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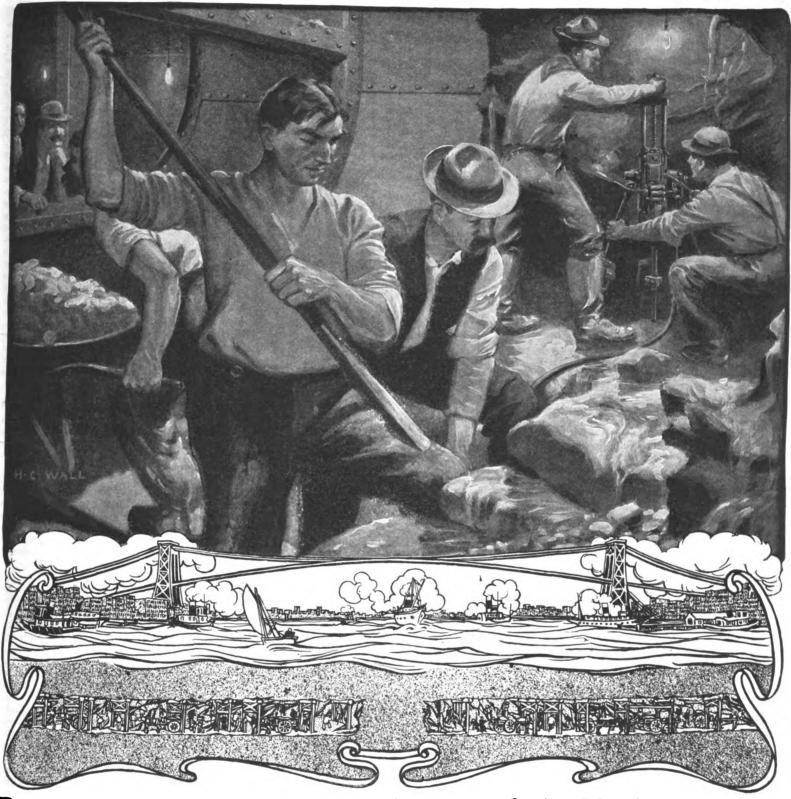
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EW YORK, APRIL, 16

Number 107



# Burrowing in the Nether Gloom of the Hudson's Bed

To BLAST out a tunnel through a mountain of rock is a notable undertaking; to construct a rapid-transit system under the busy thoroughfares of a metropolis is an achievement; to put a railway tube through solid rock and oozy silt in the bed of one of the world's great rivers is a triumph. For years engineers have questioned the possibility of a railway under the North River, that busy strip of water which separates New York City from New Jersey. A few of the boldest have daringly attempted to achieve the almost impossible and have failed, with loss of treasure and human life to mark their failure. But, in the rapid march of engineering science, the impossible of yesterday is the commonplace of to-day. With indefatigable energy, engineers are again attacking the baffling problem; obstacles, once insurmountable, have been overcome; the North River Tunnel, the dream of a quarter of a century, is becoming a reality. Measured by the amount of rock and earth excavated, by the number of workmen employed, by the millions of dollars expended, the railway under the North River is an insignificant material achievement compared with the New York under-

### FRANK FAYANT

ground railway; but, as a bold engineering venture, it ranks far higher. Underground urban railways are now familiar things, but never before has a tunnel been constructed like the one now nearing completion in the bed of the North River.

Who is the courageous "captain of industry" whose genius has made possible this new triumph of engineering? An American? In these marvelous days of American achievement, one naturally expects to find American brains behind all great projects on this side of the Atlantic. But, in this instance, strange to say, it is an Englishman who is the leader of the task. Scientific discovery and engineering achievement know no flag. While American engineers are amazing Londoners with their elaborate plans for underground railway construction in the English metropolis, it is a Yorkshire man who has opened a new chapter in railway tunnel-digging in the American metropolis. Charles M. Jacobs is his name. Although an engineer of international distinction, who knows more about under-river work

than any other man on either side of the ocean, he is unknown to the millions who are always eager to have the name of the latest celebrity on the tip of the tongue. But everybody is soon to know about this English engineer, for, before he is through digging this trolley tunnel between New York and Jersey City, he will be at work on a still more marvelous piece of under-river engineering, the great railway tunnel projected by the Pennsylvania Railroad Company, to give its through trains entry to the heart of New York City. Then the name of the tunnel-digger will be known to all.

When Lord Charles Beresford was recently in New York, he called to see Mr. Jacobs to congratulate his countryman on his North River achievement. An American engineer happened to be at the meeting.

"Is it not rather remarkable," the American asked the English admiral, "that we should wean away from England an engineer of the ability of Mr. Jacobs?"

"Not at all," was the laughing answer, "for here in America you have rivers big enough for Mr. Jacobs's genius. You would n't expect him Ready for an Inspection of the New Tunnel

with the Thames, would you?"

to stay at home and potter

"No, no," protested the tunnel-builder; "the reason you find foreign engineers in this country is because America welcomes with cosmopolitan hospitality the men of all countries. It doesn't matter where you come from; if you have a knack of doing something well, this country wants you."

Few engineers have achieved as much in under-river tunnel construction as this Yorkshire man who has been chosen by the sagacious men of the Pennsylvania Railroad Company to put a railway tunnel straight through from New Jersey to Long

The lay mind can hardly comprehend the magnitude of railway tunnel construction in the treacherous bed of the Hudson River. When I talked with Mr. Jacobs, the work on the trolley tunnel had reached its most delicate stage.

#### It Would not Take Much to Blow off the "Roof"

"It is like this," he said, drawing a rough sketch with a pencil on a scrap of paper. we are at work down in the river bed, driving a steel shield through the silt and rock from shore to shore by the aid of powerful hydraulic ma-chinery. Above is the river water, sixty feet deep, pressing down on a thin layer of oozy silt. Just at this point there is but a thin stratum of the silt, for a ledge of hard rock reaches up into the very path of the tunnel. The upper part of the tunnel lies in the silt, which is so soft that you can shove Below is the your arm into it, like so much mud. rock that can be dislodged only by dynamite. Before this work was undertaken, we blasted our way through rock, and we have shoved our way through silt, but never before have we had to work on rock and silt at the same time. You see what a treacherous bit of work it is. With only ten feet of silt above us, we have to proceed with the greatest care so as not to blow off our roof;

at the same time we must blast the rock just below. This blasting, too, must be done under compressed air without endangering our machinery. It is this situation that makes the work unique. I was convinced that it could be accomplished successfully, and we are carrying it through."

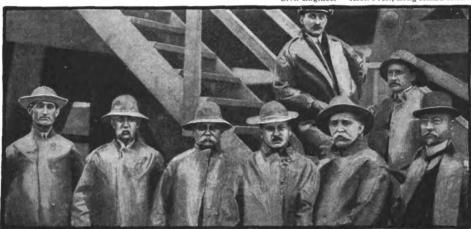
While we were talking, a "progress card" was brought in to show the chief what had been done the day before down in the riverbed. The card, about nine by six inches in size, was covered with an analytic story in mathematical symbols, telling, with all the accuracy of a moving picture, the tale of the

day's work.
"Ten feet yesterday," said Mr. Jacobs, with a ripple of enthusiasm. "That tells the story better than I can."

#### A Mighty Shield Protects the Workmen

All subaqueous tunnel construction is now done by means of steel shields. The shield in use in the North River Tunnel is a section of a steel tube about twenty feet in diameter, strengthened by steel webs which divide it into compartments. The shield forms a solid bulkhead across the head of the tunnel. On its forward side the steel edges are sharpened to cut through the silt. On the inner side are steel doors for evacuating the silt removed. The workmen are in the tunnel facing these doors. This shield weighs twenty-five tons. When a new piece of tunnel is to be cut, hydraulic jacks are put in place around the inner edge of the shield. The doors in the compartments are opened and the power is turned on. Engines at the top of the construction shaft on the New Jersey shore pump the water through a pipe, now thousands of feet long, to the head of the tunnel, where the enormous water pressure pushes the shield slowly forward with a maximum driving force of two thousand tons. As the shield advances, the silt it displaces is squeezed through the open doors in the diaphragm. It falls

J. S. Brown Asst. Pres., Long Island R.R. J. V. DAVIES Civil Engineer



W. G. McAddoo W. G. Oakman A. G. Noble W. H. Baldwin, Jr Pres., N. Y. and N. J. Pres., Guaranty Trust Chief Engineer, Railroad Company Company, New York Long Island R.R. Island Railroad

W. H. BALDWIN, JR.

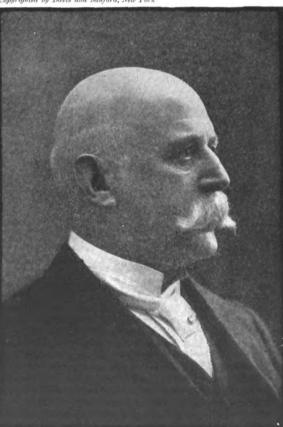
C. M. JACOBS Civil En-

DR. A. J. LOOMIS Resident Physician at the tunnel works

into little iron cars in wait for it, and the loaded cars are then run back on a railway in the tunnel to the New Jersey shaft, there to be hauled to the surface and dumped.

When a yard of new tunnel has been dug out, the shield is stopped to await the construction of this bit of tunnel. A ring of cast-iron plates, the lining of the tunnel, is slipped into place within the shelter of the tail of the shield. The plates are forced into place by hydraulic pressure. They are riveted together and the joints are calked to keep out the water. All of this work at the head of the tunnel must be done with extreme care, for, just outside, the silt, under the heavy pressure of the sixty feet of water in the river above, is struggling to force its way into the tunnel. A sudden ingress of the mud would precede an inrush of a flood of the river that would mean death to the men at work in the tunnel. Years ago, when other engineers attempted to construct this tunnel, a frightful accident of that kind did occur, and twenty workmen lost their lives. But the man who now has the work in charge is confident that, with the improved machinery in the

Convighted by Davis and Sanford, New York



Charles M. Jacobs

Mr. Jacobs was born at Hull, Yorkshire, England, June 8, 1850. He was educated to be a civil engineer. Fifteen years ago, his railway and tunnel work in England attracted the attention of Austin Corbin, who was then the president of the Philadelphia and Reading Railway. He early conceived the idea of constructing railway tunnels under the East and North Rivers. New York. Seven years ago, he dug the East River gas tunnel, but this work was only a preliminary to the New Jersey trolley tunnel and the still more ambitious Pennsylvania Railroad tunnels, which are unique in subaqueous engineering. For the Pennsylvania Railroad tunnels, Mr. Jacobs has conceived the altogether novel scheme of holding up his tunnels in the soft silt of the river bed by actually building an underground bridge.

tunnel, the two hundred men who have staked their lives on his engineering knowledge are as safe from harm as the thousands of passengers who daily cross the river on the ferryboats.

Although the shield construction never exposes the surface of the silt, the danger of the work is made still less by keeping the airpressure within the head of the tunnel greater than that of the water outside. This is the most notable feature of this marvelous undertaking. In the tunnel there are two air-locks, about a third of a mile apart. When the workmen enter the tunnel from the shaft on the Jersey side, they travel a long distance through the completed tunnel in a nor-

mal air-pressure of fifteen pounds to the square inch. Then they enter the first air-lock. This is a boilerlike thing, with doors at either end, opening toward the head of the tunnel. When the workmen are inside the airlock, the door on the New Jersey end of the chamber is closed, and compressed air is forced in until the pressure is twenty or twenty-two pounds to the square inch. Then the farther door is opened and the workmen pass on into the long middle section of the tunnel, where the air is always kept at the higher pressure.

#### The Workmen must Pass a Medical Examination

Fifteen hundred feet beyond, there is a second air-lock. The workmen enter this lock in the same way, closing the door behind them. While they are in the little chamber the pressure is raised to thirty pounds to the square inch. Sometimes the air-pressure is made still greater, depending on the necessities of the work beyond. The limit of human endurance is fifty pounds. Beyond the second air-lock is the working chamber, where the pressure is kept at the high limit to prevent the ingress of water. The work behind the great steel

shield is always under this high pressure. When the workmen leave the shield, they return to the normal pressure of the outer air by reversing the operation, going into the high-pressure lock, and then to the low-pressure lock. The two locks are used to make the transition less abrupt. The wide separa-tion of the locks adds further to the safety of the strange device.

Working in this abnormal atmospheric pressure is not without its dangers. Every man selected for this special labor must have a certificate from the company's physician that he is physically fit for this arduous subaqueous employment. A man with a weak heart is not permitted to labor in an air-pressure of double the pressure of the normal atmosphere. Nor is compressed-air tunnel work safe for a man who drinks alcoholic liquor. Every man admitted to the working chamber is under promise not to drink anything stronger than tea. When the tunnel-diggers first take up the work, they are kept below only four hours at a stretch, and the shifts are never longer than eight hours.

#### A Physician Is in Readiness to Attend the Men

Entering the air-lock for the first time, the workman experiences a great roaring in the ears as the pressure is turned on, just as one does who enters an inclosed elevator in a New York office building. There is one such elevator in New York, in the oldest of the tall buildings, that is so poorly constructed that many persons with sensitive eardrums will not venture to ride in it. But the pressure of the air in it never approaches that in which the tunnel-diggers have to work for eight hours at a stretch.

Workers in compressed air are subject to a serious affliction known as the "bends." is always very painful, and sometimes fatal. It is brought on by a too sudden transition from the abnormal to the normal pressure. To guard against the "bends," the air-locks are placed far apart, and the workmen are forbidden to hurry through the locks. But sometimes the men are careless, with painful

consequences. A victim does not succumb until after he has reached a place of normal air-pres-Then he is seized with cramps. In every joint of his body he suffers excruciating pains.
There is but one remedy,—that is, to place the patient under heavy pressure, and then gradually reduce the pressure as he recovers.

For the treatment of workmen attacked with the "bends," there is a compressed-air hospital at the top of the New Jersey shaft. This is cylindrical, eight feet in diameter and twenty feet long. It is divided into two compartments, in each of which are valves connected with the air-compressors. When a workman has an attack of the "bends," he is carried up the shaft and laid on a bench in one of the compartments of the hospital. A physician goes in with him. The air-pressure is raised until it reaches the pressure in which the man has Then his limbs slowly relax and been working. Then his limbs slowly relax and the pain subsides. The pressure is gradually lowered, and the workman is ready to return to the normal atmospheric pressure. One of the tunnel workmen was fatally attacked some weeks

#### Every Bit of the Work Is Calculated in Advance

One trolley tunnel is now nearing completion, and the parallel tunnel will be finished within a year. The critical part of the work on the north tunnel has been going on for some weeks,—the simultaneous cutting of silt and blasting of rock. The blasting is done in a "cave" ahead of the steel shield. The workmen throw open the compartment doors, drill the rock ahead, charge it, close the doors, and fire the charge by electricity. Then the doors are opened, the loose rock is removed, and the shield is forced ahead. The smallest possible charges are used in the blasting, for there is always danger of blowing off the roof of silt and letting in the water. The rock ledge is not more than six hundred feet through at the tunnel line, but it adds some two hundred thousand dollars to the cost of the work. The engineer knew, of course, that he was going to run into this obstruction, for, before he put pencil to paper in making his plans, he had studied every inch of the river-bed, from shore to shore. There is no work by "rule-of-thumb" in modern engineering. Every bit of work is calculated in advance with mathematical exactness.

#### For Years the Problem Was too Big to Be Handled

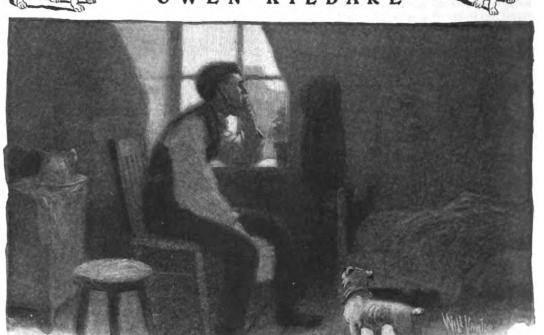
The work that is being carried to completion by the engineer from England has baffled engineers for many years. As long ago as 1874, a company was formed to construct this tunnel. The route then chosen is the one now being followed,—from the foot of Fifteenth Street, Jersey City, to the foot of Morton Street, New York, between the piers of the French and the Anchor Line steamships. A shaft was sunk to a depth of sixty feet on the New Jersey shore, and the digging of the twin tunnels was begun. The work was done under compressed air without the aid of a shield. The north tunnel had been advanced only a short distance when the door of the air-lock became jammed during a leak, and in the inrush of water from above twenty workmen lost their lives. The water was pumped out of the tunnel and the work went on. A long stretch of the north tunnel and several hundred feet of the south tunnel had been finished when the work was again stopped, by a leak on the New York end. Eight years after the inception of the project the company had exhausted its resources, compelling it to abandon the work. For seven years after that no attempt was made to go on with the work. Then an English syndicate took hold of it, but gave it up after a time. The problem was still too big to be handled successfully. Last year, when Mr. Jacobs offered to complete the work, several railway men, headed by William G. McAdoo, president of the New York and New Jersey Railroad Company, raised ten million dollars to acquire the property and finish the tunnel. Mr. McAdoo promises to run trolley cars through the tunnel a year from this summer. The Pennsylvania Railroad tunnel will not be completed for several years. It will be the means of permitting four railway companies to make their terminals in New York City. These trains now run as far as Jersey City, New Jersey, and the traveler is delayed by having to complete his journey by ferryboat.

After so many years of effort, the North River

trolley tunnel, when completed, will be an American triumph, because American capitalists have shown their broad-mindedness and cosmopolitan alertness in crossing the ocean to find a man who has the ability to do the work.

My Good Old Pal

A True Story of a Dog OWEN KILDARE



"During my studies, Bill blinked a hundred questions at me"

[Owen Kildare's true story of his life,"My Rise From the Slums to Manhood," which appeared in the February issue of Success, awakened that interest throughout the country which usually follows a work of merit. It was a straightforward biography of a man who had been overwhelmed with myriads of obstacles,—who could not read or write until after his thirtieth year. Since it appeared, it has called forth over five thousand letters of appreciation from all parts of the country,—portions of it have been republished in many newspapers and other publications, and we have

Nor long ago, I was invited to write for Success my story, "My Rise from the Slums to Manhood." Although I tried to tell it as briefly and directly as possible, it took many words to do Yet, in spite of those many words, I had to omit a number of incidents and events which had an immediate bearing on the course of my life; also, several persons, whose acquaintance influenced me greatly, were not mentioned. But the one whom I most regret to omit is my good old pal,—my Bill.

Perhaps I should not write this, because Bill is only a dog; but, when I closed the doors of my past behind me, he was the only one able to squeeze through them into my better life. He is the only relic of my other days, and a living witness of remembrance.

While I have no desire to detract from the work that my little girl accomplished, I should be grossly unjust were I to deprive Bill of his share in the making of me. I am a man; I feel it. My soul and conscience tell me so, and to all the forces that combined in my transformation I owe a debt of gratitude which deeds only—not words,—can repay. If this plain tale of Bill shall demonstrate to you that he was a factor in my regeneration, then I shall have paid part of my debt to him.

Not very long ago, the rector of a fashionable New York church came forward with the blunt claim that dogs have more than intelligence, -that they have souls. Of course, this assertion caused indignation in many circles, and dogs were rated very low, after that, in the list of intellectual values. It is fortunate that I am not sufficiently learned or educated to have an authoritative voice in the matter, for it will save me from criticism when I become too enthusiastic about my good, dumb, soulless brute. Yet I wish and hope that he has a soul.

I had been graduated from the street life of newsboys to the affluent existence of a Bowery celebrity. A few doors above Houston Street, on the Bowery, was a saloon which was known throughout the land as the "hang-out" of the most notorious toughs and crooks. Still, the place was nightly visited by persons called "ladies and gentlemen,"—representatives of the "best" classes of society. I was employed there as a "bouncer," and there was never a night when my contempt for these shams, who lived their daily life under the cloak of righteousness, did not increase.

letters from ministers who tell us that they have read it in place of a sermon. Several critics have kindy spoken of it as "the most expressive piece of human interest that has been written for many years." Mr. Kildare and the editor of Success wish to thank its readers for these considerate words. In his new story, "My Good Old Pal," Mr. Kildare tells of his faithful dog. This narrative is also true. Mr. Kildare will furnish Success with some remarkable stories and articles of life on the East Side, New York, in the near future.—Тик Еріток.]

They came there to enjoy that seemingly harm-"good time." A "good time" in the midst of moral and physical filth; a "good time" in the company of jailbirds, fallen men and women; a "good time" of grossest selfishness, for, over and over again. I have seen men it as for, over again, I have seen men there for whose education I would have gladly given years of my life, and who, by one word of encouragement or sympathy, could have rekindled the dying flame of hope, of self-respect, in some fellow being; but that word was never spoken, because it would have brought discord into the "good time," and would have jangled the croaking melody chanted by that chorus of human scum in praise of their host—the "sight-seer,"—of the evening!

A glorious sport this "sight-seeing," these "good times," when the sons and daughters of affluence and position feast with gloating eyes on all that is vile and look on the unfortunates of a great city as if they were some strange beasts,—men and women who once, perhaps, were just as good as they are! That each creature in the slums has left behind a niche in the world's usefulness, or a home, to which his daily thoughts stray back, is not considered by the "sight-seer." One does not like unpleasant thoughts when at a circus.

My nightly duty was to suppress all kinds of ouble. The business staff of my employer introuble. cluded several gentlemen, who were renowned for their deftness of touch, and who had had their photographs taken free of charge at a certain somber-looking building in Mulberry Street.
Their code of ethics—never adopted by the public at large,—decreed that they could do no wrong; but, when they did overreach the limits of Bowery etiquette, it became my painful duty to rise in righteous indignation and smite them into seeing

One night, a middle-aged man of respectable appearance—the lcader of a party of "sight-seers,"—had quarreled with a lounger. There was a rumpus at the table, and I was forced to object. I quickly landed the man who had insulted the visitor in the street, whither I was followed by the stylish victim. The occurrence had somewhat sobered him, and he was most effusive in thanking me for having so gallantly assisted him. A lingering sense of shame made him turn homeward, but, before leaving, he insisted that I should call at his home to be properly rewarded for hav-

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ing prevented him from falling further into the

contumely of contempt.

Greed was then one of my many besetting sins, and I lost no time in calling at the address given to me. It was a comfortable dwelling in one of New York City's thoroughfares of ease and good living, and I could not help speculating on the moral make-up of a man who could leave an abode of comfort and home-cheer behind, to spend his leisure hours in a "good time" at a Bowery Even though I could not read or write at that time, and was insensible to the world's finer motives, such an act on the part of a man who had all that life could give seemed to be beyond the ken of human intelligence.

My reception was none too cordial. I was treated as a blackmailer, which, alas, I seemed to After entreating me not to breathe a word about his nightly adventure, he invited me to his stable, where I was to receive the reward for my virtuous conduct. My hopes fell at this. Stables are the lodging-places of horses only, and I began to wonder if he imagined that I wanted to lead a horse through the streets as a reward for my conduct. I mentioned this to him, but he only laughed and bade me wait. He took me to a stall and there pointed with pride at a litter of pure-bred bull pups who were taking their siesta at the breast of their mother.

One by one he lifted them by the scruff of their necks for my inspection. I felt disappointed, and not at all interested. During my years in Park Row I had formed a deep-rooted aversion for all One homeless little cur, looking for a bit of kindness in his miserable existence, once made friendly overtures to me. I was still a brute, -bestial, cruel, —and sent the poor thing from me with a kick. As soon as he had regained his footing, he watched for his chance, and bit me. fore, I hated dogs.

I watched the exhibition of pups with disgust.

The little fat fellows hung motionless until dropped back into their nest. Just as I was about to propose a compromise, on a cash basis, a little rogue, different from his brothers, was elevated for examination. Instead of hanging quietly like the rest of his family, he twisted and wriggled, while his eyes, one of them becomingly framed in black, shone with play, appeal, and good nature. There must have been the shadow of a smile on my lips, for the owner placed the pup in my arms and presented me with it. My first impulse was to drop the pup and kick it into the stall, but the little fellow snuggled into the hollow of my arm and heaved a deep sigh of content. He was on my left side, and his warmth must have been infective, for I felt a dim, dull glow creep into my heart.

Without exactly knowing what I was doing, I tucked my new property under my coat and made my way to my room. It is a question whether the pup gained by the exchange of quarters. My room was on the top floor of an old-fashioned tenement. The ceiling was slanting and not able to cope efficiently with the rain. Of the original four panes of glass in the window, only two remained, paper having been substituted for the others. There was a cot, a three-legged chair, and a washstand with a cracked basin, and a pitcher.

I dropped the pup on the cot, and intended to note how he would take to his new surroundings. He failed to notice them. First, he squatted down and looked at me intently. I must have passed inspection, for, not seeing me draw closer, he came to the edge of the bed and gave a little whine. I meant to grab him by the neck and throw him to the floor, but when my hand touched him he felt so soft and warm, and—well, I patted him. Of course, I had no intention of allowing a pup to change the tenor of my life. That night I went to the saloon at the accustomed time and did my "duty" as well as before. However, at odd mo-However, at odd moments, I would think of the little fellow up in the

It had been our custom to spend the major part of the night drinking and carousing after the close of business. But on the morning succeeding the pup's arrival, I thought it best to go to my room at once, as he might have upset things or caused other damage. That is what I tried to make myself believe,—a rather difficult feat in view of the pup's enormous bulk and ferocity,—not caring to interpret my feelings. I opened the door of my attic room and peeped in. The little fellow was curled up on the blanket and did not wake until I stood beside him. Then he lifted his little nose, recognized me, and went off again into the land of canine dreams.

As I had the dog, I could not let him starve,

and on that morning began my journeys to the grocery store for three cents' worth of milk. I became used to him, after a fashion, and, though showering very little affection on the pup, he seemed to be supremely happy in my company. We had been together for some time before I was sure of our relative positions. Always finding him asleep on my return from the saloon, I was surprised to hear him move about, one morning, as I was inserting the key in the lock. I opened the door, and before me danced the pup in a veritable frenzy of delight at beholding me. This not being a psychological essay, only a plain, true story, I shall not attempt to analyze, but will tell you straight facts in a straight way.

I do not know what made me do it, but I stooped down and lifted the little fellow to my arms. We sat on the bed, and a critical moment in our lives had come. It was a new, a bewildering experience to me, to have a living being so pleased about my appearance, and, feeling moved to learn the reason, I asked:-

'Do you like me, pup?'

Bless me, if that little thing did not try to bark an emphatic "Yes!" Oh, it was to bark an emphatic "Yes!" Oh, it was no deep-toned growl or snarl. It was the pup's first effort in the barking line, and sounded very much like a compound of whine and grunt. But I understood, and we settled down to talk the matter over.

I realized that the pup was entitled to be named, and that matter was first in order.

"See here, pup; you and I are very plain and ordinary people, and it would n't do to give you a 'high-toned' name. Now, what do you say to 'Bill?'—just plain 'Bill?'

The motion was speedily passed, and then Bill and I went on to discuss other questions.

"Bill, you and I are n't overburdened with friends. If you and I were to die at the same moment, not even a cock or a crow would croak a requiem for us. Now, I am going to make you a proposition. You're friendless, and so am I; you're ugly, and so am I; you belong to the most unintelli-gent class of your kind, and so do I; why not establish a partnership between us?"

Bill had sat, watching my lips and looking as wise as a sphinx, until I asked the question. answered in the affirmative, without a moment's hesitation.

"I'm glad you like my proposition, Bill. Now you and I are going to live our own life, without regard for others. We're going to stick to each other, Bill; we're going to be loyal to each other, and, though we do not amount to much in the world, to each other we must be the best of our class. We're going to be true friends."

I took Bill's paw, and, there and then, we sealed

the compact, which has not yet been broken.

Our relationship being founded on this basis, I spent a good deal of my spare time in the room, which, until Bill's arrival, had been nothing but my sleeping-place. Soon the bare walls and the dilapidated condition of the furniture began to grate on me and, slowly, I improved our home. I bought a few pictures from a peddler, purchased two plaster-casts from an Italian, and even em-ployed a glazier to put our window in good shape. Bill and I took pride in our home, and thought it the very acme of coziness. You see, neither one of us had ever known a real home.

But dogs, as well as men, need exercise, and, in the afternoon, attired in our best,—Bill with his glittering collar, on which the proceeds of a whole night had been expended,—we took our walk along the avenue. He was beautifully ugly, and the usual pleasant witticisms, such as "Which is the were often inflicted upon us. But we did n't mind, being a well-established firm of partners, who could afford to overlook the comments of mere outsiders.

In the midst of our prosperity came an unexpected break. A reform wave swept over the city and closed most of the "resorts." The loss of my position left us in a badly crippled financial condition.

Bill and I had lived in a style befitting two celebrities. Porterhouse steaks, fine chops, and cutlets had been frequent items on our bills of fare. The drop was sudden and emphatic. Stews, fried liver, and hash took the place of the former substantial meals, and our constitutions did not thrive



"A little rogue was elevated for examination"

very well. It did not even stop at that, for, ere long, we were regular habitues of the free-lunch counters. It often almost broke my heart to see my Bill, well bred and blooded, feed on the scraps thrown to him from a lunch-counter. But there was a dog for you! Instead of turning his nose up at it, or eating it with growl and disgust, Bill would devour the pickled tripe or corned beef with a well-feigned relish. Between the mouthfuls his glance would seek mine and he would say, quite plainly: "Don't worry on my account. I'm getting along very nicely on sour tripe. In fact, it is a favorite dish of mine."

You poor, soulless Bill, of whom many men, with souls, could learn a lesson in grit and pluck!

During that spell of idleness our hours in the room were less cheerful than before. I must confess that my "blues" were inspired by material cares, and not by any regrets or self-reproaches; but, whatever the cause, they were sitting oppressively on me, and I often found myself in an atmosphere of the most ultra indigo. It did not take Bill very long to understand these moods, and, by right of his partnership, he took a hand in dispelling

He would place himself directly in front of me, and stare at me with unflinching gaze. Not noticing any effect of his hypnotic suggestions, he would go further, and place his paw on my knee, with a little pleading whine. Having awakened my attention, he would put himself into proper oratorical pose and loosen the flood-gates of his rhetoric.

"Say, Kil., I gave you credit for more sense and courage. Here you are, sitting with your hands in your lap, and bemoaning a fate which is largely of your own making. Besides,—excuse me for being so brutally frank,—you ought to be ashamed of yourself. Big and strong, you live in idleness, and now you kick because you are down and out and deprived of your despicable means of livelihood. Owen Kildare, brace up and be a man. You are not friendless. I am here. True, I'm only a dog, a soulless brute, but I'm your Bill, and we're going to stick until we both win but!

You will not offend me by calling me a silly fool for putting these words into Bill's mouth. Perhaps I err greatly in believing that Bill was not without influence over me, or that I could understand him; perhaps it all was imagination, but, if it was,—and I doubt it,—it was good, because, no matter what it may be, whether imagination, inspiration, or aspiration, if it leads up, and not down, it cannot be too highly appreciated.

There were times when Bill's speech was either less convincing or my period of blues more pro-





"Don't worry about me," Bill seemed to say

nounced than usual, and then he would resort to more drastic measures. He undertook to prove by the most vivid object lesson that a buoyancy of spirits is the first essential. Dogs, when gay and playful, run and romp. Bill made believe he was gay, and romped and raced and ran. If you will take note of the fact that the exact measurements of the room were fifteen by twelve feet, you can easily imagine the difficulties opposing Bill's exercise. Snorting and puffing, he would cavort about the narrow precincts, now running into a bedpost, now bumping against the shaky washstand. But he always accomplished his object, because, before his collapse from his exertions, he never failed to put me into a paroxysm of laughter. No "blues" could ever withstand Bill's method.

Still, he was but a brute,—a poor, dumb brute. The ebb of exchequer and spirits was at the very lowest when the dear saintly magician came to utterly change my life, and, with the conjuring power of her sweet spirit, the change was quickly wrought. Even Bill felt the evidence of the stirring of the better life and at first was sorely puzzled.

The room became a study; the washstand a student's desk, with a big, ungainly head bent close to a smoking oil lamp. I pored over my lessons. The pen in cramped fingers would trace those tantalizing letters, and the lips would gruffly murmur the spelling. Then arithmetic was included in my curriculum, and often Bill had flung at him the maddening puzzle: "Seven into eighty-four goes how many times, -yes, how many times?

During my studies Bill sat beside me and blinked a hundred questions at me.

"Say, Kil., what are you up to now? Is thi some new sort of tomfoolery? Can't I do it, too?"

I often answered and explained, but the situation was not fully grasped by him until he met my teacher. And she? The rocks, the hillside, trees and birds and flowers were all responsive to that little sprite, and Bill, in just one exchanged glance, saw that the fairy of our destinies had but begun her miracle of love.

We did not quite escape the germ of jealousy. Bill found a new joy in trotting beside my teacher at times when he should have been at my side. This I resented. On the other hand, at times when she and I would sit close together, Bill, with all his mighty prowess, would squirm himself between us. With coming weeks and months we understood our mutual feelings and respected our positions. Would that I could take a peep into Bill's doggish brain and read the memory of those heavenly days!

A man who is born to coarseness and brutality

will sometimes lose control of his ac-There came a day, quired attainments. long forgiven and forgotten by her, but not yet sufficiently atoned by me, when I permitted the subdued brute within me to assert itself for one brief moment. I saw immediately what I had done, and realized that my rowdyism could not be

forgiven.

Then was a lapse in deepest shadows. Regrets, reproaches, self-accusations, what good were they? They could not lead me back to paradise. The room became a place of silent brooding, and not as regularly shared by Bill as formerly. Bill had taken no part in our estrangement. Emotional dog as he was, he never forgot to take care of the inner dog whenever an opportunity presented itself. From the very beginning he had industriously cultivated the acquaintance of my little girl's mother. First, becomingly modest, he had, in the course of time, insisted on being a regular guest at the dinner-table. I meant to break him of this habit, but the mother told me in confidence that Bill had whispered to her, quite plainly: "I think you are the very best cook in the world." Few women Few women can resist such a compliment.

Let me call your attention to a corroborative testimony of Bill's linguistic accomplishment. For two long days I had not seen her,—had not heard her voice. She lived just around the corner, and, from the window of my tenement, I could see the walls that sheltered my treasure, that I thought forever lost. I sat and sat and stared at the cruel bricks that seemed to cry, "Halt!" Small wonder that the lesser things of life had lost

their importance to me! Even Bill had, for the nonce, but little space in my thoughts; but he lost no time in bringing himself most forcibly to my notice.

I was at the window, and the door was slightly ajar. All was quiet, very quiet, until a slow patter on the stairs told of my partner's home-coming. My most casual glance was his share on entering the room. He was very anxious to avail himself of this, and made quickly for the sheltering shadows under the bed. But my careless glance had quickly changed to one of concern on beholding him, and, after much coaxing, he crawled out to face me.

My valiant knight had met his conqueror. T

hero of many a battle sat wounded and bandaged before me. His left eye was swathed in linen. He tried to pass over the matter lightly; he wagged his tail, but only once, for that, too, was bandaged.

Then he threw himself on my mercy.

It behooved me, as his partner, to investigate the extent of the damage, and I carefully untied the bandage that covered his eye. It was only a trifling scratch, suspiciously like one made by a I also noticed that his badge of honor—his collar,—was missing. On the point of throwing aside the bandage, a handkerchief, my eye fell on a well-known monogram in its corner, and,—I cannot exactly recall how it happened,—but, in the very next minute, my Bill and I were descending the rickety stairs, two steps at a time!

Just as we turned the corner, a belligerent-looking tabby made herself exceedingly conspicuous. Somehow, Bill found the other side of the street preferable. At the door he joined me again, and my queen's ambassador led the way upstairs.

There I stood before her and stammered uncouth phrases of apology. I mentioned Bill's collar. A dainty hand took it from the mantel and handed it to me; our fingers met and —all the world was singing again the sweet refrain which for days had been silent. The impudence of that dog beggars all description. He had the unblushing nerve to claim all the credit for having brought love's jangle into tune again, and, in his excitement, rapped his damaged caudal appendage three times on the floor before he tried to bite it. Then our happiness began once more.

Her soul had flown to the realms above. with her, I sat for minutes, hours, eternities, it seemed, and every lovely feature became forever engraved upon my mind and heart. My right hand was resting on hers, my left hung motionless by my side. Something rubbed against it. It was Bill, and he, surely, had no right there. For the first and last time, Bill felt the force of my wrath. He returned defiantly and deliberately and spoke his valid claim. I let him stay, and through that bitter

night man and dog kept their silent vigil beside the bier of her who had loved both. It is not impossible that I was wrong to so profane the quiet chamber, but I have no fear to face my Maker in

The old past crooned the tempter's lay, and for a short period I was very near the brink, from which I should have dropped again into the black which I should have dropped again into the black abyss. It was Bill, the soulless brute, who shamed me back into the path where she had led.

On the floor below our attic lived a couple and On the floor below our active from their child, a little boy named Tommy. There their child, a little boy named Tommy. He had a was nothing attractive about the boy. He had a pinched, pale face, a lamed body, and a look in his eyes telling of but a short stay. Bill made Tommy a special study. For days and weeks he looked at him from the curb, until, one day, he doubtlessly labeled the boy "O. K." We all know that no dog likes to be kicked, and we also know that, if one has but one solid leg, he is very apt to be aggressive with it. Tommy had only one solid leg. As a result, Tommy, being prevented from joining the other boys at "hide and seek," found his own little pastime in kicking Bill in the ribs. Yet Bill did not seem to mind.

There came a day when Tommy was absent from the doorstep. One of the many bad spells of his sickness kept him in bed, and the larger part of the savings of his family, "against rent-day," went for medicine. Bill, always true and faithful, did not forsake his little friend during this period of distress.

In the midst of these troubles the dreaded day arrived, and the well-known voice of the rent collector could be heard in the hall. Bill seemed to surmise something. His head—by no means a small one,—was squeezed between two rails. He did not take his eyes from the approaching danger. At length the enemy began his ascent to Tommy's floor, and Bill's head came with a growl from its tight point of observation. There was no mistaking his attitude. He put on his most businesslike air, and stood ready for defense, but not for assault. Some of the rent collectors of the East Side are not inconsiderate in their treatment of tenants. Others, however,—and this agent was of that class,—think little of the awful troubles of the poor. They are so tired of the many tales of mis-fortune that an echo of sympathy never answers

Bill had never debarred anybody from entering or leaving the tenement before, an inquiring sniff being his only greeting. Why then did he stop this man? Behind that closed door they sat in fear, expecting the threatening visit that would turn them into the street. Perhaps it is best not to argue this. You are at liberty to call it coincidence, or imagination on my part. I—and those who know Bill,—call it intelligence and loyalty.

Were Bill a dog of fiction, his story would find a heroic end in a blaze of glory; but he is very much of a reality and still my good old pal. We still have the same likes and hobbies. Down here, where we live, there are few trees and flowers, and even air is at a premium. Air is necessary, and Bill and I have devised a scheme to get it as pure as possible under the circumstances.

The roaring bustle of lower Broadway turns into deadly stillness with the fall of evening. For miles, excepting a watchman or a policeman, you will scarcely see a living being. That is where Bill and I enjoy our pleasant pastime. After the day's work is ended we travel through the quiet streets until we reach our stoop in the yawning, dark cañon of the skyscrapers. We do not talk much; there is better intercourse.

From where we sit, we gaze up at the skies and greet the merry twinkle of our glistening friends. Then, through the dancing myriads of celestial bodies, our vision winds its way on through the mazes, and does not stop until it sees the most beloved spirit in all the glory of the heavenly home. Every star reflects her face in brilliants, and from behind the hazy veilings of the cloud-smile, her eyes shine radiantly. Bill and I go home, not lonely, not sad or soured, for we have spent the hours in the anteroom of heaven and have learned another lesson in the quiet night.

Ah! the firmament and the stars are for all of us; their glories shine for all mankind. You, gentle reader, may learn to know them, -to own them, —but, alas, you cannot own my Bill. Perhaps you would not care for him. He never was handsome, and now he is getting old and might not be to you a pleasant companion. But he has traveled with me along life's highway; he has never told a lie; he has been loyal and true, and there's not, in all this world, another dog like my good old pal.



MISS MARY GARDEN

MIRS ELIZABETH PARKINSON

FRANK A PREISCI

MISS ERLA HOELLE

MISS JULIE LILLIE



MISS BESSIE ABBOTT





MISS ELLEN BEACH YAW

A LMOST every one who comes to Europe to perfect the voice feels that nothing short of a debut in grand opera will satisfy his or her ambition. Few ever attain their desire, however, as but three Americans have yet trodden the historic boards of the Paris Opera House. This is more honor to the illustrious few, who are Emma Eames, Suzanne Adams, and, lastly, Bessie Abbott, who made her bow before a Parisian public last winter. The triumphs of Bessie Abbott are fresh in the minds of the musical public. Her story reads like a fairy tale, but this plucky American girl well merits the laurels she has won. Less than a year ago her name was unknown to the patrons of grand opera, she and her sister then earning a livelihood in a modest way by drawing-room engagements, where they sang popular songs of the day.

#### These Great Students Have Found that there Is no Royal Road to Fame

While the sisters were on their way to England to fulfill an important engagement, they met Jean and Édouard de Reszké. These kings of song were so impressed with the power and register of Bessie Abbott's voice that they advised her to prepare herself for the operatic stage. Returning to New York, Miss Abbott became a pupil of Mrs. Ashforth, a conscientious teacher. With this instructor she remained for three years, every spring going to Paris in order to acquire the finishing touches under Fidèle Koenig, the maître de chant of the grand opera. When Monsieur Koenig deemed the propitious moment had arrived, he introduced his promising pupil to Victor Capoul, and, later, to Monsieur Gailhard, the director of the opera, who, after hearing the young girl sing, engaged her for an early appearance. No one who has not faced such an ordeal can imagine what it is. However, Miss Abbott determined to be brave, and the first night she was not at all nervous. The second night, she had stage-fright, but was able to overcome it and to sing her rôle. This was admirably adapted to a young and pretty girl, being the ideal one of Juliet. Jean de Reszké was the Romeo, and did much to encourage and reas-

Miss Abbott, by nativity, is a New Yorker, although closely allied to the Pickens family of South Carolina. As she is young, and endowed with a fascinating personality, her future is assured.

Another American girl possessing genius and ineffable charm is Miss Mary Garden, of Philadelphia, who, for a number of seasons, has been entrusted with the leading rôles at the *Opéra Comique*. Her vocal training began with Mrs. Duff, in New York, and was, later on, conducted by Jules Chevalier of the *Opéra Comique*. This modest and unassuming artist would have been content to make her début in a small part like Michaela, in "Carmen," but kind fate had something better in store for her. By a fortuitous accident she was permitted to make her appearance in the sympathetic rôle of Louise, in Charpentier's opera of that name. Her teacher played the part of her father, and was thus instrumental in lending practical support to his talented pupil. She has since acceptably filled the parts of Manon, Thais, La Fille de Tabarin, Grisélidis, and, lastly, Pelleas et Melisandre. One of her rôles of predilection is



FRANK V. POLLOCK

that of Manon, which she imbues with a charm all her own. Miss Garden is endowed with a quality usually lacking in American singers,—temperament a great element of success on the French stage.

ment, a great element of success on the French stage.

Miss Elizabeth Parkinson, of Kansas City, fresh, fair, with a svelte and graceful figure, and a voice of remarkable sweetness and power, is equipped for conquest. She has signed a three year contract with Monsieur Carré, of the Opèra Comique, who predicts great things for the charming débutante. Miss Parkinson is one of the most brilliant and promising of Madame Marchesi's pupils, and is busily engaged under her guidance in mastering La Vie de Bohème, Lakmé, Michaela, and other rôles. Melba also predicts a splendid future for this charming American. She has sung but little in public, as she is only about completing her education.

Miss Ellen Beach Yaw is known as the singer with the phenomenal high note. It is said that no other living soprano can compete with her in this respect. Although a Californian, Miss Yaw is better known in London and Paris than in her native state. At the early age of six the child began to warble as unaffectedly as a bird, astonishing all who heard her with her wonderful notes. The little one was fond of roaming in the woods, where she derived her greatest inspiration, improvising her own music. As she was acknowledged to be a musical prodigy, her mother took her to Europe for a course of study, and she has lived abroad for a number of years. Her vocal education has been conducted by Madame Marchesi, and her voice is now wonderfully developed.

#### Other Cities besides Paris Have Opened Their Opera Houses to Americans

Another earnest and ambitious student is Miss Erla Hoelle, of New York, who is working hard with a view to an operatic debut. As yet, her magnificent voice has been heard in but few drawing-rooms. Much that is encouraging has been said by the connoisseurs who have had the pleasure of listening to her, and her pathway has been a less thorny one than that of

of listening to her, and her pathway has been a less thorny one than that of the average musical student. Beautiful and of a wealthy and aristocratic family, poverty was not the spur which induced her to choose the career of a singer. Love of art was the incentive. However, with all her prestige, Miss Hoelle realizes that there is no royal road to fame, and that, in order to succeed, she must study as diligently as the poorest aspirant for lyric honors. Equipped with all the gifts the good fairies can bestow, Miss Hoelle is well prepared for conquest. She has chosen for her teacher Jules Chevalier.

Miss Julie Lillie was born in Paris of American parents. She possesses one inestimable advantage over her countrywomen: as French is her native tongue, she is not handicapped by the difficulties of pronunciation, as are most Americans. This beautiful and fascinating girl also chose Jules Chevalier for her master. Her voice is a high soprano, with well-modulated tones and a wide range. Colonel Mapleson heard Miss Lillie sing at one of her classes and was impressed with the delicious quality of her voice.

Not only Paris, but also other European cities have opened the doors of their opera houses to Americans. Miss Geraldine Farrar has been engaged for several years at the

Berlin Opera House. This attractive and skillful young woman has already proved her proficiency in her chosen vocation, and has enraptured her audiences in a city where severest criticism is the rule. Miss Farrar inherited her musical genius, and, when very young, was placed with the finest teachers in New York and Boston. Later, under the chaperonage of her mother, she went to Europe, and in Paris took lessons from Trobadello. She finally decided to go to Berlin, where Signor Graziani became her teacher. To him she owes her splendid technique. She worked with laudable diligence, and was enabled to make a very successful debut in October of last year. Her rôle was well chosen to reveal her capabilities, being, besides, well adapted to her fresh and youthful beauty. It was that of adapted to her fresh and youthful beauty. It was that of Marguerite, in "Faust." She has since sung in "Traviato," and as Nedda, in "Palliasse." Miss Farrar's engagement is a very advantageous one, as she is only obliged to appear six months during the year, the rest of the time being at her

This promising musician is equally conversant with three languages,—French, German, and Italian,—not to mention her own. Miss Farrar hopes, at some time not far distant, to secure an American engagement.

Although the masculine sex has scored but few triumphs abroad in the domain of music, there are two talented young men who deserve to be mentioned. Frank A. Preisch, of Buffalo, sang last winter at the Toulouse Opera House, where he has earned for himself an enviable reputation. is the fortunate possessor of a generous bass voice, with that admirable quality known in musical parlance as "bien timbrée." Not only as to vocal organs, but also in physique he is qualified for a successful operatic career. His initial training was under his brother, J. Allen Preisch, of Chicago, who



is conceded to be an admirable voice-builder. Going to Paris, he placed himself with Lhéric, Dubulle, and Tréqui, in order to acquire the extensive repertoire requisite for a "basse chantante."

Mr. Preisch's greatest rôle is that of Mephistopheles, in "Faust." which he esteems one of his best parts. This is the basso's first season on the French stage, and he has chosen Toulouse rather than Paris in order to become familiarized with a great number of rôles. As soon as he has become perfect in his répertoire he will go to the Opéra Comique, Paris, where he will sing rôles for which his quality of voice is well fitted.

An old favorite, although a young man, is Frank Pollock, who is well known for his beautiful tenor voice. From choir and concert work he went into light opera, making his début in the title rôle of "Robin Hood." Remaining one season with that company, he sailed for Paris, studying with

the best masters. Returning, he accepted the part of Guido, in Sousa's 'Bride Elect,' abandoning operatic work later for concert and oratorio. It was while singing at a music festival that he attracted the attention of Madame Sembrich, who urged the young tenor to go abroad and perfect himself to take a position in grand opera. In 1900 he went to Paris, and, in a short time, he was offered an engagement at the *Thèâtre National de l' Opèra Comique*, filling it with considerable *èclat*.

The singers mentioned in this article are only a few of the many

young Americans who have gone to Europe to study for the operatic stage. Scores leave their homes every year, and but few are successful. The reason for the large number of failures is because the average student seeks fame altogether too rapidly. The course of study is long and arduous.

#### AUGHTE JOSHU GREAT

MISS WEALTHY NASH cautiously drew the white sash-curtain and peered through the climbing rose. Mis' George Biggs looked over Miss Wealthy's shoulder. Mis' Brigham tried to peer through the dotted muslin. The other members of the Ladies' Circle of Sandford's Crossing were held to their chairs by the joy of dignity, but they

were in a debauch of excitement.
"Is it her?" demanded Miss Hezbee. Miss Hezbee was forty, and wore flannel about her

"What did they meet her in? The new buck-

board?" shrilled Mis' Seth Latimer.
"I'll go bail she's got a trunkful o' clo'es," prophesied Mis' Biggs, shrewdly.

There was a moment of silence, broken pres-

ently by the jolt of a wagon.
"It's her," chorused the three at the window, and the white sash-curtain trembled. The moment was too much psychologically for the Ladies' Circle of Sandford's Crossing. As one body they rushed to the front window, heathenish garments for the heathen forgotten. Joshua Semple's daughter was coming home from college. The Crossing had not seen her for four years. The Ladies Circle was society at the Crossing.

Through the lace of the climbing rose, peering

eyes saw a little brown-clad figure, sitting beside Great Joshua Semple. It was his daughter Joyce. She was talking, and looking eagerly from side to

"Two trunks!" complained Mis' Biggs, bitterly. "First time I ever see Joshuay Semple in a coat outside church in my born days," commented Miss Hezbee. "I s'pose Joyce'll rule with a high hand to Semple's now."

Miss Wealthy turned from the window and picked up a purple petticoat. Miss Wealthy always spoke just above an impressive whisper, as if she were telling how near death's door she had been last spring. Her physical infirmities were her only joy

"I want to know," said Miss Wealthy Nash, and her voice was a very husk of tone, "what Joshua Semple's idea was in sending Joyce to Joshua Semple's idea was in sending Joyce to college? I'd as soon see a daughter o' mine in her shroud as in college. I had one of 'em here once,—the year Abe died an' I took in summer boarders. She was just out o' some girls' school. An' my 'John the Baptist,' an' my 'Leper Healed,' an' my 'Twelve Baskets o' Fragments,' she took out o' her room an' set in the stovepipe closet. An' she says, 'Miss Nash,' she says, 'I wish' t you could hang up your wonderful lemon pies on the walls where all your pictures are.' 'You'd better,' says I, 'ben learnin' to make pies yourself ter, says I, 'ben learnin' to make pies yourself than foolin' with college.' An' now here Joshuay and Cynthy Semple goes to work an' sends Joyce off to be made a fool of. Her, with a mother the best cook in the Crossing! What's there for Joyce Semple to do now, up to Semple's, with them great hous? What's she fit for anyhow?" great boys? What's she fit for, anyhow?



# THE STORY OF A **COLLEGE GIRL IN** A COUNTRY TOWN

## ZONA GALE L

The Ladies' Circle of Sandford's Crossing all spoke at once and uninterruptedly for an hour.

No one disagreed with Miss Wealthy Nash.

"Airs!" exclaimed Mis' Biggs; "I'll warrant you can't tell Joyce Semple anything. I'll bet she'll put on airs till a body can't rest."

"I sha'n't let Minnie an' Portia go near her,"

declared Mis' Seth Latimer; "my daughters are both steady, sensible, nice girls, without an idea in their heads but makin' home cheerful. I ain't goin' to run no risks."

goin' to run no risks."

"I s' pose she'll try to set the styles," suggested Miss Brigham. "Well, she can try."

At Sandford's Crossing, when a new little girl comes to school, the other children always ask her three questions: "Have you got a piano?" "Do you keep a hired girl?" "Does a dressmaker make your dresses for you?" These three articles of faith Mis' Silas Brigham's two daughters had established and unlike all reformers they were established, and, unlike all reformers, they were able to subscribe to all three. Mis' Silas Brigham was very jealous of her position as "one of the first ladies." She had made up her mind to contest every inch of her ground with Joyce Semple.
"I guess she'll find," said Mis' Biggs, firmly,

"we're every bit as good here as they are there.

It is curious that great mediocrity and great inebriety always take the same form,—that of protesting fervently to the world,—the one that it is just as good as anybody, and the other that it is a perfect gentleman.

Meanwhile, Great Joshua Semple, -nicknamed because he was by far the largest man at the Crossing,—had set Joyce down at the front gate,

and Joyce was in her mother's arms.
"Dear lamb, dear lamb!" sobbed Mrs. Semple. "An' me with this gingham apron on, an' my white one under it so's to be ready when you come; an' I forgot it."
With mesh in her threat Joyce kissed and kissed.

With a sob in her throat Joyce kissed and kissed With a poignant regret, almost a personal reproach, she saw how gray her mother's hair had grown. Joyce touched her hair, her cheeks, her shoulders; she slipped her hand up her mother's sleeves, and held her, and drank up the dear face; every movement her mother made seemed in some way to break her heart.

Alas, for the specialists in the emotions who call this love, habit, or feeble instinct! Alas, for the men and the women who never know this love! Let them worship color and strange beauty and exquisite words and echoes and shadows till they die,—they have missed one of the few "real" things this world can yield.

Mrs. Semple led the way to the sitting room,

talking and crying.

"The parlor's open," she said, "but the stove's up in there yet, an' the sittin' room's re-papered. Come right out here. Take off your jacket. Oh, I'm afraid you do n't wear clothes enough," she added annique. added, anxiously.

Joyce laughed tenderly.
"I've got two trunkfuls, dear," she said. "Aunt Phyllis has been wonderful this year.
Where's Toby?" she added, taking off her hat.
"And are there any kittens? And where are all the plants? And oh, sweetheart, you've got a new frame on my picture and a new hanging lamp, and you never told me!"

To her consternation her mother sat down on the foot of the lounge, shaking with sobs.
"Why, what is it, mother?" cried Joyce, kneel-

ing beside her.

"O baby, baby!" said Mrs. Semple, at last;
you are my baby still. You have n't changed a mite, or grown away from us. Has she,—has she, Joshua?"

Great Joshua Semple had come in from the barn. He filled the doorway, and his big, honest face was like the sun. His coat was on his arm.
"Kıddie," he said tenderly to Joyce, "I put on

my coat to meet you in because I thought you was a grown-up young lady. An' bless your little heart, you've come back just Joyce!"

How wonderful it was, thought Joyce. Here, in Sandford's Crossing, flowered something which makes sweet the world,—the instinctive love of simplicity. That which, all through college, had won her close friends, and had made her a social

success at a dozen house parties, was making her welcome in her simple home. It came to her like a revelation. It is the absolute quality of all beauty whatsoever,—whether of spirit, or color, or form, or sound. Why, living would be an exact science if every one were accurately his simple For a moment Joyce felt as near the secret of all things as does one on some steep of dreams, voiceful and dusk-hung and white with moonsorcery.

Then the little god who presides over all delight, to temper it,—lest the world grow old,—led Joyce up the hall to leave her coat and hat. She stopped at the parlor door, aghast.

A familiar blur of green and gold and great red flowers was there, on floor and wall, and in gorgeously upholstered furniture. The woodwork was blue and grained. Embroidered lambrequins, and a "bazaar" of tidies and draperies and paper shades challenged her. It was as if Joyce had met some loud-voiced woman before whom she was dumb, because she mercifully spoke another

tongue.
Yet the parlor used to be to her the most elegant and stately room imaginable. Had she come back "just Joyce?"

There was a heavy step on the porch, and on the other side of the screen appeared Toby. He was the oldest of her brothers. Six years before he could not be driven to college by threats, for some strange little voice, calling from the ringing anvil and the streaming sparks of the Sandford's Crossing blacksmith shop, had bidden him seek beauty in alien places, and bide among the sparks and the silver sound. This he had done, as the grimy arms he held out to Joyce attested. She went straight into them without a word. Was not Toby Toby?

"Little sister," said Toby, and tenderness in the voice of a big man is as wonderful as flowers rooted in rock; "Lord, I'm so glad!"

The ring in his voice thrilled her, and the deep

of his eyes was good to see. His great arms were bared to the elbow and black, but Joyce did not know. Toby was Toby indeed. Ah, it would not be hard to be Joyce.

Then the gate clicked again, and Al came home. Al was clerk at the druggist's. He was red-faced, swaggering, and loose of thigh; his lips were always parted, and he closed his eyes tightly when he winked. He greeted Joyce. She followed him down the passage

So this was Al! She remembered something she had not thought of for years: those little

chickens of hers and Toby's that she had found dead long ago, the spring that Al's cochin would not sit, who had really killed them? Al was her brother, but she knew, as she followed him to the kitchen, that she would be glad never to see him again. But she must be with him every day, --- for she was Joyce!

Chevy was in the kitchen. Chevy was ten and deliciously shy. Joyce saw his beautiful little face with a shout of the spirit. He held his hand tightly closed as he kissed her; then he opened it in hers.
"See," he said, "may

he said, "maybe it's an eagle's feather!"

Joyce laid her hand over his with its treasure and met his wistful look with thankful eyes. Here, then, with berry-stained mouth and no collar, was her little kindred spirit.

"To-morrow," she whispered to him, "shall you and I go for a walk on a moor with a name of its own?'

Chevy did not understand her but he raised a face illumined, though freckled. Could it be possible, he thought, that she had not laughed at him, or even that she had understood?

Supper was nearly ready. Joyce about the kitchen. There looked about the kitchen. There was the four-griddled wood cookstove, with the "wings" loaded with covered dishes. There was the oven, where she used to dry her feet after skating. There was the imperfect mirror on the pantry door; the cupboard from which she had stolen quarts of cocoanut and cloves; the soft-water pump with the loose handle, and the newspaper-covered shelves she always read as she wiped dishes. She recognized them all with a little glow, resolutely putting back the thought that to be among them again meant to be in their bondage. She went to the drawer under the cupboard and drew out an apron.

"I'm going to set the table," she announced. Her heart sank as she saw the table. Hardly a square inch of the spotless linen was visible. Thick white china was everywhere. A tight bouquet of a dozen flowers was in the center. She longed to bring some beauty to the snowy cloth with its few "best" old blue dishes brought out in her honor. She went to the pantry for the brownglazed coffee-pot,—and the odor of crackers, and cereals, and the pickle-jar, just opened, mingled and smote more senses than that of smell. Oh, she was back among all the sordid details from which she had struggled to be delivered; had she made it any easier for herself? Had she not made it tenfold, a hundredfold more difficult?

Joyce lingered over the table, trying to arrange it. "What is it, dear?" asked her mother, anxiously, the lower corner of her apron tucked in her

"Nothing, mother," said Joyce, as she turned away; "it's perfect."

Half of doing good in the world, Joyce knew,

comes in stifling the impulse to do good when it comes at the wrong time.

Joyce planned. She would make it her share of the household duties to lay the table, and to bring some beauty into their home and hers. She would try to lift the burden of toil borne so long, so long by that dear mother. And Al,—his whole starved, repellent being needed her influence. For the rest, she would show her appreciation of the honest pride and delight of her father, and the strength of Toby should be her strength, and all the fancy and joyousness of the spirit of Chevy should

"Supper!" called her mother from the kitchen; come on before it gets cold."

They took their places. The plates were upside down, over crossed knives and forks. There were great dishes of steaming food. Her father served them all. A plate piled with boiled potatoes and squash and beets and meat was set before her. Butter was passed. Coffee, rocking over the brim of its cup, was set beside her plate. A saucer of horse-radish prominently adorned the table.

It happened that, just at the time of Joyce's return, the village was stirted to its center by the action of Mis' Moffit, the postmistress. Mis' Moffit had for years supplied the ladies of Sandford's

Crossing with "notions" and brown bread. This year Mis' Moffit, who was seventy, had suddenly spirited away the glass case of cotton and buttons, whose upper shelves were devoted to bread, and had announced that she would sell no more.

"But Mis' Moffit!" Great Joshua himself had protested, "ain't you goin' to keep no more brown bread?'

Mis' Moffit shook her head.
"It's too much trouble," she said; "why, everybody wants it!"

"Not goin' to keep neither brown bread nor lls?" persisted Great Joshua.
"No," Mis' Moffit made answer, simply, "there's rolls?

such a demand for them.'

A sense of humor had never lightened life and toil for Great Joshua. He laughed with his lips seldom,—with his soul never. At supper he told the story of the retiring of Mis Moffit with nothing more than deep disgust. Mrs. Semple listened with alarmed concern but no smile.

"Alviny Moffit always was a poor stick," she volunteered; "none o' the Moffits has any back-bone to 'em."

Toby burst into a great roar of laughter, in which

Joyce joined.

"Can't sell any more bread 'cause there's such a demand for it!" he gasped.

"I don't see anything to laugh at," complained Mrs. Semple with dignity; "it only means that I've got the making of the bread for this whole

family."
"I'll help, mother," promised Joyce, penitently, but she was aghast at the gulf the incident had revealed.

Yet it was not wonderful, for a sense of humor is simply a sense of beauty in cap and bells.

They talked about the new lime filter for the cistern; about fixing a loose shutter upstairs that had slammed all night, and they wondered where the lost calico cover of the parlor stove could possibly have got tucked away. A new "reflector" was needed for the dining-room lamp. The cellar must be cleaned, or the bin of old potatoes down there would be sprouting.

All the homely round of interests and threadbare incidents was gone over, and Joyce listened.
As they sat at table Miss Hezbee came through

the kitchen door, to make a call. She was fresh from the meeting at Miss Nash's. Mrs. Semple

insisted on laying a plate at the table for her.
"Set right down," she said, "I'll set the coffeepot on the front o' the stove, and hev you a hot cup in a jiffy. Ben to the Circle?"

Miss Hezbee greeted Joyce stiffly, while she furtively but accurately drew a mental chart of the pretty, girlish gown she wore. Having been "to the Circle," Miss Hezbee had news in abundance. Al and Toby and Great Joshua himself reached for the glass stork filled with toothpicks, and tipped their chairs. Only Chevy slipped away. Had he not found a firefly last night, by the gate? What if it were there now? Joyce did not know what made him so eager to escape, but she longed to follow him.

Miss Hezbee launched into the latest findings about the church money that must be made up to avert the minister's threat of leaving. She knew how much every one had subscribed, and who had refused. She also knew what the minister had said of the latter.

A wonderful sunset trembled in the west, like gold raiment. Joyce cried out as she was passing the window with Miss Hezbee's coffee.
"Oh, look!" she exclaimed.

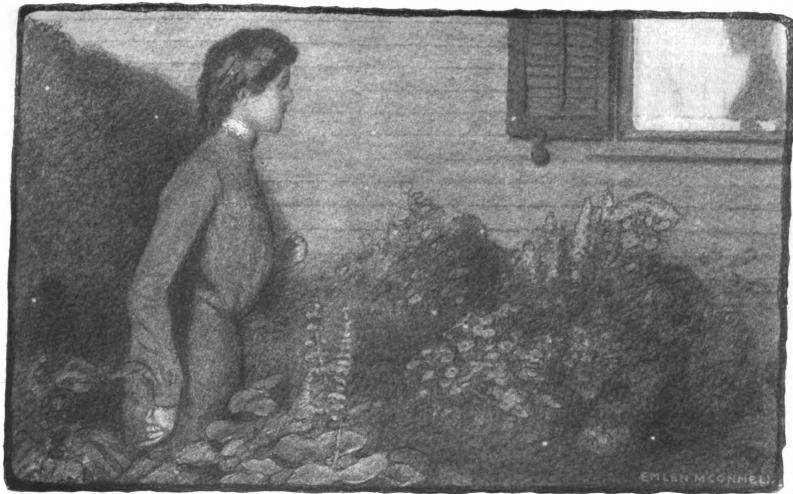
Great Joshua peered out.

"Yes. Guess to-morrow'll be clear," he assented, settling back.
"Go on," said Mrs. Semple to Miss Hezbee.

The room grew dark and Toby lighted the oil lamp in the bracket. Miss Hezbee shrilled on like some evil night bird. To Joyce in her cor-ner came floating the smell of the wick of the lamp. Her mother and Al plied Miss Hezbee with questions. Toby and Great Joshua listened, rocking back in their chairs in the dim light.

"They say, -but what I think is, -nobody believes in that, though,-





"But there on the curtain was Miss Hezbee's shawled figure silhouetted"

Mis' Biggs says - Mis' Biggs says, -– Mis' Biggs says,-" droned on the evil night bird.

Joyce sprang up and went, quietly as she could, through the kitchen and out into the dusk. She walked blindly down the path between leaning, brushing, sweet-smelling green. There it all was, -the dusk she loved, the stars she had watched from her far-away, -how far-away! -little white balcony, the song of the mad night things,—the world she owned. But there on the curtain was Miss Hezbee's shawled figure silhouetted; she heard Al's high laugh; then the cook-stove covers rattled as her mother put in more wood to heat the dishwater. She could hear Toby pumping the

Was it true, --was it true, the point insisted upon by those who criticised her for her ambition? For the careers open to the girls of Sandford's Crossing and their like, was a college course the wisest preparation?

She laid her head on the gatepost and cried.
"I am not Joyce," she wept; "I am not Joyce, and they don't know!"

A hard little hand was thrust up into hers, and through her tears and the dusk she saw Chevy's

"See," he said eagerly, not knowing her emo tion in his own; "I've got him,—the firefly. And oh, Joyce, to-night he was in a pink rose!
"Oh, Chevy, Chevy!" sobbed Joyce.

\* \* \* \* \* \* \*

Joyce awoke early on her first morning at home, and lay staring up at the low ceiling. It had been newly papered in great poppies for her coming ing. From the paper her eyes traveled to the clean, soft muslin curtains, and the bolting cloth doilies on her dresser, and the unframed prints.
One was a "fruit piece." Joyce knew it had been spared from the dining room for her.

Her first morning at home! And yet almost before her awaking had come a sense of oppression and positive pain which horrified her. There was her duty,—her duty, she told herself with her eyes closed,—but shut lids could not keep back tears.

Yet the five whom she heard moving about above and below stairs were dearer to her—not traditionally, but really,—than any one else in the world. She would not have gone back, if she could to the could Could, to the scenes which she and her classmates had left forever. What was it, then,—what was it that made the heartache that was greater than any homesisteness the heartache. any homesickness she had ever known?

For even they who have come into the knowledge of the beauty and the wonder and the mystery of life may sometimes meet it in alien guise and draw away from the grim, uncertain mask, afraid.

One by one the sounds of the morning pressed themselves delicately upon her,—the stir of wind, the call of wild birds, and the creak of rope as the cool well-bucket came plashing up from its deep close, brimming and dripping, and gurgling into the trough where Chevy's short barking collie lapped it. She heard her father call to Chevy. She heard the clematis brush against the screen. So these sweet noises possessed her, and in a moment she was up, parting the curtains, and smiling for the

Her mother opened her door. It would no more have occurred to her to tap at Joyce's door than at that of her church.

"Did you sleep well, dear lamb?" she asked.
"Yes, 'said Joyce, kissing her, "but I dreamed."
"Joyce,' said her mother, hesitatingly, "you
must n't mind, will you, if things here at home ain't just the way you've been used to havin' 'em?''
"Mother!" cried Joyce, "why, everything—"
"I know," said her mother, hurriedly. "Father

and Al an' all of us do things that you may not just like, but you must n't mind. We've got to do the way we've been used to, only if there's anything, ever, that kind o' goes against the grain,— I do n't always know, and father and Al do n't, I

guess, an' if you'll just say so, why,—"
"Mother!" cried Joyce again, with a catch in
her voice, "you must n't. Don't, please. There's
nothing,—truly nothing. What could there be?"
Mrs. Semple smiled a little sadly, and a curious

wistfulness crept into her face, giving it a certain

dignity.
"You must n't think," said her mother, "that I didn't use to know the difference. I was just as particular as you are, once. But your father never took much stock in such things, and then the children came, and there was n't much money, an',''—she added,wearily,—'there's always been such a lot to do all the time.''

"Dear heart, dear heart!" cried Joyce, "do n't

we all love one another? Nothing else matters."
"I know you don't mean it to," said Mrs.
Semple, "but I didn't know but, after you'd been home a little while, and the new had sort o' wore off, you might feel things. Breakfast'll be ready in half an hour," she added. When she was gone, Joyce rebuked herself bit-

"She knew last night," she told herself; "you

let her know! Joyce went downstairs full of projects for the

To lift the burden of work from her mother's shoulders was her first thought, and then,—to begin with the parlor. She peeped into the room on her way down, and the daylight made it more

"One beautiful room will leaven the whole house," she told herself; and, while she was waiting for Al to finish breakfast, she wrote a letter. In the dormitory at school in North Norwalk, there was a certain room all cool grays and olive and deep green, whose furnishing her roommate had owned and had left there, offering it to Joyce if she would take it. This Joyce had been too proud to do. Now she wrote for it with a thankful heart. It would make the little low parlor wonderful.

With the sealed letter in her hand Joyce slipped

into the parlor once more and stood planning where things would find place. A great deep green divan would fill the corner where was the hair-cloth sofa. The black oak Morris-chair and desk would be where the fireless stove now stood. The bench and the little low tea table would supplant the great Brussels-covered spring rocker. "Beata Beatrix" and "Sea Spell" would be hung where were the eagle with a child in its claws and the volcano in action. The statue of victory and a brass bowl and an old silver candlestick would make glad the mantel presided over now by a startled iron deer and two plaster figures under an umbrella. Surely, surely the room must then speak to all Sandford's Crossing, till its message would be heard.

An arm was slipped about her waist, and her mother stood beside her.

"I thought you'd like it," said Mrs. Semple,
"only I was afraid I would n't get it done before you come. I was fearfully disappointed about the stove. I thought sure that would be down by now, but Al did n't get home to do it."

She straightened a tidy of white cotton rabbits on a black field. She brought the green shades down on a line above the sash.
"Toby bought the rug," she confessed, bend-

ing to twitch a great woven brown dog with a scarlet tongue to match the rug's border of roses; "he saved up some to do it, I guess. There ain't a handsomer parlor in the Crossing, if I do say it."

When they went back to the kitchen, Joyce raised the stove cover and dropped something in. When Mrs. Semple opened the draught presently to heat the oven for the bread, the letter to North Norwalk was in charred fragments.

And Joyce, sprinkling the bread-board with flour for the last kneading, saw, for the first time,

that she was dealing with a problem the symbols

for whose solution were not yet shown to her.
"What am I to do?" she asked herself; "I've got to be practical now. Well, what am I to do?"

It was as if she had brought a new religion into a

strange land and, with her message on her lips, had suddenly seen her exquisitely carved idols fall to dust.

To bring beauty into the world,—that had been her creed, and on the threshold of her effort stood an angel with a flaming sword, the light from whose blade revealed beauty in a new guise: that of renouncing itself that it might live!

Oh, thought Joyce, as she clattered the dishes, it was so easy in the books! Why, unconsciously, she had been acting out the rôle she had imagined for herself. Unconsciously, she had seen herself, lovce, coming into her home as the hackneyed college girl always comes,—eliminating discords of color and sound, bringing stray seeds of culture to bear fairy fruit, placing a rose in a glass on the sill at a critical moment. It was no use denying it: she had looked forward to seeing herself play She had dreamed it would be very

easy, gratefully welcomed, and obvious.

And now, at her first attempt at expression of herself, she must either fail in the letter or in the whole spirit which prompted the effort. Was this a foretaste of what it would all be? If it were taken away,—this hope of hers to bring beauty to strange places,—rather, to find beauty in strange places and teach it to be self-conscious,then, of her life at home? The very sun would be cold! And yet she would rather the sun should go out than that that dear mother-heart should be wounded.

But the detail of this missionary work she had so confidently planned,—what ought that to be? How did other girls begin? How did any mis-

sionary in a strange land teach a message? Could he feel that he was giving the message to all nations if he emigrated to a strange land and then spent his time simply in managing his own tem-per, and surmounting his own spirit, and renoun-cing fragments that did n't much matter, anyway? Here was Joyce with a new heaven and a new earth in her heart, of whose existence Miss Hez-bee and Mis' Seth Latimer and the rest at Sandford's Crossing had not even the faintest knowledge, and the very names of whose sun and deep seas they had not heard. To tell them of these wonders, it was necessary not that she master their language, but that they learn hers. That was the language, but that they learn hers. hard part. It was like talking of the stars in agricultural adjectives. It was as difficult as explaining paganism to a Christian Sunday school. she, for instance, some morning catch Miss Hezbee going for the milk, and push her to the nearest horse-block, and pour into her ears "the glad news of a Morris wall-paper?" Could she appear on Mis' Seth Latimer's kitchen stoop to-morrow, after breakfast, and tell her some wonderful Greek myth, and explain to her how true it is to-day, in Sandford's itself? Could she go to Mis' George Biggs, making soap under the cherry tree, and announce that she and the tree and the line of the three Sandford's Crossing peaks in the distance were brothers? Joyce laughed a little hysterically as she contemplated these possibilities, and they suddenly drew her up sharply before her own lim-

This message that she was in such a fury to deliver, -what was it? For four years she had been steeped in certain expressions of a great wisdom which, for her, had gradually changed the world. But their very worth to her was witnessed by the fact that the actual knowledge, the mere alphabet of her training was, in a measure, lost, and that,

as she digested and assimilated, and as she began to bring into fruitful relation whatever she had won, she had no longer facts to tell about,a great glory which could not be told! The message that Beauty is all,—how should she put that creed of hers into words? As well try to talk in flowers and stars instead of sentences! Yet she was pledged to do it, --- for one to whom the mes-

And pass it on she could, thought Joyce, if she had with her those who understood anything of the wonder in life. If one sharp, fault-finding face in all Sandford's Crossing had for an instant softened in the presence of a child or a rosebush, if it had shown the faintest agitation at a miracle of the soil, if it had even looked hungry for something besides gossip and recipes, Joyce would have known where to begin. But it is hard to talk of roses to people who accept their roses as they do their potatoes, or, indeed, with less interest. If Joyce could have had all Sandford's Crossing in the opera house, and if she could have been given the tongues of men and of angels, -she used to wonder what she would say to them.

"Men and women of Sandford's Crossing: why do you go about breathless over the clothes you wear. and the fruit you can, and the price you pay for what you eat? Why do you bring your children up to believe that the chief things in the world are wagons, houses, vegetable gardens, shops, ladders, and the like? Listen to me, and I will teach you that the flower gardens, the birds' nests, the color your house is painted, the talk at your tables, and the tone of your children's voices are of more importance than the very lightness of your bread,-

Joyce could not go on for laughing. Yet, had she tried to tell to them all she longed to say, she could have formulated it no more sanely than that.

[To be concluded in the May Success]



And sweetening bud, and green, ascending blade, Add thou thy word.

Long was the winter and the waiting long: Heart, there were hours, indeed, thou wert afraid,— So long the Spring delayed.

Shut in the Winter's alabaster tomb, So white and still the sleeping Summer lay . That dead she seemed;

And none might know how in her magic side Slept the young Spring, and moved, and smiled. and dreamed.

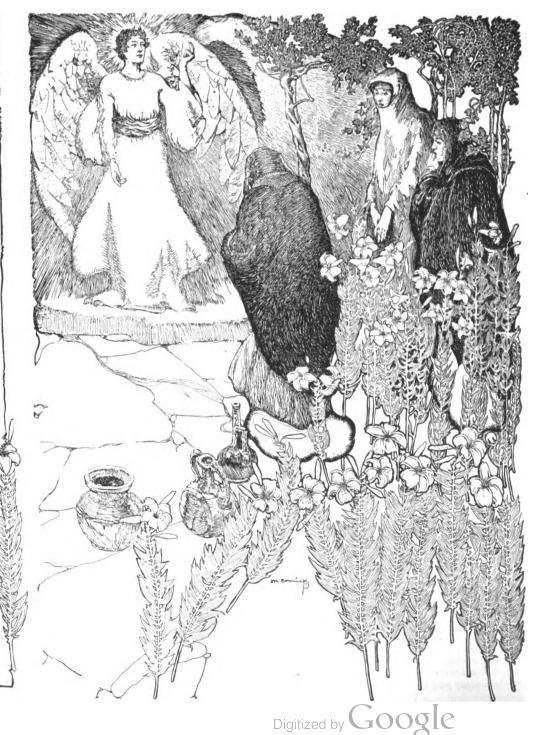
Behold, she wakes again, and, open-eyed, Cazes, in wonder, round the leafy room, At the young flowers. Upon this Easter Day Awaken, too, my heart, open thine eyes, And from thy seeming death thou, too, arise.

Arise, my heart; yea, go thou forth and sing! Join thou thy voice to all this music sweet Of crowding leaf and busy, building wing, And falling showers:

The murmur soft of little lives new-born, The armies of the grass, the million feet Of marching flowers.

How sweetly blows the Resurrection horn Across the meadows, over the far hills! In the soul's garden a new sweetness stirs, And the heart fills.

And in and out the mind flow the soft airs. Arise, my heart, and sing, this Easter morn: In the year's resurrection do thy part,-Arise, my heart!



### How to Form a Library Richard Le Gallienne



THERE are many readers who do not feel the need of possessing books for themselves. A subscription to a good lending library serves their purpose, and often the most omnivorous and intelligent readers belong to this pose, and often the most omnivorous and intelligent readers belong to this class. When once they have mastered the contents of a book, or exhausted its entertainment, they have no further need of it. It is to them so much oyster shell; and this, too, is their way not only with books of the passing hour, few of which seem intended for permanent possession, but also with the classics and familiars of literature. They don't feel the need of possessing even a Shakespeare, and one can easily imagine their reading the Bible in a lending library copy, bearing the notice, "Three weeks allowed for reading this book." Some readers, I say, are born this way. One might describe them as deficient in the home-sense as applied to books, perhaps deficient, too, in the quality of friendship. For, to another class of readers, deficient, too, in the quality of friendship. For, to another class of readers, it seems indeed that some books are only to be made really one's own on a friends-for-life basis, and on condition of their being housed and domesticated with us. You cannot really need Mills and onesticated with us. You cannot really read Milton in a borrowed copy, or enjoy the exquisite companionship of Charles Lamb in the spirit of a quick lunch. As you have to live with people to know them, so you have to live with the real books,—at least some readers have, the readers I have in mind as I write. mind as I write.

### Before Buying a Book, Be quite Certain that You Will Want to Keep It

One is sometimes asked, by young readers, how best to set about the formation of a library. As a matter of fact, I think the born book-lover finds that a library has a way of beginning itself, and that, looking back, he can hardly recall how his library began, or remember a time when a certain number of books was not, so to speak, a part of his natural outfit. But actually, of course, a library, like all other human things, must have a beginning somewhere. ready-made from a bookseller, there must be the first book,—the one that is to prove the foundation stone of the house of books we propose to build for ourselves. The first book we bought! I wonder how many of us can remember it. member it. And our first modest bookshelf! What important things they were, and how genuinely interesting! Not unlikely our first books were gifts from friends,—and there, by the way, is one good method of beginning a library. Let your present-bearing friends know about your taste for books, a library. Let your present-bearing friends know about your taste for dooks, and, when they show a disposition to make you a present, gently hint that you would like to take it in the form of a book,—but be careful, if possible, to choose your book! For there is no Dead Sea fruit more bitter than the gift-book that you can't read, and that it hurts you to place on your shelf, a meaningless intruder. In this way, one can sometimes acquire a treasure for his little library otherwise out of the reach of his slender means,—for it seems to be a law of nature that most book-lovers are poor people. This for it seems to be a law of nature that most book-lovers are poor people. This being admitted as an axiom with which to start, it is of importance that the would-be library-builder wastes as little as possible of his available cash on mere experiment. He needs to be certain, before he buys a book, that he will want to keep it. Here he will find the lending library an invaluable aid to him. By means of its catalogues and privileges he may prospect the entire world of books, new and old, and carefully sample any he is prompted to buy, before actually making his purchase; for it may well happen that certain great books of the world, which he might be tempted to buy offhand on their fame value, will prove of no service or appeal to him. Lists of the best hundred beats are antito be misleading in this way. him. Lists of the best hundred books are apt to be misleading in this way. They usually, for example, include Confucius, yet, great teacher as he was, I don't believe you want to buy his writings; though, of course, you may. There is the difficulty of advice, and that is why, again, it is dangerous to buy books off hand on the recomendation of a friend. The library is going to be your library—and no one elec's—and it is to be so selected as sensibe your library,—and no one else's,—and it is to be so selected as sensitively to reflect your own personal tastes and needs, and no one else's.

Again it must be delibered to be delibered to be delibered to be delibered.

Again, it must be understood that a living library is not to be delib-

erately made. It grows. You cannot plan it out on paper and then buy it en bloc. Of course, you can make a collection of books in that way, but a collection of books is not a library. A bookstore contains a collection of books, but it is not a library. A library is an organism, developing side by side with the mind and character of its owner. It is the house of his spirit, and is thus furnished progressively in accordance with the progress of his mental life.

Then, one book naturally leads to another by unforeseen laws or accidents of association. We will suppose, for example, that you have decided to begin your library with Lamb's "Essays of Elia," and I cannot imagine a library better begun. Supposing, too, that you find Lamb the sympathetic, friendly writer most properly-constituted readers have found him, you will not have gone far before you will find him awakening your curiosity about certain book-cronies of his, and you will probably be inquiring at your lending library for Sir Thomas Browne's "Religio Medici," or Sir Philip Sidney's "Sonnets," or Izaak Walton's "Compleat Angler," and I should be ney's "Sonnets," or Izaak Walton's "Compleat Angler," and I should be surprised if your reading of Lamb did not end in your adding those three rarely delightful writers to your bookshelf. While you would probably not follow Lamb in all his bookish whims, and would find that you have no use for his "Margaret, Duchess of Newcastle," or even Burton's "Anatomy of Melancholy," still, it would be strange if his passion for the old Elizabethan dramatists did not lead you to look up Marlowe and Webster and Ford and Dekker for yourself. There, at a bound, you are knee-deep in the flowery meadows of Shakespeare and his contemporaries. You might well decide, with many good judges, that Lamb, in the ardor of discovery, overestimated the secondary and lesser Elizabethans. You might find that they do not appeal to you at all, or only here and there. In the latter case, Lamb, himself, has anticipated your need, by his finely-selected "Specimens," one of the masterpieces of critical anthology which might well find a place on your shelf. Lamb, too, would naturally introduce you to his own contemporary intimates, and you could not read him and miss wanting to know more about Wordsworth and Coleridge and Hazlitt. So one real book is vitally related to the whole cosmos of literature, and spreads its roots about the whole globe of knowledge, and its branches into the farthest heaven of art.

#### Of the World's Greatest Essayists, Thomas B. Macaulay easily Leads the List

Perhaps, indeed, the briefest formula of advice to those about to form a library would be: begin with a copy of Lamb's "Essays of Elia," and then await developments. Of course, it might happen that Lamb's charm is not for you. Then you must begin somewhere else. I might almost say, begin anywhere. You might, for instance, begin with perhaps the most fascinating history ever written,—John Richard Green's "Short History of the English People." There is a book with roots and branches, if you like! It is a book that would probably attract more companions on your shelf than any other book I could name, and books, too, of the most comprehensive diversity: historians, philosophers, politicians, poets, dramatists, and novelists,—every kind of writer that has illustrated the various life of man. Or ists,—every kind of writer that has illustrated the various life of man. Or still another excellent germinal book would be Macaulay's "Essays." Superior persons may tell you that Macaulay is played out. Don't you believe them. Read the essays for yourself, and you will see. There is still no more live book of its kind in English. You may need to correct his facts by other historians. Curiously enough, it is always the great historians that need to have their facts corrected. It is the little historians that are always accurate,—the truth being that it is the spirit of history that matters, not the small details. The facts of history, by the very nature of evidence, can never be absolutely accurate. It is the imaginative presentation and internever be absolutely accurate. It is the imaginative presentation and interpretation of facts that we ask from a historian. Therefore, I say, read Macaulay and Carlyle and Froude. You might do worse than start your library with Froude's "Lectures on the Life and Times of Erasmus," another book with windows open on every hand to the infinity of human

dife and human history,—a book that will instruct, interest, and entertain you.

Assuming that in one way or another you have made a start with your library, one question will very soon arise for your decision: are your authors to be represented in their completeness, in the monumental entirety of "sets," and, if not, how far are you going to rest satisfied, or may you venture to rest satisfied, with "selections?" This is a question into which, obviously, material, as well as literary, conditions must enter. How much money have you to spend on books? How much room have you for storing them? Old fourteenth-century Richard de Bury, in his delightful treatise on the love of books, the "Philobiblon," has a chapter on "What We Are to Think of the Price in the Buying of Books." In this he declares "that no dearness of price ought to hinder a man from the buying of books," but he adds, with something of anti-climax,—"if he has the money that is demanded for them!" Ah, there's the rub. Unfortunately, "the money that is demanded for them!" is quite a consideration; and, as the great writers are usually the most voluminous, their "collected works" not only cost money, but they take up a great deal of room. If you want a complete Carlyle, a complete Dickens, a complete Thackeray,—you are well on to a hundred volumes before you know where you are. Of course, if you've the money and the room for them, you will be unwillingly content with less than their complete achievement. Yet it has often happened with great writers, one might almost say that it has usually happened, that from out the mass of their entire product there stands one or two books which concentrate all the rest, and which, in a library restricted in size, may suffice to represent their writers. Take Carlyle, for example. If you have three of his books on your shelves, you practically have Carlyle. I mean, if you have "Sartor Resartus," "Heroes," and "The French Revolution." Oh, of course, it's a pity to miss the rest, and, perhaps, in any case, we should say

#### In Selecting from the Novelists, the Power of Exclusion Must Be Enforced

His collected works run to some sixteen closely-printed volumes, and the volumes are all packed, more or less, with good reading, but all that really counts in De Quincey is "The Confessions of an Opium-Eater" and a few related papers of reminiscence, easily contained in one volume. The great novelists present greater difficulties, for most of them have written so many books, each one of which may be regarded as typical, that a selection must be more or less arbitrary. Yet, such is their voluminousness that the inclusion of them, complete, in a small library, is impossible; and there is nothing for it but that they must be present in the form of one or two representative volumes. The books of theirs which spring readily to the memory, as being those by which they are generally known, are probably those which are the most vital embodiment of their special gifts,—but one has only to name such to be reminded of others that have been omitted. Yet I think that a limit of three books will usually allow a very fair representation of a novelist. For instance, Thackeray is very fairly represented by "Vanity Fair," "Henry Esmond," and "Pendennis;" and Dickens by "Pickwick," "David Copperfield," and "Martin Chuzzlewit." Walter Scott would not suffer by one choosing "Ivanhoe," "The Bride of Lammermoor," and "The Heart of Midlothian." "Tom Jones" would suffice for Fielding, and "Pride and Prejudice" for Jane Austen; "The Mill on the Floss," for George Eliot, and "The Ordeal of Richard Feverel," for George Meredith. Taking only the great outstanding figures, Tolstoi need only be present with "Anna Karenina" and "War and Peace;" and Émile Zola with, say, "Drink" and "The Dream." "The Three Musketeers' and "The Count of Monte-Christo" would suffice for Alexander Dumas, and "Les Misérables" and "Notre Dame de Paris," for Victor Hugo. It is harder to say of the vast mountain range of Balzac on what particular peaks our choice should fall, but probably here, again, the most popular books will prove the most typical,—"Le Père Gori

#### A Good Private Library Cannot Be Composed wholly of Ephemeral Literature

I am not, it must be understood, making any list of books "without which," as the booksellers say, "no gentleman's library is complete." I am only taking a few standard authors, for the purpose of illustrating a principle of selection which must perforce operate in a small library. The reader's temperament may be such that he does n't feel the need of novels in his library,—though, as the novel is more and more absorbing the whole domain of human life and human thought,—becoming, so to say, the comprehensive Bon Marché of literature,—it is no longer to be ignored as mere amusement, but has long been recognized as a serious and responsible, as well as entertaining, medium of expression. But each one to his taste, and even "Don Quixote" is a bore to some people. Yet, though a library, as I said, must be a personal embodiment, it must, at the same time, to deserve the name at all, be built with some regard to the general standards of literary importance, standards which have been evolved out of the experi-

ence and opinions of generations of readers of the most varied tastes and temperaments. Time is continually applying these standards over and over again, and it is seldom, if ever, that it reverses a long-established judgment. Therefore, if our library does not, or cannot, contain all the best books, it must certainly contain some of them; and, however idiosyncratic of its owner, it must bear the stamp of a general distinction. A library, say, composed entirely of the ephemeral literature of the hour, might very well reflect the preferences of the owner, but it would be no more a library than a collection of old time-tables or directories would be a library. A certain fineness of mind and taste is presupposed of the would-be maker of a library, a certain seriousness of nature and an aspiration to live his life in the main currents of human experience. It may well be that the imaginative side of literature does not appeal to him, but rather its historical, philosophical, or



social aspects, and his library may be built according to these predilections and yet claim to be something more than a technical collection of books,—for the literary qualities which go to make a classic are not confined to the poets or novelists. I suppose that a library without a poet might be conceivable,—there probably are such libraries,—though it is a grim thought, and sounds like a house without a woman, or a garden without a flower.

#### A Library without Poetry Is Like June without Its Sweet Wild Flowers

Coming to the poets in our scheme, they are—from the library-maker's point of view,—much more manageable than the novelists. Voluble as the greatest of them have been, it has still been found possible to print, I think, every one of them in one-volume editions,—editions, too, on good paper and in readable type. Of course, it is preferable to read them in the more generous editions, and this, in the case of the few poets that especially appeal to us, it ought to be possible for us to do. It is a pity, I think, to read Shakespeare in small type,—though excellent and easily readable small-type editions are numerous. One should try to afford the luxury of that little pocket edition in which each play has a volume to itself,—an edition edited by Israel Gollanez, and published here by The Macmillan Company. This is not only the most comfortable edition of Shakespeare, but it is also the most scholarly. As Shakespeare is of such immense importance to us, such a generous representation of him in our little library is rather just than extravagant. Dante and Goethe are to be had in readable single volumes, and Milton and Keats easily lend themselves to a generous one-volume form. Even Wordsworth and Shelley and Coleridge are to be had in well-edited and comely one-volume editions. Byron is rather cramped in one volume, but the whole of Browning has been packed into two volumes luxurious enough for any library, and a one-volume Tennyson has been a familiar of the bookshelves for many years. Chaucer and Spenser need more room to be read with comfort, though the Macmillan Company's "Globe" edition of Spenser is handy and scholarly, and the same firm publishes an excellent two-volume selection from Chaucer, edited by R.W. Pollard. The Macmillan Company also publishes one-volume editions of all the other poets I have named, with the exception of Byron; editions which, both as regards editing and format, are among the best in the market.

The mention of Mr. Pollard's "Chaucer" raises the question as to how far selections and anthologies are useful in a library. The existence of such good one-volume complete poets as I have named makes it a question of less importance than it once was,—for when one's author, complete, takes up no more room, and costs no more than a selection from him, there is little point in buying the selection. Besides, however skillfully made a selection may be, one can never be sure that the editor has not omitted the very thing that had a special appeal for us. Yet there are some poets in whom the slag and waste products are so considerable that one is thankful when some competent authority separates the precious metal into one small, shining volume. This is the case with Wordsworth, and very much so with Coleridge. I fancy that there is little of Wordsworth outside of Matthew Arnold's "Golden Treasury" selection that we care to go back to,—except "The Prelude." Most readers, nowadays, agree with Byron about "The Excursion," but it is to be feared that Byron's own long poems, with the exception of "Don Juan," are as heavy reading to-day.

#### Anthologies Illustrate the Value of Good Critics in Aiding to Form a Library

Byron, too, will bear selection. As for Coleridge, a very few pages are all that endure of all his rainbow volubility; but what pages! Again, Shelley and Browning are safely read in good selections. Then, too, not a few of the older poets, while, for individual readers, they may have such special appeal as to be valuable throughout, grow to have little meaning for the general lover of literature to-day. One might almost say this of the eighteenth century poets en masse, without, for an instant, derying the importance of Dryden and Pope, for example. Dryden and Pope are undoubtedly great poets, but they are great in a way alien to the imagination and spiritual needs of the present age. The poets of the two centuries preceding them are far nearer to our time, simply because their inspiration was more universal, and closer to the natural heart of man. Chaucer is infinitely nearer to us than Pope, because of his deeper and more general humanity, and such real poets, great or small,—poets that voice the enduring feelings of mankind,—are always contemporary. Thus the cavalier poet Lovelace, with his one lyric, "Stone Walls Do not a Prison Make," in the end outweighs, in lasting importance, all the glittering achievement of a Pope.

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The case of Lovelace may serve to illustrate the place of anthologies on one's shelves. You can buy a complete Lovelace, if you wish for it, but, unless you have a collector's or a historian's interest in him, it will give you little further satisfaction. The same applies to Sir John Suckling, with his delightful "Ballad of a Wedding," and even such exquisite lyrists as Herrick and Campion grow laborious in complete editions. Here the anthologist of taste and judgment is an invaluable friend, and, in one or two cases, he has done his work so well as to make an anthology that has, in its turn, become something like a masterpiece in itself. The model of all

its turn, become something like a masterpiece in itself. The model of all such anthologies is, of course, Palgrave's "Golden Treasury" of English lyrics,—a classic garland which is, perhaps, the one book you may be sure of finding on any bookshelf. A companion classic of selection, in which an equally fine taste has done the same service to lovers of the French lyric, is Gustave Masson's "La Lyre Française,"—another "Golden Treasury" volume.

The anthologist illustrates the value of the critic in one's library, and that value is very great, both for the services of guidance and entertainment. To some tastes there is no form of literature more stimulating and delightful than that of those critical essays in which some persuasive student of books interprets a masterpiece, or unfolds his own preferences. Taine's "History of English Literature" remains one of the most vivid and most useful books of this class; while Matthew Arnold's "Essays in Criticism" and Leslie Stephens's "Hours in a Library" will

not only give the reader rare pleasure in themselves, but materially assist him in discovering his own tastes,—a discovery which is by no means made all at once. The "causeries" of the great French critic, Sainte-Beuve, partially translated, are, of course, classics of this kind, and the writings of George Brandes, the great Danish critic, slowly becoming accessible to English readers, are illustrative criticism of the most vital and picturesque kind. As I conclude this article, I note that Messrs. Harper and Brothers are putting on the market an English series of critical biographies which has deservedly attained great distinction, and is of its kind without rival; viz., the well-known "English Men of Letters" series, edited by John Morley. Each volume is a biographical-critical study of some great English writer, written by a critic of authority, and often of distinction. Such men as Froude, Huxley, Trollope, Goldwin Smith, Austin Dobson, J. A. Symonds, Mark Pattison, and Sidney Colvin are among the critics, and most of the great English writers of various kinds are dealt with. Having been brought up largely on this excellent and delightful series, I am glad to see it coming over to America, and, as the volumes are small and cheap as well as good, I do not think that the reader I have had in mind in writing this article could cover three feet of his shelves more profitably, or make a twenty-five-dollar

book investment to better advantage. Messrs. Harper and Brothers offer the set on the installment plan, —a modern plan which considerably facilitates the building of a poor man's library. Too often, however, the books thus offered for sale are expensive sets of one particular author, which one cannot afford, or does not desire to have so elaborately represented. Here, however, is a set which is a varied library in itself, a complete body of English literary

And, talking of biography, which I have tacitly included with history in this article, another excellent way to start your library is to begin with a good biography. Take Boswell's "Life of Johnson," for instance; or, if you prefer a world nearer our own time, with more of our modern atmosphere, try G. H. Lewes's "Life and Works of Goethe." Here are two books, indeed, which are like great termini from which one may start out on any journey and arrive, far-traveled, at the remotest destination, for a real book is the proposed to everywhere. is the one road to everywhere.

It will be noticed that in this article I have referred only to the works of British authors. At another time, I hope to mention the American writers who should be included in every library. I should have mentioned them in detail here, but the list is a long one and requires special treatment.



WE are all reared in a traditional belief that what we get to eat at home is, by virtue of that location, better than what we get to eat anywhere else. The expression, "home-cooking," carries a connotation of assured excellence, and the popular eating-house advertises "pies like those your mother used to make," as if pie-making were a maternal function. Economy, comfort and health are supposed to accompany our domestic food supply, and danger to follow the footsteps of those who eat in a hotel, a restaurant, or a boarding house. Is this long-accepted theory correct? Is the home, as the last stage of our elaborate process of social nutrition, a success?

Among individual animals, the nutritive processes are simple. By personal effort each creature helps higher than the personal effect of the personal effort each creature helps higher than the personal effort each creature helps higher th

mercilessly with every other creature that comes in his way. Vegetarian animals compete peaceably as philosophical anarchists; carnivorous ones compete with more violence. Among both classes we find homes among those whose food is portable: holes, caves, or nests; places where the young can be guarded and their food brought to them. From the grisly heap of our deguarded and their food brought to them. From the grisly heap of bones in the lion's den, or shells below the squirrel's nest, through the "kitchen middens" of primitive man, to the daily output of garbage from our well-loved homes to-day, is an unbroken line.

"A place to feed the young" was once a sufficient definition of a home, but the home has grown since then. Man is a social animal. He is part of something; his life is not dependent on his own efforts solely, but on those of many other men.

but on those of many other men.

We get our food, not by going out to quarrel with one another over a free supply, but by helping one another in various elaborate processes of production, distribution, and preparation. In this last process of preparation, women long held a monopoly; and, as women were kept at home, so food was, naturally, prepared at home. But as soon as men banded together to go on long expeditions without women, -which was at the beginning of the history of war,—they learned to cook and eat away from home, and the cook, as a craftsman, was developed. This social functionary has been officiating for a long time. He has cooked as a business, giving his whole time to it; he has cooked for miscellaneous miners, and has had to study averages by the cooked for miscellaneous principles. averages; he has cooked for great dignitaries, epicurean and capricious. So, in course of time, has grown among us some little knowledge of the art and science of cooking.

#### The Development of really Good Cooking Does not Originate in Our Homes

This growth has not taken place in the home. An ignorant, overworked poor woman, cooking for her family, has not, and never can have, the time, means, or opportunity for the large experiment and practice which have given us the great diet-list of to-day. Each woman, learning only from her mother, has been able only to hand down to us the habits of a dark, untutored past. Outside the home, man, the specialized cook, acting under pressure of larger needs and general competition, has gradually improved the vessels, utensils, and material of the human food supply. Note carefully that, in home-cooking, there are absent these great necessities of progress, -- specialization and competition, as well as the wide

practical experience which is almost as essential. Go among the most backward peasantry of any country and compare the "home-cooking" of each nation, in its present form, with the special-ized cooking of the best hotels, clubs, or of those great official or private entertainments which employ the professional cook. It is rare, of course, to find home-cooking wholly unaffected by social cooking, for man, as an ultra-domestic character, learns something elsewhere and brings it home; but the point to be insisted on is that the development in cooking comes from outside the home, and does not originate in it. Still, in spite of all our progress, the great mass of mankind eats two meals at home; women and children, three.

The preparation of food is still the main business of housekeeping; its labor, the one great labor of the place; its cost, the main expense In building, the conveniences for this trade-kitchen, dining room, pantry, cupboard, and cellar, -require a large part of the outlay, and the furnishing of these with linen, china, and silver, as well as the wooden and iron articles, adds heavily to the list.

The wife and mother still has, for her main duty, the management of the family food supply, even if she is not the principal worker, and the maintenance of domestic service to keep our food system in motion is one of the chief difficulties of modern life. Nine tenths of our women "do their

own work," as we phrase it; this is not a hazarded opinion, but rests on our census reports of the proportion of servants to families. Those nine tenths of the female population—as well as the majority of servants,—expend most of their labor in the preparation of food and the cleansing processes connected with it.

#### The System of Cooking in General Use Is Deplorable and Should Be Improved

With all this time, labor, and expense given to the feeding of humanity, what are the results? How are we educated in knowledge and taste as to right eating? What are our general food habits? To these questions it may be promptly answered that no other animal is so deprayed in its feeding habits as man; no other animal has so many diseases of the alimentary system. The dog ranks next to us in diseases,—and shares our home-cooking. The hog, which we most highly recommend, is "corn-fed,"—not reared on our remnants of the table. The long and arduous labors of public-spirited men have lifted our standards of living in many ways. Public sanitation, beginning outside and slowly driven in on the reluctant home, has lowered our death rate in the great filth-diseases which used to decimate the world. But the food diseases are not lessened. Wrong eating and wrong drinking are responsible for an enormous proportion of our diseases and our crimes, to say nothing of the still larger average of unhealthiness and unhappiness in which we live. Can we get at the causes of this department of human trouble? and, when found, do they bear any relation to our beloved custom of home-cooking and home-eating? We can,—and they do. The trouble springs from two main features: bad food,—insufficient, over-sufficient, ill-chosen, or ill-prepared; and our own ignorance and lack of self-control.

Consider the bad food first. Food is produced all over the earth, passes through many hands, and is finally selected by the housewife. She is not a trained expert, and can never be while she confines herself to serving one house. She does not handle quantities sufficient, or cater for consumers enough to gain large knowledge of her business. She is, in nine cases out of ten, limited financially in her buying power. These conditions make the food market particularly open to adulteration, and to the offering of inferior materials. The individual housewife cannot herself dis-These concriminate in all the subtleties of adulterated food, nor has she the time or the means to secure expert tests of her supplies. Moreover, her separate purchasing power is so small that it cannot intimidate the seller; he has ignorance and a small purse to deal with, and he deals with them accordingly.

The purchase of food in quantities by trained buyers would lift the

grade of our supplies at once. No man is going to waste time and money in adulteration subject to daily analysis, or in offering stale, inferior articles which will not appear salable to the trained eye. The wholesale poisoning of babies by bad milk is an evil our city governments are seeking to combat, but the helpless anarchy of a million ignorant homes, unorganized, untrained, and obliged to get the milk at once, renders our governmental efforts almost vain. Insufficient food is owing, in part, to economic causes, and in part to ignorance of what the body needs. On the economic side comes in a most important view of the home as a food purveyor. The

A light supper, a good night's sleep and a fine morning have made a hero of the man who, by indigestion, a restless night, and a rainy morning would have proved a coward.—Chesterfield

expensive method. It is wonderful to see how people cling to their no-

tion of "the economy" of home-cooking. By the simplest business laws, of world-wide application, the small purchaser has to pay the largest price.

The expenses incident to the re-retailing of food, from the apples rotting on the ground in New York State to the apples we purchase at twenty cents a quart for New York City tables, form a large part of the cost of living. Thousands of middlemen thrive like leeches on the long and slow current of food material, as it pours in myriad dribbling streams from the great sources of production, far away, into our innumerable kitchen doors.

In a city block there are two hundred families, which, at our usual average of five individuals to a family, would number one thousand persons. The thousand persons should consume, we will say, five hundred quarts of milk a day. The purchase of five hundred quarts of milk and the proportionate cream, as well as butter, would maintain a nice little dairy,—several blocks together would maintain a large one. Your bustling restaurant proudly advertises "Milk and cream fresh every day from our own dairies!" But your beloved home has no such purchasing power, but meekly absorbs pale cultures of tuberculosis and typhoid fever at eight cents a quart. The poorer people are, the more they pay for food,—separately. The organized purchasing power of these same people would double their food supply,-

Besides the expense entailed in purchasing is that of private prepara-tion. First, the "plant" is provided. For our two hundred families there are two hundred stoves, with their utensils. The kitchen, and all that it contains, with dining room, etc., have been already referred to, but should

be held firmly in mind as a large item in rent and furnishing. Next, there is the labor. Two hundred women are employed for about six hours a day each,—twelve hundred working hours,—at twenty cents an hour. This means two hundred and first law of diet, theref forty dollars a day, or sixteen hundred and eighty dollars a week, that the block of families is paying to have its wastefully

home-purchased food more wastefully home-cooked. Of course, if these cooks are the housewives, they do not get the money; but the point is, that thus much labor is worth that amount of money, and that productive energy is being wasted. What ought it to cost? One trained cook can cook for thirty, need, in largest allowance, thirty cooks,—and the thirty cooks, organized, would not need six hours a day to do the same work, either. Thirty cooks, at ten dollars a week, even, would be but three hundred dollars, and that is some slight saving as against sixteen hundred and eighty dollars!

We have not mentioned fully another enormous item. "Insufficient food" would be easily removable from our list by a more economical method of buying and cooking it. The other element of insufficiency—ignorance,—would go, also, if we had skillful and learned cooks and caterers instead of unskilled and unlearned amateurs, who know only how to cater to the demands of hungry children and injudicious men at home.

Wise temperance workers know how many men drink because they are not properly fed; and women, too, consume tea and coffee to make up in stimulants for the lack of nutrition about which they know nothing. Under this same head come the rest of that list,—the over-sufficient, ill-chosen, and ill-prepared food.

It is not simply that the two hundred amateur cooks [Whether they be permanent wife or transient servant, they are all, in a business sense, amateurs,—ask a real cook!] waste money by their sporadic efforts, but their incapacity wastes our blood in our veins. We do not die, swift and screaming, from some sharp poison administered through malice; but our poor stomachs are slowly fretted by grease-hardened particles, and wearied out by heavy doses of hot dough. Only iron vigor can survive such things. "It is ill-chosen" is one charge against home-cooking. What governs our choice? Why does a German eat decaying cabbage and mite infested chases an American

and mite-infested cheese, an American revel in fat-soaked steak and griddlecakes, a Frenchman disguise questionable meats with subtly-blended spices, and so on, through the tastes of all the nations and localities? It is environment and heredity that govern us,—that's all. It is not knowledge, not culture and experience, not an enlightened taste, or the real choice of a trained mind capable of choosing.

A child is fed by his mother, who transmits remote ancestral customs, un-changed by time. Children are hungry and like to eat. The young stomach is adapted to its food supply; it grows accustomed to it and "likes" it,—and the man continues to demand the doughnuts, the sauer-kraut, the saleratus biscuit, which he "likes." One ghastly exception should be taken to this smooth extrement. I have taken to this smooth statement. I have said that "the young stomach is adapted to its food supply." Alas, alas! This is true of those who survive; but think of the buried babies,—of the dear, dead children, of the diseases incidental to child--and question if some part of that awful death-list is not due to our criminal ignorance of what is proper food! There is no knowledge, save the filtering down of ancient customs and what the private cook can pick up from house to house; no experience, save that gained by practicing on private purchase and prepone's own family or the aration of food is the most family of one's employer; (and I never heard of either wife or servant gathering statistics as to

Food improperly taken not only produces orig-

inal diseases, but affords those that are already

engendered both matter and sustenance. The

first law of diet, therefore, is simplicity.—Burton

To know how to eat, what to eat, and when to eat, is a mighty problem which humanity has not yet solved, although it has enriched itself with a myriad of wonderful inventions.-Emerson

who lived and who died under her cooking!) no special training; and no room or time or means to learn! It would be a miracle if all should survive.

The ignorance which keeps us so ill-fed is an essential condition of home-cooking. If we had only home-shoemaking, or home-doctoring, or home-tailoring, barbering,—what you please,—we should show the same wide-spread ignorance and lack of taste. What we have learned in cooking comes from the advance of that great branch of human industry in its free social field, and that advance has reacted to some degree on the immovable home.

Next consider self-control, the lack of which is so large a factor in our diseases. We have attained some refinement of feeling in painting, food diseases. music, and other arts: why are we still so frankly barbaric in our attitude toward food? Why does modern man, civilized, educated, cultured, still keep his body in a loathsome condition, still suffer, weaken, and die, from foul food habits? It is not alone the huge evil of intemperance in drink, or simple gluttony; but the common habits of our young girls, serenely indulging in unlimited candy, with its attendant internal consequences; or of our cultured women, providing at their entertainments a gross accumulation of unwholesome delicacies, with scarcely more discrimination than was shown by Heliogabalus. We eat what we like, and our liking is most crude and low. The position of the woman who feeds us—the wife and mother,—is responsible for this arrested development. She is not a free cook, a trained cook, a scientific cook; she belongs to the family. She must cook for the man because he pays for it. He maintains the home,—and her, largely for that It is his home, his table, his market bill; and if John does not very purpose.

like onions, or pork, or cereals, they do not appear. If Mrs. Peterkin paid for it, and John was cook,—why, John would cook to please her! In two ways is Mrs. Peterkin forced to cater to John's appetite: by this plain economic fact that it is his

appetite: by this plain economic fact that it is his food she is cooking, and by the sexuo-economic fact that "the way to a man's heart is through his stomach." For profit and for love,—to do her duty and to gain her ends, in all ways,—the home cook is forced to do her home-cooking to please John. It is no wonder John clings so ardently to the custom. Never again on earth will he have a whole live private cook to himself, to consider, before anything else, his special tastes and preferences. He will get better food, and he will have to get used to it. His tastes will be elevated by the quality of the food,—instead of the quality of the food being adapted solely to his tastes. To the children, again, the mother caters under direct pressure of personal affection. It is very, very hard to resist the daily, yea, tri-daily, demands of tion. It is very, very hard to resist the daily, yea, tri-daily, demands of those we love.

It is this steady alluring effort of subservient love which keeps us still so primitively self-indulgent in our food habits. The mother love of a dumb animal may teach her what is right for her young to eat, but it does not teach the human mother. Ask any doctor, any trained nurse, any one who has watched the children of the poor. If the children of the rich are more wisely fed, it is not because of any greater amount of mother love, but of some degree of mother education. As fair an example of home-cooking, pure and undefiled, as we can get, to-day, is that of the isolated farmhouse. There you have no much-blamed "baker's bread;" no "city milk;" wilted vegetables and questionable meats; no painted confectionery and bakeshop sweets; no wild hurry to catch the morning car. You have mother love and mother instinct untrammeled, with the best materials we know,—pure dairy produce and fresh vegetables and fruits. As a result, you should look for splendid health, clear complexions, bright eyes, perfect teeth, and sublime digestions. Instead, we find men who keep fairly well to middle life because their vigorous out-of-door work enables them to cope for a while with their home-cooking; but in the women you find a sadly low

average of health and beauty. Dyspepsia is the rule. False teeth come before they are thirty. Patent medicine is the family divinity. Their ordinary homecooking is pork and potatoes; and their extraordinary home-cooking is such elaborate elegance of pie and cake as to supply every element of mischief omitted in the regular diet. Motherhood and wifehood do not teach cooking.

What we need in our system of feeding the world is not instinct, affection, and duty, but knowledge, practice, and business methods. Those who are fitted by natural skill and liking to be cooks should cook, and many should profit by their improved products. Scientific training, free from the tender pressure of home habits, would soon eliminate our worst viands; and, from the wide choice offered by a general field of patronage, there would appear in time a cultivated taste. Greater freedom for personal idiosyncracy would be given in this general field of choice, yet a simpler average would undoubtedly be formed. Great literature and great music were never developed when the bard performed for his master only.

It will now be expected that a full and satisfactory picture will be drawn of how cooking in our homes could be done better; but that is material for quite another paper. This one is simply a comment on the home as a food purveyor, and asserts that it is a hopelessly poor one.

Amateurs are taught how to compound mysteries



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# The Confession of a Croesus

David Graham Phillips

Wealth is not all,—it cannot buy love, happiness, and life.—LaBruyere



"Who would ever think you were my father?" he asked

PART II.

A BOUT a month after I sent James to my place on Long Island to be in the custody of his mother, I was dining in my Fifth Avenue house with only Burridge, my secretary, and Jack Rid-ley, who calls himself my "court fool."

Although my mind was crowded with large

affairs involving great properties and millions of capital, hardly a day had passed without my thinking of James and of his infamous conduct toward me. But without neglecting the duties which my position as a financial leader impose upon me, it was impossible for me to take time to do my duty as a parent. The duty which particularly pressed and absolutely prevented me from attending to my son was that of overcoming difficulties I had encountered in consolidating the three railways which I control in the state. To achieve my purpose it was necessary that a somewhat radical change be made in a certain law. I sent my agent to Boss -- to arrange the matter. I learned that he refused to order the change unless I would pay him three hundred thousand dollars in cash and would give him the opportunity to buy to a like amount of the new stock at par. He pleaded that the change would cause a tremendous outcry if it were discovered, as it almost certainly would be, and that he must be in a position to provide a correspondingly large campaign fund to "carry the party" successfully through the next campaign. He said his past favors to me had brought him to the verge of political ruin. In a sentence, the miserable old blackmailer was trying to drive as hard a bargain with me as if I had not been making stiff contributions to what he calls his "campaign fund" for years with only trifling favors in return. I was willing to pay what the change was worth, but I would not be bled. I brought pressure to bear from the national organization of his party,—and he came round,—apparently.

Just as my bill was slipping quietly through the

state senate, having passed the lower house un-observed, the other boss raised a terrific hulla-Boss baloo. Boss ——— denied to my people that he had "tipped off" what was doing in order to revenge himself and get his blood money in another

way; but I knew at once that the sanctimonious old thief had outwitted me.

It looked as if I would have to yield. Of course I should have done so in the last straits, for only a fool holds out for a principle when holding out means no gain and a senseless and costly loss. But the knowledge that a defeat would cost me dear in future transactions of this kind made me struggle desperately. I sent for my best lawyer, Stratton,—an able fellow, as lawyers go, but, like most of this stupid, lazy human race, always ready to say "impossible" because saying so saves labor. "Stratton," I said, "there must be a way round, there always is. Can't I get what I want by an amendment to some other law that can be slipped through by the lobby of some other corporation as if for its benefit only? Take a week. Paw over the books and rake that brain of yours! There's a hundred and fifty thousand in it for you if you find me the way round."

Two days later he came to me in triumph. He had found the "way round." I had my law slipped through, signed by the governor and safely put on the statute book, the two bosses as unsuspicious as were the newspapers and the public. Then I came out in a public disavowal of my original purpose, denounced it as a crime against the people, and deplored that my railroad corporation should be unjustly accused of promoting it. You must fight the devil with fire.

Those two bosses—and the sensational news-

papers that had been attacking them and my corporations, -were astounded, and have n't re-It will be six months before they realize that I have accomplished my purpose; even then they won't be sure that I planned it, but will half believe it was my "luck."

In passing, I may note that Stratton tells me I ought to pay him two hundred and fifty thousand dollars instead of one hundred and fifty thousand,—for pulling me out of the hole! He has wholly forgotten having said "can't be done" and "impossible" to me so many times that I finally had to stop him by scolding him violently. With their own vanity and their women-folks's flattery forever conspiring to destroy their judgment, it's

a wonder to me that men are able to get on at all. Indeed, they would n't if they did n't have masters like me over them.

After I had got my little joke on the bosses and the impertinent public safely on the statute book, there remained the problem of how to take advantage of it without stirring up the sensational newspapers and the politicians, always ready to pander to the spirit of demagogy. I had my rights safely embodied in the law; but in this lawless time that is not enough. Instead of being respectful to the great natural leaders and deferential to their larger vision and larger knowledge, the people regard us with suspicion and overlook our services in their envy of the trifling commissions we get,—for what is the wealth we reserve for ourselves in comparison with the benefits we confer upon the country?

At this dinner which I have mentioned, both Burridge and Ridley were silent, and so my thoughts had no distraction. As I know that it is bad for my digestion to use my brain as I eat, I tried to start a conversation.

"Have you seen Aurora to-day?" I asked Burridge. She is my eldest daughter, just turned

eighteen.
"She and Walter"—he is my second son, within a month or so of twenty-one,—"are dining out this evening; she at Carnarvon's, he at Longview's. I think they meet at Mrs. Hollister's dance and come home together."

This was agreeable news. The names told me that my wife was at last succeeding in her social campaign, thanks to the irresistible temptation to the narrow aristocrats of the inner circle in the prospective fortunes of my children. While this social campaign of ours has its vanity side,—and I here admit that I am not insensible to certain higher kinds of vanity,—it also has a substantial business side. The greatest disadvantage I have labored under-and at times it was serious, -has been a certain suspicion of me as a newcomer and an adventurer. Naturally this has not been lessened by the boldness and swiftness of my operations. When I and my family are admitted on terms of intimacy and perfect equality among the people of large and old-established fortune, I shall be absolutely trusted in the financial world and shall be secure in the position of leadership that my brains have won for me and which I now

maintain only by steady fighting.
"And Helen?" I went on. Helen is my other daughter, not yet fifteen.

"She's dining in her own sitting room with her companion," replied Burridge.
"I haven't seen her for a day or two," I said.
"Two weeks to-morrow," answered Burridge.

Jack Ridley laughed, and I frowned. It irritates me for Ridley to note it whenever I am caught in seeming neglect of my children. He pretends not to believe that it is my sense of duty that makes me deprive myself of the family happiness of ordinary men for the sake of my larger duties. But he must know at the bottom that all my self-sacrifice is for my children, for my family, ultimately. I have the thankless, misunderstood

toil; they have the enjoyment.
"Two weeks!" I protested, "it can't be!"
"She came to me for her allowance this morn-

ing," he said, "and she asked after you. said your valet had told her you were staying here and were well. She said she'd like to see you some time,—if you ever got round to it."

This little picture of my domestic life did not

tend to cheer me. Naturally, I went on to think of Jim. Ridley interrupted my thoughts by saying: "Have you been down on Long Island yet?"

This was going too far even for a "court fool," his name for himself, not mine. Ridley is my pensioner, confidant, listening machine, and talking machine. He is of an old New York family, an honest, intelligent fellow, with an extravagant stomach and back. My wife engaged him, originally, to help her in her social campaigns. I saw that I could use him to better advantage, and he has gradually grown into my confidence.

In my lesser days, one of the things that most irritated me against the very rich was their habit of buying human beings, body and soul, to do all kinds of unmanly work, and I especially abhorred the "parasites"—so I called them,—who hung about rich men, entertaining them, submitting to their humors, and bearing degradations and humiliations in exchange for the privileges of eating at luxurious tables, living in the colder corners of palaces, driving in the carriages of their patrons, and being received nominally as their social equals. But now I understand these matters better. It is n't given to many men to be independ-

ent. As for the "parasites," how should I do without Jack Ridley?

I can't have friends. Friends take one's time,—they must be treated with consideration, or they become dangerous enemies. Friends impose upon one's friendship,—they demand inconvenient or improper, or, at any rate, costly favors which it is difficult to refuse. I must have companionship, and fate compels that my companion shall be my dependent, one completely under my control,—a Jack Ridley. I look after his expensive stomach and back; he amuses me and keeps me informed as to the trifling matters of art, literature, gossip, and so forth, which I have no time to look up, yet must know if I am to make any sort of appearance in company. Really, next to my gymnasium, I regard poor old Jack as my most useful belonging, so far as my health and spirits are concerned.

To his impertinent reminder of my neglected duty I made no reply beyond a heavy frown. The rest of the dinner was eaten in oppressive silence, I brooding over the absence of cheerfulness in my life. They say it is my fault, but I know it is simply their stupidity in being unable to understand how to deal with a superior personality. It is my fate to be misunderstood, publicly and privately. The public grudgingly praises, often even derides my philanthropies; the members of my family laugh at my generosities and self-sacrifices for them.

As I was going to my apartment and to bed, Ridley waylaid me. "You're offended with me, old man?" he asked, his eyes moist and his lips trembling under his gray mustache. He weeps easily: at a glass of especially fine wine; over a sentimental story in a paper or magazine; if a grouse is cooked just right; when I am cross with him. And I think all his emotions, whether of heart or of stomach, are genuine,—and probably about as valuable as most emotions.

"Not at all, not at all, Jack," I said, reassuringly, "but you ought to be careful when you see I'm low in my mind."

"Do go down to see the boy," he went on, earnestly. "He's a good boy at heart, as good as he is handsome and clever. Give him a little of your precious time and he'll be worth more to you than all your millions."

"He's a young scalawag," said I, pretending to harden. "I m almost convinced that it's my duty to drive him out and cut him off altogether. After all I've done for him! After all the pains I've taken with him!"

Ridley looked at me timidly, but found courage to say: "He told me he'd never talked with you so much as sixty consecutive minutes in his whole life!"

This touched me at the moment. I'm soft at times, where my family is concerned. "I'll see; I'll see," I said. "Perhaps I can go down to him Sunday. But do n't annoy me about it again, Jack!" There's a limit to my good nature, even with poor old well-meaning Ridley.

But other matters pressed in, and it was the following Monday and then the following Saturday before I knew it. Then came the first Sunday in the month, and Burridge, as usual, brought in the preceding month's domestic accounts as soon as I had settled myself at breakfast after my run and swim and rub-down in my "gym" in the basement. As a rule, at that time I'm in my best possible humor. My wife and chilit and lie in wait then with any particularly impudent requests for favors or particularly outrageous confessions that must be made. But on the first Sunday in the month even my "gym" can't put me in good humor. I am a liberal man. My large gifts to education and charity and my generosity with my family prove it beyond a doubt. My wife looks scornful when I speak of this. Her theory is that my public gifts are an exhibition of my vanity, and that my establishments, my yacht, etc., etc., are partly vanity, and partly my selfish passion for my own comfort. She, however, never attributes a good motive or instinct to me, or to any one else, nowadays. Really, the change in her since our modest days is incredible. It is amazing how arrogant affluence makes women.

But, as I was saying, my monthly bill-day is too much for my good humor. It is not the money going out that I mind so much, though I'm not ashamed to admit that it is not so agreeable to me to see money going out as it is to see money coming in. The real irritation is the waste,—the wanton, wicked, dangerous waste.

ton, wicked, dangerous waste.

I can't attend to details. I can't visit kitchens,
do marketing, superintend housekeepers and but-

lers, oversee stables, and buy all the various supplies. I can't shop for furniture and clothing, and look after the entertainments. All those things are my wife's business and duty. And she has a secretary, and a housekeeper, and Burridge, and Ridley, to assist her. Yet the bills mount and mount; the waste grows and grows. Extravagance for herself, extravagance for her children, thousands thrown away with nothing whatever to show for it! The money runs away like water at a lefton faucet.

The result is the almost complete estrangement between my wife and me. Every month we have a fierce quarrel over the waste, often a quarrel that lasts the month through and breaks out afresh every time we meet. She denounces me as a miser, a vulgarian. She goads me into furious outbursts before the children. What with my battles against stupidity and insolence downtown, and my battles against waste in my family, my life is one long contention. However, I suppose this is the lot of all the great men who play large parts on the world's stage. No wonder those who fancy we are on earth to seek and find happiness regard life as a ghastly fraud.

"What's the demnition total, Burridge?" I asked, when he appeared with his arms full of books and papers.

"Ninety-two thousand, four, twenty-six, fiftyone," he answered, in a tone of abject apology. I could not restrain an indignant expostulation.

I could not restrain an indignant expostulation. "That's seventy-three hundred and four above last month. Impossible! You've made a mistake in adding."

He went over his figures nervously and flushed scarlet. "I beg your pardon, sir," he said, in a tone of terror. "The total is ninety-five thousand instead of ninety-two."

"Ten thousand-odd above month before last! Eighty-nine hundred above the same month last year! I had to restrain myself from physical violence to Burridge. I ordered him out of the room,—giving, as my reason, anger at his mistake in addition. I wanted to hear no more, as I felt sure that the details of the shameful waste would put me in a rage that would impair my health. The total was enough for my purpose,—we were now living at the rate of more than a million dollars a year! I took the eleven o'clock train for my place on Long Island.

When I reached my railway station, none of my traps was there. In my angry preoccupation I had forgotten to telephone from the Fifth Avenue house; and, of course, neither Pigott nor the butler nor Burridge nor Ridley nor any of my herd of blockhead servants had had the consideration to repair my oversight. Yet there are fools who say that money will buy everything. Sometimes I think it won't buy anything but annoyances.

So, I had to go to my place in a rickety, smelly station-surrey,—and that did not soothe my rage. However, as I drove into and through my grounds, -there is n't a finer park on Long Island, —I began to feel somewhat better. There is nothing like lands and houses to give one the sensation of wealth, of possession. I have often gone into my vaults and have looked at the big bundles and boxes of securities; and, by setting my imagination to work, I have got some sort of notion how vast my wealth and power are. But bits of paper supplemented by imagination are not equal to the tangible, seeable things,—just as a hundred-dollar bill can't give one the sensation in the fingers and in the eyes that a ten-dollar gold piece gives. That is why I like my big houses and my city lots and my parked acres in the country,-yes, and my carriage and furniture, my servants and horses and dogs, my family's jewels and finery.

But the instant I entered the house, my spirits soured again, curdled into an acid fury.

I had sent my son down there with his mother to await my sentence upon him for his crimes,—his insults to me, his waste of nearly a million of my money, his violation of his word of honor, his forgery. I had been assuming that in those five weeks of waiting he was suffering from remorse and suspense, was thinking of his crimes against me and of my anger and justice. As I entered the large drawing-room unannounced, they were about to go in to luncheon. "They" means my wife and James, and Walter and Aurora, who had gone down to the country for the week-end. "They" means also ten others, six of whom were guests staying in the house. As I stood dumfounded, five more who had been to church came trooping in. I had gone, expecting a house of mourning. I had found a revel.

At sight of me, the laughter and conversation

died. My wife colored. James looked abashed for a moment. Then—what a well-mannered, self-possessed dog he is!—he burst out laughing. "Fairly trapped!" he said. And ne went on to explain to the others: "The governor and I had a little fall-out, and he sent me down here to play with the ashes. You've caught me with the goods on me, governor. It's up to me,—I've got to square myself. So I'll pay by giving you the two prettiest young girls in the room to sit on either side of you at luncheon. Let's go in, for I'm half-starved."

As all the women in the room except three—including Aurora,—were married, James's remark was doubly adroit. What could I do but put aside my wrath and set my guests at their ease?

This was the less difficult to do as Natalie Bradish and Horton Kirkby were among the guests,and stopping in the house. I have long had my eye on Miss Bradish as the proper wife for James or Walter, -whichever should commend himself to me as my fit successor at the head of the family I purpose to found with the bulk of my wealth. She is a handsome girl; she has a proud, distinguished look and manner; she is worth a million or so in her own right and will inherit three millions more some day that can't be distant, as her father is in hopelessly bad health; she comes of a splendid, widely connected family, and is extremely ambitious and free from sentimental nonsense. Young Kirkby is the very husband for Aurora. His great-grandfather founded their family securely in city real estate and lived long enough firmly to establish the tradition of giving the bulk of the fortune to the eldest male heir. Kirkby is not brilliant; but Aurora has brains enough for two, and he has a set of long, curved fingers that never relax their hold upon what's in them.

After luncheon I drew my wife away to the sitting room for the plain talk which was the object of my visit. As the presence of Miss Bradish and Kirkby in the house had lessened my anger on the score of my wife and son's light-hearted way of looking at his crimes, I put forward the matter of the expense accounts.

"Burridge tells me the total for last month is' I began, and paused. As I was speaking I was glancing around the room. I had not been in it for several years. I had just noted the absence of a Corot I bought ten years before and paid sixteen thousand dollars for. I do n't care for pictures or that sort of thing, any more than I care for the glitter of diamonds or the colors of gold and silver in themselves. I know that most of this talk of "art" and the like is so much rubbish and affectation. But works of art, like the precious stones and metals, have come to be the conventionally accepted standards of luxury, the everywhere recognized insignia of the aristocracy of wealth. So have them, and add to my collection steadily just as I add to my collection of finely-bound books that no one ever opens. What slaves of convention and ostentation we are!

"What's become of the Corot that used to hang there?" I asked, suspiciously, because I had had so many experiences of my family's trifling with my possessions.

My wife smiled scornfully. "I believe you carry 'round in your head an inventory of everything we've got, even to the last pot in the kitchen," she said. "The Corot is safe. It's hanging in my bedroom."

In her bedroom! A Corot I've been offered twenty-five thousand dollars for, and she had hidden it away in her bedroom! I was irritated when she put it in her sitting room where few people came, for it should have had a good place in our New York palace. But in her bedroom, where no one but the servants would ever have a chance to look at it! "Why did n't you put it in the attic or the cellar?" I asked.

She lifted her eyebrows and gave me an affected, disdainful glance. "I put it in my bedroom because I like to look at it," she said.

I laughed. What nonsense! As if any sensible person—and she is unquestionably shrewdly sensible,—ever looks at those things except when some one is by, noting their "devotion to art" I said: "Certainly, my family has the most amazing disregard of money,—of value. If it were not—"

ing disregard of money,—of value. If it were not—"
"You started to say something about last month's accounts," she interrupted.

"The total was ninety-five thousand," I said, looking sternly at her. "You are now living at the rate of more than a million a year. In ten years we have jumped from one hundred thousand a year to a million a year. And this madness grows month by-month."

She—shrugged her shoulders, but did not speak. "I came to say to you, madam,—" I said, furiously.

"Did you look at the items?" she cut in coldly.
"No," I replied; "I could not trust myself to

"Twenty-seven mousand of last month's expenses went toward paying a small installment on your little place for your own amusement in the Adirondacks. I had nothing to do with it. None of us but you will ever go there."

This was most exasperating. I can't account for my leaping into such a trap, except on the theory that my preoccupation with the railway matters must have made me forget ordering that item into my domestic accounts instead of into my personal accounts downtown. Of course, my contention of my family's extravagance was sound. But I had seemed to give the whole case away, had destroyed the effect of all I had said, and, as I glanced at my wife, I saw a triumphant, contemptuous smile in her eyes. "You are always trying to punish some one else for your own sins," she

said. "The truth is that the only truly prodigal member of the family is yourself."

is yourself."

Me prodigal with my own wealth!
But I did not answer her. One is at a hopeless disadvantage in discussion with a woman. They are insensible to reason and logic except when they can gain an advantage by using them. It's like having to keep to the rules in a game where your antagonist keeps to them or makes his own rules as it suits him. "Nevertheless," I said, "the waste in my establishments must stop and your son James must come to his senses.

It was about him that I came."
"Poor boy,—he's had such a bad
example all his life!" she said. "My
dear, we have no right to judge him."

I knew that she, like him, was throwing up to me my transactions with Judson. And like him, she was taking the petty, narrow view of them. "Madam," I said, "your son is a liar, forger, and thief."

Just then there came a knock at the door and James's voice called: "May I come in, mother?"

"No, go away, Jim. Your father and I are busy," she called in reply. I went to the door and opened it,

beside myself with fury. "Come in!" I exclaimed. "It's business that concerns you."

He entered,—tall and strong, his handsome face graver than I had ever seen it before. He closed the door behind him and stood looking from one to the other of us. "Well?" he said, "but—no abuse!"

Whenever James and I have come face to face in a crisis, I have always had the, to me, maddening feeling that a will as strong as my own has been lifting its head defiantly against me. My wife and my son Walter deal with me by evasion and slippery trickery. My daughter Aurora wins from me, when I choose to

let her, by cajolery or tears. Little Helen has never yet had to do so with me in a serious matter, and I cannot remember her ever asking me even the trifling favors which most children seek from their parents. But James has always played the high and haughty,—and I am ashamed to think how often he has ridden me down and defeated me and gained his object. As I have looked upon him as entitled to peculiar consideration because I had planned for him one day to wear my mantle, he has had me at a disadvantage. But my indulgent conduct toward him only makes the blacker his conduct toward me.

As he stood there that day, looking so calm and superior, I can't describe the conflict of pride in him and hatred of him that surged up in me. I lost control of myself. I clinched my fists and shook them in his face. "You liar! You forger! You conscienceless—"

His mother rushed between us. "I knew it! I knew it!" she wailed. "Ever since he was a baby, I knew this day would come. Oh, my God! James, my husband,—James, my son!"

James lowered the hand he had lifted to strike me. His face was pale and his eyes were blazing

hate at me,—I saw his real seeling toward me at last. How could I have overlooked it so long? "Who would ever think you were my father?" he asked, in a voice that sounded to me like an echo of my own. "You,—with hate in your face,—hate for the son whom you poisoned before he

echo of my own. "You,—with hate in your face,—hate for the son whom you poisoned before he was born, whom you have been poisoning ever since with your example. You—my father!"

The young scoundrel had taunted me into that calm fury which is so dreadful that I fear it myself,—for, when I am possessed by it, there is no length to which I would not go. Our wills had met in final combat. I saw that I must crush him,—the one human being who dared to oppose me and defy me, and he my own child who should have been deferential, grateful, obedient, unquestioning. "But I am not your father," I said. "In my will I had made you head of the family, had given you two thirds of my estate. I shall write a revocation here—immediately. I shall make a new will to-morrow."

If the blow crushed him, he did not show it. He did not even wince as he saw forty millions

Soon Many

"I walked with my daughter and Natalie Bradish"

swept-away from him. "As you please," he said, putting scorn into his face and voice,—as if I could be fooled by such a pretense. The man never lived who could scorn a tenth, or even a twentieth, of forty millions. "I came into this room," he went on, "to tell you how ashamed I was of what I have done, -how vile and low I have felt. I did n't come to apologize to you, but to my-my mother and to myself in your presence. I am still ashamed of what I did, of what you made me do. Do you know why I lied and forged? Because your money, your millions, have changed you from a man into a monster. This wealth has injured us all,—yes, even mother, noble though she is. But you, —it has made you a fiend. Well, I wished to be independent of you. You have brought me up so that I could not live without luxury. But you have n't destroyed in me the last spark of self-respect. And I decided to make a play for a fortune of my own. I—broke my word and speculated. I overreached,—I saw my one hope of freeing myself from slavery to you slipping from me. I-I,—no matter. What did matter after I'd broken my word? And I was justly punished. I lost—everything."

As he flung these frightful insults at me, my calm fury grew cold as well. "You will leave the house within an hour," I said. "Your mother will make your excuses to her guests,—I shall spare you the humiliation of a public disowning. During my lifetime you shall have nothing from me—no, nor from your mother. I shall see to that. In my will I shall leave you a trifling sum,—enough to keep you alive. I am responsible to society that you do not become a public charge. And you may from this day continue on your way, to the penitentiary without hindrance from those who were your kin."

As I finished, he smiled. His smile grew broader, and became a laugh. "Very well, exfather," he said; "there's one inheritance you can't rob me of,—my mind. I'll lop off its rotten spots, and I think what's left will enable me to stagger along."

"You imagine I'll relent," I went on, "but

my days of weakness with you are over."

"You—relent!" He smiled mockingly. "I'm
not such a fool as to fancy that. Even if you had
a heart, your pride would n't let you.

a heart, your pride would n't let you. And I'm not sorry,—just at this moment. Perhaps I shall be later, —I'm fond of cash, and your pot for me was a big one. But just now I feel as if you were doing me a favor." He drew a long breath. "God!" he exclaimed. "I'm free! In spite of myself, I'm free! I'm a man at last!"

I did not care to listen to any more of the frothings of the silly young fool. Already I was regarding him as a stranger, was turning to his brother Walter as a possible successor to him and my principal heir. I left the room and went for a walk with my daughter and Natalie Bradish. When we returned, he was gone. I sent for Walter and told him the news.

"Your brother has forfeited everything," I said, in conclusion. "It remains for you to prove yourself worthy of the place I had designed for him. In the will I shall make to-morrow, my estate will be divided equally among my three children, your mother getting her dower rights. If you do not show the qualities I hope, the will shall stand. If you do, I shall make another, giving you your own share plus what I had intended for James."

Walter is a square-shouldered youth of medium height, with irregular, rather commonplace features, a rough skin, and an unpleasant habit of shifting his eyes rapidly round and round yours as you talk with him,—I am as good a judge of my own family as a stranger would be. Walter has been a good deal of a sneak all his life,—at least, he was up to the time when a man's real character disappears behind the pose he adopts to face and fool the world with. "I do n't know what to say, sir," he said to me now. "I'd plead for my brother,

only that you are just and must have done what was right. I don't know how to thank you for the chance you're giving me. I can't hope to come up to your standards, but I'll just keep on trying to do my best to please you and show my gratitude to you. I always have been very proud of being your son. It will make me doubly proud if I can win your confidence so that you will select me as head of our family if it should ever need another head. But all that's too far away to think about."

I was much pleased by the modesty and sound sense of what he said, and from that moment have been taking a less unfavorable view of him. Indeed, it seems to me that I was unjust to him in my partiality for his brother. I exaggerated his brother's impudence into courage, his diplomacy into cringing cowardice. This is another illustration of how careful a man should be not to let his hopes and desires blind him. I had been refusing to see what a wretched, untrustworthy scoundrel James was, all because I wished my elder son and namesake to be my principal heir and had made up my mind that he must be worthy of the honor.

[Concluded on page 242]
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# EDITORIA ORISON SWETT MARDEN

A L PAGE

THE SUCCESS COMPANY

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### Husbands Who Wreck Their Wives' Ambitions

Travellers, delighted with the beautiful forms or delicate perfumes, of flowers and plants, sometimes procure seeds, slips, or even small plants, to carry home. They cannot, however, transport the peculiar qualities of the soil, the climate, or the sunshine, and the plants, under changed conditions, instead of developing luxuriant foliage, lovely flowers, and delightful fragrance, become stunted, and bear little resemblance to the things they so much admired and from which they expected so much when they took them home.

How often we see a young girl, beautiful, talented, promising, radiant with life, snatched from her harmonious home environment by a lover so enchanted by a hard, cold, money-making life that he has no appreciation whatever of her talent for music, for art, or for literature, etc. He is unresponsive to her higher life. Her real womanhood does not appeal to him. Her fine soul, thus transplanted, slowly starves for want of nourishment. Her husband never, perhaps, recognizes that she has a special talent which calls as loudly as his own for development, and thus she is forced to vegetate, and never truly lives. She stifles the call which speaks in every drop of her blood, and struggles in her every nerve and fiber for expression, slaving at humdrum duties, attending to the details of a monotonous round of household tasks with an ache in her heart, and a hunger for higher things that gnaws and will not be stilled.

Perhaps every concert she attends, every solo she hears, arouses anew the talent for music which for years she has been trying to lull to rest. Perhaps the sight of some great painting starts up anew the old passion of the artist, the impulse to set forth in color and form her flashes of the ideal.

To be continually haunted by the ghosts of strangled talents and smothered faculties prevents real contentment and happiness. Many a home has been made miserable, not because the husband was not kind and affectionate, not because there was not enough to eat and to wear, but because the wife was haunted with unrealized hopes, and disappointed ambitions and expectations.

Is there anything more pitiful than such a stifled life with its crushed hopes? Is there anything sadder than to go through life conscious of talents and powers which we cannot possibly develop; to feel that the best thing in us must be strangled for the want of opportunity, for the lack of appreciation even by those who love us best; to know that we can never, by any possibility, reach our highest expression, but must live a sordid life when a higher would be possible under different conditions?

Of course there are exceptional cases where the husband is only too glad to coöperate with his wife and help her to develop her special talent to the utmost, but this is not the rule. Far be it from us to discourage marriage, but those who have marked ability in any special line, and are anxious to realize their dreams, should remember that it is not easy to make the most of even marked talent, and that, if they wish to achieve the highest success of which they are capable, they must pursue long study and training, perhaps abroad, scarcely compatible with domestic ties. A girl who longs for a career of her own, who feels that the Creator has intrusted her with some special gift which she must use, should think many times before she binds herself for life to a man who is indifferent to her ambition, who cannot sympathize with her dreams, and who has only selfish motives in marrying her. He will not be willing to make sacrifices to enable her to develop her talents, for he does not recognize that she has as much right to a high career as he has. He was brought up to look upon woman as a home-maker merely, and cannot imagine her having ambition separate from his. Thousands of such husbands are ruthlessly wrecking the lives of their wives, while congratulating themselves that they are model husbands and "providers." They need waking up to a realization of their selfishness and cruelty. They should be made to know that a woman as well as a man needs an outlet for mental activity, and some interest outside of board and clothes, housekeeping, and baby-tending. If this could be brought about the divorce courts would not be so crowded, and there would be fewer unhappy women in the land, and fewer inmates of insane asylums.

Jean Paul Richter, in his essay on the education of girls, says: "Before being a wife or mother, one is a human being; and neither motherly nor wifely destination can overbalance or replace the human, but must become its means, not its end. As above the poet, the painter, or the hero, so above the mother does the human being rise preëminent."

The woman who develops the powers that God has given her, irrespective of the question of sex, will be nobler and broader and infinitely better fitted for the duties of a wife and mother than the one who moves within a narrow groove prescribed by tradition or prejudice.

If a man of twenty-four or twenty-five years of age were to give up all his ambition after marriage, cease to develop along normal lines, and confine himself wholly to the problem of providing for his wife, how would he be regarded? Would not the world look upon him as a poor sort of creature, who was willing, almost at the outset of life, to fold his talents in a napkin and be satisfied merely to "provide" for his wife? Would not she, if she were a true woman, protest against such suicidal sacrifice? Yet the majority of men not only accept, but demand such self-sacrifice on the part of their wives.

Is there any reason why a man and a woman cannot have an ideal home together, without sacrificing the wife's ambition, without tying her down to household cares like a slave? Who has made man a censor of woman, a dictator, that he should direct her efforts, that he should decide that his wife, whom the Creator has given special talents, must smother her natural yearnings, stifle her ambition which clamors for expression, and shape her life to fit the particular niche which he has made for her?

There is nothing more demoralizing, or more productive of unhappiness, than the feeling of perpetual humiliation which comes from suppressed self-expression,—from inability to unfold what God has wrapped up in the life.

A large part of the marital infelicity which we hear so much about comes from the husband's attempt to cramp his wife's ambition and to suppress her normal expression. A perversion of native instinct, a constant stifling of ambition, and a longing to express oneself naturally, gradually undermine the character, and lead to discontentment and unhappiness. A mother who is cramped and repressed transmits the seed of discontent and one-sided tendencies to her children.

The happiest marriages are those in which the right of husband and wife to develop broadly and naturally along individual lines has been recognized by each. The noblest and most helpful wives and mothers are those who develop their powers to their fullest capacity. What would have been the loss, not alone to themselves and their families, but to humanity, had the right of self-expression been denied to such women as Elizabeth Barrett Browning, Julia Ward Howe, Mary A. Livermore, and Lucy Stone! How much the husbands added to their personal happiness, to their moral and intellectual stature by seeking to help rather than hinder the development of those gifted women!

If women, equally with men, do not continue to grow and expand after marriage, how can we expect race improvement? Woman must ascend to higher, wider planes, or both man and woman must descend. "Male and female created He them." There is no separating them; they must rise or fall together.

Men, even those of broad vision in other respects, find it difficult to free themselves from the degrading belief that woman was made exclusively for man. We know men, well-meaning men, who would not for a moment allow the mother of their children the rights which they freely grant an employee,—the opportunity to do, in an untrammeled way that which they can do best. Until men recognize virtually, not theoretically, that husband and wife are one; until they become less selfish, until they are willing to give as well as take, marriage will never be normal, nor will women develop normally or reach that standard of unfoldment possible to them.

reach that standard of unfoldment possible to them.

Some men seem to think that the precept, "Man does not live by bread alone," was not meant to include woman. They cannot understand why she should not be happy and contented if she has a comfortable home and plenty to eat and wear. They would be surprised to learn that many a wife would gladly give up luxuries and live on bread and water, if she could only have her husband's sympathy in her aspirations, his help and encouragement in the unfolding of her talents.

encouragement in the unfolding of her talents.

Few husbands appreciate the narrowing effect of the continued routine of home life, without any other outlet for mental activities. They themselves are brought into daily contact with a great world of varied activities and interests; their minds are broadened and sharpened by constant attrition with other minds; their business is an education in itself, affording them opportunity for unconscious growth. They are not kept in a narrow groove as women who work in the home are, and so they go on constantly developing their powers, while their wives stand still or retrograde.

Many a man has tired of his wife because she has not kept pace with him, because, instead of growing broader and keener as the years pass, she has become narrow and obtuse. It never occurs to him that the fault may be wholly his own. In the early years of their married life, he, perhaps, laughed at his wife's "dreams," as he called her longings for self-improvement. He discouraged, if he did not actively oppose every effort she made to grow to the full stature of her womanhood. His indifference or hostility quenched the hopes she had in alleged before marriage. The bitterness of her disappointment crushed her spirit. She lost her buoyancy and enthusiasm, and gradually sank to the level of a household drudge. Then the husband wonders what has changed the joyous, high-spirited girl he married into the dull, apathetic woman who now performs her duties like an automator.

There are to-day thousands of wives practically doing the work of ordinary housemaids, who, putting it on a low standard, are smothering ability to earn more money than the men who enslave them, if they only had an opportunity to unfold the powers which. God has given them; but they have been brought up from infancy to believe that marriage is the only real career for a woman, that these longings and hungerings for self-expression are to be smothered, covered up by the larger duties of a wife and mother. The truth is that a woman who does not develop herself fully is unfit to fulfill these duties in the highest sense. To wash and sweep and dust and sew, to prepare food and clothing for a family, does not include all the duties required of her. A hired worker can do all that. Such a low estimate of the requirements for the highest offices that a human being can be called on to fill is degrading alike to man and woman. Let the woman grow to her highest stature, and her husband and children,—in fact, the whole race.—will be elevated with her.

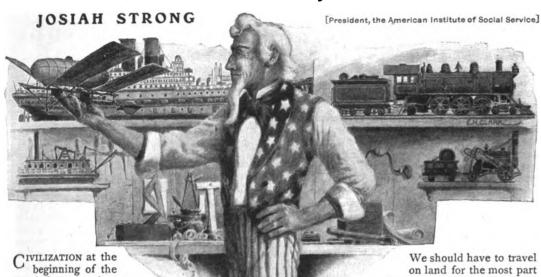
whole race, —will be elevated with her.

"Each human being," says Thomas Wentworth Higginson, "lives to unfold his or her own powers, and do his or her own duties first, and neither woman nor man has the right to accept a merely secondary and subordinate life. A noble woman must be a noble human being; and the most sacred special duties, as of a wife or mother, are all included in this, as the greater includes the less." The time has come when men must give their wives an opportunity to develop this larger life of the individual, and to allow the soul free growth.

"The woman's cause is man's; they rise or sink
Together, dwarf d or godlike, bond or free."

# Uncle Sam's Talks on Our Country

IV.—The Romance of Invention



twentieth century is a radically different thing from civilization at the beginning of the nineteenth century. About a hundred years ago, a lady who went from New York to Albany and back recorded in her journal that the trip up the river occupied nine days, while the return voyage was made in seven. Now, the sixteen days of my lady's journey would suffice for a run from New York up to Albany and return, a voyage across the Atlantic to Europe, and a journey across the continent of Europe to Constantinople. Thus revolutionary has been

across the continent of Europe to Constantinople. Thus revolutionary has been the change in methods of travel and of transportation, and no less revolutionary have been the changes in the methods of agriculture, mining, manufactures, and business.

If Father Adam had lived to our own times and, like so many of his descendants, had migrated to America, it is not

too much to say that he would tell us he had seen more material progress during the past one hundred years than during all his preceding life. The story of this amazing progress is the romance of invention; and by far the greater part of this romance belongs to the latter half of the century. Charles W. Eliot, president of Harvard University, addressing the teachers of Connecticut, a few months ago, said that, within the past fifty years, the world has been "made over." And this recreation of the physical world has been wrought by invention.

#### George Washington Would Marvel at Our Miracles

The miracles of steam and electricity have become so common that we have ceased to marvel at them, and every day we do things as a matter of course which, if they had been done in Old Salem Town, would have caused the fathers to be hanged for witchcraft.

If Washington could be brought back to New York, he would think that, in his journey from heaven, he had lost his way among the stars, and had stumbled upon the wrong planet.

Hardly less strange would the world of fifty

Hardly less strange would the world of fifty years ago seem to the young people of to-day. If we could reverse the motion of the earth and send it spinning back a little beyond the middle of the nineteenth century, we should find most homes lighted with tallow candles, for not only would electric lighting have gone, but also our kerosene and coal-oil lamps with it. In lieu of steam heat, hot water, and hot-air furnaces, we should have to warm ourselves over a stove or before a fireplace

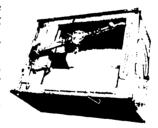
with its blazing backlog. Going to bed where the temperature would very likely be below freezing, we should appreciate the warming pans of our grandmothers. Our winter table would know nothing of summer vegetables and the products of distant markets, for the art of canning was unknown and cold storage

had not been thought of.

by stagecoach, and send our letters in the same way, for about forty-nine fiftieths of our railway system would be missing. Our papers would contain no news by cable and no telegraphic summary, for the Atlantic cable had not been laid, and they were only beginning to string telegraph wires. There were no dynamos or electric motors, and, of course, no electric or cable cars. There were no passenger elevators, and none was needed, for there were no twenty-story buildings, "punching holes in the sky." Architects and builders had never heard of iron or steel frames. There was no Bessemer steel. There were no asphalt pavements, and no bicycles or automobiles to speed over them. The noble suspension bridges would be gone, and the great Corliss engines. We should find no sewing machines or reapers. If we decided to

machines or reapers. If we decided to farm for a living, we would have had to use the same tools and hand methods which had been in use for centuries, for there was practically no agricultural machinery at that time. If we entered the navy, we should sail in wooden ships,

for there were no ironclads then. We should hear nothing of magazine rifles, or Gatling guns, or revolvers, or torpedoes. There was then no dynamite or explosive gelatine. We should find no telephone or phonograph, no steam firengine or air brake, no typewriter or cash register. All these and thousands of



THE FIRST TYPEWRITER
was a clumsy affair patented in
1829, which did not then promise
to become a great saver of time

other inventions, which afford nine tenths of all the physical comforts of life, would be canceled; and occupations by which millions now gain a livelihood would be lost.

Never before in the history of the world has so large and so brilliant a constellation of inventions appeared in so short a time. And it is no less remarkable that inventions which have "made the world over" should have appeared within so narrow limits of space, for most of them originated in the United States and England. These facts are no less wonderful than the inventions themselves. How shall we account for them?

#### There Is Evidence that the Asiatics Were Inventive

The inventor must, of course, be able to originate: he offers something new,—an improvement, which involves a different method or custom. If what Walter Bagehot calls the "cake of custom" cannot be broken through, if the old way is the only good way, there is no place for the inventor. Instead of a benefactor to be rewarded, he is regarded as an innovator to be frowned upon. Just so far and so fast, therefore, as a people becomes fossilized, the motive to invent and the spirit of invention die out.

The civilizations of Asia afford abundance of evidence that Asiatics were once inventive. They

originated the mariner's compass, gunpowder, and the art of printing, each of which has had a profound influence on civilization, but who has heard of an Asiatic invention for many centuries? Asiatic civilization became fossilized, and, as custom hardened into a "cake," invention ceased. Even the great inventions referred to were not developed and utilized in the East. Though the Chinese had the mariner's compass, they did not become mariners. They left it to western peoples to explore the seas, to develop firearms, and to invent movable type.

#### Democracy and Invention Promote Each Other

Among Occidentals, the greater the force of custom, the less is the spirit of invention. A race or a nation that has little power of adaptation has little inventive ability. It is the race that can adjust itself to new and strange conditions which colonizes successfully, and the pioneer has a special training in invention.

For several generations the race known as Anglo-Saxon has been the pioneer race of the world. It has adapted itself to widely different climates and conditions of life, and has, therefore, colonized successfully where other peoples have failed.

The pioneer is far removed from his base of supplies. If he breaks a tool, he cannot step into a store and get another. He must improvise a substitute until he can go to town. Thus necessity, which is the mother of invention, is ever with him. The difficulty of communicating with Europe a hundred years ago, and the fact that in the conquest of the continent each generation threw out a line of pioneers to a new frontier, naturally developed inventiveness until it became a national trait. The physical problems involved in bringing a continent under the yoke of civilization were a direct and constant challenge to the inventor.

Again, democracy is favorable to the freest expression of individuality, which affords the fullest opportunity to the inventor's originality. A democracy is also progressive, and progress provokes invention. On the other hand, invention is favorable to democracy, precisely as democracy is favorable to invention. It multiplies and cheapens products, thus bringing them within the reach of the people. The peasant with a gun in his hands was more than a match for the armored knight.

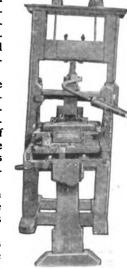
#### The World's most Inventive People Are the Freest

The introduction of gunpowder into Europe, therefore, and the invention of firearms were principal causes in overthrowing feudalism and in breaking the yoke of the common people. In like manner, the printing press gave knowledge to the many. For thousands of years the sun of knowledge was below the horizon, and only the top of the social pyramid could catch its beams. The invention of printing was the world's sunrise which drove the black shadows of ignorance well down the sides of the pyramid, but left the broad base of society still wrapped in darkness. The application of steam to the printing press lifted the sun high in the heavens and flooded the very foundations of society with light. Invention has made it possible for the poor man of to-day to have a library, a collection of pictures, a variety of food, and comforts of travel which were impossible to a king a few generations ago.

Thus invention increases popular intelligence, elevates the standard of living, clothes the people with power, and tends to enfranchise them. It is a significant fact that the most inventive peoples in the world are the freest; viz., the English and the Americans.

It is true we owe movable type to a German, the Jacquard loom to a Frenchman, and wireless telegraphy to an Italian. Men of these nationalities have made valuable inventions and many scientific discoveries of the first magnitude, but it is very apt to be an Anglo-Saxon who seizes the new knowledge and applies it to practical use.

Doubtless the inventions of modern times which have exerted the greatest influence on civilization and the destiny of nations have been the steam engine, the elec-



FRANKLIN'S PRINTING PRESS is kept in a glass case at the Smithsonian Institution, Washington, D.C.



THE FIRST SEWING MACHINE was patented in 1841, and was the idea of a poor laborer trying to lessen his wife's work

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tric telegraph, the application of steam to the printing press, the locomotive, and the ship,-all of which were Anglo-Saxon in origin.

#### The Greatness of Invention Is Its Service to Society

Run over a list of the most familiar names rendered famous by inventions, a large proportion of which belong to the last half century: James Har-greaves and Richard Arkwright and their spinning machines; Samuel Crompton and his spinning "mule," so called because it embodied the principles of the two preceding machines, and was, therefore, considered their hybrid offspring; Ed-mund Cartwright and the power loom; Eli Whitney and the cotton gin; Henry Bessemer and his steel process; Elias Howe and the sewing machine; Cyrus H. McCormick, who for his reaper was decorated by the French government as an officer of the Legion of Honor, for "having done more for the cause of agriculture than any other living man;' Charles Goodyear and the vulcanization of India rubber; Cyrus W. Field and the Atlantic cable; Captain John Ericsson and his "Monitor," which revolutionized the navies of the world; Hayward A. Harvey and his armor plate, also the gimletpointed screw; George Henry Corliss, whose improvements revolutionized the steam engine; Samuel Colt and the revolver; Richard Hoe and

the rotating press; Professor Joseph Henry and the electric motor; Elihu Thomson and his electric welding; Charles Francis Brush and the arc light; Hiram S. Maxim and his machine gun; Richard J. Gatling and his rapid-firing gun; George Westinghouse and the air brake; Nikola Tesla and his alternating currents; Alexander Graham Bell and his magical telephone; and the wizard, Thomas A. Edison, and his phonograph, which certainly "speaks for itself."

All of the inventions named above had their birth in England or America, and nineteen out of the twentyfour in this country. Erics-son was born in Sweden, Thomson in England, Bell in Scotland, and Tesla in Austria; but as inventors they were naturally attracted to the United States, and their greatest achievements have been accomplished here.

It is doubtless safe to say that all other countries in the world, even including England, cannot show such a surprising list of mechanical inventions during the past half century as have originated in the United States.

The total number of patents issued by the leading governments of the world from the earliest records up to December 31, 1901, is as follows:-

Russia,	12,699
Spain,	25,727
Italy and Sardinia,	56,456
Canada,	
Austria-Hungary,	82,933
Germany,	44,239
Belgium,	67,276
Great Britain,2	94,758
France,	
United States,	00, 341

The number of patents issued in this country during 1901 was 27,373, an average of five hundred and twenty-six every week.

Richard C. Gill

Richard C. Gill, the veteran superintendent of the model department in the patent office, at Washington, has a remarkable memory. Until a few years ago, the patent office required every inventor to submit, with his application for a patent, a model of his invention, showing every detail plainly. When the patent was granted the model was sent to Mr. Gill, who placed it in one of the big glass cabinets of the model department. It is estimated that there are more than eight hundred thousand models in Mr. Gill's department. He has not only learned the workings of each individual model, but remembers many so perfectly that he can describe them from memory. He knows the year that each important model was received and also its inventor. The models are not arranged chronologically or alphabetically, which makes the superintendent's knowledge, more remarkable.

There are ten inventors in the United States who have taken out upward of two hundred patents each, Thomas A. Edison heading the list with seven hundred and forty-two, -at least that was the number when the patent office was last heard

Yankee ingenuity, which is proverbial, produces more and better machinery than is to be found in other countries, with the result that the American workman accomplishes much more than the European. Thus the average farm laborer in this country produces four times as much of food products as the average European farm laborer. One American miner raises four hundred tons of ore annually, the Germans two hundred and eighty-seven, the English two hundred and eighty-five, and the French two hundred and ten

American inventions, as embodied in our machinery, are coming into demand all over the world. industrial revolution, which substitutes machinery for hand labor, is well under way in Japan and is already beginning in India and China. The swarming millions of Asia will use machinery some day, and there is good reason to think that Uncle Sam will make it for them.

Eastern peoples imitate with wonderful skill, but they seem to have lost all power to originate. ventive faculty, which certainly ex-

isted thousands of years ago, appears to have atrophied for lack of use; and I see no prospect that it will ever be developed to any great extent. When Japan wants electric lights and locomotives and a thousand other mechanical appliances, demanded by her new western civilization, she does not invent them, because she does not have to. It is both easier and cheaper to buy them from us.

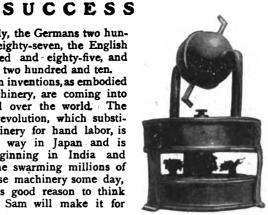
> China and India will not invent for precisely the same reason. Inventions will not be born there because their mother, Necessity, will not dwell there.

The conditions which made Anglo-Saxons (and preëminently the Americans,) the greatest inventors in the world will never return to produce like results in the case of other races. During the age of astonishing mechanical development, Anglo-Saxons were the world's pioneers, subjected to all the necessities of pioneer life. The stimulus of new conditions operating on a progressive people naturally developed the inventive faculty to an extraordinary degree, which placed them in the van of the world's industrial progress. The competition of other peoples using our machinery with cheap labor will compel us to continue inventing in order to keep the lead. In this industrial race it is only those at the front who are under the necessity of inventing. Those who have less inventive ability have no chance of successful competition with us except as they use our inventions. Hence Asiatics will not develop inventive ability, and Europeans are likely to impair their inventive powers by increasing disuse.

Hence, so far as I can see, Americans are likely to produce the mechanical inventions and to make the machinery, more and more, for the remainder of mankind.

Other peoples and other ages than our own have not lacked inventive genius, but,

in many instances, it was strangely squandered on mere toys. During the Middle Ages especially there were marvels of skill and patience expended in producing automatons of many sorts, -insects, birds, speaking heads, animals, and angels. One Philip Camuz, for the amusement of Louis XIV., produced a coach and horses which, at the crack of the coachman's whip, would start off, trotting, prancing, and galloping, until, drawing near the king, they would slacken their pace and stop before him. Immediately a toy footman dismounted, opened the door, and handed out a lady, who, with a polite courtesy, presented a petition to his majesty. She then reëntered the coach, the footman closed the door and jumped up behind, the coachman cracked his whip again, and the horses trotted, pranced, and galloped as before.



It is recorded that twenty-five, and even thirty, years were sometimes spent in producing a single toy, and with astonishing results. If such in-genuity, skill, and persistence had been directed to the invention of appliances that would serve mankind. who can say what results might have been achieved?

The greatness of inventions is measured not by their ingenuity nor by the fortunes they make for their originators or others, for that is a small matter, but by the service which they render to society and by their influence on civilization. I had intended, therefore, to interpret briefly some of the great inventions, to show how the most destructive weapons of war are life-savers and

peace-preservers; how the telephone will affect morals and elevate the standard of honor; how the arc light serves as good police; how the elevator is affecting social problems by piling one city on top of another; how the ocean cables, the telegraph and wireless telegraphy are creating new world-conditions which are producing a new world-life, and how the bicycle and the automobile, by securing for us better roads, will not only increase the wealth but also improve the intellectual and moral life of the country, but the limits of this article forbid.

If inventions are to be measured by their effects. by far the greatest in the history of the world was the invention of the steam engine. In 1769, the same year in which the Duke of Wellington and Napoleon Bonaparte were born, James Watt patented his steam engine, which was destined to exert more influence in shaping the world's future than both of these great captains put together. From the beginning, man has had to struggle with nature for his life. She scorched him; she frosted nature for his life. him; she starved him; she smote him with disease; she overawed and terrorized him; her winds buffeted him; her waters drowned him. Before her lightnings, her floods, her cataracts, her avalanches, her tempestuous seas, he was powerless. Against the measureless forces of nature he could oppose only his puny arm. On that arm he must rely to wrest from her his food, fuel, raiment, and shelter.

#### The Steam Engine Has Almost Re-created the World

Such was the unequal contest for long thousands of years. But to-day nature is man's servant; her mighty forces do his bidding, and run his errands. It was by means of the steam engine that man first harnessed nature, and thus commanded a force immeasurably greater than his own. When George III. visited the works of James Watt and Boulton to see their steam engines, Boulton said, "I sell here what all the world desires,—power." It was because the steam engine enabled man to lay hold of an exhaustless supply of power that it produced unequaled effects on civilization.

-It made possible the creation of boundless wealth. Until we had the steam engine, the muscles of man or beast afforded practically the only power which man could control. In order to double the output he must double the power, and in order to double the power he must double the number of muscles, and he could not double the number of muscles without doubling the number of mouths, which would double the demand on the output, leaving no more surplus than before. much as one set of muscles could do little more than provide for their owner and for those dependent on him, it was impossible for the world to become rich under

such conditions. But with the steam engine came a new and great possibility into the world; viz., that of universal abundance; for by means of it we may double the number of muscles once and again without increasing the number of mouths by one. That is, the steam engine enables us to increase our power and its products



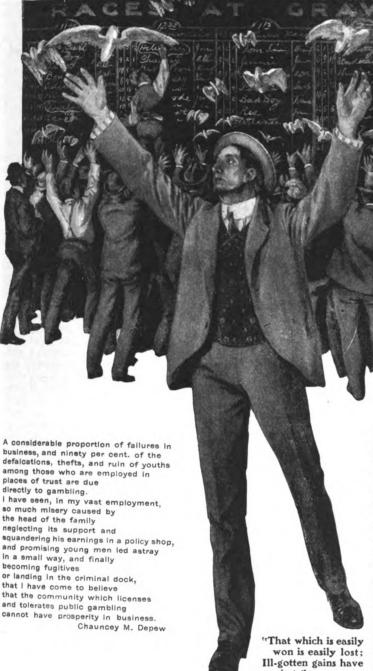
is shown in this picture. It was invented in 1843, by C. Thurber, of Worcester, Massachusetts

indefinitely, without increasing the number of those among whom the products of that power must be divided.

The steam engine enables us to produce more [Concluded on page 246]

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# The Editor's



Nothing is better known to physicians than the fact that people who are always worrying or fretting about their business affairs or their about their business affairs or their health, like a long-bent bow, lose all elasticity: there is no buoyancy, no spring in their life; their minds have been held so long in this bondage that they refuse to react,—the rebound is gone. The mind becomes, thereafter, mechanical and doed to adjusting the support of the supp

H. C. WALL .

comes, thereafter, mechanical and dead to ordinary suggestion.

There is nothing else, except vice, which is so difficult to remedy as a mind perpetually under the influence of worry and anxious thought. Physicians tell us that the food remains absolutely undigested, that the gastric juice even is not generated when the mind is oppressed with fear or over-anxiety. All the

ated when the mind is oppressed with fear or over-anxiety. All the secretions of the body are affected and all the functions are thrown out of harmony. Without harmony, health is impossible, and, without health, success must be marred or impaired. Perpetual worriers cannot be happy, because they absorbed.

won is easily lost; ill-gotten gains have wings"

health, success must be marred or impaired. Perpetual worriers cannot be happy, because they absolutely ruin their minds, for enjoyment. They always see clouds; to them there is no sunshine. If any one should say to them, "It's a pleasant day," they would say, "Yes, but it will probably rain somewhere." They can never quite get their mental sky clear of thunder clouds; they always see a cyclone coming in every cloud; something is going to happen; business is going to the dogs; their health is being impaired; a cancer or consumption is developing in their systems; and they are perfectly sure that things are not going to turn out right.

If they happen to have a little streak of good luck in their business; they look upon it as they would upon a very bright day in winter, calling it a weather breeder, and believing that disaster is ahead of them.

After a while, the structure of the entire mind is changed by worries so that it cannot possibly get into a normal condition more than a few minutes at a time. It drops back immediately into its abnormal, worrying condition.

Many a mother with a kindly-intentioned heart, casts perpetual shadows into the young lives about her which are sure to cripple and cramp their careers. She little realizes that it is almost the most unkind and cruel thing she could do to the children, dearer to her than life itself.

The perpetual disputes and bickerings between the father and the mother in a home, the shadow-casting which seems so harmless, perhaps, at the time, will reappear in the after life of the children as great handicaps to success,—as great happiness-killers.

as great happiness-killers.

Make Growth, not Wealth, Your Goal

Make Growth, not Wealth, Your Goal
The youth who starts out in life with wealth as his ideal
is a foredoomed failure. If you would succeed, let
growth, expansion of mind and heart, and wealth of character, not money-getting, be your aim.

Be as large a man as you can make yourself. Broaden
your sympathies by taking an interest in other things than
those which concern your immediate business. A knowledge of the great world-movements, active sympathy with
all efforts directed toward progress and the betterment of
mankind, and the cultivation of the finer side of your nature
—fostering the love of music, art, and literature,—will not
only enlarge your vision, but will also increase a hundredfold your enjoyment of life and your value to society.

Do not allow yourself to become self-centered. Give
some of your energies to securing better conditions for
those less fortunately circumstanced than yourself. Interest yourself in politics. Go to the primaries. Remember
that you are, first of all, a man, and then a citizen, and that
making a life is man's first duty.

Chat



Keep your manhood always in view. Never do anything that will throw discredit upon it, and success will mean far more to you than mere money-getting. You will find that culture, the development of your æsthetic nature, will enrich you more than the accumulation of dollars.

If you attain to true manhood; if you have developed along the lines of your higher self; if you have kept growing through all the years, no matter whether you have accumulated wealth or not, you are successful.

If, on the other hand, you have not kept growing; if you have starved your mind in order to fatten your pocketbook; if you have strangled your sympathies, your interest in the welfare of others, for the sake of increasing your business; if you have neglected your friendships, ignored the claims of those dependent upon you, or who have helped to make your business successful; or if you have been stingy, hard, and exacting, while you have been accumulating your money, you have failed, though you may have made millions.

In Spite of Environment

You may be sure that people who are always complain-ing of their environment,—of the conditions which sur-round them,—for the evident purpose of excusing their inaction, mediocre work, or failure, are not organized for success. They lack something, and that something, as a rule, is an inclination to do downright, persistent hard work. They are better at finding excuses for their failure than at anything else.

They are better at mucing cannot do anything else.

The man who expects to get on in the world cannot do it with a half-heart, but must grasp his opportunity with vigor, and fling himself with all his might into his vocation. No young man can first with the Goddess of Success and succeed. If he does not mean business, he will will be illted.

tion. No young man can flirt with the Goddess of Success and succeed. If he does not mean business, he will quickly be jilted.

In this electrical age of sharp competition, no young man can hope to get on who does not throw his whole soul into what he is doing. Great achievement is won by doing, doing, doing, and doing over again; by repeating, repeating, and repeating over again; by finding one's bent and sticking to that line of work early and late, year in and year out, persistently, and determinedly.

There is no halfway about it. No one can succeed by taking hold of his occupation with his finger-tips. He must grasp the situation with 'all the vigor of his being, with all the energy he can muster, and stick and hang and dig and save: this is the cost of any worthy achievement, and there is no lower price. There are no bargains on the success-counter. There is but one price,—take it or leave it. You simply waste your time if you banter.

What a pitiable sight it is to see a strong, vigorous, welleducated young man, in this age of opportunity such as the world never saw before, sitting around wasting his precious years, throwing away golden opportunities, simply because he does not happen to be placed just where he thinks the great chances are, or does not see an opportunity which is big enough to match his ambition or his ability!

It is a cruel, wicked sight to see our wealthy young men soundering the hard-earned fortunes of their fathers in

ability!

It is a cruel, wicked sight to see our wealthy young men squandering the hard-earned fortunes of their fathers in vicious living, but what shall we say of a vigorous youth with giant energies, and good education, who folds his arms and refuses to seize the golden opportunities all

anis and refuses to seize the igoiden opportunities all about him?

Bishop Spaulding, in a recent address, said: "Success lies in never tiring of doing, in repeating, and never ceasing to repeat; in toiling, in waiting, in bearing, and in observing; in watching and experimenting, in falling back on oneself by reflection, turning the thought over and over, round and about the mind and vision, acting again and again upon it,—this is the law of growth. The secret is to do, to do now; not to look away at all.

"That is the great illusion and delusion,—that we look away to what life will be to us in ten years or in twenty years; we look to other surroundings. The surrounding is nothing, the environment is nothing; or, in other words, it is not possible to work except in the actual environment. If you do not work where you are, where will you work? There is nothing for us but here and now."

### Waste of Energy Is Worse Than Waste of Money

Than Waste of Money

What would be thought of a miller, who, because a large amount of water was stored in his mill-pond, thought he could afford to neglect leaks in his dam? Would not the chances be that in the midst of the summer drought the water would be entirely gone and his mill forced to lie idle, impoverishing the miller and inconveniencing a whole neighborhood?

Nature has stored in every normal youth a reservoir of physical and mental energy which means much in the way of character, success, and happiness. One of the saddest sights is to see thousands of promising youths allowing their energy to be wasted through ruinous habits of idleness, dissipation, extravagance, and neglect of opportunity.

The word economy is usually applied to the saving of money, but this, perhaps, is the least important of its applications. Wasting money is of little importance when compared with wasting energy, mental and vital forces and opportunities, a waste that endangers our highest welfare. Many a man who is economical to stinginess in money matters, squanders, with fearful waste, his mental and moral energy. He who would make the most possible of his life, must early learn to stop all leaks of reserve power. Wasting opportunities, time and vital forces, constitutes the great tragedy of human life. It is the principal cause of unhappiness and failure.

Many busy people are shameful wasters of time and opportunity, simply because they do low things when higher ones are possible. They read a poor book when they might read a better one. They squander time with bad companions when good ones are possible. They waste time in half-doing things, in botching, bungling and blundering, in doing things over and over because they were not done right the first time.

These little leaks, these wastes that drain the success capital, bankrupt many American youths, yet they are

### Americanitis Does not Make Stamina

Americanitis Does not Make Stamina

A Merican farmers expected to cultivate the flax plant with great success; but, after years of experimenting, it has been proved that the climatic and soil conditions of this country develop the plant so rapidly that the flax fiber has not sufficient length and strength for spinning, and is too brittle for the manufacture of good linen fabrics. Only a moist and moderately cool climate, such as that in the north of Germany, in Ireland, or in parts of Russia, is suitable for flax-fiber production.

Our physical and moral climate has also been proved unsuitable for some products. In this country everything is hurried. "Can't wait" is stamped on almost every product, every man, woman, and child. The child cannot wait to become a man, or the student wait to finish his course at school or college. Everybody is in haste to plunge into his life-work, often half-prepared, half-grown, or half-developed. The character of our youth is so forced in the "rush" and "drive" that it does not have time to develop fiber which can be twisted into a strong and enduring life-thread, such as is essential for sturdy manhood. It was written by the pen of inspiration concerning one of the world's heroes that he "had an excellent spirit in him." The printer blundered with the type and made the record of his life to read that "Daniel had an excellent 'spine' in him." This was not a correct rendering, but unquestionably a statement of fact, —a fact of supreme importance. His biography reveals his unbending devotion to the highest ideal.

The one indispensable quality of success in these days of tremendous competition is stamina. The young man who lacks that will never get far. He will soon be forced

The one indispensable quality of success in these days of tremendous competition is stamina. The young man who lacks that will never get far. He will soon be forced out of the race and side-tracked. Those who have possessed it have succeeded in spite of handicaps, have conquered innumerable difficulties, and have led to triumph when everybody else turned back.

#### -The Paralyzing Effect of Worry

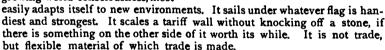
A NXIETY, worry and fretting destroy nutrition by ruining the digestion and preventing assimilation of the nutriment in the food. Whatever affects the brain cells, the nutritive centers of the body, affects the health, the life. Worry or anxiety injures certain cells of the brain, often beyond repair. The supply of nerve nutriment is cut off, and all the normal processes of the body are disarranged and disordered while one is troubled or worried or anxious. This is why worry kills.

## LINK IN THE TRUSTS OF TWO CONTINENT 110111 THE # # · FLEMING . # SHIPPING COMBINE AND ITS SIGNIFICANCE \$ DAVID F. ST. CLAIR \*

GREAT men, as well as little men, are fond of making predictions and prophecies. Napoleon, not long before his death, said, "Europe, a century hence, will be either Cossack or republican." Cecil Rhodes predicted that, within a hundred years, the whole world will pass under the control of some Hebrew financier, and prophets of lesser fame are giving their assurance that all the wealth, all the industries of the earth, will, within fifty years, be controlled by a few men associated on the plan of the modern American trust.

Such a prediction may be far wide of the mark, for there are many great, countervailing forces at work, modifying the very framework of human society; but the prophecy is founded upon a number of interesting accomplished facts and powerful tendencies. Capital, to-day, has more nearly a world-influence than any other human agent. Its reach is far greater than that of diplomacy, of patriotism, or even of science or art. On account of the growing communication among men, great units of capital now attract the smaller units, as the sea receives the waters of rivers without regard to the differences in races or the boundaries between states. A Morgan, a Schwab, a Pirrie, or a Ballin has a breadth of international action that a Roosevelt, a Balfour, or a Hohenzollern cannot encompass, for

even so free and powerful a nation as the United States is more a unit unto itself than is a great business like the United States Steel Corporation. There are more elements of similarity, more identity of interests in the steel mills at Pittsburg, and the steel mills at Sheffield, and the steel mills at Essen, than are to be noted in the governments of the United States, England, and Germany. Each of these great steel industries feels the others' touch directly. When Pittsburg reduced the price of steel, in 1897, to seven dollars and thirty cents per ton, the news caused mild panics in Shef-field and Essen. So capital, in its growing world-consciousness, most





GEORGE W. PERKINS



A. J. CASSATT



The bulk of the capital invested in our principal railroads was owned by Englishmen, who were content with small dividends and were averse to radical reorganization of these properties. When the panic drove these conservative, cautious men out of the American field, Wall Street naturally took the place of Lombard Street in its holdings of great American securities and bonds. Mr. Cleveland not only compelled England to respect the Monroe Doctrine, but unconsciously put Americans in possession of their great railroads, and other industries, though at the cost of opening soup

houses for the poor in the principal cities of the country.

There was in Wall Street, at that time, one man who had the consummate genius and whose bank had the money to conquer the hour. It had been the chief business of J. Pierpont Morgan to gather up the debris of the great failures of other men and reconstruct, out of them, new combina-Naturally, the bondholders and officers of these insolvent railroad companies turned to Mr. Morgan for help to reorganize their properties and float their securities in the markets, so that the control of one great road after another came into the hands of J. P. Morgan and Company, a control that has been retained ever since in Wall Street, the presidents and other officers becoming mere clerks or figureheads, and taking their orders

from headquarters. Many of these roads formed the whole or parts of great systems. If all of them could have been consolidated under one management, vast amounts of money could have been saved, but the law distinctly forbade the consolidation of parallel lines, and, in view of the law, the idea occurred to W. K. Vanderbilt to buy those important lines paralleling the NewYork Central. There was not, and there could not be, any law to prevent buying the property outright, and, as a result, the New York Central became a corporation with twelve thousand miles of rails.

Mr. Morgan, with perhaps a longer head, could not see his way

clear to expend a great sum of cash on railroads. He could make better use of it elsewhere. He wanted to buy these properties with securities, and consolidate them in a way he believed the law would permit. So he finally hit upon the idea of forming an outside or merger company, which could buy parallel roads and their connections with its own stock rather than with cash. The only outlay of cash this plan has required from him has been that necessary to buy the control of the stock of a road desired, then vote the road into the merger and pay the minority stockholders with merger securities. Whether this form of consolidation is legal or not, the United States Supreme Court will soon have to decide in the Northern Securities Case, now pending.

#### The Beginning of the System of Combination That Links Great Railways

It is most common in the forms and means of human intercourse, such as railroad and steamship lines, and in the manufactured products of minerals, like iron, coal, and copper. It is in these forms that the small units of capital begin to gather into that volume which promises now to cover the globe. The International Mercantile Marine Company is the most striking illustration of world-consciousness and endeavor, in the unity of capital. This concern, now under the flags of England and the United States, and owned and operated jointly by men on both sides of the Atlantic, is the outcome of ten years of railroad, steel mill, and coal mining consolidation in the United States, and is the first practical alliance of the two countries. To show what a powerful link in the extending world-chain of capital this concern is, it is necessary to study it in connection with the huge units of capital from which it has been evolved in this country. Indeed,

the very chain whose links are continental railroads, steel mills, coal mines, and ocean steamship lines, was lengthened to the water's edge before its octopus extension across the Atlantic splashed the harbor-waters at Liverpool and Southampton. It was a literal rendition of the poet's clasping "hands across the sea,"—destroying that monopoly of the ocean which England had held for half a century, and which Germany had begun to dispute with her, but a share of which the United States, in a day, ventured to claim. The old laws of competition were thrown to the winds, and the new laws of combination which possess such charm for American capital were invoked, and the result is a huge merger of capital upon the open,

restless sea, without tariff walls for protection.
"What have the Americans to back them in this venture, in which they buy the sea from

a great many incredulous Englishmen are still asking. Let us see. It will be remembered that, in 1895, President Cleveland sent his Vene-

zuelan Message to congress and precipitated a panic, not merely in America, but throughout the whole industrial world. All foreigners hastened to withdraw every dollar they could from their American investments, and more than three hundred of our railroad corporations went into the hands of



J. P. MORGAN, JR.



J. BRUCE ISMAY

#### The Steel Mills of Pittsburg Added to the Power of the Railway Merger

If this process of consolidation of railroads holds good in law, all the important roads will have been merged before a new law can be enacted. If it does not hold good, the great railroad systems of the country will break up, and this enormous work of ten years will have to be resumed on The shock and the new process may threaten industry and a new basis. commerce, for it would be like submitting to a second surgical operation

after a relapse. The merging of railroads and the organization of transcontinental systems, each under one management, put the control of freight rates in the hands of a few corporations dominated by about a dozen great captains of industry. Freight rates had been reduced to such a point that, in 1897, the United States was for the first time able to sell steel cheaper than England, its chief competitor. Andrew Carnegie had brought his big mills at Pittsburg to a degree of efficiency whereby it became possible to invade Europe with steam engines and steel bridges. At that time, Mr. Carnegie was the most powerful of the world's industrial kings, and, in order to maintain his rank, he did not hesitate to crush his competitors when necessary, for those were days of fierce competition in steel manufac-

ture. Many of his rivals, of course, went to the wall in trying to keep the pace he had set, for he had built up an organization which, he beasted, would give him back his supremacy in the steel business in a year, if he should lose all his money and mills. Although he was anxious to retire from business, having tried more than once to get rid of his mills, yet, when the Pennsylvania Railroad advanced freight rates on his product between Pittsburg and New York, in 1900, he

threatened to build a parallel line. Indeed, he had a route surveyed. This one act of Mr. Carnegie was the turning-point in American industry. It frightened the great Pennsylvania corporation and Wall Street, and J. Edward Simmons, president of the Fourth National Bank, knowing the value of a good dinner in a crisis, gave one to Charles M. Schwab, at which Mr. Morgan and Mr. Carnegie were present. Mr. Schwab, in a brilliant speech on trusts, captured Mr. Morgan, and thereupon, Mr. Carnegie said that, if the fates had decreed a combination of the interests now known as the United States Steel Corporation, Mr. Morgan, and only Mr. Morgan, must promote The world soon after witnessed the birth of its greatest trade corporation, which is declared by its promoters and managers not to be a trust, but a sort of federal republic of more than onethird of the iron and steel industries of the country. The capitalization of this concern is put down at \$1,322,250,300, including the water in it.
Its gross earnings, for 1902, are estimated at one hundred and forty million dollars, a revenue greater than that of any one of the second-rate countries of the world.

#### It Is Claimed that Two Men Control Our Railroads

The combination of railroads within the last decade has made the consolidations of coal mining and iron mining properties, and the great steel mills in Pennsylvania, Ohio, Illinois, and Indiana, not only possible, but necessary. First there had to be an understanding among the great freight carriers, an understanding which has ripened into a hard and fast coalition and unity of ownership. Later it became absolutely necessary to include some, if not all, of the great freight producers. The bulk of the coal mining of the country is now done by railroad corporations, and the Pennsylvania and the New York Central, the roads that either handle or control nine tenths of all the freight brought to Atlantic ports for shipment abroad, are in close partnership with the coal and iron industries of the country. Indeed, no less an authority than John W. Gates, a Wall Street broker, declares that every foot of railroad in the United States is controlled by two men, J. P. Morgan and E. H. Harriman, and, if control were carried to its finality, he is probably correct. Mr. Morgan's control, through magnates such as James J. Hill, spans the continent from New York to Seattle, and it reaches as far south as New Orleans. Nearly all the iron mines and coal mines lying within that belt, between the thirty-sixth and fortysixth parallels of latitude, are within the Morgan sphere of influence.

### In One Way, the Shipping Trust Seemed Necessary

The International Mercantile Marine Company is simply an absolutely necessary extension by water to Liverpool and Southampton of the great freight carriers, the continental railroad lines that have their eastern terminals at Boston, New York, Philadelphia, Baltimore, Newport News, and Norfolk. This concern, which is capitalized at one hundred and twenty million dollars, is a consolidation of five steamship lines, the American, the Leyland, the Red Star, the White Star, and the Dominion, having one hundred and eighteen vessels, with a tonnage of 881,562. This steamship consolidation was as much a necessity to the prosperity and development of American industry and trade as was the consolidation of the railroads in 1893-6, and the consolidation of the steel mills'in 1900. The president of this steamship company, Clement A. Griscom, is a large and influential stockholder in the December 1900. holder in the Pennsylvania Railroad Company. Other leading stockholders in the railroads mentioned have large holdings in the steamship company stock, and it will be seen, on close investigation, that the railroad men, the steel manufacturers, and the shipowners, are the same individuals, or that they touch elbows at important points.

Why have these shrewd Americans, headed by Mr. Morgan, invested so much money in foreign steamships, paying, in some instances, twice their value for old tubs that must soon be worthless? There are two immediate and good reasons, if not more. There is an important clause in the Interstate Commerce Law which says no greater rate per mile can be charged between any two given points than between any other two given points; there must be no discrimination in rates. Chicago must not be given a better rate to the seaboard than Kansas City or Cohoes. Now, by owning the Atlantic highway, this law can be evaded so far as exports are concerned. The railroads will perhaps comply with this law, and not discriminate against localities; but, beyond its jurisdiction, that is, upon the Atlantic, it will, of course, be completely ignored. On all exports, the Morgan railroad people will, doubtless, open a terrific rate war against the Harriman railroad people.

#### Financial War Created a New Western Trust

Rates to the seaboard will be cut to the quick, and across the Atlantic the Morgan ships will carry cargoes free of charge, or at prices with which the Cunard and the French lines will not and cannot compete. It remains to be seen whether or not, in case of a bitter rate war, the Harriman people can reach an agreement with lines like the Cunard and the French companies. But, even if they can, and these lines can transport their freight free of charge, they cannot hope to compete with this new giant world-girdling trust. The Morgan people have control of the great bulk of the freight in iron goods, coal, corn, wheat, beef, pork, leather, lumber, cotton, etc. East of Pittsburg, Cincinnati, and Kansas City, the Harriman people have hardly any direct connection with the sea. Every one recollects the bitter fight in Wall Street nearly two years ago between the Morgan and the Harriman people for the control of the Chicago, Burlington and Quincy Railroad. One day its shares reached a market quotation of a thousand dollars each, and the battle, it was announced, was a drawn one; but the Harriman people failed to get control of this important road, and lost a foothold in a rich section of the country.

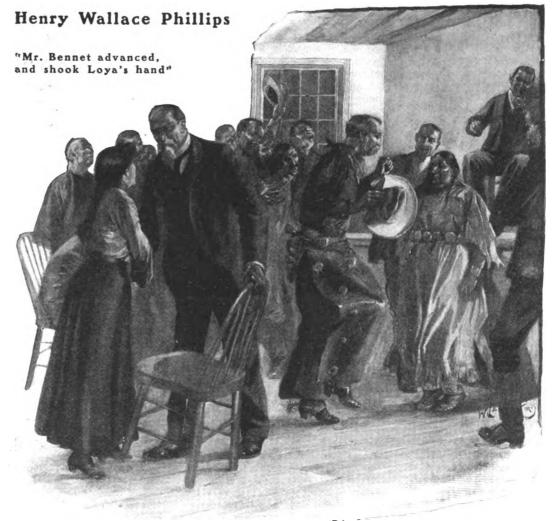
As a result of this battle, the Morgan people, headed by J. J. Hill, organized the Northern Securities Company, embracing the Great Northern Railway, the Northern Pacific, and the Burlington.

These powerful roads run through the great ironmining regions, the wheat fields, and the lumber and fishing districts of the Northwest, and they are closely allied with the Pennsylvania and the New York Central. Mr. Hill has recently said that the purpose of the Northern Securities Company is to foster and protect a great commerce with the Orient which the Great Northern Pacific Railroad Company had tried to develop in competition with the world's great transportation lines. He said it was necessary to develop trade, not only across the continent, but also in the Atlantic Ocean and the Pacific, in order to compete in traffic with the Suez Canal, with the future American Isthmian Canal, and with the subsidized steamships of Germany and England. Mr. Hill's chief continental competitors were the Canadian Pacific Railway and the Union and the Southern Pacific. competition made the Northern Securities Company an absolute necessity, just as the handling of eastern export freight had made the organization of the International Mercantile Marine Company a necessity.

#### The South Has also Been Merged into the Combine

South of Washington, the Morgan people control the Southern Railway, the Atlantic Coast Line, which has recently been merged with the Louisville and Nashville, the Illinois Central, and the Texas Pacific, transporting nearly all the cotton of the South and the great coal and iron products of Tennessee, Kentucky, and Alabama,—the freight and passengers of ten states in all, with an area of four hundred and twenty-two thousand square miles, and a population of sixteen millions. combined railroad properties are estimated to represent a billion dollars in value.

# Hiram Bennet's Gold Mine



SYNOPSIS OF PRECEDING CHAPTERS

SYNOPSIS OF PRECEDING CHAPTERS

[This story, which was begun in the November issue of SUCCESS, tells of the many unusual obstacles that had to be overcome by Holton Bennet, a college student, who had been sent to the Black Hills to investigate a gold mine owned by his father, Hiram Bennet. The mission is gladly undertaken by the young man, who really assumes the part of a secret-service agent, in his endeavor, by the use of brass filings, to discover that it had been "salted." The slow unraveling of the plot to rob his father frequently places him on his mettle, and carrying his plot into effect proves a task attended with numerous adventures and anxieties.]

#### CHAPTER XII.

IT was all over but the verdict. For five days the stamps had dropped on the test run. The expert had gone with the ball of amalgam that represented the clean-up.

The boys could hardly believe their luck. With what emotion they had seen the thick amalgam cream on the plates, so innocent of anything of the kind before, would be difficult to put into words. Nothing seemed less likely to Holton, as he looked, than that it really could be brass, every one took it so seriously. That they had outwitted Johnson savored even more of fairyland, for, until the last minute, they had expected to have him pounce on them. Yet the explanation was simple, and fully contained in one of the maxims of the philosopher of Hotel Cullen, redolent of poker and common sense. "You can take many a pot from the man

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that's monkeying the deck," quoth Brockey. That is true of every game in life, from poker up. The man with the scheme is absorbed in the scheme. The man who knows it all is the gentleman for whom the bunco man is looking. I heard a story once of a burglar who, while intently studying a method of approach to a bank safe, was re-lieved by a pickpocket of everything he owned, including a fine set of tools.

And now for the smash! It came, -bang!

About three o' clock, one afternoon, there stopped before the mill a buckboard, in which there was a large, irate gentleman, wearing spectacles, and a driver who could not keep the lines of his mouth from betraying the fact that he had a secret source of entertainment.

"Where's that man Johnson?" demanded the large gentleman, bouncing out of the wagon. "Where is he?" he shouted, brandishing a paper in the air.

Everybody near enough to hear hurried to the scene, on recognizing the expert. Somebody ran into the mill and called out Johnson.

"Why, how do you do, Mr. Mason?" he said, suavely; "back with the report?"

Mason glared at him with such a concentrated fire that it was a miracle that the lenses of his glasses did n't crack. Three times he drew breath; then, "Yes, sir, I'm back," he replied, in a voice so drawn with rage that it was almost a squeak, "and, as you say, with the report." With this last, he attempted a sardonic courtesy that sat so oddly on his brusque, stout, honest figure that the spectators tittered and the driver buried his face in his hands. Tommy and Holton grabbed each other and listened. Mason ground his teeth and swallowed hard. "I shall now read to you this report! I shall read it to you!! I SHALL READ IT TO YOU!!!"

The boys looked from the apoplectic face of the expert to the astounded countenance of Johnson, and held one another tighter yet. Mason adjusted his glasses, collected what remnants of temper remained in his possession, held the paper at arm's length, as if it were a thing detestable, and said: "Herein is contained the truly astonishing result of an analysis of the mill product of one hundred and fifty tons of ore from the justly celebrated Bonanza Mine." scorn of this hoots at reproduction.]
"The analysis shows," he continued, "that, after distillation in the retort, the solid residue consisted of: zinc, twentyfour ounces; copper, forty-eight ounces; lead, four ounces; and gold," - he stopped, mopped his brow, swallowed more, drew a long breath, jumped in the air, and shrieked, "and gold, just

one—and—three—quarters—ounces!"

A gasp went through the audience. four dollars' worth of gold, out of a hundred and fifty tons of ore! About fifteen cents a ton! Why, there were houses built of rock that would yield a better return than that!

Johnson caught at the doorway. "You be mistaken, Mr. Mason," he said, huskily.

"Mistaken!" roared Mason; "mistaken! It was you who were mistaken, you unmitigated fool, when you thought you could unload a brass mine on me. Such a barefaced piece of—piece of gall,—brazen cheek,—I never heard of before!
And here is something more I'll tell you. I must confess that, when I first knew the result, I rather lost my self-control, and, seeing some men in the street, I—er,—called their attention to it." He pointed his stocky forefinger at Johnson and shook it. "One of these men harmonia it. "One of these men happened to have been in your employ," he went on, impressively. Johnson realized what was coming, and gathered himself. "He left it, as he said, because it was altogether too villainous for him. He spoke to me, aside, and told me of your methods, youyou infernal scoundrel! and I gave him fifty dollars out of my own pocket to proclaim the news to I'll have you shown up for every soul in town. what you are, if it takes the last cent I own.

"So Montgomery told you?" said Johnson. In the whirl of his thoughts, that thing alone stood out clear.

"None of your business who told me!" snapped Mason; "and, as I have finished all I can possibly have with you, I'll say good-day to you, you

r-r-rascally hound!"-and into the wagon popped the irascible and courageous old gentleman, whom no man would have let come to harm. "Ged ap!" said he. The wagon bounded down the cañon, the driver's arms waving feebly in the air, his roars of laughter coming back to the stunned

Some man on the outskirts of the gathering histled. "Over the fence is out!" They unwhistled, "Over the fence is out!" derstood the situation, needing no more words. Johnson went within the mill. The crowd broke up. "Well, where you goin to hit for next?" asked one. The two boys walked off, staring at one another; the success of their scheme was appalling. They had not thought of anything of the kind. "Great Scott!" said they, and at in-tervals they repeated, "Great Scott!"

To Holton came a strong feeling of sorrow. The camp, that had been so full of life and jollity, deserted and in ruins, called up a dreary picture. As he looked back upon it from the hill they had climbed, he realized that he loved the place; every



cabin held a friend and a pleasant memory. held more than that. There it lay, its log houses cuddled beneath the black, pine-clad mountains, and God's own sky above it, the spot where he had really lived,—done to death by his own hand.
"Tom," he said, slowly, "we've won; but, on
my soul, just now, I wish we had n't."
"That's me, too," said Tommy. "Somehow

I had it figured that it was going to wind up in a grand laugh. I never felt less like laughin' in my life. . . . Well, the shanty's down; no use to holler; we'll stick together, anyhow."

Holton shook the extended hand. "You've been one good friend, Tommy," he said, "and I guess I do n't want to go back East. Oh, but it hurts, though, that I have n't any better result than this to show. I don't know whether this is the best I could have done for father or not."

"One thing's sure, Holt; the only gold in that clean-up was what I put at the top of the can; there could n't have been a smell in the rock."

"By George! That's right! I had n't thought of it;—you put in about that amount?"

"On a guess, yes, -what would go in the hollow of my hand: enough to cover the brass de-cently, no more."

"Then it is fraud, pure and simple."

"Why, look, Holt; see how the amalgam thick-ened on the plates! We never saw anything like that before; they used to go through the motions of cleaning them, but I never saw them take anything off, did you?"

Holton shook his head. "I guess it is best as

it is, Tom, after all; still, it comes hard to think of the old camp all shut up. Well, good or bad, it can't be helped, as you say. Come along down to the store; I ought to have a letter from father today; I wrote to ask him if I should cut loose according to my own ideas, if things got to such a point that I could n't keep him posted. As they have turned out, I'm pretty anxious to know what

"All right," replied Tom, "I'm expecting a letter from some man, telling me he's left me a million in his will, and 't would cheer me up con-siderable to get it.' As he spoke, they entered the store.

"Any mail?" asked Holton.
"Two letters, Bennet," answered the storekeeper, passing them through the pigeonhole.

"Well, there's father's letter all right enough," said Holton, "but who the other's from, I don't know." He took hold of his father's letter and held it up. "I hate to open it," he said; "he put such faith in me." He tore it open and read,

and a flush came into his face.
"That's the kind of dad to have!"
he cried. "Listen, Tom!—

"My DEAR BOY: Regarding your letter, I can only repeat what I have said before: that I have considered the money invested in the mine as forfeit, anyhow, and that it is unwise and dangerous to hamper an executive officer with commands issued by some one not on the ground. You are to do just exactly what you think best. As you suggest, the time will probably come when you will have to act instantly. Do so. As for the substitution of brass filings, I confess I am simply lost in amazement. The very fact that such a thing is a possibility prohibits my giving advice worth listening to. It is to me as if you had requested that I arm all the cigar-store Indians in the city for an attack on the mine. I don't say this in derision, but merely to show you how completely befogged my state of mind is toward the conditions you face. Excuse haste. I am rushing this off to catch the mail that you may be relieved of any doubt. Now, do be careful, and—

"Well, the rest is only advice to me, bless his heart!" said Holton. "He's afraid I'll butt in and get hurt,—but

isn't that a great old letter?"

"It surely is," replied Tommy; "he's a man,—your father.—Here, you've dropped the other letter."

He stooped and picked it from the road. "Who's that from, now, I wonder?" he said. More to relieve Tommy's ever-active curiosity than to satisfy himself, Holton slit the envelope and glanced at the writer's name.
"What's this?" he cried, and read:

"'Hoping that this news will set you up in business again, and with no hard feelings, on the square, Bennet, yours truly, Peter Gratton.'''
"Why, it's a letter from Pete, with

another letter inside of it,—you know
he spoke once or twice about being
'on' to something. Say, Tom, let's get
down to your cabin and read this. Come; let us
hurry and find out what it contains."

#### CHAPTER XIII.

GRATTON'S letter was short and explicit. "Dear Bennet," it ran, "I send you the letter from the man I spoke about. He's all right, and one of the best miners in the country; you can bank on what he says. I am going away. little talk with a young lady the other day, and it is all up with me. I'm not kicking, but somewhere else will suit me for awhile. I wish you better luck. You've done the right thing by me always, anyhow, and I have tried to do the same by you!" Then followed an account of his previous letter to the man in question, and his farewell.

Holton explained to Tommy: "Gratton knew something about this place all the time, but could not say anything until he got leave from the other man. Now the other man writes him, and Pete sends me the letter. I should n't wonder if we're going to be mighty interested in this piece of writing, Tom." He held the missive off from him. It was a crumpled piece of wrapping paper, scrawled over with the black, heavy strokes of a person more at home with a pick. The spelling person more at home with a pick. The spelling was unique, but the matter was all there in most condensed and exciting form. Holton read:

FRIEND GRATTON:—
Your leter chased me al over the teritory, because I was then at the time ingaged in prospeckin up Limestone way and didunt git it until I retirned wich was the other day last tusday and now I hasen to take my pen to tell you go ahead

it is al right any frend of yours is welcom to what I no but I wuddent tell Jonson becors I hate him so I cud groul at his pickcher. Speakin of my friend on bonanza propperty being a good prospeck it aint a prospeck at al if I no annything about pay dirt it being a mine. I discovvert it most acidentle as I tolt you by falling down into it wen I lest ecspected it. You take a line frum the hill back of the powder house on bonanza ovver the top of the mill chimbly til it cuts into the timber on the next rige. Were the line falls stands an old rampike with one branch stiken out to the left near the top. You walk out to that rampike and take anuther line from the pile of three white stones behind it ovver the stump next it and that line will cut into fresh erth slid down from a gulch about haf a mile away. You go to that place and find it is a dry gulch. You walk down it one hundred yards say and you come to a hoal in the ground wich is were I fell into it. It is caused by ther bein a cave in the bank and the water from the storms woryin its way thground underground. You go down into that hoal and to your left you find the ledge wich is some kind of metumphosed rock and very rich goin thurty cents to the pan meanin a good manny hundrid dollars to the ton an so free millin you can brake it in your hands. Nobuddy cud ask for no beter propersishun they havin the mill right there and everything reddy to go to wurk but as for tellin the outfit that was runnin things at the time I ses no becors I aint got anny use for them in my bisnes and I tghouht I mite as wel wait until thay flew up the spoute and then I cud come and take it away from them but your frend gets it. If he wuddent mine settin up a grubstake I wuddent kick nether bein at this presunt so flat busted I gotter borrow a stamp fur this leter frum the post master. And plese excus pensil and paper and bad writin for the same reason and believe me dear sir your afectionnate frend yours very truly HANK RAWLEY.

Holton read the letter twice. The first time, it was all chaos to him. The next time it cleared like morning.

"Tom," he said, "this man Rawley has discovered a good prospect on Bonanza property. Pete has got him to tell about it. It won't take us

an hour to find out whether it's so or not."
"I should n't say it would," remarked Tommy.
He had a pick, shovel, and pan in his hand, already. "Hank Rawley, me boy, is a forty-niner." When he says there's gold in a place, you can begin puttin' up your mill. Come on! Come on!

They landed on top of the hill back of the powder magazine blowing like buffaloes

"There she is!" yelled Tommy, pointing to the rampike in the distance. "There she stands and waves her left fin! Come on, Holt! Shake a leg!"

Down again, zip! slide! bang! clatter! clash! Up and away through rock and brush, regardless! A ledge with rock going hundreds of dollars to the ton in sight! That's a thing to make a sprinter out of an ossified man. They slung the sweat from their eyes and scrambled up the sharp rise on top of which the rampike, a fire-killed pine tree, stood.

"Now, where's the three white stones?" anted Tommy. "There they are! And there's panted Tommy. the bank! Squint your eye along and mark the spot, Holt!"

"Got 'er," said Holton,—"right in that big crack."

A young bear leaped up before them and fled for safety as they thundered down the hill. They did not so much as stop to notice him. They had wings on their feet, and the earth spun beneath them as elastic as a rubber ball. There was no effort to it, no more than in a dream. simply wished to be at that dry gulch, and their legs fanned the air.

The gulch went down sheer, a matter of twentyfive feet, but they jumpe it. There was soft dirt at the bottom.

"There's the hole!" yelled Holton,—"see it?"
"I see!" gasped Tom;—"run, man, run!"
But at the edge they stopped. "Suppose there's nothin' to it, after all?" said Tommy, voicing a hasty thought. They stood at "I a fell miner hasty thought. They stood still a full minute.
"Well, here goes!" said Tommy. "Got a candle with you? Never mind, here's a chunk in my pocket. Come along!"

They slid down the water-worn opening. At the bettern it sached into a care. The candle

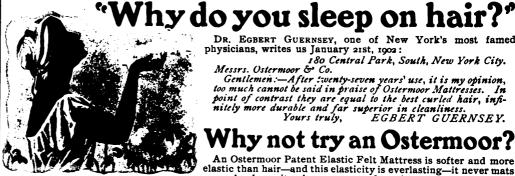
the bottom, it arched into a cave. showed the roof overhead of loose dirt held together by the roots of trees. "Bad place for a fall," said Tom; "we don't want to be squeezed like a pair of rats with the good old stuff in sight; so let's get a panful and then hurry out of this. You hit her first, Holt; she's yours.

Holton sunk the pick to the eye, at the first blow,

in the crumbling side wall.
"Yi!" howled Tommy, "that's the stuff for a mill! None of your blasted white quartz for the stamps to bounce on! That will run through the







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"Let me have it now," said Tommy, reaching for the pan as they stood beside the water. "I can beat you saving fine gold. Now, the Lord be good to us!"

He squatted, spat solemnly into the pan, and

then swung it in the current with a steady circling motion that kept the lighter earth flowing into the stream, while the heavy gold steadily worked its way toward the bottom. They did not need to wash it fine. Long before the dirt was cleared out, glit-

tering yellow specks shone brilliantly in the background of small garnets and black sand.

"We may as well get it all while we're at it," said Tommy, and he pounded up the larger pieces, at first rejected, and placed the dust within

the pan.

This time he worked it down until nothing was left but the gold and the finest of the black sand, that could only be removed by blowing.

"Thirty cents!" he cried, grinding his teeth in excitement; "there is nearer a dollar there! Look at that string!"—pointing to the slender crescent of gold,—"and it ain't flaky; see how it sticks! They're little, but they're solid! Oh, man, man! but there's nothing like this in the country! It do n't need to be a mine; sure, if it's only a blowout, a thousand tons of that sort would set us all right!"

Something like sheet lightning kept flashing through Holton's head. He could not think straight because of it. In beats, it showed the noble generosity of Gratton; the camp rehabilitated; Holton Bennet, no longer a boy, but part owner in a great mine, with other changes in his prospects, shifting and fluttering before his mind's eye. He felt suddenly weak, and sat down.

Tommy stood with the pan in his hand, poking at the gold with his finger and whistling aimlessly, with his face sharp-set.

Then exultation woke in Holton. "Come along, Tom," he said, "let's try it again."

They worked furiously until daylight wavered on the hilltops, carrying the dirt down to the water, and then panning it in the twilight. They had gouged into the bank'at different places, but always the result was the same,—a line of yellow

specks at the edge of the pan.
"Tom, it must be there," said Holton.
"Sure!" said Tommy; "this is the ledge that threw off all the placer gold down the creek. They've hunted and hunted for the mother vein, and here old Rawley tumbles down into it! If we only had eyes to see into the earth! Well, this ain't a bad peek, old man!"

"I should say not! How much dust have we gathered?"

Tommy poured it out of the cartridge shell in which he was carrying it and tried its weight in the palm of his hand. "Four pennyweight, on the guess," he said; "better than most placer."
"And how much rock did we work?"
"Oh, a couple of hundred pound, perhaps,—
but my we didn't save half the gold, the plates

but, my! we did n't save half the gold, -the plates would ketch that, just as well as they caught Uncle Cutter's fine brass filin's. We've cinched the old crowd to the last hole; made monkeys of them, and now found a real mine, and a whooper, on top of that." There was a kind of pity in Tommy's "Middlin' hard on old man Davis," he voice. added.

Already that had been a taste of bitter in Holton's cup of joy. Was the tifle to the "find" entirely clear? There were things about it yet to be tirely clear? There were things about it yet to be thought of,—that and other things. "Come along, Tommy," he said, "let us get home."

He thought it over most of the night, and one thing, at least, he determined upon. When morning at least, he determined upon.

ing came he walked to Dr. Broughton's cabin and asked if he might talk to the doctor in private for a moment. The good doctor expected to hear something concerning the fiasco; which, indeed, he did, but he also heard other things, stammered out, that surprised him a great deal, and brought with them the first notion he had ever entertained with them the first notion he had ever entertained of growing old. The first part of the narrative astonished and amused the doctor beyond words. The last brought him quickly to gravity.

"You can't be talking about Loya, boy," he said; "why, she's only a little girl!"

"Eighteen, Doctor."

"Eighteen! Nonsense! You're mistaken!—why, she was born in—in—Lord, so she is!

Eighteen! My little girl eighteen! But you are nothing but a pair of children at that —you're not

nothing but a pair of children at that, -you're not thinking of marrying!"

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#### "No, sir!" said Holton, blushing to the roots If You Are a Pianist or a Singer of his hair in sweet confusion wrought by the word, "I only wanted to get things straightened out. I've been here under a sort of false pretense,—you can see why I just had to,—but I do n't like it. I—" he stopped, gathered his courage, then blurted it out altogether. "I care everything for Loya, and

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to try and make her, because,—because there would n't be much left if she did n't care. I only want you to say that it is all right for me to try." "Surely, lad!" said the doctor, heartily, "as "Surely, lad!" said the doctor, heartily, "as long as there's no nonsense about getting married." He halted in some embarrassment. "To tell the candid truth," he added, "her mother and I were married at about your ages, but times were different then,—or else I'm different now.—Anyway, promise me you'll just stay children for a while wet: don't grow up too soon."

I want her to care for me. I can't begin too soon

a while yet; do n't grow up too soon."

"Gracious!" said Holton, ruefully, "I do n't think there's a chance of anything different. I know she likes me, but as for more than liking," and he shook his head.

"You have n't said anything to her, then?"
"No, sir."

The doctor held out his hand. "Let me thank you," he said; "some of the old ways are not so bad. Strangely enough, I feel gratified at being considered in the matter."

"What are you two plotting?" interrupted a voice from the little porch,—the voice that was

ike no other voice in the world, for music.

"Hello, eavesdropper!" said her father. "Well, we happened to be talking about you."

"About me?" There was a note of anxiety in the question. She came down and looked from the one to the other. the one to the other. They were smiling, but in a queer way.

"What is it?" she asked.
"Well, as for me," said the doctor, "I must go in and fix up a dose for Scotty Ferguson. Bennet, here, will have to stand cross-examination."
"Do n't make it too cross," said Holton, at-

tempting levity.

temping levity.

"By-bye, young people!" said the doctor. He walked toward the cabin, some of the usual spring lacking in his step. At the porch he turned and looked at them, kindly, yet sadly. "All gone but her," he said; "four boys and Mollie; it comes hard." The doctor blinked a minute, and then blew out at himself. "Come!" he said, "don't you know you're persing an old man? "don't you know you're nearing an old man? And what's to become of your dearest when you're gone? Thank God for that frank, hearty, nice boy!" Thus berating himself, he resolutely turned

"Now, Holton, what is it you and father were talking about? I know it was something important, for his face does n't look like that at trifles, nor yours, either," Loya pleaded.
"Will you walk down to the beaver dam with

me?" he replied.

They strolled along by the little creek which always tried to roar like a great big river, under the scented spruces. The grass beneath was as tender to the feet as velvet. Wild flowers in their glory were around them. The morning breeze was just around to bear the world actir. A beaver just enough to keep the world astir. just enough to keep the world astir. A beaver spanked the mirror surface of the pond with his shovel of a tail as they appeared, and then they were alone, as secure from mankind as were Adam and Eve. They sat upon a log.
"Loya," said Holton, "I was talking to your

'Loya,' said Holton, "I was talking to your father about you—and myself. I don't find what I want to say coming easy. It was about our growing up. I mean what would happen when we grow up; that is, what might happen, if—if,—oh, confound it, Loya, I'm not used to talking to girls, and I can't say what I want to!"

She had been watching his face. The pucker

She had been watching his face. The pucker of her brows disappeared. Instead, beneath those long lashes, there shone a blue glint of mischief. She nibbled a grass stem with her little white

teeth.

"What you say is n't just like geometry, Holton," she criticised, seriously. "I suppose things will happen when we grow up. I hope so, but why should it bother you and father so suddenly?" Holton grinned feebly and mopped his brow.

"But, as for your not being used to talking to girls, I like that part of it. I can't bear a man who has nothing to do but talk to women. It is

who has nothing to do but talk to women. It is a man's place to talk to men.'

"And a girl's?" ventured Holton.
"Ditto," said Loya. Thereat they both laughed and the atmosphere changed. But Holton's face grew long again. She was laughing at him.

That she noted, leaned her chin on her hand,

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and gazed dreamily over the still pond, while the boy looked at the heartbreaking beauty of her profile. A pang shot through him so sharp that he gasped for breath. She was not for him; never! He had dreamed an idle dream.

"There is another reason why I am glad you have not known many other girls," she continued, very slowly and softly, "and that is because, if you had done so, you might not be here now, beside me."

"Much you care about that!" he answered, dolefully. Neither said anything or so much as moved, for quite a while. Mr. Beaver stuck his head out of the water, eyed them doubtfully, concluded they were part of the landscape, and went back about his business. Meanwhile, Holton's soul was sinking, sinking through the deep waters of tribulation; a gray cast clouded nature's bounty; the pines spread their branches as if wailing. He saw before him a sullen future, with himself wandering aimlessly through it, like a traveler through a deserted land. What was the "find?" What was anything? He wished there'd come an earthquake and shake this old fraud of a world into its elements of woe. Oh, he was miserable, for he thought she was simply laughing at him; young men in his condition of mind do not use the logic of the commonplace.

She looked at him with little quick side glances; then she began to feel unhappy, too; she wished she had n't teased him.

"You've told me all your secrets," she began, timidly.

He nodded tragically.

"Well,"—she hesitated. Who could speak aloud when all the trees and the sky were listening? "If you will put your head close to mine, I'll tell you something," she whispered. He obeyed, feeling that it was to be another blow. Probably she liked another fellow.—Oh, blistering thought! Yet it was to be taken manfully, so he put his head forward and felt the caress of her hair upon his temples; its odor of violets enveloped him; her breath lived on his cheek. He felt the despair of a drowning man, going down in full sunlight.

Again she hesitated, and he waited, trembling. Then came the message; it was neither speech nor whisper; it was hardly sound at all; but it was "I love you," as clear as heart could make it.

#### CHAPTER XIV.

THERE still remained this problem: the ledge discovered by Hawley was on property owned by the Bonanza Mining Company. In one sense it belonged to it, but did the knowledge that the ledge existed belong to it? The discoverer hated the managers, and, in a measure, had transferred his special information to Holton in trust. Bonanza Mining Company, as it then existed, was nothing more or less than a swindle, perpetrated for the benefit of Davis, Johnson, and, per-haps, some others. They would share in the profits of the new "find," if it were made known to them, while, morally, they possessed no right to share, whatever. In a very short time the company would be declared bankrupt, and the whole estate could then be purchased for a trifle; for, notwithstanding the cost of the mill and other buildings, as long as others believed the mines to be barren the company's property held no value in the public eye. Then the business could be reorganized for the benefit of stockholders who had purchased in good faith. Thus would poetic justice be meted to the defrauders. On the other hand,—well, Holton was always a generous boy; he had outwitted his antagonists all along the line and, in his new-found happiness, he wanted everybody to share,—bury the hatchet and shake hands all around, if possible. It was a nice problem, and as knotty as it was nice.

Holton had the usual Yankee detestation of anything thatsavored of sentimentality. Perhaps, if he should go to Davis and do the generous thing, the other would laugh at his simplicity. That was a matter no young man could contemplate with satisfaction. It takes years for what the other man thinks to be of importance,—say a thousand years, in the average case. When Holton beheld the imaginary smile on the face of Davis, he swore to himself that he would not only cut him out of the deal, but prosecute him for fraud as well; then, cooling down and somewhat ashamed of his manufactured heat, he'd flop to the other extreme.

In the middle of the night he felt the necessity for counsel; and who better than Brockey, he of the sage sayings and simple heart? Old Brockey took such an interest in every one's affairs that

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"One day I was feeling worse than usual when I read an article about your Grape-Nuts that impressed me so that I sent out for a package. I commenced using it at breakfast the next day.

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only his kindly intentions saved him from being

So down went Holton and routed Brockey out. There they sat on the edge of the bed in their underclothing, and discussed applied and abstract ethics for two mortal hours.

It was calm night, the slack water of the day, when the mind is poised and the prejudices of the struggle have little weight. Through the window pulsed the evening wind with only the smell of coming fall in it; the curtain went "flop-flopflop" in a steady beating like that of a sail.

In that talk, where each got down to bed rock, each found another and better man than he had known before. "After all, kid," said Brockey, "I've tried to keep up my respect for Mr. Cullen. He's a little foolish about chickens and such, and I have to laugh at him myself; but if he had a chance to get above sellin'-for-so-mucha-pound and did n't take it, I'd stick my head in the swill pail and wave good-by to an empty world with my hind legs. It's what belongs to a man he's got to go by. Now it would n't belong to some fellers at all to think of Davis. They'd just say, 'You tried to do me, you cross between a quarrelsome cat and a ten-year-old almanac, and, now that I've got my bread hooks into you, I'm going to whipsaw you good;' and Davis would go to the slab pile. But you can stick your thumb into your vest and spit in the air kind of careless, and say, 'I find your attempts to jigger the box highly entertainin', Davis, old horse, but I've kept cases on you so close that dealin' doubles don't go. Now, as a cold matter of business, I'll let you in.' There's where what belongs to Davis comes in. If he was all bunco, that would n't hurt his feel-in's none, and you'd be a fool. But Davis is as proud as a red-headed gal with a bank clerk for steady company. You use him that way, and you'll make him feel he's just got to play up to your lead.—What! Let a kid outdo William Davis at any game? Not on the tintypes of your combined relations! bined relations! Slant your nose up, wear your shoulders straight across, and do what you feel like doin'. This world ain't a bad place if you're all right. I'll tell you the honest truth, Holt; man and boy for fifty-four year [You need n't mention that around for live that are the live that around for live that around for live that around for live that around the live that are the live that around the live that around the live that are the live that are the live that around the live that are the l tion that around, for I ain't givin' it out as news to the camp that I'm over forty; nobody would take me for a day more'n that if I did n't tell'em.] I ain't a cent the worse for any man.—Oh, of course I've lost a dollar or two at poker-cards; I don't mean that,—but, in straight dealin's, nobody has touched me up, and I'll just brag to you, seein' as you're my friend, chewin' away here with me in the dark, that it's because I'm so durned smart! I know a heap too much to try and be foxy. Any durn fool can be a skin, but it takes a smart man to play a level game."

"I do n't believe it was much a matter of policy

with you, old boy," said Holton.
"Well, well," cut in Brockey, hastily, "I've come off winner, anyhow; and I was just goin' to say that every square man I've known is makin' a livin', whilst most of the skins is buried. Some skins are makin' more'n a livin', I admit. They're eatin' fourteen meals a day, and wearin' eight suits of clothes at a time, let alone all the meals and suits of clothes they have in the bank. But it don't seem to do them much good. Now, as for Davis, I must confess I like to see him on the move. When he starts out, the band begins to He's shone around here so long, stealin' play. with one hand and givin' it away with the other, that I hate to see his shanty go down,—hey?

Holton went to his room, much comforted. At first he determined to go to town and lay the matter before Davis there, but, as it was certain that the manager would soon be in camp, he made up his mind not to hurry things.

As Johnson would be the most likely to know when Davis was expected, Holton looked for the former the next day. He could not find him, or get any information concerning him, until he encountered Cutter packing up his belongings in the blacksmith shop.

"Where's Johnson?" echoed the smith.
"Well, he's as close to Mr. Montgomery as he's able to be. He took his gun and pulled out yesterday afternoon. Jupiter! did n't he get it in the windnes? windpipe? Did you ever see anybody foam like that little old expert? We got thrown down hard, me and Johnson."

Finding the smith so entirely frank, Holton ventured further.

"Were you in the deal, Cutter?" he asked. Cutter felt that his business connection with the Bonanza Mining Company was at an end, and that

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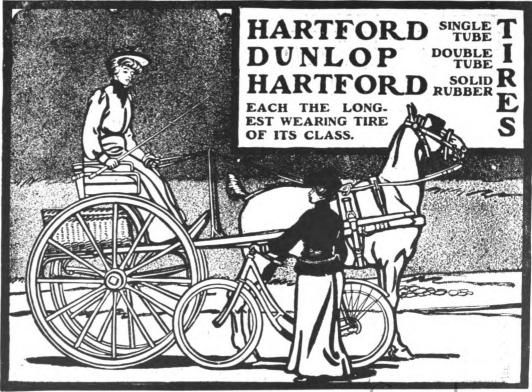
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secrecy was ridiculous under existing conditions. He was inclined humorously toward the subject. "Me?" he said. "Sure thing. That filin' machine was only a blind. We filed up good United States money—or at least that's what we thought it was,—by the hour. And all that come out of it was zinc and copper. Never heard nothing like it. Whether them two miners unloaded bad coin on us,—no, that could n't be it, for we filed up some nuggets, too,—well, what happened is be-yond me. There ain't any doubt that the expert was tellin' the truth; he's got the name of a good man at the business."

A sudden flash of daring came over Holton. "Would you like to hear what happened, Cut-

ter?" he asked.
"Would I?" said the smith, straightening,

"It won't cost you that much; wait a minute. I'll be right back." He trotted out from the shop and hunted up Tom and Brockey.

"I'm going to let Cutter know what happened to him," he explained, "and I thought you two would like to be on hand."

So they sat, ecstatic, in the blacksmith shop while Holton told the story. Never was a man more interested than Cutter. He had little personal feeling in the matter. He interrupted with ejaculations of praise, such as "Great!" "Good eye!" "Say, that was cute!" and so forth, and, when the end was reached, he haw-haw-hawed until he had to hold his sides. "And you two dratted kids knocked me and Johnson out, usin' them tri-pli-cussed filin's of mine to do it!" he cried. "Well, would n't that jar an Injun into a

"Here's your gold, Cutter, me boy," said "Here's your gold, Cutter, me boy," said Tommy, scratching in the dirt behind the forge. He held out a handful, and Cutter exploded again. "Sittin' right behind my fire all the time!" he said. "Well, you boys beat the top hand,"—and he slapped his leg. "When I think of Johnson feeding that stuff into the hoppers, so serious, -you know what a serious jigger he is, it gets to be too much for me. Lord, Lord! what a fall was there, my countrymen! And we was countrymen, 'longside of you; a man could pull the hayseed out of us with a rake. The reason you done us was because it was a regular boy's trick,—so cussed simple a grown man would look for it,—but it worked. It everlastingly, world-with-out-end, double-action worked! If Johnson hears of that, he'll fall dead; don't you tell him; he can't see a joke, and he'd probably be mean enough to hurt you. You've busted the old camp, though, and I hate to pile out."

"Do n't be in a hurry; you can't tell. When will Davis likely be here?" asked Holton.

"What have you two got up your sleeves now?" queried Cutter, most respectfully.
"Never you mind," replied Tommy; "can

you tell us when the old man'll show up?

"Why, he'd ought to be here to-morrow, to fix it up with the boys; we've all got wages comin" to us, and Bill never goes back on his men."

The three bade good day to the smith and went

their ways. These ways met later on, and by devious wanderings, at the "hoal" of Rawley's "find." It was beyond human nature not to work around that ledge, yet they put a method to it by sinking back from the gulch, in order to find out whether the ledge ran horizontally, as they hoped, or whether it tilted. They paced off a hundred yards, and caught the ledge again at eight feet down. A panful, taken at this spot, was nearly as rich as from below. By this time the day was well along, and they gave up work, but so much was reasonably sure: a mass of richest gold-bearing rock, at least twenty feet in width, and at least one hundred yards long, with a depth that could not be estimated, existed on the grounds of the Bonanza Mining Company. The ledge showed four feet thick at the bottom of the gulch; that is, four feet of it projected above ground, and if that were taken as the whole extent of it, and if it maintained an average value of one-quarter what the pans showed, there were hundreds of thousands of dollars in sight.

#### CHAPTER XIV.

WHILE Holton had firmly determined to live up to his father's requirements, by acting on his own judgment, yet the doubt of all who do anything out of the ordinary held him perplexed and worried.

"It is the best thing I can see, anyhow," he said to himself. "Davis knows how to run a mine, if he wants to, and all the men think he's

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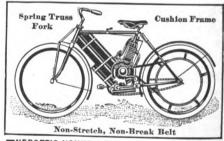
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square, if he's treated square. Rascal or not, he owns part of the Bonanza, and the 'find' is on part of that land. I'm going to render unto Cæsar the things that are Cæsar's, and the consequences will have to look out for themselves. I'll telegraph father."

He spent some time composing the message, which, when finished, he thought admirable as a bit of condensed information. It said:

Old company busted. New find on property.

Am going to let Davis in. Money by barrel in sight. Drop store and come on at once. Answer.

H.'B.

This message Tommy took by horseback to the nearest office, thirty miles away, with instructions to wait for an answer.

Now there was this sad lack in the telegram: many things Mr. Bennet knew nothing about were taken for granted. When men make mistakes under pressure, you can't expect an excited boy to think of everything.

But the old gentleman was astonished beyond ords. "What in the world!" he exclaimed for words. the hundredth time, as he literally spelled out the missive. "Mine is 'busted,'" he mused; but there is money by the barrel in sight!—curious coincidence,—and he's going to let Davis in. Powers above! When did Davis get out? New find on property. Well, I'm to drop the store and go on at once. Well,—well, by jingo, I believe will. Certainly, events seem interesting."
So Tommy bore back this message:-

Your telegram perfectly satisfactory and incomprehensible. I start at once.—H. B.

When Holton read it, he roared. "Gracious! I did leave out a lot," he thought, "but he'll be on the ground in a few days, and then (with a sigh of infinite relief,) I can take a rest. Being a man is a great deal more trouble than I had imagined." He twirled the telegram while he madined. He twirled the telegram while he meditated how different a world opened to his eyes, now, than when he had boarded a train,years back, it seemed.

Tommy broke in on his abstraction. "Here comes Davis!" he cried; "dustin' up the road as fast as horses' legs can take him!" Called back to action, he jumped to the door, in time to see a spirited team go by. It was a handsome man who drove,—a great tall fellow, every line of whose body told of strength and skill. The white hat he wore gave him a gallant, cavalier air, and the thin face beneath, with its high, clean build, the arch of the brow, the way the hair grew on it, the clear, quick eye, and a nameless attraction that welded it into a whole, seemed to belong to another time.
"Is that Davis?" Holton asked, slowly.

"Himself," replied Tom.

Now, as is common with most of us, Holton had constructed an imaginary man. He was formed on the lines of one the young fellow knew and detested, -a certain heavy-jowled, wheezy porker of a man, with a pale and tricky eye, and brutal mouth.

This man had an unsavory reputation in the business line, and the boy thought he represented a class. Nothing more different from the splendid specimen who had whizzed by could be thought of. His intention became easier to fulfill. knew, by that one glance, the men were right. Here was a man, be he good or bad.

The desire to be done with it came over him strongly. He felt little like standing the fret of waiting. he said. "I'm going to brace him now, Tom,"

"Mind you this," said Tommy: "get his promise not to be hostile, before you say a word to him, and then lay it out just as you told me in the morning,—you can't better that. Give him the pill first, and then the candy for bein' a good boy.

I'll foller you up; I'll be outside; if he don't take it right, holler for me."

"Thanks, Tom; by the look of him, I'd need help."

"It's no shame to any man that he needs help if Davis tackles him. Man, he cud tie you in a knot, stout as you are! So I'll be right there; but you need n't fear. You get his word, and

Davis was standing in the middle of a group of

"Too bad, Bill," said one of them, as Holton drew near

"Well, I had it to expect," answered Davis, "and I'm not rubbing any salve on myself."
Holton touched his elbow. Davis turned quickly and glanced down expectantly.

Can I see you a moment, Mr. Davis?" "Certainly, lad, after I get through here," re-

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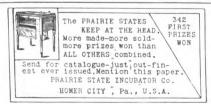
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sponded the manager, kindly. "What's the matter? Wages? You'll get it; do n't be afraid."
"No, sir,—it is n't wages," answered Holton, in a low tone; "it's about the mine, and important. I'd like to see you at once, if possible.

Davis stopped a moment. "All right," he said; "be back in a minute, boys."

They went into the superintendent's cabin. Neil McGrath sat there waiting.

"You want to speak to me alone?" Davis interrogated.

"Yes, sir."

"Neil, can I borrow your room a minute?"
"Sure, you can, sir!" said Neil; "or annythin" alse I own.

Davis suddenly held out his hand to the old Comstocker. "Thank you, Neil," he said, and seated himself before a plain table. "Now, young man,—sit down."

"First, I want your word that you won't turn loose at me, Mr. Davis," Holton said.

"Am I going to feel like it?" he asked.

There was more drollery than menace in the words, and Holton laughed. "I'm afraid you will," he replied.
"Well, I give you my word," said Davis; "I'd

give more than that to know what, in the name of all the Mormon prophets, has happened up here. Blaze away; you're safe.''

He listened at first with attention, and then an incredulous smile twitched at the corners of his "Young man!" he finally broke forth, mouth. "just what is your object in using up my time and your own with this unlikely lie?

Holton flushed. He had not expected to be disbelieved. His fears lay in another quarter.

"I'm not lying to you, sir," he said. "I should have told you, in the first place, that my father is Hiram Bennet, who owns nearly half of this mine, and that I am his son, sent by him to find out about it, -here are some letters, if you doubt that.'

"Oh," said Davis, in a changed voice, and then he looked hastily at the letters. "I see," he said. "Well, it was a fair fight, and I got the worst of it. But, my young friend, it is n't the wisest thing in the world to crow over the fallen. I've given you my word, and so you're safe; still, for you to get me in here and ram it down my

"Hold on, sir; hold on! I have n't come to do anything of the sort. Here's another thing I want you to read. I can add that we've proved it

He held out Rawley's letter. Davis read it twice. This time it was his face that deepened in color. "You're a curious sort of person," he said, slowly. "Now, I think you are quite foolish to show that letter to me.'

"You do n't understand!" cried Holton. "Here

is what I want. You tried to—that is, you—''
"Skinned your father," cut in Davis; "go ahead and speak your mind. Everybody knows that now, so I must—"
"Well," said Holton, "now the boys say you

were stuck with this property, in the first place,—'
Davis nodded. "That's right," he said; "cost

me my last dollar. That winter my wife died. I did n't like to borrow, and we were a little short at times,-worked quite a change in me, that winter, -next?"

"Everybody says you're a square man when you have the chance, and it's a fact that this 'find' does belong to you in a way. If you'll be content to take the proportion you hold in stock now for your share, and manage it, -why, things can

Davis's face showed no change. "What will your father think of that?

"I've got full powers from him," replied Holton, proudly, feeling in his pocket. "I can find you the letter where he says

"Never mind the letter; I believe you. You have thought this thing over, Mr. Bennet?" [There are but two uses of the title, "Mister," in the West: one is to express absolute indifference,

—the other, the highest respect.]
"I should say I had," returned Holton, wearily; "could n't sleep."

Neil's clock ticked like a sledge hammer in the long silence that followed.

"I'll tell you something," Davis said, finally.
"Ever since that winter, I've been a bad customer, -yet-it ain't natural to me, -and I've hated myself all this while. I'll take my share, and I'll run things right, -and, if there's anything that I can do for you at any time, just let me know, will you?" He rose as he spoke.





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"Why, you put too much importance on it," stammered Holton. "It's only that it will be the best for everybody."

"I honestly believe that it will be so, but I keep my own idea of your motives. Before I offer you my hand, I want to add this: I came up here pleasant enough on the outside, but mighty wicked in my interior. If I'd got a hint of the part you played, I should have dropped you on sight. It isn't a pleasant thing to have to some the part you is n't a pleasant thing to have to say, but it's the

is it to pleasant using to have to say, but it's the truth. Now will you shake hands?"

"Certainly," said Holton; "no harm's been done, and I can't blame you for feeling rather sore because—bet we did get the best of you, now, did n't we?" he concluded, the irresistible boyish triumph again supreme.

Davis threw himself back into the chair and laughed until he cried. "You did," he said. "Well, suppose we go out and notify the boys?" At the door, he stopped. "I need n't say I like you," he said, and he gave Holton's shoulder a strong squeeze with a hand.

Four days' work bared the ledge for a space containing a thousand square feet. It panned well all over. Missouri panned three dollars and a quarter out of one sack of pounded rock. Davis found a piece the size of his fist that seemed half gold. As Tommy had said, mine or blow-out, there was money enough in it.

On the fifth day there was no work. Mr. Bennet, senior, was due to arrive in the late after-noon, and Bonanza did her best to do him honor. At the end of the company's line a tri-umphal arch was erected. This consisted of a rope stretched between two pines, and covered with vines and evergreen boughs. In the center swung a board, painted white, on which Poet-laureate Cullen had inscribed the sentiments of the camp in fitting measure:

WELLCOME !!!!!

Your wellcome, Mr Bennet, To anything weve got, Just holler for the thing you want, Its yours right on the spot!!!

It was a surprise to Holton, Loya, and Tommy. They came up the road three abreast, after a hunt for wild flowers, and saw Brockey's contribution shining in all its glory of fresh paint. The others knew something of Mr. Bennet's characteristics, and, when Holton dropped his bouquet and hopped around on one foot in appreciation of the

poem, they joined him.
"Cheese it!" said Tommy, between throes;
"here comes Brock. I would n't have him ketch
us laughin' for twice Bonanza."

When Brockey, with his weather-beaten old face aglow with pride, came up to them, they were look-

ing at the board rapturously.

"Ain't so bad, is it?" said he.

"No, indeed!" they exclaimed.

Brockey drew a handful of scribblings from his pocket, "I used all that paper up making it come square," he said, "and them letters are plumb an' 'dickerler, too."

Tommy and Holton rode five miles to meet the

stage. After the first incoherent greetings, Holton explained matters to his father, as he sat beside him in the stage, while Tom led his horse.

"And they're planning a grand celebration for you, father," he wound up.

"Gracious!" cried the horrified Mr. Bennet.

"I—l—why, I just wanted to slip in quietly."

"You can't do it, and you're looking strong enough to stand it."

"I do feel first rate," admitted Mr. Bennet. "This trip has taken the years off at the rate of one to the hundred miles; but a formal reception, —you know how I dislike those things, Holt!"
"Formal," chuckled Holton, "well, I would n't worry about that father and you must nitch

worry about that, father,—and you must pitch right in.

Mr. Bennet shut his jaws. "All right," he said, with decision; "if I must, I can."

They turned the bend.
"Look ahead of you!" said Holton.
Bonanza's population was drawn up on her lines,—every man-jack but Brockey, with the arch

Holton jabbed a finger into his father's ribs.
"Mr. Bennet," he said, "there is an ode for your benefit inscribed on that board; you must read it; this is a revolver which I press against your side; if you so much as smile, I'm a parricide."

The driver halted his horses. "Dear me!"

groaned Mr. Bennet, as he adjusted his glasses and



the rest.

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stood up to read. For a full minute there reigned Mr. Bennet's face became suffused with He bowed with dignity to Bonanza; Bosilence. nanza howled back her welcome. There came a "Friends!" unanimous demand for a speech. said Mr. Bennet, "I can only say that I am so deeply affected that words are beyond me," and

his voice shook in testimony thereof.
"My goodness! What a country, Holt!" he whispered, as they passed between the lines.
In that second Holton found himself a West-

erner. Something in his father's tone hurt.
"It is funny," he said, quietly, "but there is an

awful lot behind it that is more than fun, father; awful lot behind it that is more than fun, father; the man that wrote that is one of the noblest-hearted men I ever saw. You'll like them when you know them, father."

"Surely!" assented Mr. Bennet. "And now, do you know, I feel like cutting loose and enjoying myself as prescribed. What's the order of coremonies?"

ceremonies?"

"Dinner at Brockey's,—he's the poet,—and a big dance afterwards, at the store. Every human being for twenty miles around will turn out tonight in your honor, and you'll see such a sight as you never saw before!"

"Will there be cowboys, too?" asked Mr. Bennet, eagerly. "I've always wanted to see the horseman of the plains."
"Cowboys! Oh, tenderfoot! Punchers, father,

punchers, -yes, sir, the festive cow-puncher; while he is n't represented in numbers on these little mountain ranches, he will be here in his glory."

"I hope there won't be any shooting," began

"I hope there won't be any shooting, Mr. Bennet.

"Oh, father!" pleaded Holton, "you've been reading dime novels! Shooting? They're the best-mannered people in the world when they are on their good behavior. A man that said one troublesome word, to-night, would be taken out and hanged to the nearest tree."

"And now, once more about the business part of it; you think it best not to say anything at all?"

"Not a word. You're delighted with the find, that's all!"

Glorious beyond reach of printed words was the celebration. At the dance, which took place in the cleaned and garnished store, Holton saw that which, he felt, repaid him for his labors, leaving all other results out of consideration; for, with Cutter, one plotter, playing the fiddle, and Davis, the arch-plotter, whooping encouragement at the top of his lungs, danced the dignified Mr. Bennet, gold eyeglasses and all, and, evidently, in no critical spirit, balancing corners with Madame Brugier (coy Madame Brugier, the three-hundredpound Sioux Indian wife of Uncle Pierre, the eighty-pound rancher,) to the right, and Charley Wun Lung, the washerman, acting as lady in the dearth of women, was swung by the vigorous arms of Missouri Jack until his pigtail stood straight out, while the other two places in the set were filled by Brockey, in chaps and full war-paint, vis-á-vis with Mrs. Oleson, the squatty wife of the mill carpenter, and by Tommy and a very prim and sour-looking maiden lady, who had come that way by accident and stopped over for the occasion.

From all the big barracks of the store came the thudding of quick feet, snatches of song, yells of en-thusiasm, and howls of joy, while the candle-flames jumped in their sockets.

Yet there were intervals, and in these Mr. Bennet employed a pair of keen gray eyes. He called Loya to him, and she, the doctor, and Mr. Bennet had scraps of conversation, Holton nodding to them over the destruction of his violin. Not a word did the elder man say, until he and Holton were in their room at Brockey's. Then, with just a hint of reproach, he asked: "How comes it

a hint of reproach, he asked: "How comes it I've heard nothing of that young lady?"

"Father," said Holton, yielding the cause at once, "I was afraid you'd think she was an Indian, if you didn't see her." Then he asked, shyly, "What do you think of her?"

"Entirely lovely," responded Mr. Bennet; "and her father is a remarkable man." Mr.

Bennet rubbed his hands. "If you could be persuaded to take your old father to board, I think I'd say good-by to that confounded store of mine, forever. Holt,—I'm taking some things for granted, but''—holding out his hand,—"I suppose you're to be congratulated?"

"I am," said Holton. "If ever a man was."

There father and son sat in mutual confidence, while Holton told all about it, until gray, crisp, mountain morning lighted the world.

THE END



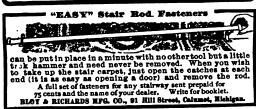






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### SUCCESS

### THE EDITOR'S CHAT

[Concluded from page 227]

singly so insignificant that the victims do not realize their evil influence. There are so many ways of wasting vitality that economy in its use is difficult.

A great waste of mental and moral vitality is indulging in demoralizing, vicious and deteriorating thoughts. Every bit of useless worry,—and all worry is useless,—every bit of anxiety, every particle of fretting and stewing, every bit of despondency, indulgence in melancholy or foreboding, every bit of fear,—fear of failure, of losses, of sickness, of disease, of death, of unjust criticism or ridicule, or of the unfavorable opinions of others,—all these things are vitality-sappers, worse than useless, for they unfit us for constructive, creative work by squandering that which makes such work possible.

One is wasting life force every time he talks of failure, of hard luck, of troubles and trials, of past errors and mistakes. If one would succeed, let him turn his back to shadows and face the light. Every act of dishonesty, whether others know it or not, is a terrible life-waster. Every act or thought of impurity, every unholy desire, is a virtue-waster, a success-sapper.

The lack of self-control, a quick temper, and a hot tongue, are fearful wasters of vitality and character, which bankrupt many a precious life. The fatal word that breaks a beautiful friendship, the trigger pulled in an instant and taking a life, the word hissed hot from the mouth in a second that blasts a life's happiness,—these are fearful squanderers of vitality, of life, of opportunity.

Everything which frets, chafes, rasps or brings inharmony into life is a vitality-waster. Whatever brings discord into the nervous system destroys power. Friction is a deadly foe to happiness and success. It grinds away the delicate bearings of life's machinery without doing any good work or increasing any value. To free life from friction, to lubricate all the faculties, and to stop all the leaks of energy, is the first duty to oneself and to others. If all the enemies of one's ambition are permitt

### The Power of Personality

The Power of Personality

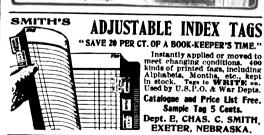
There is an indescribable something in certain personalities which is greater than mere physical beauty and more powerful than learning. This charm of personality is a divine gift that often sways the strongest characters, and sometimes even controls the destinies of nations. We are unconsciously influenced by people who possess this magnetic power. The moment we come into their presence we have a sense of enlargement, of expansion in every direction. They seem to unlock within us possibilities of which we previously had no conception. Our horizon broadens; we feel a new power stirring through all our being; we experience a sense of relief, as if a great weight which long had pressed upon us had been removed.

We can converse with such people in a way that astonishes us, although meeting them, perhaps, for the first time. We express ourselves more clearly and eloquently than we believed we could. They draw out the best that is in us; they introduce us, as it were, to our larger, better selves. With their presence, impulses and longings come thronging to our minds which never stirred us before. All at once life takes on a higher and nobler meaning, and we are fired with a desire to do more than we have ever before done, and to be more than we have ever before done, and to be more than we have ever before done, and to be more than we have ever before done, and to be more than we have ever before done, and to be more than we have ever before done, and to be more than we have ever before done, and to be more than we have ever before done, and to be more than we have ever before done, and to be more than we have ever before done, and to be more than we have ever before done, and to be more than we have ever before done, and to be more than we have been in the past. A few minutes before, perhaps, we were sad and discouraged, when, suddenly, the flashlight of a potent personality of this kind has opened a riff in our lives and revealed to us hidden capabilities. Sadnesgives place to joy, desp











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#### The Confession of a Croesus DAVID GRAHAM PHILLIPS

[Concluded from page 223]

There was only one point left unguarded,his mother should, in her weakness for her firstborn, secretly supply him with money. I might have been powerless to prevent this, though I had determined to take from her all power over the domestic expenditures and put it in the hands of Burridge, in order that she might have as few spare dollars as possible. I knew I could count on her not sacrificing her personal vanity to keep him in funds. But with characteristic folly James shut his one door upon himself and spared me the trouble of watching his mother.

She came into town Thursday last and sent for me. I went up to the house for luncheon with As soon as she heard that I was there, she joined me in the library. Her face was stern and hard. "Read this," she said, handing me a letter. It was in James's handwriting:-

MOTHER DEAR:—You don't know Theodora, or you could n't have written what you did about her. You will love her,—no one can help loving her who knows her. We were married this morning. When will you come and let me show her what a beautiful, good mother I have? I know you'll come as soon as ever you can.

JIM.

"Theodora?" I said,—I could n't imagine whom

he had induced to share his poverty.
"Theodora Glendenning," she replied.
"The miserable boy!" I exclaimed, forgetting for an instant that he is nothing to me. Theodora Glendenning was a widow, an adventuress from heaven knows where. She had obtained a slight footing in fairly good New York society a few years before, as a young girl, and had been invited to one or two first-class houses. She was good-looking, had the ways and voice of a siren, and a certain plausi-ble sweetness and gentleness. She trapped young Nick Glendenning. His family promptly cast him off and they sank into obscurity, living on the income of a few hundred thousands he had inherited from a grandaunt. Then he died. We did not know where or how James met her.

"He wrote me on Tuesday," said my wife, "that he'd been engaged to Theodora for six months. It is infamous. I wrote him that, if he sacrificed all his chances for position and recogni-tion in New York by marrying an adventuress, he

need n't expect me to do anything for him."
"Now you realize that I knew what I was about when I shook him off," I said.

"Yes, James. And after all the care I gave him, after all I did for him! To defy me, to trample on my love, and marry that worthless nobody with her beggarly income! I had arranged for him to marry Natalie Bradish. She'd have helped us

with all her splendid family."

I smiled. "She would n't have had him, my ear," I said; "she will marry Walter."
"No,—she would have married James.

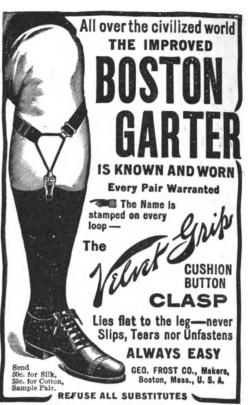
was crazy about him."

This amazed me, -women are always thinking each other sentimental, yet every woman ought to know that at bottom all women are sensible and never take their eyes off the main chance. But I said nothing. I was too well content with matters as they stood. Women are so perverse that had I joined her just then in attacking James, she might have veered 'round to him again on impulse.

Now that he has thwarted her ambitions for him, and for herself through him, she will be bitter in her hate where I shall be calm in mine. She had her whole heart in the social strength she was to gain by his making a brilliant marriage. He has crushed her heart; has killed the affection she had for him. She would have forgiven him anything but a wife that is offensive to her.

I don't altogether like the idea of this sort of mother love. Men should be just; but women should be merciful and loving. New York and wealth and the social struggle have made her too hard. However, I'm not quarreling seriously with what works so admirably for my purpose as to James. Our common disaster in him will draw us nearer together than we have been for years,at least until the next wrangle over an expense account. For years we have had opposite interests -I, to restrain her; she, to outwit me. Now we again have a common interest, and it is common interest that makes a husband and wife peaceable. Nothing happens with me as with ordinary human What could be stranger than that my new era of domestic quiet should be founded, not upon love or affection or feelings of that sort, but upon hate,—upon my and her common hate for our un-

worthy elder son?









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[The editor of Success is constantly asked for advice by various persons and by letters from many readers. So many letters are received that it is impossible to answer them all personally. Many of them cover the same ground. Sometimes it is difficult to be frank enough in criticising a person to his face. The editor wishes, therefore, in this department, to give advice and counsel which shall be direct and helpful, and to make the answers broad enough to apply to many cases, though a single person and his needs are in view.]

### Trying To Work Without System

You ask me to tell you frankly and candidly why you have not succeeded better, and I shall do so. It seems to me that one of your greatest hindrances is a lack of method and order. You are not systematic in your endeavors. You are spasmodic, irregular, rhapsodical, and uncertain. Your tendency is to give too much time to reflection and not enough to action. From my observation, I should say that you mull too much over your work; you sit and ponder and think, not carefully, but in a helter-skelter sort of way.

You are not systematic in your work. Your desk is laden

reflection and not enough to action. From my observation, I should say that you mull too much over your work; you sit and ponder and think, not carefully, but in a helter-skelter sort of way.

You are not systematic in your work. Your desk is laden with papers, letters, and manuscripts that should be filed and arranged in an orderly manner, and not carelessly put into pigeonholes and drawers, where you are obliged to rummage in a great mass of papers when you want to find anything.

Lack of system will cause you to do things over many times, which might easily have been done correctly and finally at first. As you do not preserve the result of your labors by systematic arrangement, you have your work to do over again, when you want some particular thing, because it takes less time than it would to find it among your confused mass of material.

You think you accomplish a great deal more than you do because you so waste the effects of your labor that your effort does not count in final results. It seems to me that you also lack dispatch. Procrastination is one of your greatest enemies. You keep putting off things from day to day on flimsy excuses. You resolve often that you will act with precision, that you will do things at once, but your resolve dies out; it atrophies, and, when night comes, you find that you have executed but a small part of what you intended to do.

Executive dispatch is one of the indispensable requisites of success. Its cultivation would facilitate your work wonderfully. A man who dillydallies, who procrastinates, who never acts promptly, who puts off a thing until he is compelled to do it, can never expect to win success. You lack the power of decision. It takes you a long time to make up your mind, and even then you do not decide firmly and positively, but are always ready to reconsider, or reopen the question. You like to "look things over" too much. This wavering, capricious habit is very injurious and demoralizing to the mind. After a while you lose confidence in your journal to war and

of indecision.

A man who does forcible work must dismiss a subject from his mind when he is done with it. This increases the grasp and power of the mind and keeps it clear for concentration upon the thing under consideration. Nothing can be accomplished with half a mind; you must concentrate, or focus all your powers upon the thing you are doing. This you can never do when things by the score are half-settled in your mind, continually obtruding themselves for consideration, and hindering the thought of present problems.

for consideration, and hindering the thought of present problems.

When you have anything in hand, settle it. Do not look at it, lay it down, then look at something else and lay that down also, but settle things as you go along. It is a thousand times better to make an occasional mistake than never to settle anything, but be always balancing, weighing, and considering many things at a time.

It is vigorous thought which counts. A subject which is handled, so to speak, with the tips of the mental fingers, never amounts to anything. You must seize and grasp with all your might the thing you are attempting, and do it with vigor and enthusiasm, if you wish it to bear the stamp of superiority when completed. Another defect in your work, which arises from the faults I have mentioned, is failure to complete things. Your work bears the impress of incompleteness, and seems always to lack something.

If you could overcome these defects, you might be successful, for you really possess great ability but lack definiteness. Evidently your mind has not been trained to exactitude. There has been carelessness in your education somewhere. It may be partly the fault of your teachers or your parents in not calling your attention in your early life to these deficiencies. If this had been done, the task of correction would have been easier than it is now, but the faults may still be overcome if proper diligence be used. I hope, for your own sake, that you will set about it with determination.

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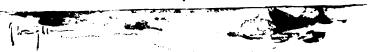


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### NEW IDEAS INMENS DRESS for spring and summer



C. M. CONNOLLY

FASHIONS in men's apparel this spring differ in little, yet material points, from those which prevailed during the last spring season. The innovations, while mere variations from standards that are quite familiar, are sufficiently important to change the general appearance of the typical man of the summer of 1903. The modifications are not markedly radical, it being an accepted principle of correct dress that conservation must be preserved and conspicult dress that conservatism must be preserved and conspicuousness eschewed. The noticeable patterns, the peculiar cuts, the accentuated body lines, and the flamboyant colorings have passed, with the Panama hat, into the discarded class.

The spring suit for town wear, which leads all others in popularity, is that with a coat which has long cutaway skirts, trousers rather full and straight cut, and a waistcoat which is single-breasted and made of the same or a different material than the coat.

The English cutaways, as these skirted day coats are called, are very smart for town wear. They are made in Oxford mixtures and show a very moderate cutaway in front. If these coats are made of a plaid cloth, then the trousers should be of the same material.

The jacket which will be most popular this season will close with three or four buttons, and will be semi-military in cut, with a single vent in the back. The lapels will be wide and well peaked, and the collars will be quite narrow.

The double-breasted jacket of blue serge, buttoning with three buttons, will, as usual, be worn extensively. The two-buttoned coat has never been acknowledged by the smartest tailors.

A feature of all suits this season is the fancy waistcoat. It is made of washable fabrics. The variety of materials appropriate for it is enormous, including silks, fancy cotton weaves, ducks, and flannels.

For formal day wear with the frock coat the waistcoat should be double-breasted, and of either white or a pale café au lait tan. For wear with jackets, the waistcoat may be cut single-breasted and be made of any of the washable febries or flannels.

The two-piece suit, which consists of trousers and jacket, is responsible for the fancy waistcoat. The latter is now the most prominent new thing in the mode, and will figure extensively next summer.

The new shirtings of madras and Oxford reveal plenty of color, but it is used in such a way that "loudness" is avoided. The stripes are not very wide and are in one or two colors on a white or colored ground; the pinks and reds, once so popular, having disappeared.

Nigligé shirts are made with plain or pleated fronts. The former is very much the better style. The newest shirts open all the way down the front, and are put on and taken off like a coat. This principle has now been applied to undershirts. One of the introductions for next summer will be an undershirt made of a mesh fabric, opening all the way down the front. The knee drawers will be worn with this undershirt. The short drawers and open front shirt will make an ideal combination for warm weather.

The leather belt will be worn as soon as the waistcoat is discarded. This year's belts will be made of black or tan leather, about one inch wide, with buckles of brass, gilt, nickel, or gunmetal.

Belts are now made for every dress occasion. There are patent-leather belts, for wear with serges and the darker day suits, the black leather belt, for a négligé suit, the tan belt, for a light-colored suit, and the white kid belt, for duck trousers. Shoes should always be of the same leather

Wing and fold collars will be worn with soft shirts. The latter will undoubtedly be the most popular. The fold collars have rounded points, and are of medium height.

Cravats, this season, are practically limited to two forms, the tie and the four-in-hand. The ties are about one and three-quarters inches wide, and have square ends, while the four-in-hands vary from one and a half to two inches in width. The cravattings are principally in clean, neat patterns. The peculiar-shaped affairs and the embroidered styles are no longer in vogue.

For outing wear there will be the hunting stock or croat, the neckerchief and the very low collar. Golfers prefer the neckerchief. These are very large handkerchiefs, made of English twill silk.

Fancy half hose will remain in fashion. The season's novelties reveal solid or mixed grounds, in which gray plays an important part. These solid-color socks have side clockings in brilliant colors.

The instep, or embroidered effects in half hose are also good. These show combinations of various colors in such neat effects that anything like conspicuousness is avoided. "Loud" half hose is not in good form.

Shoes for the coming season will be of the low-cut variety, and it is quite likely that russets will be more popular than they have been for several seasons past. The black shoe remains the favorite. The latest lasts show rather pointed toes, with plenty of outswing to the sole.

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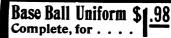


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masses and clumps.

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### Uncle Sam's Talks On Our Country

[Concluded from page 226]

of every great staple than the civilized world can To be sure, there are many who go consume. hungry and ragged, not, however, because there is any lack of food and clothing, but because they lack money with which to buy.

The steam engine has given to the four great manufacturing nations, Great Britain, France, Germany, and the United States, more power than is possessed by all the muscles of all the male workers of the world. It is as if the hundreds of millions of working men of the world were all toiling for the enrichment of these four nations without wages, and boarding themselves. It is true that steam engines must be fed, but they consume food

for which man does not compete.

We find, accordingly, that these four nations are much richer than others; and we who use more machinery than any other people are richer than

2.—Glance at another result of the steam engine. It has caused a redistribution of population which has wonderfully stimulated the growth of cities. When the world's power was in men's muscles it was distributed, and spinning and weaving and every other kind of manufacture were done in the cottage. But when power was concentrated in the steam engine, men had to gather around it; hence came the factory and the concentration of population in the city.

3.—Again, the steam engine has transformed civilization by creating a social revolution. It has brought men into radically different relations with one another, thus conferring new rights and imposing new duties.

When a man's power was in his own muscles, he worked by himself, supplied his needs with his own hands, and was independent of all the world. But the organization of industry in the factory involved the division of labor, and the consequent interdependence of the workmen. And not only have different workmen become interdependent, but also different industries, different communities, different states and nations.

Thus civilization has been transformed from an individualistic type to a social or collective type. Instead of a multitude of separate and independent lives, largely a repetition of each other, there is now one great life of society of which each inindividual is a part; and all the members of this society are members one of another, having many interests in common.

The invention of the steam engine, therefore, has not only created new physical conditions, but new moral conditions, also, and even a new conception of life, and all that is implied thereby.

This is a romance of invention indeed, -an outcome of which inventors did not dream, and one which outmarvels the Arabian Nights.

We can hardly help wondering whether the future will produce such inventions as the past. Young people are apt to think that there are not the same possibilities of achievement open to them as were open to earlier generations, that the heroic deeds have all been done, the great themes exhausted by the books already written, the great discoveries and inventions already made; but every great discovery and invention is a step up the endless stairway of progress which brings nearer and makes more possible another step. Nature has many wonderful secrets yet to tell to those who know how to question her and to listen for her answer.

He is a rash man who sets a limit to what science and ingenuity may yet accomplish. The British admiralty, after prolonged deliberation, declared that an iron ship was impracticable. Inventions which, now that we comprehend and use them, seem simple enough, once appeared so ut-terly impossible that attempting them threw suspicion on the sanity of their inventors.

As Milton sings,-

Th' invention all admired, and each, how he To be the inventor missed; so easy it seem'd Once found, which yet unfound one would have thought

Doubtless in the future the inventor will achieve the "impossible," as heretofore.

When a person is down in the world an ounce of help is better than a pound of preaching.—BULWER.

The world generally gives its admiration, not to the man who does what nobody else ever attempts to do, but to the man who does best what multitudes do well.—MACAULAY.

### LINCOLN'S LAST OFFICIAL ACT

He Pardoned a Young Man Who Had Been Condemned to Death as a Confederate Spy

A BRAHAM LINCOLN'S last official act was to pardon a man under sentence of death, charged with being a Confederate spy. Before the Civil War, Allmon and George Vaughan were residents of Canton, Missouri. Allmon entered the Union army. His brother espoused the cause of the Confederacy, and in due time he became a member of the staff of General Mark E. Green, an old friend and neighbor. George Vaughan, after the battle of Shiloh, undertook a secret visit to his home at Canton. He wished to see his own family and to carry messages to the wife of General Green. He passed undiscovered through the Union lines, spent some days in Canton, and was returning to his command when he was captured and jailed at Palmyra, Missouri, but was soon transferred to St. Louis. There he was tried by court-martial, and, though he stoutly denied that he entered the Union lines for other than the purposes already named, was sentenced to be shot as a spy.

shot as a spy.

Allmon Vaughan, who was then a captain in the Union army, appealed to Senator John B. Henderson to save his brother. Henderson laid the case before Edwin M. Stanton, who, after investigation, decided that George Vaughan was guilty and that there could be no change in the sentence that had been passed upon him. Then Henderson appealed to Mr. Lincoln, at whose instance an order was issued for a new trial. This resulted in a second verdict of guilty. Again appeal was made to the President, who ordered still another trial, but a third time a court-martial pronounced against the accused man's innocence.

Henderson, however, continued the fight for the young man's life. It was in the spring of 1865, and, in urging the President to exercise clemency the senator insisted that, the war being practically over, Vaughan's pardon would be in the interest of peace and conciliation. "See Stanton, and tell him this man must be released," said Mr. Lincoln. "I have seen Stanton, and he will do nothing," protested Henderson. "See him again," was the reply; "and, if he will do nothing, come back to me." Stanton would do nothing, and, early in the evening of April 14, Henderson again sought the President, whom he found dressed for the theater. Mr. Lincoln shook his head, when the senator reported the outcome of his interview with Stanton; then, without a word, he seated himself at his desk, wrote a few lines on a sheet of paper, and handed it to Henderson. It was an order for Vaughan's unconditional release and pardon, and it was the last official act of the President's life.

### THE CHILDREN OF YESTERDAY

W. Livingston Larned

Where are the children of yesterday,
In their quaint little frocks and frills?
They have sped afar, where the dream-shores
are,

And the distance their laughter stills. Where is the lad with the smiling eyes?—He was here but a moment ago:
The south wind, wound in the lattice, sighs, But the south wind does not know.

Where is the babe that was wont to lie Like a bloom, on its mother's breast? We can hear the coo, and the footfall, too, But where is the rest,—the rest? What of the joy of the good-night kiss? Has it gone from our lips fore'er?—The voice of the wind tells the pain of this, Yet it can't place the kisses there.

Where is the face in the cradle shrined,
And somewhere a bowed, gray head?
For a brief, short span makes the boy a man;
In another,—the man is dead.
Where has the childhood melody gone?
Ah! where are the lullabys?
They can ne'er come back in the quiet dawn
For all that the south wind sighs.

"Et air funny, judge, ain't et, thet ther ain't only one sure winner, an' thet's the lawyer? Ef a man's got somethin', he has ter hire a lawyer to help him keep it."—JOHN URI

I find the great thing in this world is not so much where we stand as in what direction we are moving.—HOLMES.

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THE new model R & G Corset, Number 837, combines the good points of the straight-frc..t, low-bust design, with sufficient length over the hip to conform with the present dress styles and yet remain easy and comfortable.

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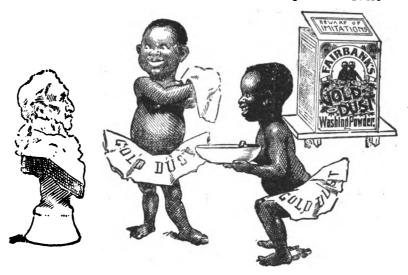
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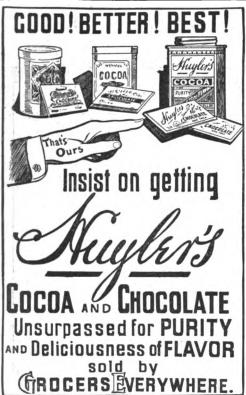
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## The New Cabinet Office and Its Occupant

John Callan O'Laughlin







CAPITALISTS, laborers, farmers, miners, and manufacturers have an intimate interest in the department of commerce and labor, which will begin operations on July 1, under the control of a new cabinet minister. Commerce between the states means general distribution of the products of the several sections, and facilitation, by improved methods of transportation, produces cheapness and greater consumption. The important reason for relations between nations is trade, and the character of those relations depends largely upon whether their respective exports enter into aggressive competition. The new department will promote interstate commerce by observing policies designed to remove obstacles which im-

pede it, and foster foreign commerce by disseminating information among American exporters regarding the peculiarities of the markets in which they propose to sell; by ascertaining and seeking, through the department of state, the withdrawal of bars raised against American imports, and by assistance given to agents of firms seeking business in other lands. Of equal, if not greater, importance to our country, however, will be the effect of the operation of the new department on the pressing ques-tions of capital and labor. The anthracite coal strike demonstrated how widely separated are these powerful classes of American industrial life. The new department will exercise a limited control on combinations of capital, and will advocate the cause of labor when that cause is founded upon right and law. It will lack authority to force capital to bend to labor or labor to bow to capital; but, compassing these two forces within its special supervision, it will be able to act as mediator, and, in itself, this is a gain of untold advantage to both and to the nation.

### Our Position Has Necessitated This Department

The history of American development has as epochal points the creation of executive departments. The necessities of administration forced the founders of the government to establish, in 1789, four departments, which exist to-day: that of state, which supervises our foreign relations; that of treasury, which is charged with the management of the national finances; that of war, which controls the military defense, and that of justice, which enforces the law. In the same year, provision was made for a temporary postmastergeneral, and, five years later, the office was made permanent; but it was not until 1829 that its chief was invited to sit as a member of the president's cabinet. Piratical depredations on American commerce by ships of the Barbary states, and danger of war with France and England brought about the creation of a navy and the establishment, in 1798, of the navy department. within ten years, six executive departments were founded. Half a century passed before another department was created, and then came the home, or, as it was subsequently called and is known today, the department of the interior. This department is a veritable hodgepodge of miscellaneous business. Before the Civil War, the country was devoted to the cultivation of the soil. The needs of the farmers produced, in 1862, the department of agriculture, at first directed by a commissioner, but, in 1889, a cabinet minister was placed at its head.

The United States always has been a trading nation. The ships of its merchant marine, before the Civil War, carried its goods through every ocean; and, in the time of the confederation, a flag. representing the Confederate States, was displayed



GEORGE BRUCE CORTELYOU

in the China seas. In 1860, the foreign commerce of the United States was valued at \$687,192,176. With a rapidity phenomenal in a country of phenomena, the nation recovered from the losses inflicted by the Civil War, and its foreign commerce, in 1902, reached the enormous sum of \$2,330,022,-888. This stupendous development was effected without governmental support, except that furnished by the consular service. and was due entirely to the merit of American products and the energy of American salesmen.

According to the census in 1900, there were 11,891,220 persons engaged in the United States in trade, transportation, manufacturing and mechanical pursuits. of this number labored

in 512,339 establishments, and drew salaries and wages aggregating \$13,014,287,498. It is safe to say that the internal commerce of the United States during the past calendar year had a value of twenty billion dollars, and was equal to the in-ternational commerce of the world. The value of property, real and personal, owned in the United States, two years ago, was ninety-four billion, three hundred million dollars. The mileage of American railroads is 201,839, and the tonnage of American vessels engaged in domestic commerce is 4, 338, 145. Commerce, equally with labor, is concerned with immigration. During the last fiscal year, 648,743 aliens sought admission. Of this number, 4,974 were debarred. Our increase of population is not dependent upon immigration.

Looking over these figures, one cannot but feel amazed that a department of commerce and labor was not established years ago. Yet, during the last session of congress, when the bill for the creation of the department was under consideration, there developed strong opposition to its passage! I happened to be in the gallery of the house of representatives, listening to the debate, when I heard a member object to the proposed department on the ground that it existed in no other country! A champion of the trusts, I thought him, who conceals his antagonism to the sections authorizing investigations of the affairs of corporations and publication of facts concerning them by attacking the entire project. It was good to hear Representative Hepburn, in charge of the bill, retort that the United States had no need for foreign precedents; that it was in the habit of making them itself. Then, the ultra-labor enthusiasts urged a department of labor with a cabinet officer at its head.

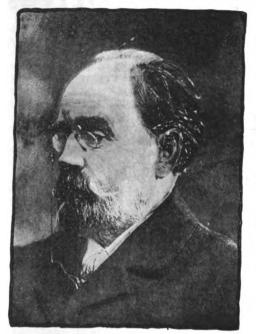
### Mr. Cortelyou Did not Anticipate a Public Career

When the bill was enacted, President Roosevelt appointed George Bruce Cortelyou, his private secretary, as the first secretary of commerce and labor. That Mr. Cortelyou was entirely acceptable to both capital and labor was shown by the fact that his nomination was confirmed without a dissenting vote by the senate on the day it was received; and from no section of the country or the people has there come the slightest criticism of the selection. On the other hand, the business man and the workingman have expressed satis-

Mr. Cortelyou was asked one day, if, as a boy, he had determined upon a public career. His

answer gave the keynote to his character.
"No, I think not," he replied, "I have never planned very far ahead nor looked out much for future prospects. As a boy I was taught to do, in the very best way I could, the thing that lay nearest to my hand, and that an an impelling principle of my life." nearest to my hand, and that little rule has been

### How Zola Overcame Indolence



ÉMILE ZOLA

THERE is a paradox in the life of the late Émile Zola, which, for the benefit of millions of the should never be forgotten. This busy man, race, should never be forgotten. whose labor-maxim was "Never let a day go by without writing a line," by natural inclination was one of the most indolent of men. During his thirty and more years of active authorship, he wrote as many as fifty books, some of them containing from three hundred thousand to four hundred thousand words. But he was much more than an author: he was an art critic, journalist, writer of short stories, and, to crown all these labors, he found time to demonstrate that he was a greater hero than any that he had ever portrayed with his pen. When the quality and quantity of work this man did are credited to the three brief hours each day in which he was able to work, when the power and light he brought approved world-focus are set over against his long hours of physical feebleness, and when his when the power and light he brought upon the daring in confronting a Paris mob, and his splendid courage in facing the hostile public opinion of France are considered in connection with his frequent impotency of will to decide matters that required little or no courage, we have a great human riddle whose inner workings and contradic-tions read like stories of the fairies.

Zola could work like fire, when his blood was up, but it was with great difficulty that the gray cortex of his brain could be flooded with the blood and lightning of thought, and then it was more easily exhausted by labor than that of any other great brain of the nineteenth century, with the possible exception of that of Charles Darwin. This man, with so many great tasks performed, dreamed of ten thousand other things to do, and, of course, failed to do many attempted things. We see the indolent, air-castle building side of Zola's life in Lazare, the hero in "La Joie de Vivre," one of his first books. his first books. Lazare had a thousand dreams which looked perfectly practicable, and he would start with great enthusiasm to execute them, but would invariably break down before getting half through. The novelist told his doctor that it was his constant fear that he would become a Lazare, with splendid starts and no finishes, and so he drew Lazare as much for a warning to himself as to others. Zola was a victim of confirmed neurasthenia, but there was a certain time each day when his brain would work, when he could construct mental pictures and write them out. He faithfully cultivated these precious moments by plunging into work as they came around. To many it will appear remarkable, no doubt, that this author of fifty books, and the performer of so many other tasks, was never able to work more than three hours out of the twenty-four, but his brain was as limp as cheese-cloth at the end of that time. He had a very poor memory. His lack of memory explains why he had to go on tours of observation with a notebook in hand.

After his short daily mental heat, which was largely a product of cultivated regularity, Zola was able to write letters only and read light fiction. Zola's triumph of earnestness over his own

mental weakness is the supreme lesson of his life to all indolent men with a purpose.





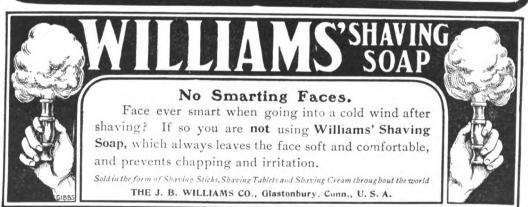
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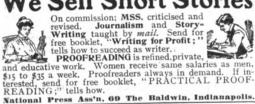
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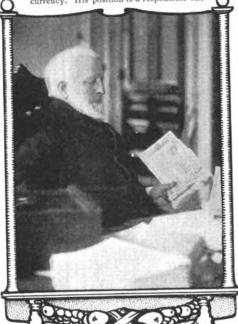
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## Men, Measures, and Motives

FOR more than a year there has been much anxiety among orthodox German theologians and clergymen as to the views of the emperor on the authority of the Bible and the divinity of Jesus Christ. He has been a patron of Professor Delitzsch, a well-known Assyrian scholar and investigator. This professor, after exhaustive excavations made among the ruins of Babylon, de-livered more than one lecture before the German Oriental Society, asserting his opinion that much, if not quite all, of the Old Testament came from Babylon, and not from God; and that the divinity of Christ could not be established. Some of the emperor's closest friends, fearing that his connection with Professor Delitzsch would discredit the cause of Christianity in his empire, besought him

the treasurer of the United States. He is the man whose name is signed to every piece of our paper currency. His position is a responsible one



to make public his views on the subject. done so in a letter to the president of the Oriental Society. Needless to say, this letter will please orthodox Christians the world over. He says, among other things, that he distinguished between two different kinds of revelations,—one progressive, and, as it were, historical, and the other purely religious, and both preparing the way for the Messiah. As illustrating the former, he says that God continually reveals Himself in the race of men created by Him, and in order to lead it forward He reveals Himself in this or that great sage, whether priest or king, whether among the heathen, Jews, or Christians. Hammerabi was one, so was Moses, Abraham, Shakespeare, Goethe, Kant, Homer, Charlemagne, Luther, and Emperor William the Great. These He sought and endowed with His grace to accomplish splendid imperishable works for their people in their intellectual and physical provinces according to His will. The second form of the revelation, the more religious, is that which leads to the manifestation of our Lord, who is no other than God Himself incarnate,—Christ Himself. The emperor thinks that there are many parts of the Old Testament that are of a purely human and historical nature and are not God's revealed word. His views on these subjects are of far more general interest than importance to the cause of truth. No worldlyminded man, more especially a monarch with the love of worldly power and the vanity of the kaiser, really knows or has realized anything in the nature of divine revelation. It is only the men who give up the world and all its vanities whose testimony on this subject is worth a moment's consideration.

 $M_{\ \ tour,\ is\ believed}$  by many of his countrymen to be the most probable successor to President Porforio Diaz, who is now well along in his seventies, but still hale and active. The minister of finance is regarded as one of the wise men of the world, for it is through his labors that the republic, still on a silver basis, has been saved from bankruptcy. But Señor Limantour will need all his great ability to fill the place of Diaz. Diaz

himself did not bring peace and prosperity to Mexico till he had killed all his rivals. Every man of talent who raised his hand or was suspected of wanting to raise his hand against Diaz, twenty-five years ago, was completely disposed of and all new men of talent have either cherished most wholesome respect or fear of this powerful dictator. Limantour already has his fighting en-emies. Señor Reys, the minister of war, also wants Diaz's shoes, and, as a consequence, he has been forced by Limantour to resign from the cabinet. He is now an active opponent of the ambitions of the minister of finance and is capable of making trouble. The death or resignation of Diaz will determine whether or not Mexico has passed the stage of government by a dictator. It is be-

MRS. HERBERT WOLCOTT BOWEN
is the wife of the United States minister to Venezuela,
whose important work in settling the famous South
American dispute gave him a diplomat's rank



lieved it has, for the republic has not only accumulated much material capital, but has also received many ideas from its northern neighbor.

•

BOTH President Roosevelt and President Eliot of B'Harvard University, have sounded a warning in regard to what they term "the suicide of the race" in this country. President Eliot has found that twenty-eight per cent. of the surviving members of the classes of 1872 to 1874 inclusive. bers of the classes of 1872 to 1874, inclusive, of Harvard, are unmarried, and that those who are married have, on an average, only two children living. As the number of children exactly equals the number of parents, the net result is a decrease of twenty-eight per cent. President Eliot regards the long courses at the universities and colleges as one of the chief causes in the decline in the number of children among the educated classes, and he advocates not only a shorter course, but also declares that young men should be sent to college at an earlier age than now. President Roosevelt most sincerely pities the man or woman who is denied the glorious privilege of the parenthood of several healthy children. He declares that such a one's lot is as pitiable as is that of the hero who

MR. AND MRS. WILLIAM LOEB, JR.

Mr. Loeb has just been appointed as first secretary to President Roosevelt, to take the place of George B. Cortelyou, who was recently appointed secretary of commerce and labor



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## the Affairs of the World in

dies at the beginning of a battle. He thoroughly despises a man or woman who shirks this great duty. But the warnings of these distinguished men will hardly have any effect on the population of this country or tend to increase marriage. Since the beginning of written history, we know that the educated, the intelligent, the geniuses have been unable to reproduce themselves, and that a great deal of the scant progeny they give us is inferior in mental and physical qualities to those of the children of the classes below them. Many of these so-called educated people, many of these young men who go away from Harvard, Yale, and other great universities, are not really educated. Either their minds have been built up at the expense of their bodies and they are mental and physical

what the mind has been permitted to create without the illumination of the spirit,—a false psychology. Our education does not go to the foundation of man, the foundation of the universe, to love itself. Standing upon that foundation, Harvard would produce spiritual giants with illuminated minds and bodies, whose every child would be a glory to the race. Without this element of real illumination in our education born of love, it is vain to wish for many children of highly educated parents.

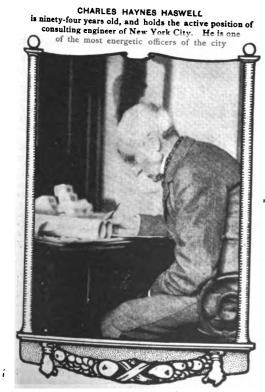
IF Venezuela cannot pay her debts, what will happen? She has agreed, under compulsion, to pay her creditors thirty per cent. of her customs revenues until all her debts shall be liquidated.





neurotics, or their bodies have been built up at the expense of their minds, and they are accomplished brutes, or both mind and body have grown without a ray of real spiritual light. We do not want the children of such people. We would far rather pick our citizens from the large families in the log cabins of the frontier or from small wayside cottages, where so-called education and luxury are unknown. From such simple places we got our Lincolns, Clays, Websters, Garfields, and President Eliot's plaint is a confession of the failure of the education of the mind alone given with such intensity and extension at the universities, and the reason for it is to be found in

She has averaged one revolution per year for the last seventy-five years. She has never been able to meet her legitimate expenses, and, if she continues with her revolutions and peripatetic dictatorships, how is she to build up her trade with foreign countries and be rid of the foreign collectors stationed at her ports and of the menace of foreign fleets and invaders? Surely, unless there is a marked improvement in the politics and industries of this country, for the next two or three years, we are not done with this trouble. There is a settled conviction in the minds of many men in public life, and among some of the leading army and navy officers, that we shall have to fight for the Monroe Doctrine within the next five years or give it up. This conviction has brought about unusual activity in the navy. Great pressure is being brought to bear on contractors and shipbuilders, to hurry their work. Young officers are being hurried through the United States naval academy, and the training and discipline on shipboard are becoming more and more strenuous and exacting every day. A large fleet of battleships will soon be sent to Europe to show folks over there that we are arming ourselves. A favorite maxim of the famous Russian general, Suvoroff, was, "Easy time in peace, hard time in war; hard time in peace, easy time in war." Uncle Sam is trying now to publish a new maxim, "A hard time in peace, no war at all." The possible danger to our country is the course of Europe. The powers are piling up armaments, and a limit must come. It is most likely to come in one of three ways: by a peaceable agreement, a general European war, or an allied war against the United States. It does not take much imagination to see how the latter might happen, for, in the next few years, we shall contest with all Europe for the markets of the world, and we must rely not on our potential but on our manifest strength. America's position in the world is fully assured, and the foreign nations have accepted the situation with a keen desire to see American supremacy thwarted. This, undoubtedly, was the German emperor's motive when he led England and other European nations against the enforcement of the Monroe Doctrine.









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Walnut Juice, as prepared by this famous English chemist and dermatologist, is free from the objectionable mouse that the stream of the str

MRS. POTTER'S HYGIENIC DEPOT, 237 Groton Bldg., Cincinnati, O.

THE WORLD OF

ARTHUR E. BOSTWICK

As is well known, Marconi uses what he calls antenne —long aërial wires,—to serve as distributors and collectors of electric waves. In a new system invented by a German, Herr Blochmann, lenses are used instead. These are made of resin, glass, paraffine, or some other insulator, and are said to be effective in concentrating the radiation for small distances. The instrument is practically a heliograph employing the invisible electric radiation instead of light. It is not claimed that it can be used for distances of more than a few miles.

a few miles.

THAT lemon juice is fatal to the bacillus of typhoid fever is asserted by Dr. Asa Ferguson, a London physician. On the strength of this discovery, which has been widely reported and commented upon in the daily press, we are advised to stop boiling suspected water and simply make lemonade with it. Medical authorities, however, are somewhat cautious in speaking of the matter. One of the medical papers remarks that, although it may be comforting for us to believe that there is protection in lemonade, it is hardly fair to assure us that we may eat infected oysters with safety, merely by sprinkling over them the customary few drops of lemon juice.

THE "Invisible Man," of whom we are told by the versatile H. G. Wells, accomplished his purpose by discovering a method of making his body transparent and giving it the same refracting power as that of the atmosphere. Unfortunately, his secret perished with him, but an ingenious British army officer has discovered what may be regarded as a substitute under certain conditions.

He finds that, if objects are painted with irregular streaks or daubs of various colors, they so melt into the landscape, at comparatively short distances, that they are indistinguishable. Field guns painted in this way are not noticeable at one thousand yards. So far the idea has only been applied to artillery, but there seems no reason why it should not hold good for uniforms also.

The fundamental principle governing the application of the brake to a car, says an engineer who has recently investigated the subject, is to stop short at the point where the wheels begin to slip or "skid." When this occurs, it not only flattens the wheel, but effective braking ceases. "Skidding," however, ought not to occur in practice, for, by the use of sand, cars may be stopped as quickly as is consonant with the passengers' safety, without reaching the sliding-point. Sometimes, even, the cars stop too quickly for comfort, and "it looks," as a critic says in an electrical journal, "as if any material increase in brake-efficiency would have to be followed by putting the passengers into padded compartments." Hand brakes are found to be quite ineffective, and most of the brakes on trolley cars are hardly powerful enough to secure perfect safety.

It will be remembered that, about two years ago, zoölogists were astounded by the discovery, in the forests of Uganda, of a hitherto unknown animal, called by the natives the okapi, and not nearly related to any living species, although closely resembling a fossil genus called, by geologists, Helladotherium.

An Egyptian God and a We must now believe, if we are Central African Beast to follow a learned German Egyptologist, that this animal is the prototype of the god Set. It is well known that many of the Egyptian gods were represented with the heads or bodies of animals. The head of Set, as shown on monuments, does not resemble any of the forms hitherto known, but it certainly does have many points in common with the okapi. That animal is not now found anywhere near Egypt, but, if this writer's conjecture is correct, it must have been common there many centuries ago.

THAT music has the same physiological effect on all persons, whether they know it or not, is the curious result of experiments in France by Messrs. Féré and Jaëll. They conclude that all that is accomplished by musical culture is to make more perceptible to us the unconscious relations between music and the human organism. The artist simply realizes more fully the art that is within him. The experimenters find that in all persons certain intervals, keys, and combinations are stimulating, while others are depressing. In general, as might have been supposed, minor intervals arrest energy, while major intervals release it; but the sequence of different intervals may alter this. Even a dissonant interval may be stimulating, if it occurs in the proper relations. One interval even affects another an hour after it is played, doubtless because its memory lingers in the hearer's mind.

A NEW explanation of the motions that, in their entirety, make up the activity of the universe, is put forward by M. de Camas, a French physicist. According to him, gravitation, electric and magnetic attraction, cohesion, and all other forces may be regarded as due to vibrations that traverse the ether in all directions. These are reflected at the surface of the Universe,—
a New Theory
a New Theory
but the shows that the shape and character of these atoms will so determine attractions and repulsions that all the different forms of energy may be accounted for. He even goes so

far as to explain in this way the existence of chemical and vital forces, and assures us that, as none of these vibrations can leave the universe of ether, but is simply reflected back at its boundary, the universe will simply repeat itself at long intervals. This is practically the "endless return" theory of the mad German philosopher, Nietzsche, which Marion Crawford has introduced into his last novel, "Cecilia."

IT is the corner stone of modern physics that perpetual motion, in the sense in which it was sought by the old philosophers, cannot exist. An unfailing original source of energy is a contradiction in terms, since energy can only be transferred, not created. This being true, physicists have lately been put at their wits' ends to explain the newly discovered phenomena of "radio-activity," in which certain rare metals continuously give off rays much resembling the Röntgen radiation in their properties. The energy of this radiation is sufficient, estimated in heat units, to melt in a year's time a layer of ice one-sixtieth of an inch thick above the radiating area. This is not much, but, such as it is, it has been given off for millions of years without apparent change in the emitting substance. It can hardly be said that this phenomena has yet been satisfactorily accounted for. Some authorities believe that the energy of the radiation does not really come from the radiating substance, but is derived by it from outside in some way. Others think that there is an alteration in the active substance, so slight that is cannot be detected, and that in time the radiation will cease.

A FRENCH biologist, M. Solvay, has stated what he considers the foundation-principle of all life processes in the form of an algebraic equation. Translated into ordinary language, this asserts that the total energy set free from the living body, both as strength exerted and as heat radiated, is equal to the energy taken into the body, (principally as food,) less the portion of this energy stored in the body and that eliminated by excretion. This principle has been pretty well verified by experience, although we have no assurance that it is exactly true. The energy taken into the body includes not only food-energy, according to M. Solvay, but also energy determined by certain objects of sense, such as clothes and houses, and by intellectual products like the results of science and art. These contribute a certain amount of energy, although it cannot be measured exactly, like that of food. Brain phenomena, the author believes, can not be correlated directly with expenditures of energy. They are rather related to the different states of distribution of bodily energy, and may be measured by the economy of effort that is due to them.

### BOOKS RECEIVED

Houghton, Miffin and Company, Boston, Massachusetts.—Riverside Biographical Series: "James B. Eads," by Louis How; "Ulysses S. Grant," by Walter Allen, school edition, 50 cents net, library edition, 65 cents net. Riverside Art Series: "Van Dyck," and "Tuscan Sculpture," by Estelle M. Hurll, each 50 cents net. "College Requirements in English," (1900-1905); "A Student's History of English Literature," by W. E. Simonds; "A Study of Prose Fiction," by Bliss Perry.

J. B. Lippincott and Company, Philadelphia, Pennsylvania.—"Mount Pelee," by Angelo Heilprin.

The Macmillan Company, New York City.—"The Battle with the Slums," by Jacob A. Riis, \$2 net. "Our Benevolent Feudalism," by W. J. Ghent.

Harper and Brothers, New York City.—"Songs of Two Centuries," by Will Carleton, \$1.50 net. "Harper's Cook Book Encyclopedia," \$1 net. "How to Get Strong," by William Blaikie, (new edition,) \$1 net.

Oakwood Publishing Company, Boston, Massachusetts.—"The Boy, How to Help Him Succeed," by Nathaniel C. Fowler, Jr.

New Ansterdam Book Company, New York City.—"The History of the Five Indian Nations of Canada," by Cadwallader Colden, two volumes; each, \$1 net.

P. Blakiston's Son and Company, Philadelphia, Pennsylvania.—"Biographic Clinics," by George M. Gould, M. D.; \$1 net.

McClure, Phillips and Company, New York City.—"The

P. Biakiston's Son and Company, Philadeiphia, Fennsylvania.—"Biographic Clinics," by George M. Gould, M. D.; \$1 net.

McClure, Phillips and Company, New York City.—
"The Simple Life," by Charles Wagner.
"Life's Gateways, or How to Win Real Success," by Emily S. Bouton. Published by the author, at Toledo, Ohio.

John Lane, New York City.—"Truth," by Emile Zola,

### He Always Looks Happy

He Always Looks Happy

"The greatest evils," says Jeremy Taylor, "are from within us; and from ourselves also we must look for our greatest good." We are generally unconscious that we are creating an atmosphere that affects more than any other thing our material prospects as well as our happiness. Joe Arnold felt very much surprised and bitterly disappointed when Harry Jones was chosen as the foreman of a new branch of a manufacturing firm for which they both worked. At first sight it certainly seemed as if an injustice had been done. Joe had been with the firm longer than Harry, and his work had given equal satisfaction. Why, then, had he been passed over? A few words with the employer answered the question. "I am sorry for Joe," he said, "and would like to have pushed him forward. I know he is faithful and conscientious, and that he can always be relied upon to do his very best; but he wears such a long face and worries so about every trifle that he creates an unpleasant atmosphere. Judging others by myself, face and a general air of happiness. Now, this is Harry's advantage over Joe,—he always looks happy, and, as the business of the foreman of the new department will be largely with the public, he must be a man who will make a favorable impression at the outset."

"Every man has his weak side. Every wise man knows where it is, and will be sure to keep a double guard there."







## Our Boys and Girls

"With a yell, the Indians started on their rush up the hill"



### The Third Battle of Bull Run

The Third Bat

There is only one post office, one schoolhouse, and one railway station in Weston, yet a stranger might, at first, think that there are two villages, because everybody there speaks of Weston Hill and Weston Creek. The schoolhouse and the post office are on a hill, but the railroad is built along the banks of a creek, and, therefore, the station is in that neighborhood. The "Creekites" also control the sawmill and gristmill, two blacksmith shops, and a brick factory. Three churches, the only hotel, and the two large stores are on the hill. There is a store near the station which the "Hillites" describe as "a little one-horse affair that does n't count for much."

There is great rivalry, of course, between the dwellers on the hill and those in the village, but it is especially pronounced on the part of the young folks. Each locality has about the same number of boys and girls, and each has its athletic team, and young people's club. As sure as one group takes up a fad, the other group will try to outdo them. When the "Hillites" ran an amateur minstrel show, the "Creekites" arranged for a circus.

Last summer, the "Creekites" dug a cave in the side of the hill, built some rafts on the creek, and organized themselves into a band of buccaneers. For nearly a month the "Hillites" seemed to be stumped, and did not have any plans that would enable them to outdo the bold pirates. They meekly bore the taunts of their rivals, but, at the end of a month, Pod Bunson thought of a scheme that his companions agreed was a "jimdandy." The idea was suggested to him by seeing Squire Fraser's hired men piling up stones in the back pasture lot. Pod and his friend, Billy Timmons, were going about the lot hunting for moles that had been underneath the stones which the men were picking up. The boys had been discussing the "pirates," when suddenly Pod gave a howl and tried to stand on his head. Of course Billy was not astonished by this action, because he knew Pod had a new idea, which always affects a boy in that peculiar

"What kind of a scheme?" inquired Billy.

"You know what we are studying about in history?" said Pod.

"Sure," was the reply. "but what has that got to do with your scheme?"

"Everything," said Pod. "We are going to organize a military company and build a fort out of these stones here in the Squire's lot."

"Will the Squire let us?" asked Billy.

"Sure," replied Pod; "he'll be glad to have us pile up the stones, even though we do put them into a fort and not in big round piles, as the hired men are doing. You know he is awful accommodating to us boys."

After a little further discussion of the plan, the boys went in search of the other fellows. Pod's idea was enthusiastically approved, and on the following Saturday the building of the fort was begun.

It was situated on the highest part of the hill. The walls were about four feet wide at the bottom, and sloped to about two feet in width at the top. The fort was about twenty feet square. The boys dug down two feet, so that the stone wall was not over five feet high. There were three portholes in three of the sides of the fort, and two in the side in which the door was placed. A piece of stovepipe was fixed in each porthole, in imitation of a projecting cannon, and a fireplace was built in the back part of the fort. The roof was made of heavy planking, and on top of the roof was placed a hogshead which had been given to Fred Robertson by his father, one of the village storekeepers. In this hogshead a number of holes about an inch in diameter were bored. At one end a trap door was placed, and a flagstaff was attached to the hogshead, so that a flag might be raised from the inside. About a half-dozen signal flags were made, so that the soldiers, when scouting, might be signaled to return to the fort in case of an attack. The hogshead was to be used as an observatory, and, in times of war, a sentinel was to be placed on guard.

It required a number of Saturdays of hard work, besides some of the evenings after school and early morning

observatory, and, in times of war, a sentine was to be placed on guard.

It required a number of Saturdays of hard work, besides some of the evenings after school and early morning hours to complete the fort. As a finishing touch, the boys dug an underground secret entrance which extended down

the hill for nearly thirty feet, with an opening near a big clump of bushes.

the hill for nearly thirty feet, with an opening near a big clump of bushes.

The building of the fort aroused the envy of the "Creekites." In plain sight of the village, it was thought to be much more enterprising in its purpose than was a pirate's cave. There was a small grove at the foot of the hill on which the fort was built, and in that the "Creekites" began building an Indian camp.

After the camp and fort were completed, the two parties arranged that there should be a battle. It was agreed that the Indians should attack the fort. The day and hour were not fixed on which the attack was to be made, but it was agreed that the attack must be made on a Saturday. It was also agreed that the Indians should use only cat-tail arrows in making their attack, and that each arrow be wound with a bunch of cloth at the head, so that, if it should strike some one, it would not cause an injury. The boys in the fort were to repulse the attack with Buffalo Bill guns, and the agreement was made that only paper pellets should be used. These pellets were made by wetting paper and rolling it into balls about the size of a bullet.

The attack was made on the first Saturday after the

by wetting paper and rolling it into balls about the size of a bullet.

The attack was made on the first Saturday after the agreement was talked over. No boy wants to delay plans for having some fun. The attack was made at about half-past three o'clock in the afternoon. Billy was in the watchtower and gave the alarm. He saw the Indians, in two parties, leaving their camp, each making a detour around the hill, and then saw them creep slowly, one after the other, toward the fort and hide behind a big pile of stones that Squire Fraser's men had left on the field.

When all was in readiness a signal was given and the Indians rushed forth to the attack. The trousers of each brave were adorned with strings of red carpet rags, as also were the sleeves of their shirts. Their faces were painted with berry juice, and their hats were stuck full of feathers. If the yells they gave were not so terrible as Indian war whoops, they were almost as loud. The defenders of the fort bravely met the attack. Of course it would not do for the Indians to rush straight upon the fort, so they first sent a flight of arrows against its sides. This fire was returned from the Buffalo Bill guns, loaded with paper pellets. For nearly five minutes a hot fire was kept up by both parties, and then the chief of the Indians ordered a rush.

With a yell louder than any of their previous ones, the

pelicts. For nearly five minutes a hot fire was kept up by both parties, and then the chief of the Indians ordered a rush.

With a yell louder than any of their previous ones, the Indians started on their rush up the hill; but they had not gone more than a few yards when every brave dropped his bow and arrows, turned and ran as fast as his legs could carry him back to the stone pile from behind which he had but recently emerged so boldly. This ignominious flight was not caused by the superior marksmanship of the boys in the fort, but by Squire Fraser's bull, which had been aroused by the yelling Indians. The fierce animal came over the top of the hill on a run, and, catching sight of the red rags of the Indians, bellowed as if mad and rushed upon them. Fortunately he was seen in time, so that all of the attacking party got safely to the stone pile and had climbed upon it before he reached them. On the pile of stones they huddled, pale and trembling, while the bull pawed the ground and walked around the stone pile, bellowing with rage.

The defenders of the fort had viewed with consternation this repulse of the enemy. It was quite evident, too, that the bull was not playing at battle. That he intended to lay siege to the enemy was shown by the fact that he did not leave the vicinity, but continued to circle around the stone pile.

All this time, the army in the fort shouted advice to its

not leave the vicinity, but continued to circle around me stone pile.

All this time, the army in the fort shouted advice to its enemy. It was suggested that one of the boys try to throw his coat over the bull's head and thus blindfold him. The attempt was made, but the only result was that the coat was from to pieces and the bull made all the more angry. Finally, Billy thought of a new plan. He shouted to the prisoners on the stone pile and told them to get ready to make a rush for the fort. He had a scheme that would draw the fire of their common enemy. The Indians were ready to take any advice, although they did not understand just what it was. Each prepared, however, to make a run for his life. After a few moments of waiting, a shout was heard on the other side of the hill, and Billy appeared waving a big red signal flag. As the bull caught sight of that he rushed toward Billy, leaving the boys on the



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### SUCCESS

stone pile to escape to the fort. Hardly had they got inside before Billy came into their presence, crawling through a hole in the bottom of the fort. His scheme, which had proved so successful, had been to go out of the fort by the underground passage and draw the bull's attention from the besieged boys, and then to quickly return to the fort by the same passage.

It is still undecided who won what is called, in Weston, the "Third Battle of Bull Run," although it is conceded that the bull had the best of it most of the time.

### How I Went into the Goat Business

WILLIAM J. COHILL



WHEN I was about six years old I invested one dollar in some sheep which my father had leased on shares. They were very profitable, and from them I realized about ten dollars. I worked on the farm during the summer and went to school in the winter. I made a contract with my father to milk our cow for three years, for a calf which was born during the first year of my contract. When the calf was two years old, my father sold it for fifty dollars. Then he gave me ten dollars to milk during the remainder of my contract time.

While looking over some sheep which my father had leased on

william J. Cohill
AND "KING OF SIERRA"

about Angora goats. I had my father read it, and he gave me permission to write for a pamphlet. This pamphlet waste land.

emphasized the fact that Angoras would clear up old waste land.

My father had a farm of about four hundred acres, half of which was cleared. The other half was land that had all the big timber cut out, but had grown up again. It was a perfect wilderness.

We organized a company to buy some Angoras. It was called the Cohill Angora Goat Company, and I was made secretary. We purchased forty head of registered Angora does. We have been very successful with them, and now have one hundred and forty. One hundred acres of land will, after one more year of Angora browsing, be ready to set in fruit trees.

The president, E. P. Cohill, who is my father, took me to Kansas City last fall to attend the Royal Cattle and Goat Show. While there I learned to judge an Angora, which helped me in buying four Angora kids a few days later. They are perfect beauties. I also bought "King of Sierra" for the Cohill Angora Goat Company for one hundred and seventy five dollars. Before the Angora was in his pen I was offered a big sum for him, but he was not for sale. The day before, he captured first prize in a class of eighteen of the best Angora goat bucks, one year old, to be seen in America.

I am fourteen years old, go to public school, in the

to be seen in America.

I am fourteen years old, go to public school, in the eighth grade, and have nine Angora goats of my own.



### A Young Cornetist

## Prize Awards in the February Contests

THE biographical puzzle pictures proved the most popular contest of the month. It was easy to guess that the celebrated philosopher was Benjamin Franklin; but only a few of the competitors guessed the correct significance of each picture.

a few of the competitors guessed the correct significance of each picture.

In the first picture, young Franklin is pouring melted tallow into candle molds in his father's home. In the second, he is shown in a street in Philadelphia, eating a roll, while before him, in an open doorway, stands Miss Deborah Read, the young girl who afterwards became his wife. In the third picture he is in England, teaching the sons of Mr. Wigate how to swim. In the fourth, he is reading a paper before the Junto, a literary club which he formed in Philadelphia after he returned from England. In the fifth picture he is being escorted through the streets of

Philadelphia by five hundred horsemen with drawn swords, which event occurred on his return from his second trip to Europe. The sixth picture shows Franklin and his son flying a kite and drawing electricity from the clouds.

The least popular contest seems to be that in amateur photographs. This month there were not enough good photographs entered to make the proper prize award. Surely there are many amateur photographers among our younger readers, and we would like to know what is wrong with our contests, and how they can be made more interesting and popular. Remember, we will pay one dollar for any suggestion that can be used.

The handicraft contest did not seem to be very popular, and has been discarded.

In the letter-writing contest, Miss Louisa M. Alcott received the most votes as a favorite author. The late George Alfred Henty received the next largest number.

The essay contest showed that amateur journalism is a favorite hobby, and that stamp collecting is a close second. The prize-winners in the several contests are in the order that their names appear:—

My Favorite Author.—Myrtle Orr, Red Oak, Ellis County, Texas. Age, thirteen years. Walter Haas, 317

Amesbury Avenue, Cleveland, Ohio. Age, eleven years. Arthur F. Whitney, 215 West 135th Street, New York City. Age, fifteen years. Short Story Writing.—Bruce C. Blineu, Emmetsburg, Iowa. Age, thirteen years. Nellie Roberts, Elkton, South Dakota. Age, sixteen years. Stanley G. Swanberg, Worthington, Minnesota. Age, twelve years. Handicraft.—Kenneth Godshall, 434 New York Avenue, Oshkosh, Wisconsin. Age, eighteen years. My Hobby and Why I Ride It.—Florence Gordon, Guttenberg, New Jersey. Age, fifteen years. Bernice Williams, Medical Lodge, Kansas. Age, twelve years. Bernice Williams, Medical Lodge, Kansas. Age, twelve years. Puzzle Prictures.—Henry R. Goodrich, Meadville, Missouri. Age, eighteen years. Owen Lovejoy, Atwood, Kansas. Age, fourteen years. Owen Lovejoy, Atwood, Kansas. Age, eighteen years. Georgia Hill, Kendall, Wisconsin. Age, twelve years

### Her Favorite Author

Editor, "Success Junior:-

Editor, "Success Junior.—

I Do not hesitate to say that, of the few authors whose works I have read, Miss Alcott is my favorite. Her books are like real life, and she teaches us how to be kind in all circumstances, forgive when we are mistreated, control our quick tempers, and waste no time in idleness. In "Little Women," many noble examples are set before us, and many good lessons taught. It is a book describing the life of not only four little women, but of thousands of others in almost the same circumstances all over the world. Among her writings are "Little Men," "Polly," "Rose in Bloom," and many others, all teaching us how to live for the comfort and happiness of others, and showing us how detestable and unhappy those become who think only of self and their own desires.

MYRTLE ORR, (age, thirteen years,)
Red Oak, Ellis County, Texas.

### **April Competitions**

Drawing.—Subject: Character sketch.
Amateur Photography.—Subject: A print from my

best negative.
Story.—Si

ry.—Subject: A brave deed. This story may be fact or fiction, and should contain five hundred ords or less.

Nature Study.—Subject: The wild animal I know best

Nature Study.—Subject: The wild animal I know best. In five hundred words, or less, describe a wild animal, the habits of which you know from actual observation.

Success Club.—In five hundred words, or less, describe a literary entertainment or social.

Advertising.—Write a story of five hundred words, or less, all the characters of which are taken from advertisements in this number of SUCCESS.

Stamp Puzzle.—Make a list of the stamps on which the pictures of quadrupeds appear. This list should be in alphabetical order according to the countries in which the stamps are issued.

Special.—In which number of SUCCESS, for February.

Special.—In which number of SUCCESS, for February, March or April of this year, has the boys and girls department been most interesting? Write your answer on a postal card and give your reasons; also suggest improvements.

### Read These Rules Carefully

Read These Rules Carefully

Hundreds of articles are rejected each month because the competitors do not observe the rules. For example, some of the contestants fail to mention their ages, while others use a pencil instead of a pen and ink in writing. We make no rules that are not absolutely necessary, on account of the thousands of articles entered in each contest; but we must insist that the few rules we do make be obeyed. 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 of the paper. The name, address, and age of each contestant must be written on the article, photograph, or drawing. The age of the contestant is considered in judging the contest. There should be no letter or separate communication included with an article, photographs not taking prizes will be returned if stamps are inclosed. Drawings must be in black, and not smaller than four by five inches. Photographs may be of any size, either mounted or unmounted. Articles must be received before April 18. The award of prizes will be announced in the June Success. All articles should be addressed to Success Junior, University Building, Washington Square, New York City.





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### Investments in Insurance EDWARD E. HIGGINS

THE theories under which life, accident, and health insurance are conducted are absolutely sound and thoroughly scientific. Insurance is a business and personal investment which no one, young or old, man or woman, can afford to ignore. The prejudice against it on the part of many is due to lack of understanding of its real function and enormous value.

Insurance, primarily designed as the poor man's protection, has become a favorite form of investment for the rich. Nothing is a better test of intrinsic soundness, for the rich man does not always invest where he advises his poorer brother to place his savings. Insurance is not a "gamble" in any sense of the word. Its laws have been developed by a hundred years or more of mortalist. experience, and are based upon mathematical calculations of great exactitude.

The range covered by insurance propositions is broadening every day, and, in its modern forms, insurance can be used to protect and safeguard an individual, an estate, a creditor, a debtor, a business firm or an organization,—almost anything subject to contingent losses. It is so important that It is so important that a clear idea of these insurance possibilities shall be gained that I make no apology for going into the subject at some length in order to explain certain of the modern forms of insurance protection not as generally known as they should be.

### Plain Life Insurance

One of the questions which every wise parent should ask of the young man who aspires to the hand of a daughter is, "Do you believe in life insurance?" and the next question is even more important,—"Will you agree to set aside a reasonable percentage of your income every year for sonable percentage of your income every year for the purchase and continuance of insurance policies i

The number of different kinds of life insurance propositions offered by the principal companies and their innumerable agents are puzzling enough, particularly to the novice. A few simple rules will, however, help one to analyze these propositions and arrive at fairly safe conclusions.

In the first place, determine how much money you can afford to spend per annum regularly in insurance. Keep this sum firmly in mind. Do not allow yourself to be persuaded by an agent to overrun the amount by taking "this form of policy even though it costs a little more." Your problem is, "How can I get the best insurance for the money I have to spend?"

In the next place, bear in mind that no form of policy is a "bargain." Every apparent advantage is paid for on mathematical principles, either in the premium or elsewhere. The man who pays twenty-five dollars per thousand as a premium for straight life insurance, without any "frills," gets just as good value for his money as he who spends fifty dollars a thousand for a "five per cent gold have been spended by the straight life insurance of the straight life insurance, without any "frills," gets just as good value for his straight life insurance, without any "frills," gets just as good value for his straight life insurance, without any "frills," gets just as good value for his money as he who spends fifty dollars a thousand for a "five per cent gold his straight life insurance, without any "frills," gets just as good value for his money as he who spends fifty dollars a thousand for a "five per cent gold his straight life insurance, without any "frills," gets just as good value for his money as he who spends fifty dollars a thousand for a "five per cent gold his straight life insurance, and the straight life insurance of t bond, guaranteed dividend, twenty-year, endowment policy." In these modern days of insurance, a company which should depart widely from established customs in the matter of conservative propositions would find its credit instantly affected, and it would be fortunate if it escaped the searching investigation of the state authorities.

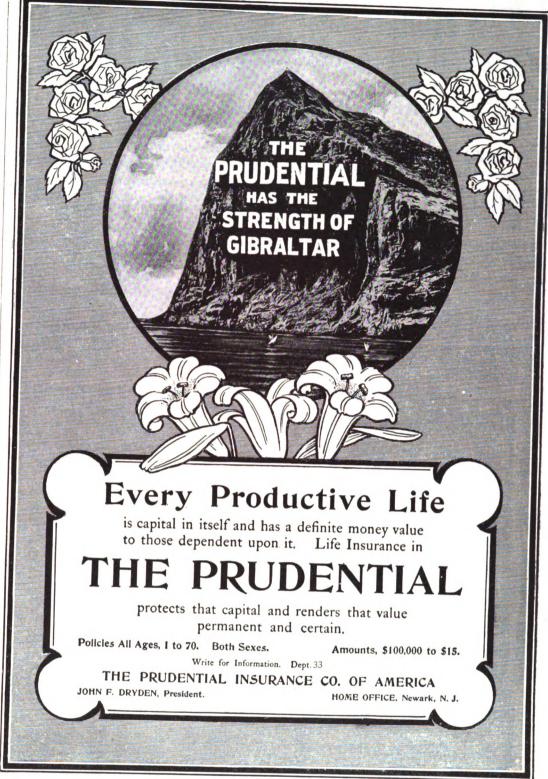
The second question to be answered is, "What is the best form of policy for me to take with the special objects I have in view?"

A young married man of twenty-five, in sound health, with an income of \$1,500 to \$2,000 a year and practically no assets, should determine to save and spend, in insurance, not less than \$200 to \$250 per annum. With the larger sum he could buy only \$6,000 in a twenty-year non-participating endowment policy, while he could buy \$10,000 in twenty-payment life insurance, and no less than \$15,000 in "straight" life insurance, annual premiums. The latter form would be by far the best for him and his family. He cannot afford and and his family. ford endowment insurance. He can hardly afford even twenty-payment life. In case of his death, he should leave for his family the largest sum possible if he does not wish his wife to take in washing or sewing or keep a boarding house.

washing or sewing or keep a boarding house.

If he is ambitious and believes that he will have a steadily increasing income during the next thirty years of his life, he can go even farther in the effort to provide maximum insurance for his family and, with his \$250 per annum, can take out term

\*This is the second of a series of articles on "How to Invest Money Safely and Profitably," the first appearing in Success



## What Women Most Admire in Men

is consideration. Then, why buy every labor saving device for man's convenience, and at the same time forget venience, and at the same time forget that your wife or servant is wasting her energy and exhausting her strength sweeping with an old fashioned corn broom when Bissell's "Cyco" Bearing Sweeper will do the work in one-quarter of the time, and with 95% less effort. Then, think of the comfort and economy of using a BISSELL.

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It makes no noise, raises no dust, requires no oiling, no adjusting, and will outlast fifty brooms, brightens and cleans your carpets as no broom or other sweeper can, and makes sweeping day a pleasant anticipation. The trade-mark Bissell's "Cyco" Bearing stamps the genuine.

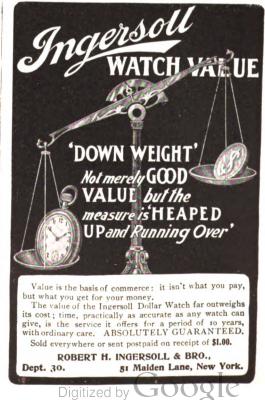
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insurance for almost \$20,000. During the first ten years, his premiums on this policy will amount to about \$250 per annum. In the second ten-year term, i. e., from 35 to 45 years of age, he will have to pay about \$380 to keep up his \$20,000 of insurance; in the third ten-year term, from 45 to 55 years of age, \$560, and in the fourth ten-year term, from 55 to 65 years of age, about \$900.

### Endowment Insurance

To men or women, young or old, who are in receipt of a large present income, and who desire to lodge a part of this income in a perfectly safe investment, with a moderate profit, or to those who look forward to the time when their income may not be as large as at present, endowment insurance is, and should be, highly attractive. term may be from five to forty years, as desired. In case the insured should die well within the contract period, his estate will, of course, gain much more than would be obtained with an ordinary investment. If he survives the period and receives the endowment in cash, the amount returned to him, including profits, will be, in most cases, greater than the amount he has paid in premiums, so that he obtains one and possibly even two per cent. compound interest upon his annual investments, and has had his insurance in addition. If he does not happen to have use for the money at the maturity of the endowment contract, he is usually given the option of reinvesting it by the purchase of paid-up insurance; or of using it in the purchase of an annuity guaranteed by the insurance company for life or for a definite by the insurance company for life or for a definite term of years; or he may receive the company's interest-bearing bonds providing for an annual income and the payment of principal ten or twenty years hence, etc. In fact, an insurance company will gladly arrange by special contract to provide any form of investment which the insurer wishes, and all the elements of the investment problem are determined by accurate mathematical pro-

### Selection of Companies

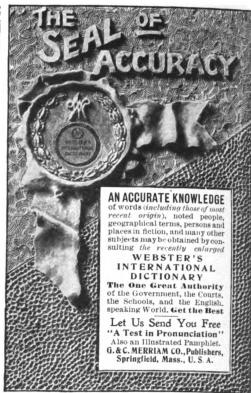
Few investors in life insurance take the time or trouble to investigate carefully the relative merits of different insurance companies, and it is too often the case that the agent who speaks last is the one to obtain the business. This is not as it should be. Although the annual premium investment rarely appears large, the aggregate premiums of many years make nearly or quite the face of the policy, and those who take out insurance should be at least as careful to investigate a company which is to handle their money for twenty, thirty, forty or fifty years as would be the case were they making an original investment of five, ten or twenty thousand dollars. Nevertheless, it is comforting to know that nearly or quite all the insurance companies doing business in the United States which have had a record of twenty years or more of life are as safe as savings banks or any other class of financial institutions. funds are invested, as a rule, only in high-grade mortgages, bonds, etc., of a character similar to those allowed to savings banks. A company which is distinctively unconservative and unsafe would not be permitted to do business in Massa-chusetts, for example, or in many other states where insurance laws are rigid and investigations most carefully made by state authorities; and the very fact that insurance companies are subjected to these investigations and laws, makes conservatism a necessity.

To those who care to go carefully into insurance investments, I recommend the study of the excellent tables prepared annually by the Spectator Company, of New York. These show, in comparative form, almost every detail of insurance company history and progress, they point out the weak points and strong, and they make possible the selection of a dozen or more leading companies among whom the risks of any large insurance investment may safely be distributed.

Broadly speaking, there are two classes of insurance companies: the Stock Companies and the Mutual Companies; and two great classes of policies: those based on the tontine or semi-tontine principle, and those in which distribution of profits is annual. A few words about these companies and policies will be useful.

### Mutual versus Stock Companies

The Mutual Company, in which all policy holders are shareholders and own the surplus and undivided profits, is theoretically correct in principle. Its officers are supposed to conduct the business





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of the company solely in the interests of the policy holders, and to return to the latter all the profits not required for the building up of a surplus or reserve necessary to provide proper stability to the enterprise and for the equalization of

good and bad years.
With a stock company, on the other hand, the surplus belongs not to the policy holders, but to the stockholders, and annual profits are given to the policy holders only by grace of the stockholders. Theoretically this would seem disadvantageous to policy holders. Practically, however, the advocates of stock companies claim that their business can be carried on so much more economically than is the case with mutual companies, that the net cost to the policy holder for his insurance is no more than is the case with the mutual companies, while there is still a satisfactory profit left to the stockholder. They point out the fact that in many cases enormous salaries are paid to the officers of the mutual companies, and large commissions to their agents, which salaries and commissions would be entirely unnecessary in a conservatively managed business enterprise whose managers are responsible to stockholders.

There is much to be said on both sides of this question, and many examples can undoubtedly be cited in support of both contentions. tainly true that competition between insurance companies is so keen that no company can long keep its business unless it gives as good values to its policy holders as its rivals. The premiums charged for different ages on equivalent policies are nearly the same for all companies, the chief differences coming in the profits returned during the policy term.

### Profit Distribution

The premiums paid to an insurance company are used by it (a) for the reserve (the amount determined upon mathematically as that necessary to be set aside annually at compound interest to pay the face of the policy at maturity); (b) for the cost of doing business, including commissions to agents and general agents, office expenses, etc; and (c) for a temporary contingency fund to provide for unusual losses, etc., without calling upon the company's general surplus. The remainder of the premium, unused, is in the nature of an annual "profit" or an "overcharge" to the insured, and is usually returned, in large part or in whole, in the form of "dividends" to the policy holder.

It is in the disposition of this profit fund that the practice of American companies varies, one class of companies preferring to distribute the profit fund annually in the form of rebates on renewal premiums, and the other class withholding these profits, and allowing them to accumulate during a term of years fixed by contract, to be paid to the policy holder, if he survives, in one lump sum at the end of this term. The former is called the annual distribution plan, and the latter the tontine or semi-tontine plan.

With the annual distribution plan the investment by premiums is a minimum, and the policy holder obtains, from year to year, his true propor-tion of the profits. With the tontine plan, on the contrary, the policy holder who does not live to the end of the contract period loses all his "profits," while the one who does, obtains not only his own proportion of the profits, but those of the non-survivors as well. The result is that the "gambling element" is introduced into tontine insurance rather more than into the annual distribution system, the accumulated profits being usually much larger to the survivor than the sum of his annual profits would be on the annual distribution plan. Both plans are perfectly legitimate. The companies which are handling their business on the tontine principle have had a much more rapid growth than the others and have accumulated enormous surpluses, while the other companies have done a quiet, safe, and conservative business.

I reserve for another paper a special discussion of some forms of partnership and business insurance, accident and health insurance, cash surrender values, annuities, and other specialties in insurance investment.

Success treads on the heels of every right effort.—Samuel Smiles.

"Silent companions of the lonely hour,
Friends who can never alter or forsake,
Who for inconstant roving have no power,
And all neglect, perforce, must calmly take."

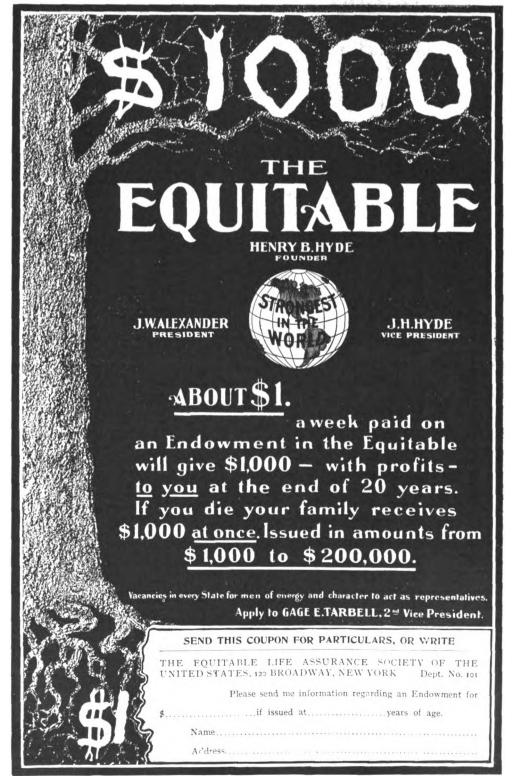


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### OPTIMIST THE

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### THE WAY TO JOY

Nizon Waterman

SMILE, once in a while!
'T will make your heart seem lighter;
Smile, once in a while!
'T will make your pathway brighter.
Life's a mirror; if we smile,
Smiles come back to greet us;
If we're frowning all the while,—
Frowns forever meet us.

### Then Optimism Was Good Security

Then Optimism Was Good Security

DURING the panic which started in 1893, a prosperous New York merchant found himself in serious financial difficulties. But, although he did not know where to turn for a loan to tide him over the hard times, he showed no anxiety or uneasiness by word or manner. His employees, with the exception of one or two who were in his confidence, did not dream that the firm was in any danger. Amid the crash of bank failures, the closing of mills and factories, the ruin of small business concerns all over the country, and the general distress of that period, Mr. Blank maintained his serenity of soul, and his outward cheerfulness of demeanor. Meeting an old friend in Wall Street, one day, he saluted him with a beaming smile and his usual hearty "Hello, old man; how are you?" as he gripped his hand in a way that made his fingers tingle. "Well," exclaimed the friend, after the greeting had been returned, "I wish I knew the secret of your cheerfulness and prosperity. Here you are looking as chipper as if everything was at the top notch with you, while the whole country seems going to smash, and everyone else I meet looks as if there were nothing but ruin ahead. How do you manage it?"

"Why, my dear fellow, it is simple enough. I know that

country seems going to smash, and everyone else I meet looks as if there were nothing but ruin ahead. How do you manage it?"

"Why, my dear fellow, it is simple enough. I know that this state of things won't last. It is but a passing phase, and the best way to weather the storm is to keep cool and cheerful. After this, the country will be more prosperous than ever before. Why should I worry when I know that there are good times just ahead of us?"

"Well, as you seem so sure that the millennium is at hand," returned the other, jokingly, "and you appear to be so lucky with everything, I wish you would invest for me a little sum which I have in hand, in something that you think would be safe and profitable. I do n't know of any safe investment myself, just now."

"How much have you?" inquired the merchant. His friend mentioned a sum which was exactly the amount he needed to carry on his business successfully.

"Invest it in any way you think best," continued the other. "I shall put the money in your hands, and shall not ask questions or call for any statements."

The optimist gladly accepted the offer, assured that he could do a good thing both for himself and his friend. The money saved him from ruin, and at the end of the year he returned the investor twenty per cent. on his investment.

### Life Comes in Large Measures

Why should we be so insistent, so full of unrest, so fearful of ill, so anxious as to the results of our work? Why not, rather, feel and sing, with Elizabeth Barrett Brownng:—

'Oh, the little birds sang east, and the little birds sang west, And I smiled to think God's greatness flowed around our incompleteness, Round our restlessness, His rest."

Round our restlessness, His rest."

Life comes in large, generous measure to the even-minded and happy-hearted who greet each new day with a smile of expectancy, hopeful, trusting, exulting in the good it brings. To those others,—well, the long faces tell the story. The law of attraction works as surely in the unseen world as in the seen. Thought draws to itself its counterpart in actuality as certainly as a magnet attracts iron filings.

"Then cheer up and bear up, and laugh at old Fate;

Then cheer up and bear up, and laugh at old Fate;
Let her wreak on your head what she will:
With noble and fearless forbearance await
Every blow, every loss, every ill.

"Hope on, and remember the dreariest way
Has nothing of sadness or sorrow
For the brave heart that smiles at the ills of to-day,
And hopes for a brighter to-morrow."

## In the "Cheering-Up" Business

In the "Cheering-Up" Business

"I HAVE gone into the cheering-up business," replied one to a friend who had inquired what good fortune had befallen him that made him look so happy. "The cheering-up business?" Well, I don't know what sort of business that may be, but, judging from your looks, it must be a paying one. What do you do? How do you run it? Got any capital, eh?"—"Capital, ha, ha, ha! Good, I like that idea. Why, my dear fellow, my paid-up capital is practically limitless. It cannot be computed in terms of dollars and cents, and the business is so simple that it runs itself. All I have to do is to look cheerful and give a smile and a hearty greeting to everyone with whom I am on speaking terms. Along with this I take 'short views of life,' as Sydney Smith recommended. I don't look too far ahead and plan for what may never happen. You have no idea what a saving of energy I find in this method. The fact is, my new business has helped my old business so much that its returns for the last six months are twenty-five per cent. more than they were the previous six months. And as for my health,—well, I don't look as if I needed a doctor, do I? ha, ha, ha! I advise everyone to go into the cheering-up business. I never heard of a failure in it. It is by long odds the best investment I ever made."

Dr. O. W. Holmes's Medicine
A LTHOUGH Doctor Oliver Wendell Holmes never practiced medicine, those who knew him intimately say that he cheered more sinking invalids, cured more sick



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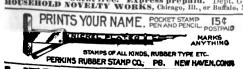
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people, and did more good, even from a medical standpoint, than many of his young physician friends. The
secret of his power lay in his overflowing cheerfulness and
kindliness of heart. He scattered "flowers of good cheer"
wherever he went. With him, optimism was a creed.
"Mirth is God's medicine," he declared; "everybody
ought to bathe in it. Grim care, moroseness, anxiety—all
the rust of life,—ought to be scoured off by the oil of mirth."
Everywhere, and on all occasions, he emphasized the value
of cheerfulness. "If you are making: choice of a physician," he said. "be sure you get one with a cheerful and
serene countenance." For the sunniness of his disposition, the genial optimist gave credit to his childhood's
nurse. She it was who taught him never to dwell on unpleasant incidents. If he stubbed his toe, or skinned his
knee, or bumped his forehead, she would not hold his
mind on the hurt by pretending to punish the floor or the
chair, or whatever he had fallen against, but would immediately claim his attention for some pretty object, or charming story, or happy reminiscence. He began to store his
sunshine in youth, and all through the years of his long
life he scattered it wherever he went. If you want to be
happy, and to make others happy, be cheerful.

### A SONG OF COURAGE Alfred J. Waterhouse

•

IF the world has gone wrong, and life is a song Where the minor chord's given to wailing; If the skies have wept tears, and at trouble and fears The souls in our bosoms are quailing; If we look through a maze unto desolate days When our hearts shall be weary, so weary; If we've thrown and have missed, and are dropped from the list

Of the ones who are happy and cheery;

Why, still, do you know, we'may fight as we go
A battle that's stalwart and onward;
We may rise, though we fall, unto error no thrall,
Cleaving upward and starward and sunward;
And the light of our eyes, though it flickers and dies,
We may see reappear in another's,
For the God-given light that will scatter the night
Is the smile on the face of our brothers.

### An Optimist's Philosophy

"Frame your minds to mirth and merriment, Which bar a thousand harms and lengthen life."

THIS is an optimist's philosophy in a nutshell, and its THIS is an optimist's philosophy in a nutshell, and its wholesomeness cannot be questioned. "That sounds very pretty," says a pessimist, sourly, "and is good in theory, but, when it comes to practice, your plausible philosophy goes to pieces." Not so, my friend; it has stood the test of practice since the world began. If it has failed in any instance, the fault is not with the philosophy. Any one who practices it consistently, day in and day out, in norm and in sunshine, whether the world smiles or frowns, will find that it makes an armor impregnable to all "the slings and arrows of outrageous fortune."

A squall caught a party of tourists on a lake in Scotland, and threatened to capsize their boat. When it seemed that the crisis had really come, the largest and strongest man in the party, in a state of intense fear, said, "Let us pray." "No, no, my man!" shouted the bluff old boatman, "let the little man pray. You take an oar."

A CHEERY optimist is the leaven of humanity. He accomplishes in some ways greater work than any scientist, philosopher, or inventor. He spreads happiness and sunshine. And, what is of more importance than this, in our strenuous age, when children begin to think of a "career" almost before they are out of the nursery?

LIFE becomes fuller and fuller, richer and richer, more and more sensitive and responsive to an ever-widening environment, as we rise in the chain of being.—HENRY DRUMMOND.

### Taking Life Too Seriously

Taking Life Too Seriously

Taking life too seriously is said to be an especially American failing. This may be true, but, judging from appearances, it would seem to be world-wide, for, go where one may, he will find the proportion of serious, not to say anxious, faces ten to one as compared with the merry or happy ones. If "the outer is always the form and shadow of the inner," and if "the present is the fullness of the past, and the herald of the future," [and how can we doubt it?] how many sad histories may be read in the faces of those we meet every day. The pity of it is, too, that the sadness is a self-woven garment, even as is the joy with which it might be replaced. Ruskin says, "Girls should be sunbeams, not only to members of their own circle, but to everybody with whom they come in contact. Every room they enter should be brighter for their presence." Why should n't all of us be sunbeams, boys as well as girls, all along the way from twenty-five years and under to eighty-five years and over?

### His Idea of Fractions

The son of a butcher experienced great difficulty in comprehending fractions, although his teacher did his best to make him understand their intricacies. "Now let us suppose," said the teacher, "that a customer came to your father to buy five pounds of meat, and he only had four to sell—what would he do?" "Keep his hand on the meat while he was weighing it, and then it would weigh more than five pounds," was the candid response.

What and how great the virtue and the art To live on little with a cheerful heart!—POPE.

Let thine eyes look right on, and let thine eyelids look straight before thee. Turn not to the right hand nor to the left.—PROVERBE.

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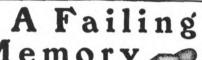
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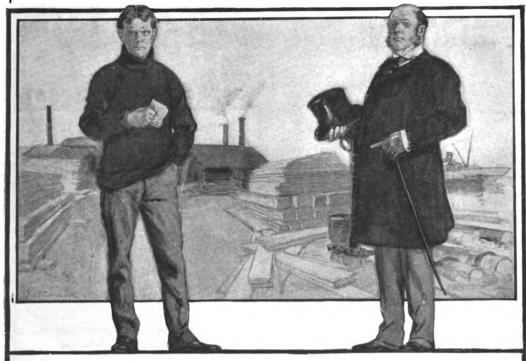
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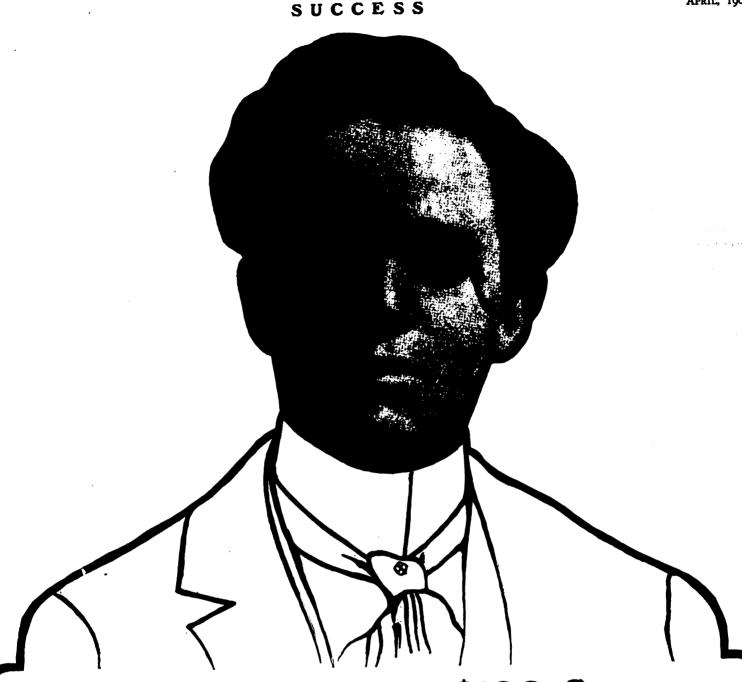
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Booklet
Number
348

This Booklet contains MERGHANTS AND MINISTERS,
by Henry Ward Beecher; THE
BENCH AND THE BAR, by
Joseph Hodges Choate; THE
MEDICAL PROFESSION, by
Samuel Baldwin Ward; INTERNATIONAL ARBITRATION, by William Maxwell Evarts.

. You, merchants, must not twine lies and sagacity with your threads in weaving, for every lie that is told in business is a

and sagacity with your threads in weaving, for every lie that is told in business is a rotten thread in the fabric and though it may look well when it first comes out of the loom, there will always be a hole there, first or last, when you come to wear it. (Applause.) No gloss in dressing, no finishing in bargain or goods, no lie, . . . has any safety or salvation in it. A lie is bad from top to bottom, from beginning to end, and so is cheating. . . I admit that all men are breakable. Men are like timber. Oak will bear a stress that pine won't, but there never was a stick of timber on earth that could not be broken at some pressure. There never was a man born on the earth that could not be broken at some pressure—not always the same nor put in the same place. There is many a man that cannot be broken by money pressure, but who can be by pressure of flattery. There is many a man impervious to flattery who is warped and biased by his social inclinations. There is many a man impervious to flattery who is warped and biased by his social inclinations. There is many a man increase is many a man whom you cannot tempt with red gold, but you can with dinners and convivialities. One way or the other, every man is vincible. There is a great deal of meaning in that simple portion of the Lord's prayer, "Lead us not into temptation."

Booklet Number 346

This Booklet contains FREE-MASONRY, ANCIENT AND MODERN, by the Earl of Carnaryon; UNIVERSAL FRATERNITY OF MASONRY, by Charles Whitlock Moore; SHIP, by Alfred S. Pinkerton; and The UNITY OF HUMAN NATURE, by John Jay Chapman.

UNITY OF HUMAN NATURE, by John Jay Chapman.

Masonry is indeed a universal Institution.

It exists where Christianity has not gone; and its claims will be respected even where the superior claims of religion would fail. It is never obscured by the darkness of night. The eye of day is always upon it. Its footprints are to be traced in the most distant regions and in the remotest ages of the earth. Among all civilized people, and in all Christianized lands, its existence is recognized. It came to our shores at an auspicious period; and it was here rocked in the Cradle of Liberty by a Washington, a Franklin, a Hancock, and a Warren. Unaffected by the tempests of war, the storms of persecution, or the denunciation of fanaticism, it still stands proudly erect in the sunshine and clear light of heaven, with not a marble fractured, not a pillar fallen. It still stands, like some patriarchal monarch of the forest, with its vigorous roots riveted to the soll, and its broad limbs spread in bold outline against the sky; and in generations yet to come, as in ages past, the sunlight of honor and renown will delight to linger and play amid; its venerable branches. And if ever, in the providence of God, lashed by the storm and riven by the lightning, it shall totter to its fall, around its trunk will the ity of fillal affection, that has so long clasped it, still cl ng, and mantle with greenness and verdure its ruin and decay.

Booklet Number
351

This Booklet contains OHIO AND THE NORTHWEST, by Thomas C. Ewing; THE LADIES, by William B. Melish; A REMINISCENCE OF THE WAR, by William Tecumseh Sherman; and THE BRIGHT WESTWARD, by Edward Oliver Wolcott.

Oliver Wolcott.

We are somewhat in the predicament of the green bridegroom at Delmonico's, who said: "Waiter, we want dinner for two." "Will ze lady and ze gentleman hat table d'hote or a la carte'?" 'Oh, bring us some of both, with lots of gravy on 'em'!"

I can do no greater justice to my subject, the occasion and myself, than by closing with the words of Shelley: "Win her and wear her if you can. She is the most delightful of God's creatures. Heaven's best gift; man's joy and pride in prosperity; man's support and comfort in affliction."

God bless her. (Prolonged Applause.)

Booklet 350

This Booklet contains THE RACE PROBLEM, by Henry Woodfin Grady; and NORTH AND SOUTH, by John R. Fellows.

ple render back this question rightly solved than to see them gather all the spoils over which faction has contended since Catiline conspired and Cæsar fought. Meantime we treat the Negro fairly, measuring to him justice in the fulness the strong should give to the weak, and leading him in the steadfast ways of citizenship that he may no longer be the prey of the unscrupulous and the sport of the thoughtless. We open to him every pursuit in which he can prosper, and seek to broaden his training and capacity. We seek to hold his confidence and friendship, and to pin him to the soil with ownership, that he may catch in the fire of his own hearth-stone that sense of responsibility the shiftless can never know.

Booklet 349

This Booklet contains NEW ENGLAND WEATHER, by "Mark Twain;" A BLEND OF CAVALIER and PURITAN, by Henry C. Caldwell; and CAUSES OF UNPOPULARITY, by Herman Lincoln Wayland.

Herman Lincoln Wayland.

I reverenti; believe that the Maker who made us all, makes everything in New England—but the weather. (Laughter.) I don't know who makes that, but I think it must be raw apprentices in the Weather Clerk's factory, who experiment and learn how in New England for board and clothes, and then are promoted to make weather for other countries that require a good article and will take their custom elsewhere if they don't get it. (Laughter.) There is a sumptother countries that require a good article and will take their custom elsewhere if they don't get it. (Laughter.) There is a sumptuous variety about the New England weather that compels the stranger's admiration—and regret. (Laughter.) The weather is always extending strictly to business; always getting up new design and trying them on the people to see how they will go. (Laughter.) But it gets through more business in the Spring than in any other season. It is utterly disproportioned to the size of that little country. (Laughter.) But when the ice-storm comes, and the wind waves the branches, and the sun comes out and turns all those myriads of beads and drops to prisms, that glow and hum and flash with all manner of colored fires, which change and change again, with inconceivable rapidity, from blue to red, from red to green, and green to gold; the tree becomes a sparkling fountain, a very explosion of dazzling jewels; and it stands there the acme, the climax, the supremest possibility in art or nature of bewildering, intoxicating, intolerable magnificance!

Booklet
Number

345

This Booklet contains BENJAMIN HILL, by John James
Ingalls; LAFAYETTE, by Sergeant Smith Prentiss: HENRY
QRADY, by John Temple
Graves, and AARON BURR,
by Champ Clark.

. Whether his journey thither was but one step across an imperceptible frontier, or whether an interminable ocean, black, one step across an imperceptible frontier, or whether an interminable ocean, black, unfluctuating and voiceless, stretches between these earthly coasts and those invisible shores—we do not know. Whether on that August morning after death, he saw a more glorious sun rise with unimaginable splendor above a celestial horizon, or whether his apathetic and unconscious ashes still sleep in cold obscurity and insensible oblivion—we do not know. Whether his strong and subtle energies found instant exercise in another forum, whether his dexterous and disciplined faculties are now contending in a higher senate than ours for supremacy, or whether his powers were dissipated and dispersed with his parting breath—we do not know. Whether his passions, ambitions, and affections still sway, attract, and impel, whether he yet remembers us as we remember him—we do not know. These are the insoluble problems of mortal life and human destiny, which prompted the troubled patriarch to ask that momentous question, to which the centuries have given no answer: "If a man die, shall he live again?" Every man is the center of a circle, whose fatal circumference he cannot pass. 344

This Booklet contains POPB LEO XIII, by Francis Marion Crawford.

Number 344

LEO XIII, by Francis Marion Crawford.

Joachim Vincente Pecci, who has been Pope under the title of Leo XIII since 1878, was born in a small mountain town called Carpinato, situated thirty or forty miles to the south of Rome, on the very border of a district which is called Sandal Land—the land where the people wear sandals. There, in that town, is still the residence of the family of the present Pope, and in the old residence are portraits of the Pope's father and mother.

He has from his father the upper part of his head and the main features, the bony forehead, the prominent cheekbones, a very aquiline nose and firm jaw. From his mother he has the piercing black eyes that seem to hold you as you get into his presence so that you cannot get away from his look. Then he has a very strong mouth, very white, very thin lips, always set in a peculiar expression, which is firm, not unkind, something like a smile, and yet not altogether gentle. One of the most remarkable characteristics of his appearance is his complexion, which he shares with other members of the family. When the Pope comes toward you in one of those shadowy galleries of the Vatican, or in the dimmer church below, a real radiance seems to proceed from his face. It is absolutely colorless, but yet it is luminously pale. It has often been compared to a face carvedout of alabaster, with a strong light within it.

Boöklet Number

This Booklet contains THE SCATTERED NATION, by Zebulon Baird Vance.

Zebulon Baird Vance.

The Jew is beyond doubt the most remarkable man of this world, past or present. . .

Though dead as a Nation—as we speak of Nations—they yet live. Their ideas fill the world and move the wheels of its progress, even as the sun, when he sinks behind the western hills, yet fills the Heavens with the remnants of his glory. As the destruction of matter in one form is necessary to its resurrection in another, so . . the perishing of the Jewish nationality was in order to the universal acceptance and the everlasting establishment of Jewish ideas. . We affect to despise the Jews but accept and adore the pure conception of a

... We affect to despise the Jews but accept and adore the pure conception of a God which he taught us. . The God of the Jews is the great governing Mind that directs and guides the whole frame of nature, eternal, infinite, and neither capable of change nor subject to decay. . The Jewish people, church and institutions are still left standing, though the stones of the temple remain no longer one upon the other, though its sacrificial fires are forever extinguished, and though the Tribes whose glory it was, wander with weary feet throughout the earth. A few remarks upon their numbers . . present status in the world, their probable destiny, and my task will be done.

**Booklet** 

This Booklet contains NAPO-LEON BONAPARTE, by Gar-rett Putnam Serviss.

Number

342

And this ... must stand as a true representation of the Napoleonic era, for these are the thoughts and these the scenes which his name conjures. Let not the bitterest enemy of Napoleon deny to him the name and fame of the greatest maker of war and the greatest winner of victories that the world has ever known! Greater than Cæsar, greater than Hannibal, greater than Alexander. Let him have all the glory; let him be the bright particular star-of-war, the great representative figure in the Valhalla of Mars and then let us rejoice that he belongs to our time, for thus he predicts the daybreak! There is no hour so dark as that which precedes the dawn. We may well believe that history will never frame a second Napoleon. She has done her best in that line, and now she turns to nobler things. Let the century that knew him wrap the tattered flags of war about it and lie down to dreams of slaughter, but let us look forward across the new century, whose sunrise now brightens the hills of coming time, believing that it will usher in the thousand years, the ten thousand years, ah! the endless era of peace universal. (Applause.)

Number 340 This Booklet contains ACRES OF DIAMONDS, by Russell Herrman Conwell.

Number 340

Herrman Conwell.

I noticed the lady at the time, from the color of her bonnet. I said what I say to you now; "Your wealth is too near to you. You are looking right over it." She went home after the Lecture and tried to take off her collar. The button stuck in the buttonhole. She twisted and tugged and pulled and finally broke it out of the buttonhole and threw it away. She said: "I wonder why they don't make decent collar buttons!" Her husband said to her: "After what Conwell said to-night, why don't you get up a collar button yourself. Did he not say that if you need a thing other people will need it? So if you need a collar button there are millions of people needing it. Get up a collar button and get rich. Wherever there is a need there is a fortune." (Applause.) That very woman invented this snap-button. That woman can now go over the sea every Summer in her own yacht, and take her husband with her; and if he were dead she would have money enough left to buy a foreign Count, or Duke, or some such thing. (Loud laughter and applause.)

This Booklet contains WIT AND HUMOR, by Edwin Percy Whipple.

Number 341

Percy Whipple.

. Wit marries ideas, lying wide apart, by a sudden jerk of the understanding. . Wit exists by antipathy; humor by sympathy. Wit laughs at things; humor laughs with them. Wit lashes external appearances; . humor glides into the heart of its object, looks lovingly on the infirmities it detects, and represents the whole man. Wit is abrupt, darting, scornful, and tosses its analogies in your face; humor is slow and shy, insinuating its fun into your heart. Wit is negative, analytical, destructive; humor is creative. . Wit, when earnest, has the earnestness of passion seeking to destroy; humor has the earnestness of affection, and would lift up what is seemingly low into our charity and love. Wit, bright, rapid and blasting as the lightning, flashes, strikes and vanishes in an instant; humor, warm and all-embracing as the sunshine, bathes its object in a genial and abiding light. . Old Dr. Fuller's remark, that a Negro is "the image of God cut in ebony" is humorous; Horace Smith's inversion of it that the taskmaster is "the image of the devil cut in ivory" is witty.

Booklet Number **307** 

This Booklet contains KEYS TO SUCCESS, by Edward W. Bok.

Every young man who is striving to succeed must put success in its rightful, simple place. To carry to a successful termination what one starts to do is what success really is and means. The correct definition of success is accomplishment. Hard work must become a habit before any degree of success whatever is attained. The success most highly regarded in the business world is that which is won on conservative lines. Thoroughness is the surest key to success in business. When a young man overlooks the small things, or thinks they are not important enough to do them well and thoroughly, he leaves out of his calculations one of the most important elements of success. No town is too small for success. A man's success never depends on the place in which he lives; it depends on the man.

Please indicate your choice of Booklets on this corner, then cut it off and forward to us. The Booklet will be mailed promptly. JOHN D. MORRIS & COMPANY, ISO1 Chestnut St. Philadelphia, Pa. Name..... Mail Address .....

[Am. 2].....

John D. Morris & COMPANY, Publishers, Philadelphia, Pa.



APPLETON'S EXPERIENCE

WHILE applications for admission to the Success Club have exceeded all expectations, membership is still open to Success subscribers and members of their families who show prompt interest in the unique insurance opportunity which our Club affords. Men, women and young people are eligible. The chance to obtain the best 20-year Endowment Policy in a great Insur-

ance Company on easy monthly deposits of \$5.00 or \$10.00 is altogether exceptional, but we have succeeded in arranging matters so that Club members can thus care for their first year's Premium without anxiety or strain. Is it any wonder that our mail-sack is well freighted? In order to encourage the taking of the best insurance by those who prize prudence and thrift and are ambitious to make the most of life, Mr. William W. Appleton, the well-known New York publisher, has consented to allow us to tell you about his Endowment investment and what happened. Bear in mind that it was in the same Company and on the same plan that has been selected as the most advantageous for members of the Success Club.

fr. Appleton is now 56. Twenty years ago, when he was 36, he took out a policy for \$25,000. Every year for twenty years he has deposited \$1,252 with the Company. The company is finished his financial journey, his policy is all "paid up," as we say, and the other day the Company said to him:

mpany said to him:

"Now, Mr. Appleton, the twenty years are gone and you are alive. This is what we will do with you in settlement of your policy.

Pirst, give you \$25,000 in cash NOW and an annual income of \$1,042 as long as you live: or, Second, give you \$38,615 in cash and close the transaction: or,

Second, give you \$60,800 of paid-up insurance, payable to your estate at death: or,

\*\*Pourth\*, if you don't want cash and don't want paid-up insurance we will give you an income of \$3,201 every year, as long as you live.''

We did not ask Mr. Appleton how he settled, but if he took all cash (\$38,615) he got his money back, every bit of it, with 3% per cent. compound interest, and

\*\*During all those twenty years his \$25,000 of first-class insurance did not cost him a single penny!

No Savings Bank or Government Bond proposition can equal this one for a minute. If you are accepted as a member of our Club your Policy will be like Mr. Appleton's, only smaller and secured on easy monthly deposits.

Membership in the Success Club is limited.

Members in Class A have Policies for \$1,000—requiring a deposit of only \$5.00 with application. Members in Class B have Policies for \$2,000, requiring a deposit of only \$10.00 with application. Members in Class C have Policies for larger amounts with proportionate monthly deposits.

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:

-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?

If other members of your family wish to apply for membership you may also answer the above questions in their behalf, giving names and addresses. While the Club offer remains open, this ought to be taken up as a family matter in every home where Success is a visitor. It is not unusual for us to receive several applications from one household. As the Club is rapidly forming you will do well to apply promptly. Address

SUCCESS Life-Insurance Club,

RICHARD WIGHTMAN, Secretary,

No. 104 University Building, New York.



## LEARN TO WRITE STORIES

### You Need Not

send the dollar now unless you wish to. We prefer that you write for the prospectus which contains the full synopsis of the subject and its subdivisions, together with testimonials from students we now have in all parts of the world.

## Upon Receipt of

the dollar fee, the Instruction Papers commence going to you at once.

## It Is Absolutely True

that the standard of the information and instruction contained in the 96 lessons could not be had from any other source for less than twenty times what you are asked to spend with us.

### We Can Give You

the most valuable information gleaned from every Department of the story-writing and publishing business.

# To get the Lessons We require no work—no canvassing and no further expense to you of any kind.

### We Don't Want

your money till you write and give us a chance to explain to you how we can afford to give you all this valuable instruction for so small an amount of money.

## Ninety-Six Lessons

in ALL will be sent to students in our Short Story Course.

### WE ALSO TEACH

on the same plan and at the same price the following subjects

By Mail at Your Home

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.

### These Lessons Contain

the practical knowledge gained by our staff of writers and editors during fifteen years of actual study, research and practice in storywriting and as editors and publishers of successful books and magazines covering the same period of time.

## Your Dollar

will bring you even more than we have told you about in this advertisement.

WE ARE IN A POSITION TO BUY AND PRINT THE SATISFACTORY WORK OF OUR STUDENTS.

A. P. Gardiner Publishing Co.,

Department A, - - 320 Broadway, New York.

## IN A BUSINESS NOW Invest \$10. AMOUNTING TO SI,222,000 A YEAR

Here is an opportunity for people of moderate means to share in the immense profits of an old established business. And it can be done on the easy saving plan of \$10 down and \$10 a month for nine months. This makes it possible for readers of SUCCESS magazine to take immediate advantage of this exceptional offer. Read this page carefully. It presents the best opportunity ever offered the readers of this magazine.

### The Company.

The Company.

The James Dunlap Carpet Company, 56th Street and Lancaster Avenue, Philadelphia, is incorporated under the laws of the State of Pennsylvania, with an authorized capital of one million dollars, divided into ten thousand shares of \$100 each. The shares are full-paid and non-assessable. There are no preferred shares. All shareholders, big and little, receiving the same percentage of profits. The officers of this Company are: James Dunlap, President; William Davidson, Vice-President; Joseph Hamilton, Secretary and Treasurer, and Ambrose Higgins, Esq., Counsel.

### A Wonderful Record.

A Wonderful Record.

The Company was started nine years ago and now manufactures and sells more than one million dollars worth of carpets 2 year. Most of the business is with the very largest and best department stores in New York, Chicago, Philadelphia, St. Louis, Boston. Baltimore, and all the best cities. No other customers are as desirable. By dealing so largely with these great houses, this Company is enabled to get very large contracts many months in advance of the dates of shipment, thus enabling the Company to buy raw materials in great quantities and to the best advantage. The growth of the business has been phenomenal.

In	1804	the	business wa	s \$63.831
			business was	
ln	1896	the	business was	
ln	1897	the	business wa	
al	1898	the	business wa	s \$399,000
ln	1899	the	business wa	\$651,000
ln	1900	the	business wa	s \$872,000
			business wa	
ln	1902	the	business wa	5 \$1.222.000

I hereby certify that the abeve figures are correct.

WALTER SCOTT.
Cashier of the Tenth National Bank and Treasurer of the Columbia Avenue Trust Co.

And the net profits on this business have averaged 25% on the money invested.

each. There is no discount for all cash down. The purpose of selling this stock is to immediately purchase three additional plants on which the Company now holds valuable options. Two of these are large moneymaking carpet mills, the other is a complete spinning plant. By consolidating these plants with the present large mill, the expense of manufacturing and marketing the goods will greatly diminish and the net profits of the business will increase proportionately. A great many shares have been sold to Philadelphia capitalists but the company has decided to reserve 2,000 shares to be sold exclusively to investors throughout the country. A portion of the 2,000 shares is offered to the readers of each of the several leading magazines. You will, therefore, have to send in your subscription without delay in order to be sure of your share. It is hardly necessary to explain that the object in selling to a large number of small investors is to have thousands of people interested in and talking about Dunlap carpets. No other advertising costs so little and is worth so much. Every stock holder is likely to buy Dunlap carpets and rugs and to advise his friends to do so. To let all of the shares go to Philadelphia capitalists would be much easier and quicker (involving comparatively little bookkeeping) but, under the circumstances it would not be good business to do so.

holders to draw no dividends, and use all the profits for extending the business, it would just take four years to raise the \$500,000 necessary for this consolidation of interests. By allowing the public to share in the business, the Company can make the consolidation at once. Then at the end of four years they will not only have one of the largest carpet plants in the world, but will have made, even at the present rate of earnings. \$800,000 additional profits to be divided among the shareholders. That is the very good reason why you now have an opportunity of securing a share in this very profitable business.

### \$4,000 a Day.

And the net profits on this business have averaged 25% on the money invested.

A Magnificent Plant.

The Company pays no rent. It has paid \$20,304 for ground and buildings. Most of the buildings are one-story, with skylights. This arrangement affords the air and light essential to the maximum efficiency on the part of the employees.

The Company owns patents on a number of exceedingly valuable labor-saving devices which are not in use in any other factory in the world. This is one of the many reasons may be president Dunlap.

In addition to the real estate, the Company has machinery which cost \$216,000, and thousands of dollars' worth of carpets and raw materials are at all times kept on hand. Every dollar invested is secured by a full shares? If it is making so much money, why dosen't it use the profits to buy the new mills? The Company's Plans.

A few weeks ago the Company placed 5,000 shares is offered to the readers of each of the several leading magazines who magazine who magazine who wants a share in this business could come to be sure of your share. It is hardly necessary to be sure of your



## 25% Guaranteed Increase

\$10 now, and \$10 a month for nine months, buys a \$100 share in this Company. If at the end of one year the \$100 share is not worth at least \$125, based on the price at which stock is then selling, I will refund all the money you have paid in with 6% interest added. If you should die before you have made all the payments, your heirs will be given the share without further cost. If you should be sick or lose employment, you will not forfeit what you have paid. You take no risk.

### 10 Reasons Why You Should Invest \$10.

rst—Carpets are as staple as wheat.

2nd—This is not a "prospect" or a "maybe." It is a full-fledged business that has been making money—more every year—for nine years.

3rd—You can come or have a nearby friend or acquaintance come and go through the mill and make any kind of an investigation you desire.

4th—Every dollar you invest will be secured by a full dollar's worth of actual tangible assets.

5th—The shares are full paid and non assessable.

6th—There are no preferred shares. All shareholders draw the same percentage of profit.

7th—Your money will begin to share in the profits the minute it is received. Quarterly dividends of 3% (12% a year) are being paid regularly January 1st, April 1st, July 1st, and October 1st.

8th—You will share in the surplus, which is the difference between the 12% paid in dividends and the net earnings which now amount to 25% and which will greatly increase after the consolidation of the four mills.

9th—Your will share in the increase in the value of your share. This increase is bound to occur as soon as the mills are consolidated, and it will keep on increasing as the profits of the business increase. You are guaranteed a 25% increase the first year.

10th—This offer is made to you through your favorite magazine—one of the most reliable and substantial publications in the world.

Make Check, Draft, or Money Order Payable to Columbia Avenue Trust Co., Philadelphia, and Mail to

## W. M. Ostrander,

Suite 1410 North American Building, Philadelphia

## Send Coupon at Once

HOW As there are but a few hundred shares offered to over a million and a half readers of Success, you can readily see that to be sure of getting your share you will have to act promptly. Send OSTRANDER. in \$10 at once and be sure of your share. Then you can make any investigation Suite 1410 you see fit, and if you find that this North American Building business is misrepresented in any Philadelphia. way whatever, your \$10 will be promptly returned. Could any offer be fairer? Sit Enclosed find \$10, as first payment on a share right down now and send \$10. You will in the James Dunlap Carpet never regret it. Co. I agree to pay the balance in will be the best nine monthly payments of \$10 each. investment cus vou ever made. our; Name Do It FILL Address

### WHY STOCKS ARE OFFERED THE PUBLIC.

Here are common questions:

1st—Why is it necessary to offer any promising stock for general subscription?

2nd—Why do not local capitalists secure the entire issue of a stock which promises large profits?

3rd—Why is a company willing to dispose of any interest in an industry which is earning, or about to earn, large dividends?

dividends?

These questions are familiar to every stock broker.

They seem reasonable on their face yet, in fact, they are unreasonable and illogical.

Would you ask your grocer, when he asks you to buy sugar or flour in anticipation of an advance, why he does not hold it himself, and make the profit?

Would you ask your coal dealer, when he advises you to lay in your winter supply in summer, because it is cheaper, why he does not hold it himself and make the profit?

Certainly not, for the very good and sufficient reason that

neither would be likely to have sufficient capital for the purpose and, if the advice were not acted upon, neither you nor the dealer would be benefited.

Industrial stocks are offered to the general public when the individual, or the company, has not sufficient capital with which to operate.

It is a common mistake to suppose that the wealthy people of any community—even the multi-millionaires—can at any time furnish unlimited funds.

Their money is at all times mostly invested and, no matter how good an opportunity may turn up, only a small percentage of them are ready to take advantage of it.

Only a few months ago the British Government came to New York City to raise \$50.000,000 on a bond issue. These bonds are a good investment, yet the government came here for money. The bonds of a prosperous town or city may be gilt-edged, yet they are placed in outside money markets.

The Pennsylvania railroad is an excellent investment, yet

markets.
The Pennsylvania railroad is an excellent investment, yet

not one-fifth of its stock is owned in Pennsylvania. The New York Central and Hudson River railroad securities are as staple as government bonds, yet the recent inventory of the estate of Cornelius Vanderbill showed that he owned less than one-fiftieth of its stock.

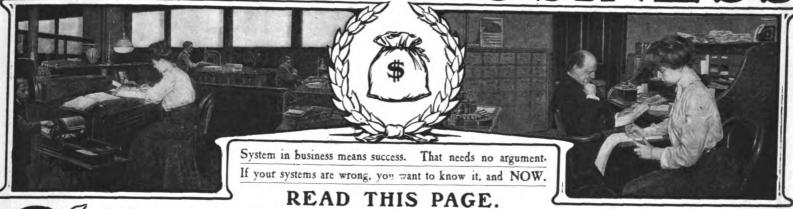
Standard Oil Company stock is selling at nearly \$800 per share on the curb. It is not even a listed security, yet it paid 28 per cent. dividend last year, and John D. Rockefeller owns less than one-third of the stock of the company that he originated.

Stock was sold at the inception of these companies, and the thousands and tens of thousands of investors made the greatest share of the profits by becoming purchasers. Nothing of magnitude in local enterprises ever proves a success without the aid of outside capital.

Without this division of interest, through the medium of capitalization, there could be none of the colossal enterprises which now seem almost as essential to our welfare as the Government itself.



TF.M in BUSINESS



We tell you here of methods that are new-practical methods proven so by actual test.

These systems have helped other bright business and professional men. They will just so surely help you

Here are ways to rid your business of mistakes and bothersome tails and overtime. Won't you read this page?

Old fashioned bound books for accounts are impractical and expensive. Loose leaf books allow of arrangement, rearrangement and expansion.

They save time, for the yearly or semi-yearly opening of new books is done away with. They are self indexing. No outside index is required.

The JONES LOOSE LEAF BOOKS have every advantage of any loose leaf book and more—absolute alignment of the leaves—a strong binder in which the leaves cannot move a hair's breadth.

Every progressive business man should read Catalog 1. It explains JONES LOOSE LEAF LEDGERS and how you can use them in your business.

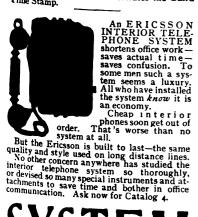


Every man who conducts correspondence is interested in the question "Which is the best typewriter?" There are twenty-five substantial reasons why the OLIVER TYPE-WRITER is. So phenomenally successful has this machine become that it has proven its unqualified right to the title "The Standard Visible Writer," and the business world has decided that its adoption increases quantity, improves quality and reduces expense. Strong claims—but easily proven. The wide range of the Oliver Typewriter's usefulness makes it easy to adopt systems heretofore impracticable except with the pen. Catalog 2 explains in detail.

Time is money. This is particularly true in the commercial world, BAIRD'S No. 12 TIME STAMP makes an absolutely accurate record for every purpose where time counts.

The receipt of correspondence, job time, the arrival and departure of employes and in countless other cases time is measured to the minute by this—the only durable time stamp.

It is made of the finest materials, with finely polished steel bearings. The clock movement being in an entirely separate compartment from the stamping mechanism, is unaffected by the hammer action. The price is remarkably low. Catalog 3 describes and illustrates the Baird Time Stamp.



549 Marquette Bldg., Chicago

Some business men are prejudiced against fountain pens. And the same prejudice has kept them from knowing how great a saving WATERMAN'S IDEAL FOUNTAIN PENS would make in their office work.



In addition to the popular recognition accorded the Waterman Pen, it has received endorsement and highest commendation from experts in all parts of the world. The most complete and specific expert statement of the merits of this pen is shown in a diploma awarded for superiority at the World's Columbian Exposition, at Chicago, 1893, It reads:—

Award for specific points of excellence, which are as follows:—

1st. Positive excellence of materials used throughout.

2nd. Excellent workmanship.

3rd. Superior excellence of action of feed.

4th. Writes the moment the pen touches the paper.

5th. Does n't overflow or skip.

6th. Simple in construction.

7th. Very cleanly.

Catalog 5 tells all about Waterman's Ideal.

7th. Very cleanly.

Catalog 5 tells all about Waterman's Ideal
Fountain Pens and of the special pens made
for use in the various departments of modern
office work. Ask for the catalog and particularly about the special pens for manifolding.

No office is considered complete without an EDISON MIMEOGRAPH.

In these days of commercial competition, there is no surer, quicker or cheaper way of quickening business than by employing the many means offered by this valuable machine.

Mail order houses use Mimeograph letters in following up inquiries—manufacturing and wholesale houses in circularizing prospective and actual customers—retail stores in announcing sales and special offers—brokers in notifying clients of price changes—railroad and public officials in issuing orders.

There is some place in almost any business where an Edison Mimeograph will save time and money. Perhaps you see no use for it in your business. Nine times out of ten you will after you have read the catalogue and understand just what the Mimeograph will do.



The Mimeograph makes practically any number of copies from one original written on a writing machine or by hand.

It is not expensive, and will save its cost many times in the course of a year. It can be successfully used with any standard make of writing machine.

The Mimeograph is a most successful "Silent Salesman" and as a business getting proposition it is unequalled. It solves the problem of imitating typewritten personal letters.

Catalog 6 thoroughly describes it. It will

Catalog 6 thoroughly describes it. It will pay you well to read it. So simply sign the coupon on the corner of this advertisement.

You can learn all any one can possibly tell you about system and business methods. Simply read SYSTEM—a 90-page monthly magazine brimful of bright ideas and clever systems. No arguments, no theories—just facts. The actual experience of successful men who know.

Three months' trial subscription for 25c. But better still, send \$1.00 for a full year's stion and receive at once as a premium four interesting back issues for immediate readsteen numbers for \$1.00.

Simply wrap the dollar in a letter and mail it now. Nothing to gain by waiting or hesitating.

To get the most work from yourself or from your employees you must have the proper tools for every purpose.

Ask any manufacturer if that is not true.

There are desks that save time, and chairs that save backache. Economies you should know about. They are all a part of system.

THE ADDRESSOGRAPH is as necessary to a modern office as steam to an engine. With it an office boy can do in one hour what it formerly took ten clerks two hours to do. The address is neat, business-like, in exact imitation of typewriting.

It not only addresses envelopes but also fills in names on duplicate letters, prints names and addresses on shipping tags, pay envelopes, time tickets, monthly statements, etc.

It also has an attachment with which customers' names can be printed on loose leaf systems at a speed of 500 names in five minutes, all accurately spaced.

Mail order houses have their lists of names arranged for the Addressograph and kept by dates or territories so that printed matter to any special lists desired may be sent out quickly.

Business houses even with small lists of customers and prospective buyers find that it saves time and money to have their lists ready for the Addressograph.

There is at least one place in your business for the Addressograph.

Catalog 7 describes the Addressograph.

THE COM-MER CLAAL



THE COM-MERCIAL GRAPHO-PHONE saves time for busy men. With it you dictate in privacy —and just when

master of your own time. It has no office hours and does not object to working overtime. Never becomes tired or ill, is always cheerful and willing as well as efficient. Compare this with the old method of wasting time by dictating to a stenographer. It saves 50% of your time and the typewriter can do four times as much work. It is employed by many of the largest commercial institutions in the world. Catalog 8 tells how it works, its advantages, economy and convenience.

No matter what you want to file—information, papers, samples, documents—there is a Shaw-Walker way to do it. And that way is the best way because it is the most simple.

Shaw-Walker card systems are better than books—Shaw-Walker vertical letter files better than flat sheet cabinets—Shaw-Walker sectional bookcases better than solid ones. All are built in sections so they will grow as your business grows.

Never too much space—never too little. Begin your filing system with exactly the capacity required at the time. As more space is needed simply add more sections.

Yet the cabinet will

Yet the cabinet will be always harmoni-ous in design and fin-ish no matter at what ish no matter at what intervals the sections are bought. No mat-ter how often you move or change the sections can always be arranged to fit varying wall or floor space.

space.
Send to-day for
Catalog rc. It tells all
about SHAW-WALKER SYSTEMS.
The book is concise, terse, yet complete.
Costs the Shaw-Walker Company 3&c. to send
it, but they will do so gladly if you simply sign
the coupon on the corner of this advertisement.

Save time in keeping labor costs in the factory. If the work-men write down their own time on jobs more than twenty per cent. of the records are wrong. And the writing takes time.

With a "time recorder" it is still necessary to subtract the "in" record from the "out" record.

But in the CAL-CULAGRAPH the cochanically subtracted in the contraction.

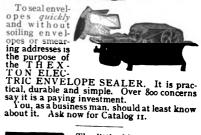
But in the CAL-CULAGRAPH the commencing time is mechanically subtracted from the finishing time and the printed record shows the number of hours and minutes the man worked, and without error or mistake.

This is one of many ways in which a Calculagraph saves time—and therefore money—in factories and business houses. Fill out the coupon and get Catalog 9.



Postal scales are necessities—not luxuries.
They save trouble—awkward explanations—offended customers.
More, they save their actual cost many times over in postage stamps saved.
And the PEL OUZE

over in postage stamps saved.
And the PELOUZE POSTAL SCALE saves time. No postal laws are needed. The dial tells everything. The scale is absolutely accurate. You may think you do not need a Pelouze scale. Then you do need to read Catalog 10. It will tell you more about postal scales than you ever thought possible. Ask for it on the coupon. Cut down your stamp bill.





The little things in an office sometimes save the most time, labor and money. The best ideas in RUBBER STAMPS, NUMBERING MACHINES and kindred articles are described in Catalog 12. New uses for Rubber Stamps are being are being discovered almost daily. If you send for this catalog you will receive the latest and most practiced ideas.

To CHICAGO.

Please send, without goar to compare the some the some time.

TERO OF THIS COUPON Please send, without cost to me, the catalogs checked in the list following:

... Catalog 1
... Catalog 2
... Catalog 2
... Catalog 3
... Catalog 4
Catalog 5
... Catalog 9
Catalog 6
... Catalog 10
... Catalog 11
... Catalog 9
... Catalog 12

Digitized by Google

## THE NEW KIND

OF REAL ESTATE SERVICE

If you want to buy or seli any kind of Real Estate (or Business) in any section of the United States, you surely want the kind of service I offer you—the new kind the kind that has enabled me to build up the largest Real Estate Business in the world in less than seven years.

T DOESN'T matter whether you want to buy or whether you want to all and the sall an whether you want to sell any kind of real estate or business in any section of the country, I can give you the kind of service that means to you a great saving of time, trouble and money. Generally speaking, my success is proof of my ability—but I want to give you proof of my ability to sell your property, if you want to sell, or to promptly fill your requirements if you want to buy. If you think there is any reason why I am not able to do just what I say I can do, I want you to write and tell me exactly what you think. I want to be perfectly frank with you in regard to every detail of my business, but I can't be unless you are perfectly frank with me. If I find, upon investigation, that there is some special reason why I cannot handle your property satisfactorily, I will tell you so; or if I find that the kind of property you want to buy cannot be obtained at the price you want to pay, I will promptly tell you that. I believe in giving the best possible service in the shortest possible time. This is the secret of my success. Will you let me serve you? If you want to sell, fill out the left-hand blank on this page and mail it to me to-day. I will then tell you exactly what I can do for you, and how and why I can do it. If you want to buy, fill out and mail to me the right-hand blank. I will then send you a list of properties which I think will fill your requirements.



If You Want to BUY, Fill Out, Cut Out,

## W. M. OSTRANDER,

Building, Philadelphia. Suite 1410 North American

Offices in Fourteen Cities, from Boston to San Francisco.

If	You	Wan	t to	SELL,	Fill	Out,	Cut	Out
	and	Mail	this	Coupor	1 to	me 7	Γo-Da	ıy.

and Mail this Coupon to me To-Day.	and Mail this Coupon to me To-Day.		
	1903		
W. M. OSTRANDER, 1410 North American Bldg., Philadelphia.	W. M. OSTRANDER, 1410 North American Bldg., Philadelphia.		
Please send without cost to me, a plan for finding a cash buyer for my prop-	With a view of buying, I desire information about properties which corre-		
erty which consists of	spond approximately with the following specifications:		
	Kind of property		
in the town or city of	SizeState		
County of	City or County or part of State preferred		
and which I desire to sell for \$	The price must be between \$and \$		
The plan is to be based upon the following brief description of the property:	I will paydown, and the balance		
Name.	Name		
Address	Address		
1			