. Etienne du Mont, the Luxembourg Gallery, The Tomb of Napoleon and Les Invalides, the Eiffel Tower, the Trocadero, the Place de la Concorde, the Madeleine, the Park Morceau, the Boulevards, the Opera House, the Porte St. Denis, the Column July, and Place de la Bastille, Pere-la-Chaise, Notre Dame, the Morgue, the Galleries of the Louvre, the Palais Royal, and the Gobelin Tapestry Works. A whole day will be devoted to a trip to St. Cloud, thence to the Park of Versailles and the Great and Little Trianon, and to visit the state carriages. From here the party will proceed to the grand Palace at Versailles, and devote the afternoon to its treasures of history and art. In Brussels. Drive, and visit the Hotel de Ville, the Church of Ste. Gadule, the Palace of Justice, and the Wiertz Picture Gallery.

These are prizes which are worth trying for, and only come once in a lifetime. It will be under the auspices of the "BROWN BOOK," which means that everyone will have a good time.

Now, outside of these twenty-five free European trips, there will be a twenty-sixth prize of Three Hundred and Fifty Dollars, a Twenty-seventh prize of Two Hundred Dollars, a twenty-eighth prize of One Hundred Dollars, and Twenty Prizes of Fifty Dollars each, Twenty Prizes of Twenty-Five Dollars each, Twenty Prizes of Fifteen Dollars each, Twenty Prizes of Ten Dollars each, and Fifty Prizes of Five Dollars each. You have an opportunity to win and secure from us **without one cent of expense on your part,** any of the above mentioned prizes. There is positively no deception, and as for trickery, how can there be when the Committee is selected from the contestants, and you yourself might be chosen to decide who the winners are.

Remember, we are the only publishing firm in the world who have given away the largest cash prizes in contests arranged by a single firm. Do not throw this advertisement aside and say, "O, Pshaw! I have answered puzzles before and got nothing for it," for if you do, you will regret it as long as you live. Someone will win the money, and it may be you; anyway, it does not cost you one cent, as we do not want any money from you, and surely the prizes are worth trying for.

Do you, candidly, know of any firm in the world who has made such liberal offers in such a fair manner? Of course, you have no assurance except our word that we are financially able to carry out the promises we have made. If you have the least doubt, look us up. You will find that we have lived up to every promise that we have ever made, and we have thousands of letters from prize winners on file in our office. We are a responsible Company with a paid-up capital of $300,000, composed of well-known business men, giving employment to upwards of two hundred people, and our sole object in giving away such princely prizes is, to lead our competitors; and we will leave no stone unturned to accomplish, by honest methods only, our object. Everyone entering these contests will receive honest treatment, and you will have the same chance whether you live in California, Canada, or Massachusetts; distance positively makes no difference. No one connected directly or indirectly with this firm will be permitted to compete for these prizes. Send your answer to us at once, and in a few days you will receive our reply. Do not delay, as this advertisement will not appear in this publication again. Address us this way:—

Contest Department, The Brown Book, 214 Franklin and Broad Sts., Boston, Mass.

Digitized by Google

W. B. ERECT FORM CORSETS





There are 40 Distinct Styles of Erect Form Corsets

—a variety so complete that it is possible for you to obtain as perfect fit-satisfaction as a made-to-measure corset could give. There are special Erect Form models for the stout and slender—the short and long waisted.

The New W. B. Erect Form with Attached Supporters

THE NEW SEASON brings as usual new W. B. models. W. B.'s are always up with the modes. We are constantly evolving new corsets to keep pace with the creations of the modiste. Our latest is the Long Hip Erect Form, with Supporters already attached to the corset. Ask your dealer for the following numbers:

Erect Form No. 916 Long Hip model. In jean or batiste with supporters attached. Sizes 18 to 30, ... **$1.00**

Erect Form No. 991 Long Hip model of Sterling Cloth, with supporters attached. Sizes 18 to 30, ... **$1.50**

Erect Form No. 908 Long Hip model. Of very fine coutil or white batiste, with double branch hose supporters attached. Sizes 18 to 30, ... **$2.00**

Erect Form No. 912 Long Hip model of imp. coutil or white batiste. Double branch hose supporters on front—single supporters on side. 18 to 30, ... **$3.00**

In addition, we make mention of three other very popular long hip models (without hose supporters):

Erect Form No. 989 at $1.00. **Erect Form No. 992 at $1.50.** **Erect Form No. 711 (Improved) at $2.00.**

Erect Form 990 shown above is a low-busted, box hip corset for slender figures and young women. Made of sterling Jean in white, drab, pink and blue, or of black sateen. Sizes from 18-26. Price $1.00. If your dealer cannot give you any of the above styles mention his name and write direct, enclosing check or money order—we will see that you are supplied.

WEINGARTEN BROTHERS, Dept. B, 377-379 Broadway, New York

Digitized by Google

Real Estate Wanted and For Sale

If you want cash for your Real Estate, I can get it for you, no matter where your property is located or what it is worth. If you want to buy any kind of a property in any part of the country, I can promptly fill your requirements.



I do not expect to convince you by my advertising alone that I am better equipped to make a quick cash sale of your property than any other real estate man; but, I *do* expect to convince you that it will be to your advantage to write to me and tell me your requirements, so that I will have an opportunity to explain to you my business methods and submit a definite plan for converting your property into cash. The statements in the average advertisement are somewhat exaggerated; in many advertisements ***greatly*** exaggerated, but in some, simply plain statements of facts. Of course I cannot expect you to believe that my ads belong to the last named class, without giving you some tangible evidence. That is why I want you to send me a description of your property so that I can tell you in a plain, straightforward manner just how I would handle it, how much commission I would charge you and why I could, in all probability, sell it more quickly than other real estate brokers. I don't want you to simply take my word for ***anything.*** I want to give you ***positive proof*** of my ability before any agreement whatever is made between us. Fill out the blank on the lower portion of this page and mail it to me to-day.

Remember that while you are filling out one of these blanks somebody may be filling out one of the hundreds of thousands of other blanks that appear in this and other leading publications to correspond exactly with your requirements.

If you want to buy any kind of a property in any part of the country, I will guarantee to fill your requirements promptly and satisfactorily. The magnitude of my business enables me to offer you many important advantages which no other broker can possibly offer. Some of these advantages will surely save you money. It doesn't matter whether you want to buy a $100 building lot, a $10,000 farm, a $1,000,000 tract of coal land or any other kind of real estate. I have it, in the right location and at the right price. I have by far the most complete and extensive list of desirable real estate ever gotten together. Furthermore, I have access to the lists of the thousands of real estate brokers who co-operate with me. In rare cases when I have calls for some unusual kind of property, I find it necessary to resort to special advertising, but my facilities in this line are so extensive that the desired result is almost invariably accomplished. Even if you have decided to buy some certain property, it will pay you to communicate with me before closing the deal. I can tell you how to save some money. Remember, you will get the best possible service regardless of the size of the transaction. If you have not fully decided just what kind of a property you want, just give me a general idea and approximately the price you want to pay. I will then send you a list of desirable properties which may fit your requirements. In any event, I believe that I can save you some money.

If You Want to SELL, Fill Out, Cut Out, and Mail this Coupon to me To-Day.

.....1903

W. M. OSTRANDER, 1410 North American Bldg., Philadelphia.

Please send without cost to me, a plan for finding a cash buyer for my property which consists of .....

.....

in the town or city of .....

County of .....*and State of* .....

and which I desire to sell for $ .....

The plan is to be based upon the following brief description of the property:

.....

.....

.....

.....

Name .....

Address .....

If You Want to BUY, Fill Out, Cut Out, and Mail this Coupon to me To-Day.

.....1903

W. M. OSTRANDER, 1410 North American Bldg., Philadelphia.

With a view of buying, I desire information about properties which correspond approximately with the following specifications:

Kind of property .....

Size .....*State* .....

City or County or part of State preferred .....

The price must be between $ .....*and $* .....

I will pay .....*down, and the balance* .....

.....

.....

.....

.....

Name .....

Address .....

Digitized by Google

"WHERE PURITY IS PARAMOUNT"

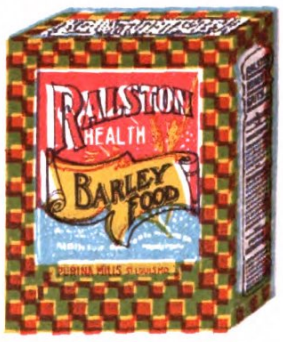
Ralston

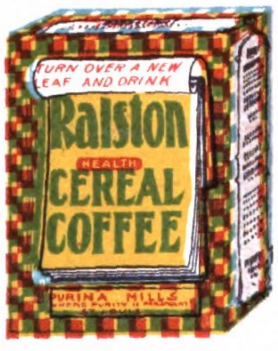
PURINA FOODS



Absolutely Pure

The Purity of Ralston Purina Foods is "Appreciated in a Million Homes." Mothers have recognized the great importance of supplying their families with sweet and healthful Ralston Purina Foods, which are made in Purina Mills, an institution where Cleanliness Prevails; "Where Purity is Paramount." No matter whether it is Ralston Breakfast Food, Ralston Cereal Coffee, Purina Whole Wheat Flour or Ralston Kornkins; if it's a "Checkerboard" package or sack, and has either the name of "Ralston" or "Purina" it is Absolutely the Purest and Best. Your grocer can supply you with these foods—just ask him.





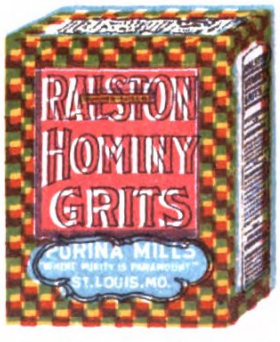


Send 10c and your Grocer's name for a full size pkg. of Ralston Cereal Coffee

Ralston Purina Co., 840 Gratiot St. St. Louis, Mo.









PURINA MILLS PRESS

Digitized by Google