

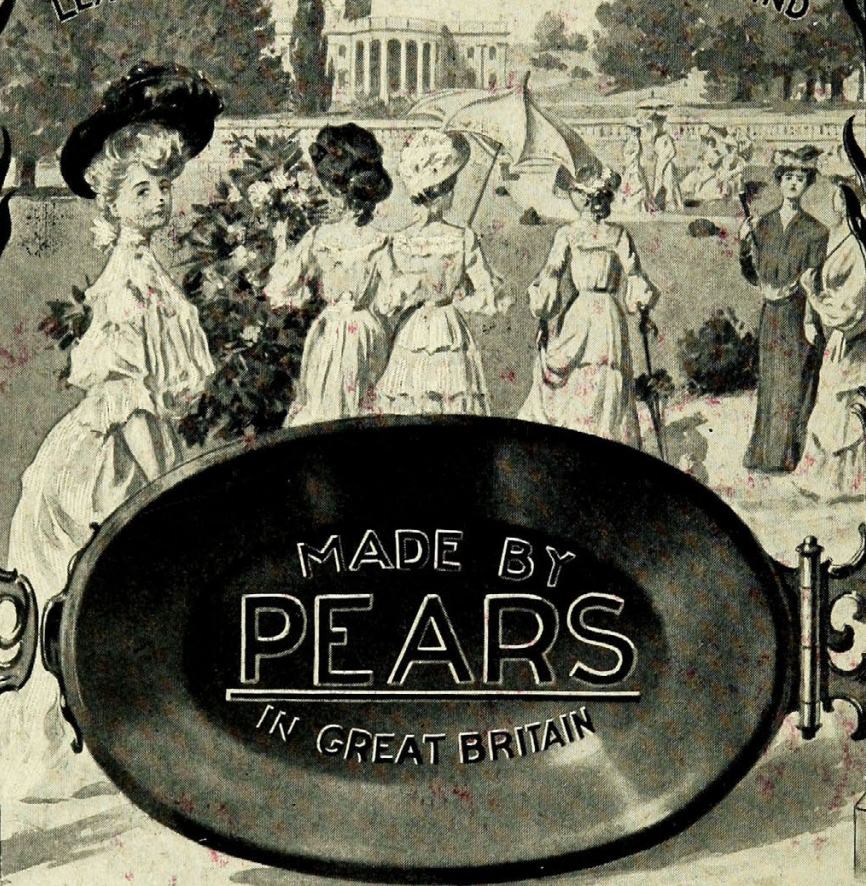
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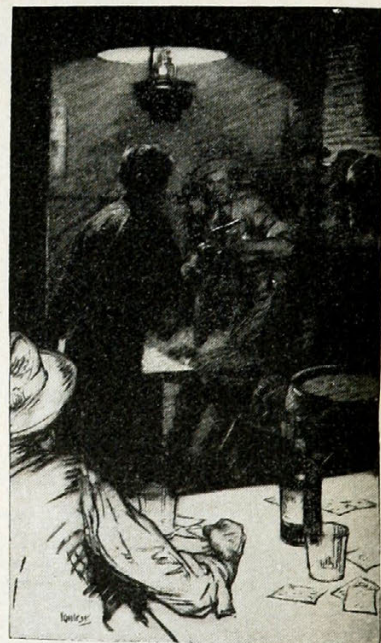
LINCOLN STEFFENS now tells the story of New Jersey's Trust Making Industry: the men who made it and whom it has "made," how lucrative it is to Jersey, how costly to Jerseymen. States Mr. Steffens will turn to, soon, are: Ohio, Iowa, California, Kentucky, a state in the Northwest, Connecticut and New York.



Drawing by Reginald Birch for
"Charles Stuart and the
Burglar."

Reginald Birch has drawings in color illustrating "Charles Stuart and the Burglar." This little boy of May Kelsey Champion's creation is an old acquaintance of McClure's readers. Author and artist could not more happily agree.

"Pardners," the title story of a volume of Rex E. Beach's tales of the Klondike (to be published next month), appears in this number. Dramatically funny, the story is told with genuine feeling.



Drawing by F. Walter Taylor for "Pardners."

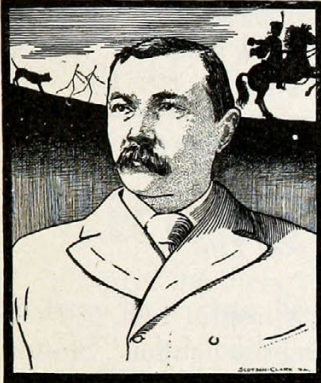
Hans, the wonderful horse, who reads and spells, and whose feats have put all Germany in a controversy, will be told about by Edward C. Heyn.

There are besides: Will Payne's non-partisan love story, "We're All So Much Alike;" Percival Gibbon's, "The Second Mate;" "Paul's Case," by Willa Cather; and "The Marriage Morn," by Ethel Turner, illustrated by F. Y. Cory. "Colonel Lumpkin" explains the little game of franchise grabbing in "How Westport Got Three-Cent Fares." Articles by Samuel E. Moffett and others.

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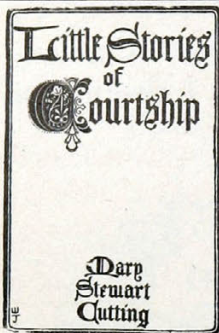
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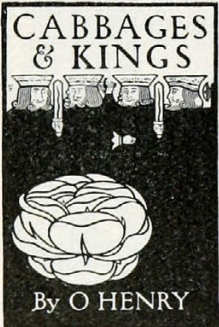
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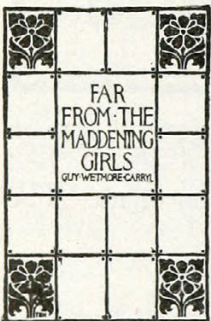
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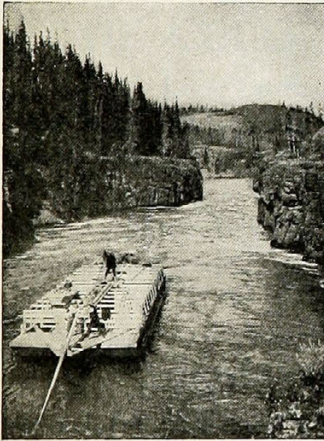
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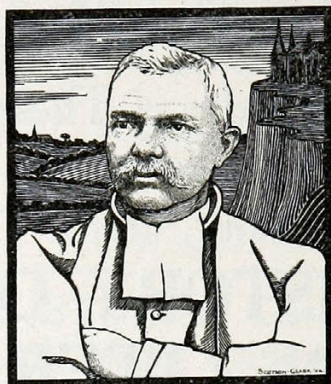
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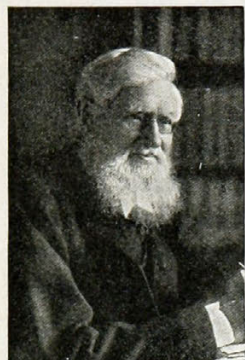
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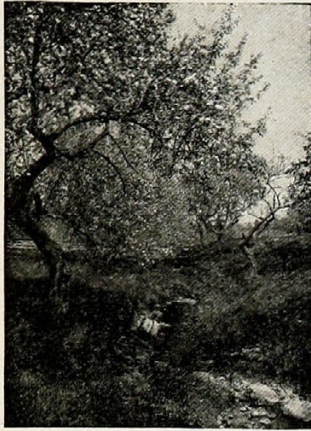


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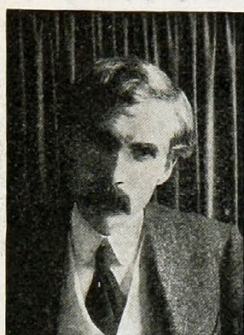
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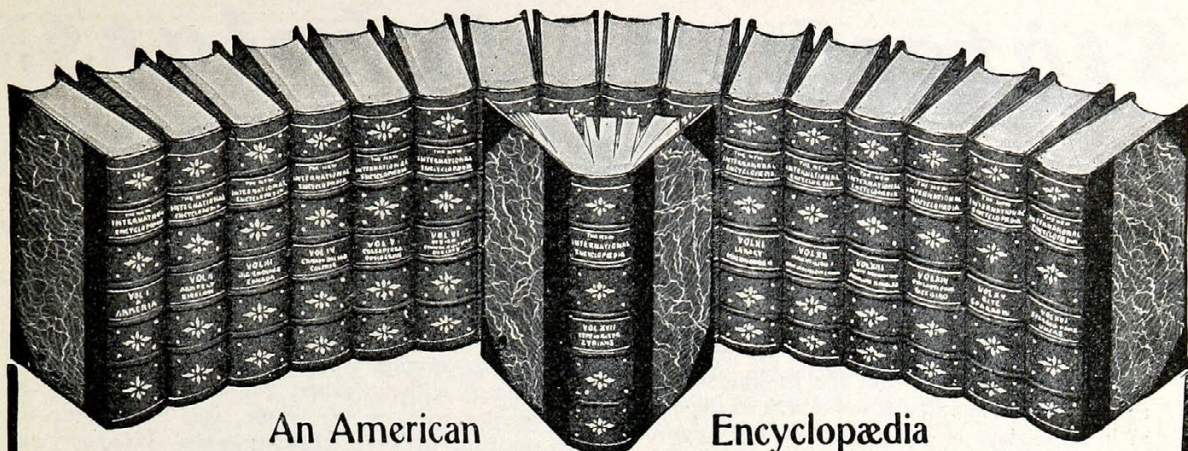
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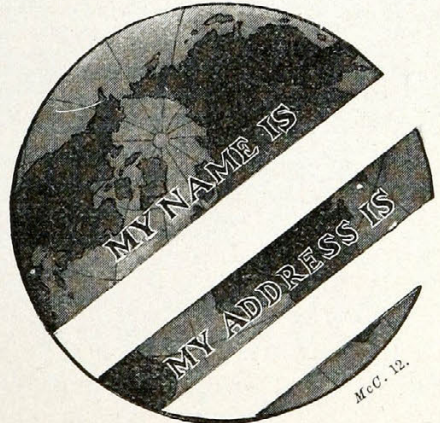
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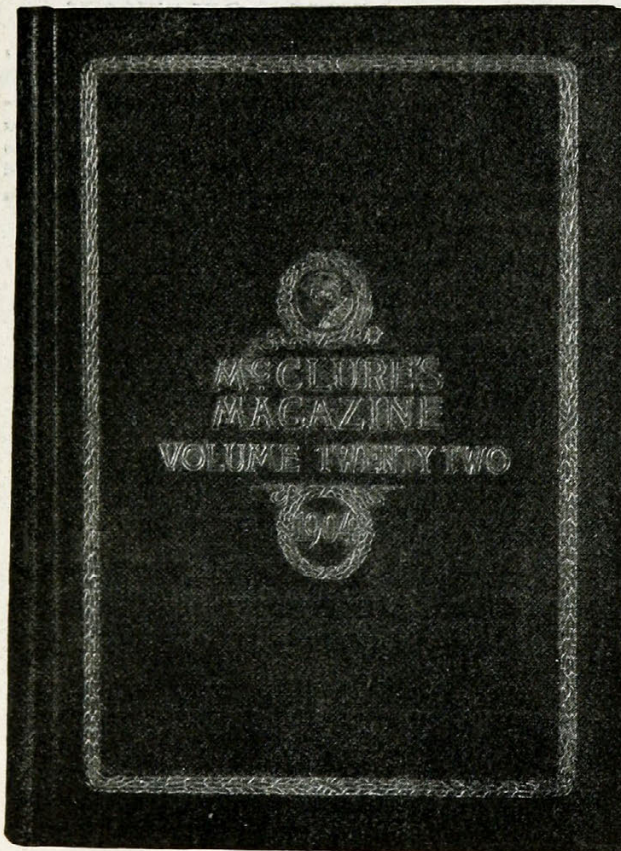
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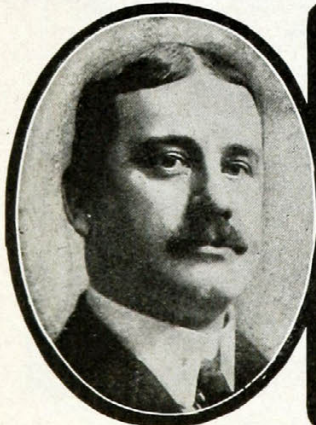
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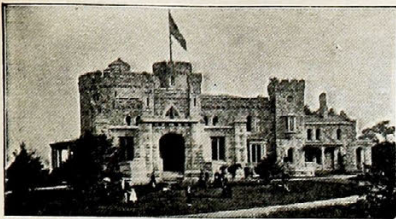


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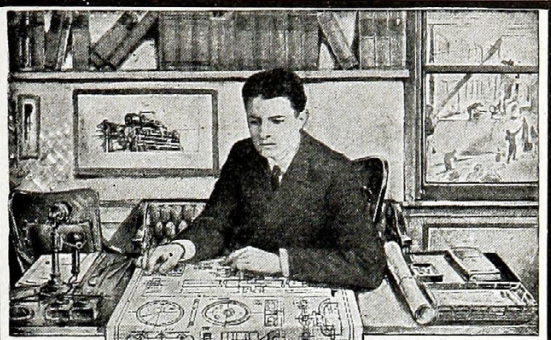
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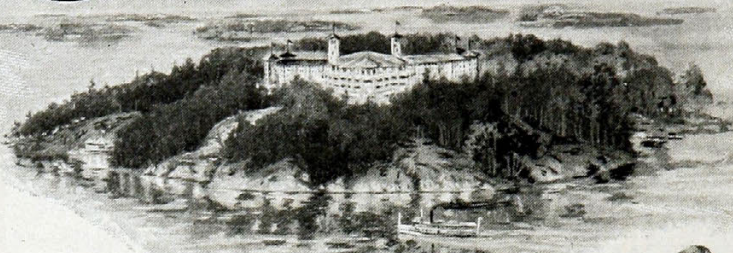
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To the Principal Seaside Resorts of Germany, England, Spain and France from Hamburg June 5th. 15 days, \$135 and up.

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Same as third cruise leaving Hamburg July 18th. 21 days, \$200 and up.

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Other trips on June 22d to Imperial Yacht Races at Kiel.

Special two weeks cruises to Norway from Hamburg June 2d, July 2d and 17th, August 2d and 17th. 14 days, \$56.25 and up.



While Abroad Join one of these Cruises at Hamburg

Affording one a splendid opportunity to spend a few weeks among the Fjords and Mountains of Norway at the time of the year when conditions are most favorable.

Through Rates, including transportation across the Atlantic, quoted on application.

All these cruises are made by the twin-screw cruising steamships, "Prinzessin Victoria Luise," "Moltke," "Hamburg," "Meteor," which assure the tourist all the comforts that a modern steamship can command.

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37 BROADWAY, NEW YORK

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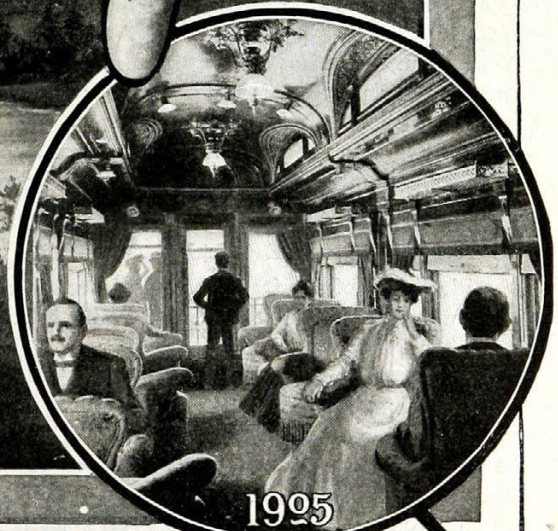
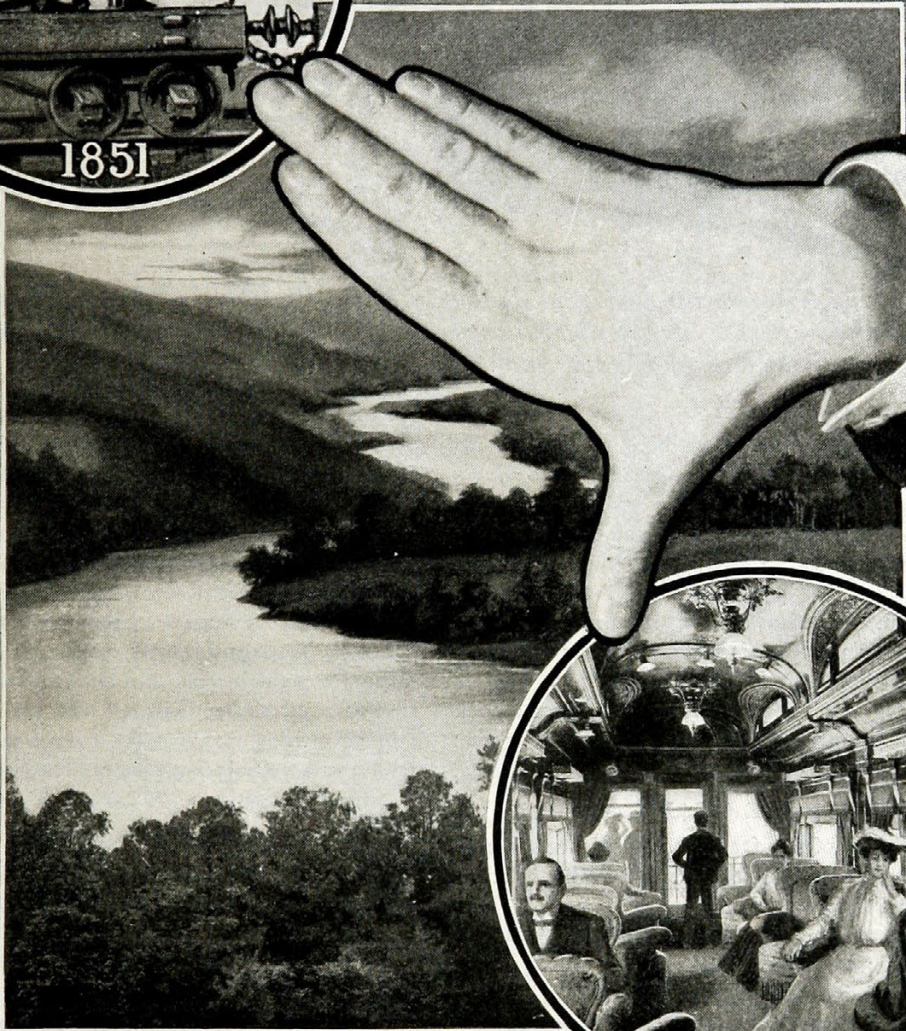
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A Span of 50 Years



Daniel Webster and the Erie

WHEN Daniel Webster, in company with President Fillmore, first rode over the "Picturesque Erie," in 1851, it is recorded that the great statesman insisted on riding on an open platform car, seated in a large, easy rocking chair, in order that he might better view the magnificent scenery.

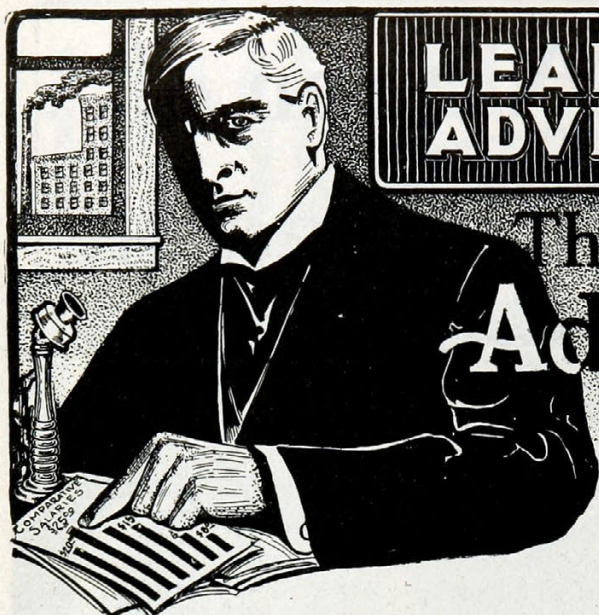
SEEN to-day through plate-glass windows of cars which afford every conceivable luxury, these same glorious glimpses lose none of their effectiveness.

Direct route to Buffalo, Cleveland, Cincinnati and Chicago

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LEARN TO WRITE ADVERTISEMENTS

There is a Fortune in Advertising For You

BY Edward T. Page

No one can look upon the marvelous work done by the Page-Davis School and not become enthusiastic. Such a list of employed students is prima facie evidence of the opportunity for the man who will study advertising.

C. N. GILLETT,

First National Bank of Chicago.

YOUR opportunities for making money and for congenial employment are greater in the advertising business than in any other vocation on earth. This is because there is no other business in which the salaries are so high, or the lines of activity so varied.

Where you succeed as a clerk, stenographer, salesman, etc., to the extent of earning a salary of \$15.00 a week, you should be able to earn \$25.00 a week as an advertising man; if you are earning \$25.00 a week in your present position, as an advertisement writer you should be worth \$40.00 a week; and so on up the scale.

INCOMES MORE THAN DOUBLED

An illustration of this fact is the experience of Lester Taylor who was drawing the average clerk's salary in the little town of Kewanee, Ill., when he began studying with us. He is now advertising manager for Sanger Brothers, who operate department stores in the principal cities of Texas, with an income, it is needless to add, many times as large as his former salary. Another substantial evidence of rapid improvement through study with us, is Vernon H. Peck who was only a stenographer; now he is advertising manager for a large manufacturing firm in Los Angeles. Arthur F. Rohn, was a salesman, before we educated him for this

business. He got immediately into a splendid position as advertising manager for a large proprietary medicine concern, of Boston. And then there is Mr. R. I. Tucker of Rochester, New York, a newspaper man whom we qualified to do advertisement writing; his salary as assistant manager of the Rochester Evening Times, is more than double what it was when reporter on the same paper.

Mr. A. W. Armstrong of Seattle, Washington, was earning a good income, but desiring to do still better, studied advertisement writing, with the result that he is now advertising manager for a large dry goods house with a salary far in advance of what he earned before taking up this study.

BUILDING UP A BUSINESS

I can tell you also of hundreds of men in business for themselves who have been able largely to increase their business through a knowledge of advertising gained in our school. I might go on and enumerate numbers of such cases, for we issue every month a long list of the names of men and women who have stepped into excellent positions through studying advertisement writing with us. They represent every line, from factory hands to financiers; but the point, I think, is evident. The same amount of brain power, ability, and energy commands a better income in the



This Scale Shows the Advertiser's Advantage.

advertising business than anywhere else. Salaries are higher and the possibilities greater.

I think this homely comparison will make present conditions plain to you: A man holds a small lighted match between his fingers; with the slightest breath he can extinguish it forever, but should he feed the small flame, it will spread and spread till it shall become a power beyond control. And so it is with you to-day holding between your fingers, as it were, this little spark of encouragement which can be snuffed out by a mere passing thought, or which if you will, may be made to grow into a great future by feeding it with the desire to know all about this vital force in the business world.

Everyone of the hundreds of employed graduates of the Page-Davis School can look back and see where he held in his own grasp, his future success. It requires only a little encouragement to start the germ of success working within you. Give it a chance.

You may be under the impression that an advertising man is a born genius, like the poet, who lives fairly comfortably from the poems he writes, but could not earn a living at any practical work. You never made a greater mistake in your life. The truth is that the man who makes a success in advertisement writing is the one who studies this profession in the same spirit that he would add a new machine to his factory, should he see the necessity of doing so, in order to keep up with his competitor or a little ahead of him.

THE MAN WHO SUCCEEDS

The advertising department is an improvement added to modern business equipment. The man who recognizes this requirement is the man who succeeds. The progressive business man realizes that he can no more hope to keep at the front in the face of competition, without this essential equipment, than the shoemaker can compete with modern factories and continue to make his shoes by hand, putting them together with wooden pegs.

The success of our graduates is positive proof of the practicability of our instruction. The exact method employed is of no importance to you so long as it produces results. This point is illustrated by a conversation I had recently with a young man. He asked me if the knowledge gained in the Page-Davis course of



This is a photographic reproduction of a list of our successful students, which we issue monthly. It proves beyond all question the practicability of Page-Davis instruction. It shows how Page-Davis students put their instruction to practical use. We will send you on request the original of this list of names and supply you with new names each month thereafter.



instruction could be applied to actual business experience. In reply, I handed him several long lists of names of Page-Davis men and women who are now practically applying their instruction every day of their lives. Like all people who examine these remarkable lists, he became most enthusiastic over this substantial evidence of the value of Page-Davis training, and was eager to know our methods.

THE DIAL-PLATE REGISTERS THE CORRECT TIME

"Young man" I said, taking out my watch. "You see this timepiece? I have carried it for ten years and I would not part with, for its weight in gold. It was purchased for the purpose of keeping time and it accomplishes this purpose. Now, it doesn't matter to me how it is put together, or how many jewels or wheels it contains, I am perfectly satisfied with the inside machinery because the dial-plate tells me it must be all right, as it always registers the correct time; and this is just the case with the course of instruction we offer you. That strip of paper you hold, on which is printed a list of our successful students, is the dial-plate which tells you that the machinery of the Page-Davis Company is working correctly; that it answers the purpose for which it was designed. You would no doubt, find it interesting to learn just how such notable results are accomplished, but after all, the point of vital interest to you is that they are accomplished."

And so it is with you to-day, looking upon this reproduced photograph of names of our successful students. The vital point to you is that Page-Davis men and women are successful and that we can and will do for you all we have done for them.

We will round out your education so perfectly that you should be capable of undertaking the highest class of advertisement writing, with compensation in proportion.

Write at once for our beautiful advertising book sent free together with our latest list of employed graduates, earning up to \$100 a week. You will be interested. You will find varied opportunities in this business fully explained

on page 19. You will also find much of special interest, which we can't go into here. Just enter your name on this coupon and address:

Page-Davis Co.

Address Either Office:

**90 Wabash Avenue
CHICAGO**

**150 Nassau Street
NEW YORK**

465

PAGE-DAVIS
COMPANY

Chicago or New York

Send me without cost
your prospectus and all
other information setting
forth a most profitable pro-
fession for a man to enter.

Name.....

Address.....

City..... State.....



Please mention McClure's when you write to advertisers.

McClure's—"The Marketplace of the World"

How many of the readers of McClure's have considered what really stamps it as a first-class magazine? Doubtless, you believe that its quality is fully shown in the editorial policy, in its articles, stories, poems, and pictures.

This is only part of the truth.

The advertising pages also form an index of character and illustrate the standing of a magazine. The advertising department of McClure's has the same sense of responsibility to the public as the editorial department.

The two are imbued with the same spirit. McClure's constantly refuses advertisements which do not conform to the tone of the magazine.

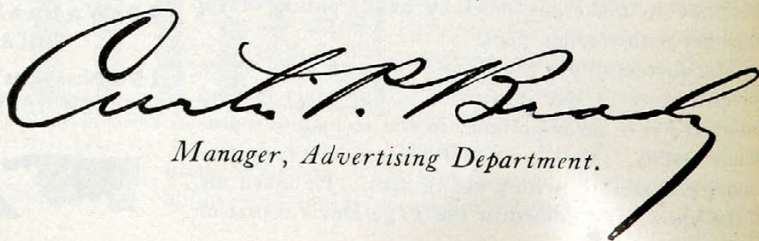
McClure's does not accept advertisements of intoxicating liquors, of get-rich-quick schemes, of gold, silver, rubber or oil stocks, of patent medicines, or anything of a medical character or of an objectionable appearance.

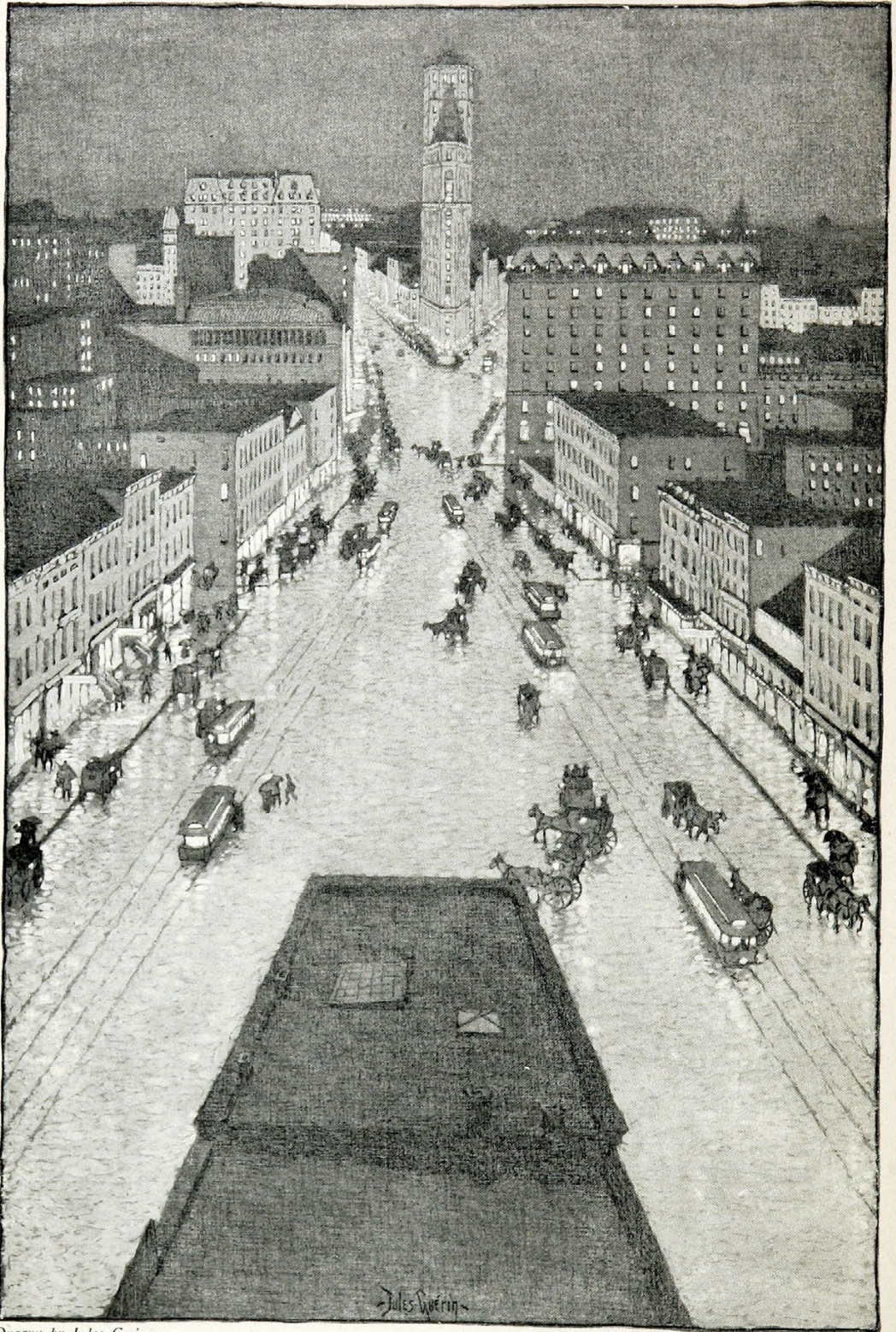
You do not see in McClure's any of those advertisements which are intended to make people think that they will get something for nothing.

It is not claimed that McClure's has succeeded in bringing about a millennium in the field of advertising, but it certainly deals only with such advertisers as are believed to be upright in fairly presenting the material advertised and in giving the purchaser the worth of his money.

The readers of McClure's therefore know that they can depend upon its advertisements; they constitute an army of shrewd and ready buyers, and McClure's brings to them offerings of the greatest manufacturers and merchants of everything desirable for life and happiness.

Hence, McClure's has been truly called "The Marketplace of the World."


Manager, Advertising Department.



Drawn by Jules Guérin

LONGACRE (TIMES) SQUARE

This part of the old Eden farm, which is the center of New York's hotel and theater district, is to-day worth in millions what it was in thousands when originally purchased by the Astors

McCLURE'S MAGAZINE

VOL. XXIV

APRIL, 1905

No. 6

THE ASTOR FORTUNE

BY

BURTON J. HENDRICK

ILLUSTRATED BY JULES GUÉRIN AND WITH PORTRAITS AND PHOTOGRAPHS



WE are accustomed to regard the great American fortunes as peculiarly the product of American genius and enterprise. We have an unbounded admiration for the aggressive leaders who have built our railroads, laid our telegraph and cable lines, and organized our manufacturing plants—an admiration based largely on the conviction that, in piling up riches for themselves, they unconsciously created the nation's wealth. Activity is so much the national watchword that we can hardly conceive of a great fortune accumulated by slow and easy stages, with no undue display of energy by its possessors. One of the largest American estates, however, is not an over-night growth; not the creation of dazzling enterprise or the green baize of Wall Street. It is the result of a century's savings, the product of the old-stocking school of finance. Its beneficiaries can lay claim to no great genius, except the genius, perhaps the rarest of all, of profiting by others' labor. They have contributed practically nothing to upbuilding the Republic, and yet few have reaped so richly from its growth.

The headquarters of the Astor estate is a two-story red brick building on Twenty-sixth Street, just west of Broadway. Its heavily barred windows are expressive of the policy of exclusiveness and silence which reign within. It is divided by a heavy par-

tition, the eastern half utilized by what may be called the Foreign, or English Department, the western by the American branch. Day after day files in a procession in every way typical of New York. At one time it is an unkempt Russian Jew from the East Side; at another a paragon of fashion from Fifth Avenue; at another a dapper business man from downtown. They come to lease fashionable residences or great business buildings, in many cases to pay over the counter their monthly tribute. Every morning arrives a mass of mail, from which the clerks collect a huge bulk of checks—the rent money for the thousands of Astor tenements, residences, hotels, office buildings, docks, and leased lands. Periodically a certain portion of this is sent up to Fifth Avenue and Sixty-sixth Street, where Mr. John Jacob Astor, fourth of that name, lives in state. How much it is few men except the recipient know, the Astors, above all, never talking of their wealth. According to the closest observers, however, it cannot be less than \$3,000,000 a year. Twice, if not three times that amount, is sent to Cliveden, Taplow, Bucks, England, where lives the greatest absentee landlord in the world, the present head of the Astor family. His one connecting link with his abjured country, and the one touch of sentiment in the Astor office, is a little back room, formerly the business headquarters of William Waldorf's father, the

third John Jacob. The desk is precisely as he left it when he died in 1890, and every morning, by the orders of his now British son, a cluster of fresh roses is placed upon it.

Most of the income obtained from their holdings, both John Jacob and William Waldorf reinvest in New York real estate. No such nonsense as university endowments, charity hospitals, people's institutes, or library chains for them. They have learned the lesson of the unearned increment too well.

Here, then, in the most democratic city of democratic America, is a great family, established on purely aristocratic lines. It has many branches — the Delanos, the Chanlers, the Careys, the Van Alens, the Wendels, and the rest — whose collective fortune cannot be far from \$450,000,000. The story of how this immense store was heaped up, and the forces contributing to it, should be one of the most suggestive chapters in American economic history. Ultimately it is based upon the foresight of one man — the first in a long line of American prophets who, unlike the seers of old, have translated their vision into substantial dollars and cents. This man, the ragged son of an idle German butcher, landed from the steerage at New York one hundred and twenty years ago. According to his great-grandson, William Waldorf, Johann Jakob Astor was descended from one Jean Jacques D'Astorga, a Spanish grandee of the twelfth century. Soon after his arrival in New York, however, he was a delivery boy for a German baker. "Yacob was nodding but a little paker poy," once remarked his sister, a Mrs. Ehringer, "und soldt pread und cake." With the main facts of his life most of us are familiar: how he made solitary trips through the unfrequented forests of New York State; how he bartered gold, beads and firearms with the Indians for furs; how he sent these to China in his own ships, bringing back cargoes of tea, for which the Americans of those days had a famous appetite. That he made a snug fortune is evident from the fact that, by 1800, he was living on the Broadway block where the Astor House now stands, with such neighbors as Rufus King, David Lydig, and John Rutherford; but Astor's ambitions reached far beyond this. About this time he made the discovery which has proved so profitable — that America was to be a great and populous country, and that New York was to be its capital. How best could he turn this suf-

ficiently obvious fact to his own advantage? Astor looked north from the City Common — now City Hall Park — and found his answer in the sweeping fields and forests and swamps of the Knickerbocker yeomanry. Not many years hence, he said, these neglected farms will be occupied by the houses and business buildings of a hard-working, rent-paying people. At present their owners, year after year, plant their corn and wheat and potatoes, altogether oblivious of the golden crop the future is to yield. Many of them are pinched for money; their great estates are heavily mortgaged; anyone so foolish as to buy would be a welcome deliverer. And after I have purchased them, what then? Simply sit down and wait. No anxiety, no sleepless nights, no work. Year after year the city will grow northward and gradually envelop these farms. It can make no progress without first coming to terms with those who then own them. If I should be that happy man, I would not even take the trouble to make my own improvements or put up my own buildings. A sharp-witted man could so manage matters that, in most cases he could even escape taxation. In ten, twenty, and thirty years the people will need the land badly enough to do these things themselves. Never was man given so splendid an opportunity to reap where others have sown.

And thus began the extended land purchases which have continued uninterruptedly to this day.

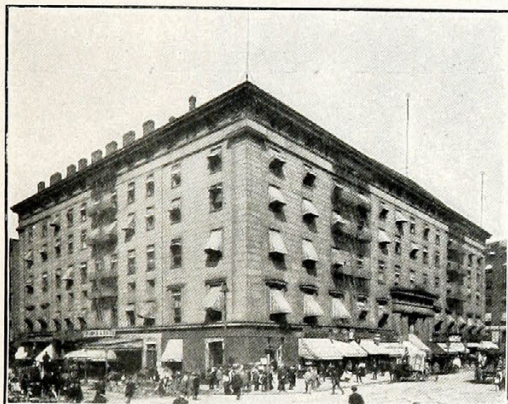
Perhaps Astor received his earliest hint from his brother Henry, who antedated him in this country several years. According to tradition, Henry came over during the Revolution as a sutler in the Hessian army. Heinrich Astor was a rotund, rollicking butcher, whose keenness for money-getting was tempered by good-humor. Every day he jovially pushed his merchandise in a wheelbarrow from the Bull's Head market in the Bowery to his stall in Hanover Square. To that daily exercise the great Astor fortune owes its beginning. Henry Astor bought several acres on the Bowery, part of which he later sold to his brother Jacob. In the neighborhood of Hester Street, in a district now densely populated by Italians, "Jacob Astor, furr merchant," purchased largely. The prices paid seem ludicrous to-day. Thus the Bayards, whose hayricks stood on a great stretch of land now covered by the sky-scrapers of lower Broadway, gladly sold dozens of lots at \$200 and \$300, which



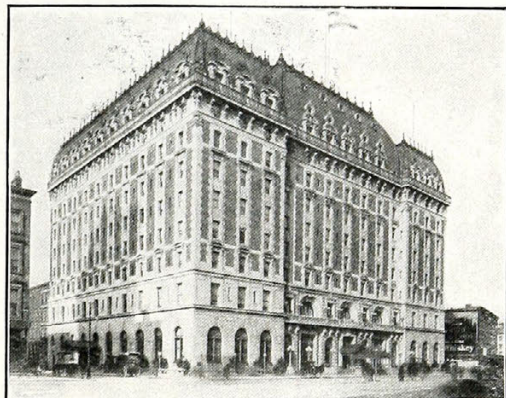
THE NETHERLAND



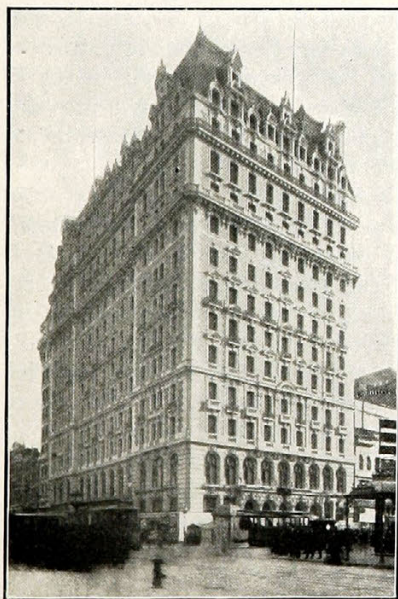
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THE ASTOR HOUSE



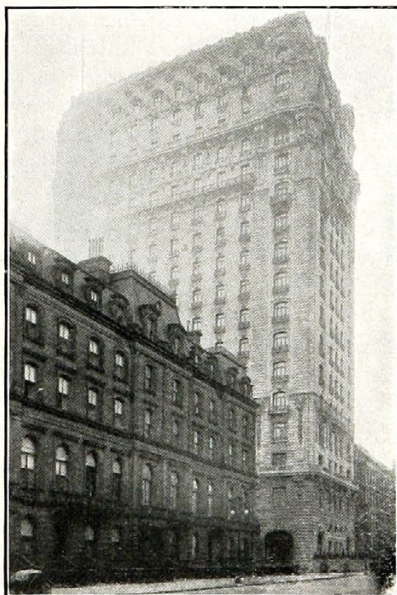
HOTEL ASTOR



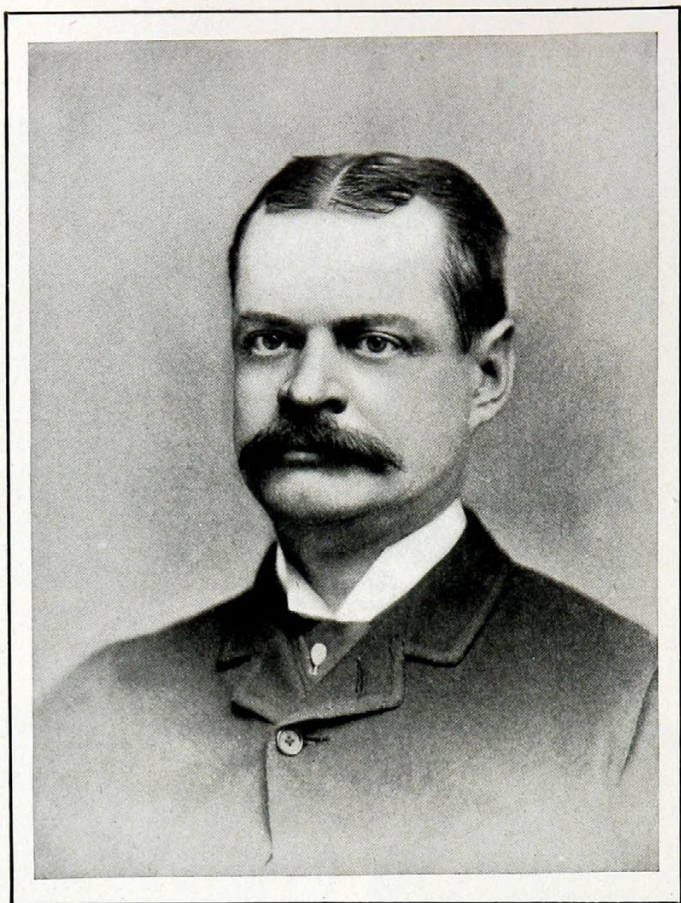
THE KNICKERBOCKER

SIX OF
NEW YORK'S
LARGEST
HOTELS
ERECTED
AND
OWNED
BY
THE ASTORS

This group includes the Astor House, the finest hotel of old New York, and the St. Regis, the finest of new New York.



THE ST. REGIS



WILLIAM WALDORF ASTOR

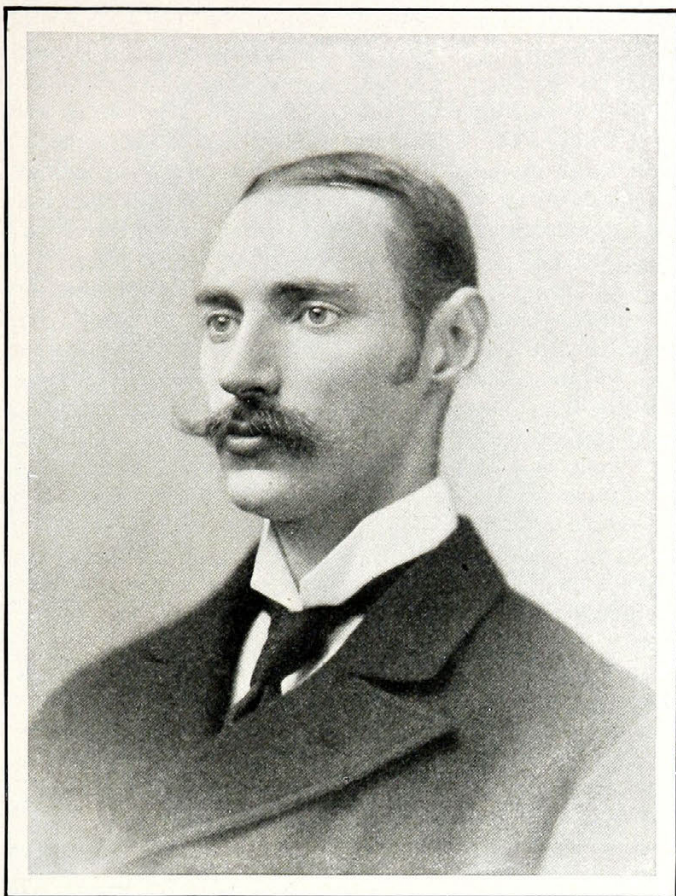
"The richest absentee landlord in the world"

are now worth \$300,000 and \$400,000. Thus one John Samler and his wife Catharine — who signed the deed with "her mark" — parted with their East Side farm and ropewalk for \$20,000. Had they held on, their descendants would now have a fortune of at least \$8,000,000. Astor's transactions were the sensation of the day. Much of the property he bought was marsh and rock, and the sellers signed it away with tongue in cheek. There was, indeed, little less than a stampede to "unload". Astor's best friends begged him not to fritter away the fortune so industriously acquired in legitimate trade. He patiently listened to their advice and then bought more land.

Astor purchased nothing that seemed really worth while. Well-rented dwelling-houses and business buildings had no attractions. He was daft on farms. Such paying property as he had he sold. He thus disposed of a Wall Street house for \$8,000. The purchaser, after the deed was signed,

chuckled over his bargain. "Mit dis eight thousand tollar," replied Astor, "I vill puy me eighty lots up der Broadway, near Canal Street. In ten years dey vill be vorth \$1,000 each, and dis Vall Street house vill be vorth just vat it is now." So the event proved. And in this one episode we find the secret of the Astor wealth.

William Waldorf Astor, in an article published some years ago in his *Pall Mall Magazine*, almost indecently exults over the fact that few of the great landholders a century ago are landlords to-day. The estates of nearly all have passed into the hands of foreigners. More interesting still are the circumstances under which they have been lost. John Jacob Astor's record, for example, is constantly crossed by embarrassed families, prodigal sons, mortgages, and foreclosure sales. Many of the victims of his foresight were those highest in church and state. He thus acquired for \$75,000 one-half of Governor George Clinton's splendid Greenwich



JOHN JACOB ASTOR

The richest land owner in America, with a fortune of over one hundred million dollars

country place. With this, however, Astor was not content. After the Governor's death he kept persistently at the heirs, lent them money, and acquired additional slices of the family property. Clinton's most distinguished son-in-law was Edmond Charles Genet—Citizen Genet, who, after his troubles with Washington, became an American citizen, married Clinton's daughter, and settled in New York. From Astor he occasionally borrowed money, pledging real estate which the former ultimately acquired. Nearly two-thirds of the Clinton farm is now held by Astor's descendants, and is covered by scores of wholesale business buildings, from which is derived an annual income estimated at about \$500,000.

Frequently these farms got into the chancery courts, and Astor was always then on hand. Thus, one John Cosine, in 1809, inherited a great tract extending on Broadway from Fifty-third to Fifty-seventh Street, westward to the Hudson River. Astor slowly

wormed his way into this property. For eight years its history is a miserable tangle of judgments, mortgages, foreclosure sales, and trusteeships. From the whole unsavory affair Astor finally emerges, foreclosing a mortgage and securing at about \$23,000 a property now worth \$6,000,000. Thus, in 1797, one Medcef Eden inherited a princely farm on Broadway, from Forty-second to Forty-sixth Streets extending northwesterly to the Hudson. Medcef appears to have frittered it away. While it is being pledged for loans and attached for debt, Astor acquires a third interest in an outstanding mortgage, forecloses, and obtains for \$25,000 a property now worth at least twenty millions. Associated with him is one William Cutting. On the division, poor Cutting is no match for Astor. The latter gets all the Broadway blocks and Cutting is forced, for his share, toward the water-front. Astor, however, is not permitted to enjoy the property in peace. Certain Eden heirs in England come

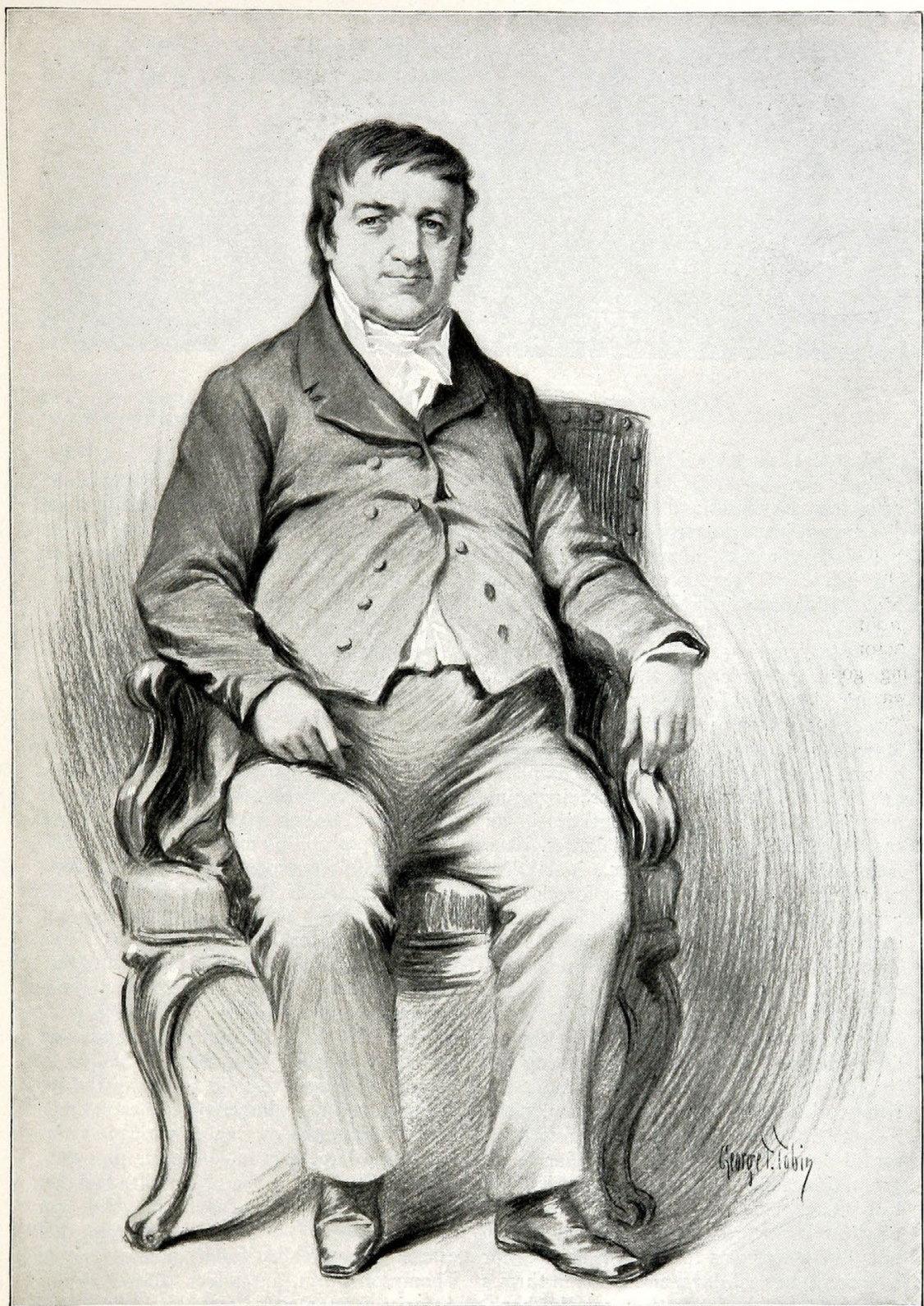
to New York, and appeal to the courts, where the matter drags twenty years. Astor finally buys them off for \$9,000. It is too bad that John Eden, of Yorkshire, England, who surrendered his well-grounded claim at this figure, cannot visit this property to-day. He would find the place where his brother gathered his modest crops now ablaze with the electric lights of the city's great office buildings, theaters, restaurants and hotels. He would see two enormous Astor hotels, valued at \$7,000,000, on the borders of his old Bloomingdale Road, and westward from this some three hundred dwellings, all erected on the Eden farm, now paying tribute to the descendants of his old enemy.

Again, the little fur merchant got more than one-third the whole estate of Trinity Church. In Astor's time, Trinity was afflicted with the prevailing financial malady—it was land-poor. Originally, it owned nearly all the land on the West Side, reaching from Chambers to Christopher Street. Much of this Trinity had leased for ninety-nine year periods at nominal rentals. Other portions it sold to pay current expenses. One of the earliest to profit by this ecclesiastical poverty was John Jacob Astor. Was the church back on its pastor's salary? Mr. Astor would kindly advance the amount, taking in payment several useless lots on the church farm. Was money needed for the support of the parish poor, to start a parish school, to assist some orthodox congregation *in extremis*? Mr. Astor always had a few hundred or a few thousand dollars for this charitable purpose—provided he could have a block or so of land in exchange. It so happened that one of the Trinity leases, covering a third of the whole farm, was held by Aaron Burr. Under Burr and his brilliant daughter, Theodosia, Richmond Hill became the most famous place of hospitality in New York. Talleyrand, Jerome Bonaparte, and Louis Philippe were entertained there. Astor, however, was not charmed by its literary and political associations, or its natural beauty. But he did see that the city was inching up to Richmond Hill, and that it would soon be needed for building lots. Meanwhile, Burr lived recklessly and extravagantly and, even while vice-president of the United States, was threatened with imprisonment for debt. Richmond Hill, too, was heavily mortgaged—the mortgage payable in July, 1804. About this time Burr became involved in his quarrel with Hamilton. His

letters to Theodosia show that the sale of Richmond Hill was the only possible way of forestalling ruin. So, as his mortgage came due, and just a month before the Hamilton duel, Astor bought the place for \$160,000. Unquestionably this money facilitated Burr's flight; perhaps it was used, who knows, in his wild Southwestern scheme? Burr returned to New York after his miserable wanderings in Europe, but never succeeded in rehabilitating himself. His old law clients shunned him; his former friends ignored him; the only faithful ones were his creditors. Among these was Astor, who acquired, piece by piece, all that was left of Richmond Hill. Between the lines of the moldy real estate records of New York we can trace the wretchedness of Aaron Burr.

All Astor purchased was Burr's leasehold, which had sixty-two years to run. Astor paid Trinity \$269 a year. For half a century the land had been worth little more. Almost as soon as Astor obtained possession, however, it became very valuable. Astor himself was not responsible for this. Trinity Church laid out the present streets, built St. John's Park just south of Richmond Hill, and in other ways tempted fashion and wealth from lower Broadway and Franklin Square. Soon Astor obtained about \$25,000 yearly from this part of the church farm. From this he deducted every year \$269, which he paid as rent to Trinity. As late as 1856, when the Astor family drew a great income from the Trinity Farm, that church itself had a standing debt and an annual deficit which it met by selling more land. In 1866 the lease expired and Trinity came again into her own. Almost immediately, however, the residential popularity of the section began to decline.

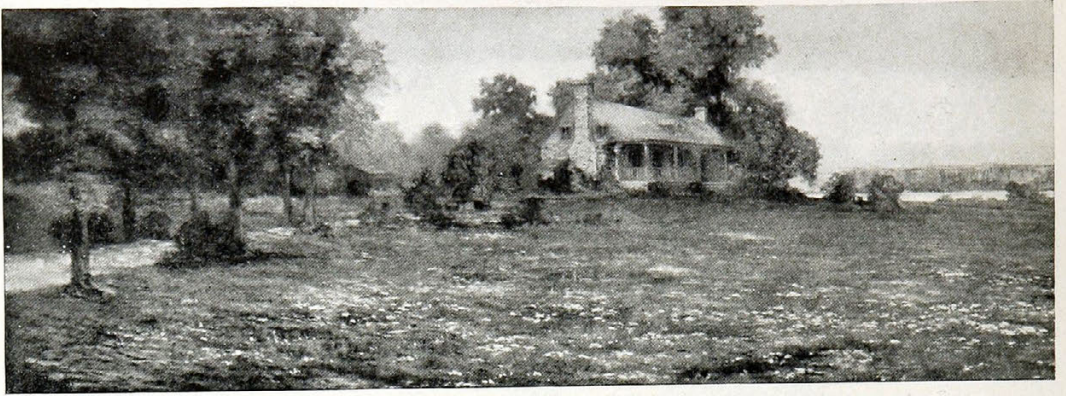
Astor's active periods were almost coincident with cycles of public misfortune. When his adopted country was engaged in the second war with Great Britain, and New York was daily expecting a bombardment—that was Astor's harvesting time. He was a large money-lender on real estate security, and, in the war of 1812, did not hesitate to foreclose. In the panic of 1837, however, he was especially active. New York has never known such suffering. Philip Hone, ex-Mayor and inimitable annalist, writes in his diary: "Here, in the city of New York, trade is stagnant. Local stocks are lower than ever; real estate is unsalable at any price; rents have fallen and are not punctually



JOHN JACOB ASTOR

THE FOUNDER OF THE VAST ASTOR FORTUNE AND ESTATE

Redrawn by George T. Tobin from the painting by Chappell

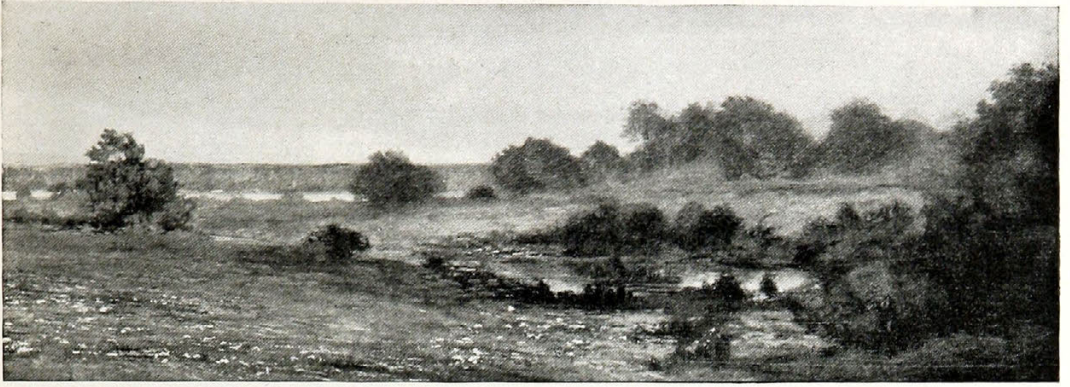


THE EDEN FARM AS IT WAS WHEN
*The farm extended from Broadway to the Hudson River, from Forty-second to Forty-sixth
 From the mural decoration by Edward*

paid, and taxes have increased most ruinously. The pressure is severe enough upon the owners of houses and stores who are out of debt, but if the property is mortgaged, and the seven per cent interest must be regularly paid, God help the owners!" No one profited so much from this state of affairs as Astor, because few had ready cash. "Going, going, gone—to John Jacob Astor!" was the familiar cry in the auction-room. Astor's last real estate transaction, put through a month before his death, was a foreclosure on one of the tenants of the Burr estate. In all, he appeared as the complainant in some sixty different proceedings during this trying time, the properties in all cases going to himself at absurd figures. Thus he obtained, at \$2,000, a block in Harlem now worth \$1,000,000. His foreclosures aroused the greatest indignation. In one instance, after Astor had bid in lots for \$5,600, now worth \$600,000, the court compelled him to pay a bonus.

Thus, by fifty years' incessant labor, buying vacant property, which rapidly became available for building, and reinvesting the income in more farms, Astor became the richest man in America. And what was the nature of the man himself, outside of these sordid details? He was not popular in his generation, and is treated somewhat harshly by contemporary commentators. He had no pity for backward tenants. James Parton tells how Astor was tossed in a blanket for exercise in his last days, and between throws anxiously inquired whether certain backsliders had paid up. The picture, however, is not unrelieved by an occasional human touch. Here and there are stray tributes to Astor's honesty. Philip Hone testifies that

he always found him fair and just. His life was made unhappy by a great domestic sorrow. His oldest son and namesake was an imbecile from birth. In his famous will he sets apart a plot in the Clinton farm for "my unfortunate son John," and provided \$10,000 a year for his maintenance. Here a large house, surrounded by a high stone-wall, was constructed, and in this, with a few attendants, the solitary idiot lived for many years, an object of superstitious awe to the neighbors. Astor found consolation in his second son, William Backhouse, from his earliest years his heir apparent. William B. Astor seems to have been a very worthy, though somewhat colorless, person. He established his social position by marrying the daughter of General Armstrong, Madison's unfortunate Secretary of War, and lived in considerable state. He was hard-fisted, but not so stingy as his father. When the latter died without remembering any of his faithful lifelong servants, William B. pensioned them himself. He was educated at Göttingen, affected the society of literary men, and even took a shy at authorship himself. He early became a partner with his father in the fur business, and dealt largely in real estate. His uncle Henry, the original American Astor, left him a large amount of choice property. He was thus rich in his own right, and had several millions when his father died. In some ways he was even a better judge of real estate. The greatest family possession, the Thompson farm, on which the Waldorf-Astoria now stands, was his acquisition. Father and son rigidly attended to business in the same office—a little one-story building in Prince Street, just east of Broadway. Their constant companion there was Fitzgreene



ACQUIRED BY JOHN JACOB ASTOR

Street. This was obtained for \$25,000 by foreclosure of a mortgage—now worth \$20,000,000 G. Unitt in the new Astor hotel

Halleck — Marco Bozzaris Halleck. Halleck became a clerk for Astor in 1832, and worked seventeen years. The employment, he himself said, was not "profitable, but permanent." Astor warned him when he began not to talk to anyone of his wealth. The two men became great friends. Halleck spent months with his patron at his country seat, and became one of the trustees of the Astor Library. The poet frequently rallied the old man on his wealth, "Why, Mr. Astor," he would say, "if I had \$200 a year and was sure of it I would be content." The great land-owner took him at his word, and in his will, much to the amusement of Bohemian New York, left Halleck an annuity of \$200.

The Astor House is a monument to the affection between father and son. This building was the outcome of a vow made by John Jacob early in life. When a young man, Astor was disgusted at the sensation caused by a new Broadway "mansion." "Some day I'll build a better house on this very street," he said. Years afterward, in fulfilling this pledge, he selected a great preserve of fashion—the block between Vesey and Barclay Streets. One of the houses he owned himself, the rest he bought, paying about \$30,000 each. He struck a tartar in John G. Coster, the last to move—one of the few men who squeezed Astor in a real estate deal. For two years and more they fenced over the price, Astor finally being compelled to pay Coster \$60,000, or just twice what the others had received. The Astor House cost about \$600,000. It was commonly described as a *Palais Royal*. It was, indeed, a noble pile, as much a marvel with Europeans as Americans. A few days after it was finished, old

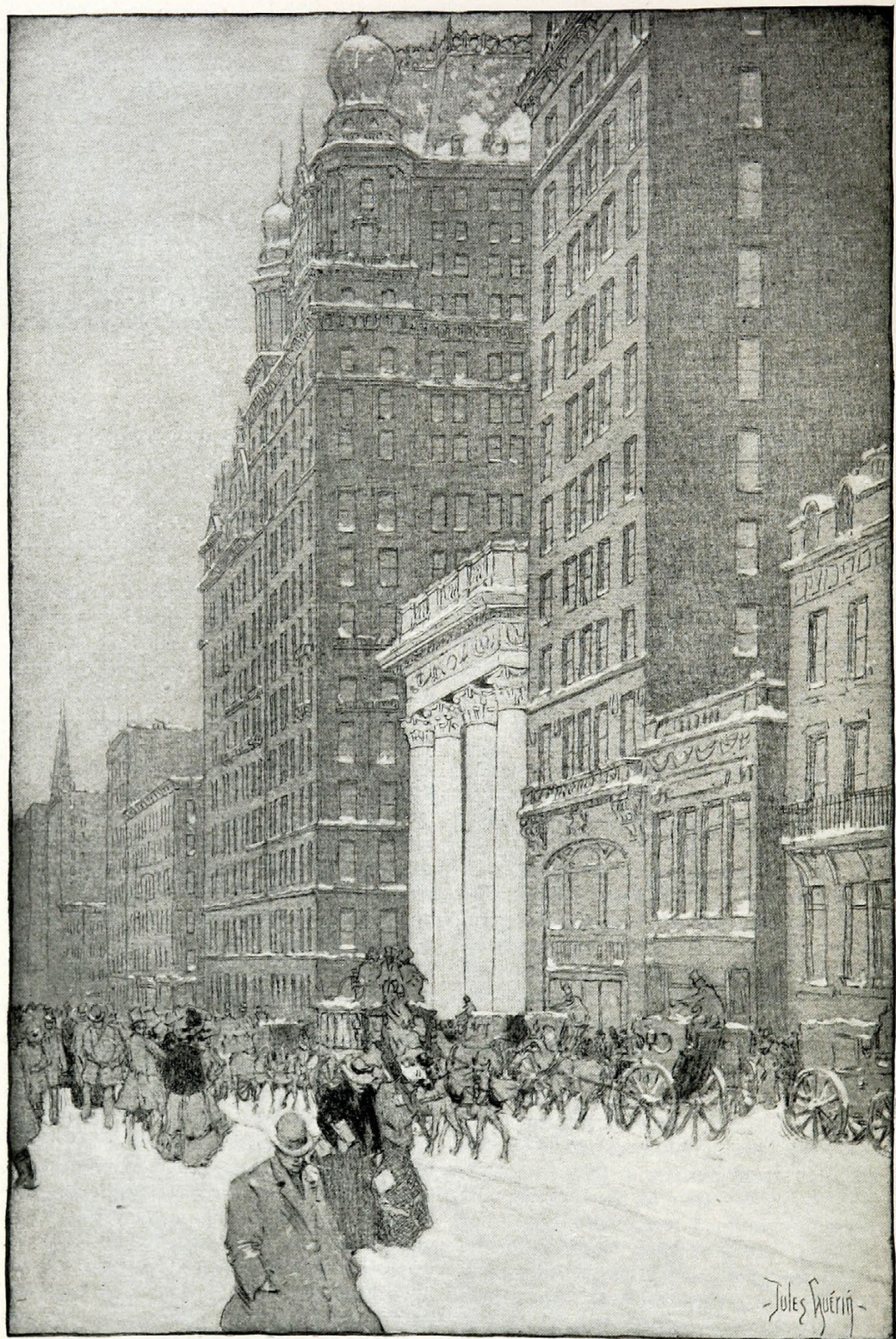
Mr. Astor and his son, William B., stood admiring it from City Hall Park.

"Well, William, what do you think of it?" asked the proud proprietor.

The young man expressed his admiration in appropriate terms.

"William, it's yours," replied the old man. And, indeed, a few days later John Jacob conveyed the property to William Backhouse Astor, the consideration being "one Spanish milled dollar and love and affection." Bold as was the experiment, the Astor House was a good revenue producer. In 1850, William B. Astor obtained an annual income of \$30,000 from it.

To his children, indeed, Astor was always kind. Each of his daughters on her marriage received a liberal, though not extravagant, *dot*. He himself always lived, not lavishly, but dignifiedly. He had a handsome town house on the west side of Broadway, between Prince and Houston Streets, a country place at Hoboken, another at Hell Gate. In the latter, then far out in the country—the house stood in the middle of what is now Eighty-eighth Street, east of Avenue A—he spent his last years. Here he frequently entertained Washington Irving. Astor was not without vanity. He was ambitious, for example, that his Astoria enterprise be written up, and importuned Irving to undertake it, offering handsome compensation. The work was written at Astor's Hell Gate home. "For upward of a month," wrote Irving in 1835, "I have been quartered at Hell Gate with Mr. Astor, and I have not had so quiet and delightful a rest since I have been in America. He has a spacious and well-built house, with a lawn in front of it and a garden in the rear. The lawn sweeps to the water's edge, and full



Drawn by Jules Guérin

THOMPSON FARM AS IT LOOKS TO-DAY

Half of this tract, extending from Thirty-second to Thirty-sixth Street on both sides of Fifth Avenue, was bought in 1826 for \$25,000. It is now worth \$35,000,000

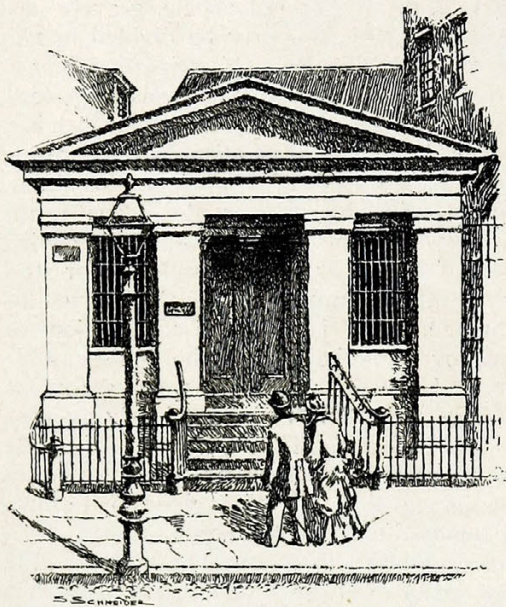
in front of the house is the little strait of Hell Gate, which forms a constantly moving picture. Here the old gentleman keeps a kind of bachelor's hall. Halleck, the poet, lives with him. The only other member of his family is his grandson, a fine boy of fourteen years of age (Charles Astor Bristed). I cannot tell you how sweet and delightful I have found the place." Elsewhere Irving bears witness that Mr. Astor is a "strong-minded man, and one from whose conversation much curious information is to be derived." In spite of this, other pictures of Astor's last days are not agreeable. His health was poor, his faculties somewhat impaired. He was affected by that millionaire's malady — a disordered stomach — and in his last days was nourished at a woman's breast. Philip Hone dined at Hell Gate in 1844. "Mr. Astor," he records, "presented a painful spectacle of the insufficiency of wealth to prolong the life of man." In the letters of Joseph Green Cogswell, Astor's "companion" and first librarian of the Astor Library, we have a rather pathetic picture of his last years. About 1835 he began to form plans for his one public benefaction — the Astor Library — but constantly hesitated. The library was wrenched from him by main strength. Cogswell was at him day and night. "Had I not foreseen," he writes, in 1838, "that this object would never have been effected unless someone had been at the old gentleman's elbow, to push him on, I should have left New York long since." Astor was so fond of Cogswell that he paid him \$1,500 a year to live in his house and talk German with him. To this personal attachment we owe the library. In 1840 Cogswell reports that everything was all settled; then, a month later, that the "whole form is knocked into pi." His patron "keeps shrinking from a decision." Finally, in March, 1842, Irving offered Cogswell the post of secretary to the Legation at Madrid. Astor begged him with tears not to leave. Cogswell finally consented to stay on one condition — that his patron definitely settle the library question. Then again Astor consented. Yet, a month later, Cogswell writes: "Immediately after the first of April I began with him about the building, when he got together architects, masons, contractors, etc., and just as all seemed to be going on rightly he got into one of his nervous fits, and as yet I have not been able to bring him back to the work again." Astor,

in fact, never began the building, but did provide \$450,000 for it in his will. He died in March, 1848, aged eighty-four.

Astor had invested about \$2,000,000 in New York real estate. At his death its value was \$20,000,000. When William B. Astor died, in 1876, it had increased to \$100,000,000. By 1890, competent authorities estimated it at more than \$250,000,000. The total Astor holdings now, distributed among several branches of the family, amount to at least \$450,000,000. Here, evidently, we have a most notable instance of the unearned increment. When John Jacob died, the *New York Herald*, in an editorial article, gravely suggested that his property be divided in two parts, one-half to go to his heirs, the other to the City of New York. For it was not Astor's energy or genius, said the *Herald*, which had made him so rich; it was the city's commerce, its fashion, its men of progress and enlightenment, which had converted his goat-farms and swamps into the richest rent-bearing soil. The owner of great railroads or steel corporations must constantly nurse his fortune, must join in the competition for improved methods and the indispensable men. Under these conditions, a great fortune is a great burden, maintained only by constant vigilance. The whole Astor family, however, could sleep for a hundred years, and at the end find that their riches had grown a hundredfold. All the economic and social forces which have made New York the American metropolis have, entirely without their instigation, also made their wealth.

John Jacob was a capitalist of the leisurely school. He was in no great hurry to benefit by his land operations. The Astor empire could always wait. It is not quite true that he never sold any land, but, in general, he held tenaciously to what he bought. Hardly was he securely interested in the city's most strategic points, however, before it began to grow. As in obedience to a natural law, its growth almost invariably tended along the line of Astor's purchases. Astor himself did nothing to encourage this. The city fathers ran streets through his farms, laid out parks, and otherwise embellished the neighborhoods — usually, however, against Astor's will. He was not fond of paying assessments, even when he gained enormously thereby. Nor did he tempt the population to settle upon his lands. In fact, his business policy in every way discouraged it. As his plots became available for building,

naturally he had many offers to sell, frequently made by people who would put up ornate buildings that would greatly improve the value of the remaining property. Astor turned them off scornfully. Well, then, would Mr. Astor himself erect the building and rent it on fair terms? Then again Astor withdrew into his shell. The people became urgent. Here were hundreds of acres; the city was rapidly growing around them. Why did not Mr. Astor erect dwelling-houses, from which he was sure to obtain a large income? Still Astor sullenly held back. To every inquiry he gave the same ultimatum:



FIRST OFFICE OF THE ASTOR ESTATE
Prince Street, East of Broadway

"I will not sell my land. I will not put up buildings on it. One thing, and one thing only, will I do." That is, he would lease the ground. Any citizen attracted by one of Astor's lots could obtain the use of it for twenty-one years. He must erect his dwelling at his own expense and, when the ground lease expired, this dwelling became the absolute property of Astor. The tenant, meanwhile, in addition to paying rent on the basis of five or six per cent of the value of the land, paid all taxes, made all repairs, and became responsible for all charges. Thus year after year Astor compelled his fellow-citizens to improve his property, pay his taxes, and a yearly tribute besides. Astor imported the idea, of course, from Europe, which became accustomed to it centuries ago; but it was never popular in New York. As a result,

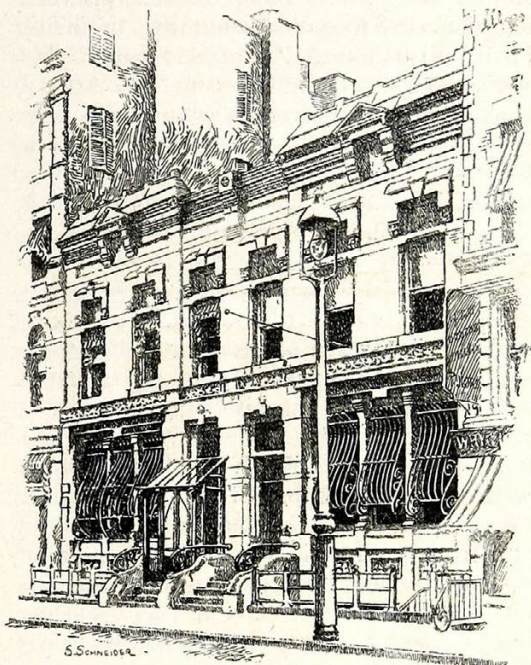
his property was usually the last built upon. For years many of his great holdings stood vacant, oases surrounded by the buildings of more progressive men. Not all of it is built upon even now. Great blocks of land, purchased by John Jacob Astor a hundred years ago, still stand unused in what are to-day thriving locations. Property worth millions of dollars is utilized for coal-sheds, blacksmith-shops, and lumber-yards. At first it seemed as though no greater blight could fall upon a section than to have Astor buy near it. Every lively operator knew that the Astor land would lie neglected, and naturally would not purchase or build within gunshot of it. John Jacob, however, was never worried nor annoyed. He knew that he had selected the inevitable sites of business or residence, and that ultimately the public would be forced to accept his terms. So gradually the larger part of his real estate was leased and improved. As the leases fell in, Astor became the owner of scores of tenements, dwellings, and business buildings which had cost him nothing. How his policy has impeded progress is graphically shown by that section of Broadway between Thirty-fourth and Forty-second Streets, where several blocks are owned by collateral Astor descendants. They are covered by one and two-story buildings, in the heart of a great hotel, theater, and shopping district. The owners will not sell and will not build; and up to date no business men have seen their way clear to accepting their terms.

Astor himself might sleep, but the great city inevitably marched on. While he held back, that he might eat his cake and have it too, the busy brains and sinews of progressive Americans worked day and night making New York great, and, unconsciously, making John Jacob Astor the richest man of his time. When DeWitt Clinton projected the Erie Canal, he became the leading promoter of the Astor fortune. This diverted the great trade of the West to New York, and increased its population by hundreds of thousands. In whatever direction these new citizens turned, they were obliged to seek their dwelling-places on Astor land. The builders of the railroads and steamship lines terminating at New York were equally the builders of the Astor estate. Immigration has doubled and tripled it. From 1840 to 1850 came a wretched mass of Germans and Irish, settling mainly on the lower east side. At first the Astors were alarmed. Their

great holdings there were tenanted by the respectability and wealth of New York, which fled before the unsavory influx. The Astor lands thus seemed in danger of depreciation. On the contrary, they grew in value. The little dwellings which had previously sheltered one family, now housed three and four and five. Consequently they yielded a greater revenue. About 1880 began an invasion of Russian and Polish Jews, who gradually forced out the Irish and Germans. More recently the Jews have been displaced in part by Italians. The more wretched the immigrants, the more valuable the land becomes. For with immigration has grown the tenement system. The three-story gabled houses built in John Jacob's day are replaced by five, six, and seven story barracks. Frequently one hundred people are sheltered on the same amount of land that fifty years ago furnished room for five and six. The soil is thus cultivated intensively. William Waldorf Astor makes twenty blades of grass grow where John Jacob planted one. On the East Side to-day is the greatest Jewish community in the world, containing some 700,000 souls. In the Eleventh Ward there are more people to the acre than in the slums of Calcutta and Bombay. For three or four unventilated rooms in an Astor tenement the wretched Pole or Russian pays more than a cozy, three-story dwelling cost in John Jacob's time.

Great public improvements, for which the Astors can claim no credit, and which, indeed, they sometimes opposed, have helped to make them rich. The very city plan, adopted by a commission appointed in 1807, most unsatisfactory from the standpoint of beauty and convenience, has been highly profitable to them. When Broadway was run through from the City Hall to Fourteenth Street, it bisected several large plots purchased by John Jacob, and gave him valuable frontages. North of Fourteenth Street, the old Bloomingdale Road, now Broadway, was the only great Manhattan thoroughfare retained. Had this, like the other country roads, been cut out, the Astors would be several millions poorer. Its elimination, for example, would have largely destroyed the value of the Eden farm, already described. Again, the great thoroughfares, Fourth, Fifth, and Sixth Avenues, ran directly through great Astor tracts, now used for the most profitable retail trade. The influence of all transit changes has been important. The Elevated Road converted Sixth Avenue into

a popular shopping section. The owners of several of the largest department stores — Altman; Simpson, Crawford; Siegel, Cooper; *et al* — were obliged to lease land here from the Astors. In spite of this, William B. Astor fought the enterprise. The Subway makes available for apartment houses large blocks of Astor land now vacant. The several inventors of the elevator and the steel system of construction are the greatest



PRESENT OFFICE OF THE ASTOR ESTATE
Twenty-sixth Street, West of Broadway

contributors to Astor wealth. Here was something of which John Jacob, when purchasing the old Knickerbocker farms, never dreamed. His imagination could picture thousands of business buildings and dwellings, all tributary to his descendants, but he could not see that some day his little leafy town would cease growing laterally, and suddenly start into the air. One morning the Astors woke up and found that they had acre after acre of land, previously useful for four or five-story structures, upon which twenty and twenty-five story office buildings and hotels could be built. The humble inventor of the elevator had thus doubled and tripled their wealth. The old Astor House plot, which previously was worth \$2,000,000, suddenly acquired a valuation of \$5,000,000.

Let us see how, in one specific case, the forces upbuilding New York have contributed

to the Astor wealth. Take the Thompson farm—a tract extending east and west of Fifth Avenue from Thirty-second up to Thirty-sixth Street. William Backhouse Astor purchased one-half of this in 1826 for \$25,000; it was then mostly marsh and rock. In 1841 a single lot sold at auction for \$1,200. It is recorded that, when it was knocked down, “a universal titter went through the room”—the price was so ludicrously large! A few weeks ago this very lot sold for \$400,000. The mere cutting of Fifth and Madison Avenues through this estate was worth millions to the Astors. Fashion pressed up from Washington Square until, about 1860, it reached the Thompson swamp. Where the Waldorf-Astoria now stands, William B.’s two sons, John Jacob III and William, built the two famous Astor houses. Alexander T. Stewart located at Thirty-fourth street, in the splendid palace recently torn down. It is only with the last wave of prosperity, however, and the consequent utilization of Fifth Avenue for business, that its full possibilities have been realized. About three years ago R. H. Macy located just beyond the western border of the Thompson farm. The Rapid Transit Subway skirts its eastern edge. Within a stone’s throw is now building the new \$50,000,000 Pennsylvania Railroad terminal. Its tunnel will bisect the old Thompson estate. These corporations, of course, have not located here with the idea of increasing the Astor wealth, but that has been the effect. Thus, at present, there is a stampede among the most expensive retail establishments for a building on Astor land. It is now the recognized headquarters of the “carriage trade.” Banks are settling on Thirty-fourth Street. Tiffany is building a twelve-story store at Fifth Avenue and Thirty-seventh Street; Gorham Mfg. Co., at Fifth Avenue and Thirty-sixth Street. The latter concern will annually pay William Waldorf Astor \$36,000 for the privilege of erecting its own building on fifty feet of land. The greatest change of all, however, is the new Altman store, which will occupy all the block from Fifth to Madison Avenue, Thirty-fourth and Thirty-fifth Streets. When Benjamin Altman built on Sixth Avenue, in 1878, he found that the Astor family owned precisely the land he needed, and has been paying them handsomely ever since. Almost a year ago he selected the above Fifth Avenue location as suited to his needs. And the larger part of

this was also owned by the Astors. So he will continue handing over a considerable percentage of his receipts. Thirty-fourth Street, from Fifth to Sixth Avenue, according to conservative investors, will be a greater shopping street than Twenty-third. Lots on the south side and the north side of Thirty-third Street now average in value about \$200,000. The Astors own forty-two. Thus the drift of population and great public improvements have increased the Astor investment in this district from \$25,000 to about \$35,000,000. If the present rate of increase goes on twenty years more, this \$35,000,000 will swell to \$100,000,000. How values grow—as well as the profits derivable from an Astor connection—is shown in an episode in the life of George Boldt, lessee of the Waldorf-Astoria. Mr. Boldt was really a poor man when he was engaged by William Waldorf Astor, in 1893, to manage the new hotel. In 1900, however, after six years, he had accumulated enough to buy the southeast corner of Thirty-seventh Street and Fifth Avenue for \$1,200,000. A year ago he sold the plot for \$2,000,000—making a clear \$700,000 in two years—the greatest speculative profit ever made on one parcel of New York real estate. That was merely a crumb that dropped from the Astor table.

Indeed, the Astor properties now increase as never before. Land values, in the last five years, have jumped fifty and one hundred per cent. The forces already described have been especially marked since 1900. The city’s population grows at the rate of 100,000 a year. In many sections New York has been largely reconstructed; new headquarters of retail trade and business have developed; public improvements initiated since then—tunnels, bridges, subways, railroad terminals—aggregate in cost not far from \$300,000,000. There has been a general movement of corporations toward New York; practically all the newly organized combinations, for example, have located there. When John Jacob died, in 1890, his estate, inherited by William Waldorf, was estimated at \$150,000,000. If it were worth that then, it is worth \$300,000,000 now. The estate of William Astor, who died in 1892, inherited by the present John Jacob, was generally placed at about \$65,000,000. If that were an accurate figure, it must now aggregate at least \$100,000,000. The combined Astor fortune thus increases with accelerated momentum. In fifteen or twenty years, at

the present rate of progress, it will have reached the billion mark. And then it will go on even faster, until the ordinary mind is appalled at the portentous figures. We have seen that the \$2,000,000 invested by John Jacob has multiplied at least two hundred times in one hundred years. If the same rate be maintained for another century, the Astor fortune will attain the unimaginable total of eighty billions. We stand aghast at such a possibility; but not more so than would have John Jacob's contemporaries had they foreseen the present reality. In 1830 John Jacob Astor was the only man in New York who was worth a million dollars.

The Astors of to-day are preparing for this stupendous future. Their great incomes, as already said, are not spent in charity or general benevolence. The usual forms of investment, except at rare intervals, do not appeal to them. They are wedded to the soil. The spirit of old John Jacob still inspires his descendants. William Waldorf and John Jacob have profited enormously from the foresight of their great-grandfather, and likewise intend that future generations of Astors shall profit from theirs. We have seen how John Jacob sold his Wall Street house and reinvested the money in outlying sections. William Waldorf and John Jacob do the same. In the last ten years they have sold whole blocks of East Side income-producing land. This was all leased to tenants who had erected tenements, their sole source of income, and who naturally created a disturbance when their holdings were about to be turned over to outsiders. The Astors have adopted the fixed policy, now, in selling their East Side lots, to offer them first, at reasonable prices, to those who own the buildings. With the money thus obtained, William Waldorf and John Jacob have gone far up into the Bronx, where the land is partly wood and partly farm, and purchased hundreds of acres. Now, like the Thompson farm, when William B. Astor bought it, these great tracts are all but worthless; but sometime, perhaps ten, perhaps twenty, fifty or a hundred years hence, they will be used for residences, office buildings, and hotels. The Astors are in no hurry. They will be content to wait until the enterprise of others has made these Bronx farms profitable; then they will let them out on the old leasehold plan. That they have selected wisely, is already evident. Only the other day the city authorities solemnly voted to extend the Rapid

Transit Subway through the heart of the Astor properties in the Bronx!

The Astor policy of inaction, however, is most expensive to themselves. This is strikingly shown by the difference in the fortunes of William Waldorf and John Jacob. The former, as already noted, owns at least three times as much property as his cousin. Their respective fathers, however, started even. In 1876 William Backhouse Astor's \$100,000,000 was divided equally between them. John Jacob III, the father of William Waldorf, was the best of the Astors. He enlisted in the Civil War and joined General McClellan's staff. He was something of a scholar, giving up much time to the Astor Library. With his wife, a woman of exceptionally beautiful character, he was unobtrusively charitable. He worked hard; could invariably be found at certain hours at his office, and invested his income with good judgment. Above all, he somewhat relaxed the prevailing Astor conservatism; made more liberal leases, encouraged the improvement of his properties, even put up a few important buildings himself. William, on the other hand, lived in the penumbra of his brother's popularity; spent little time in New York; cared more for his horses and yachts than for business or "society"; and left the management of his property to agents. It was a great neglected estate. The income, while absolutely very large, bore little relation to the capital value. In a lesser degree, similar conditions prevail in the present generation. William Waldorf, in spite of his absurdities, is a man of brains and character, and his property, according to the opinion of the best observers, is far more capably managed than his cousin's, and grows in value much faster. The William Waldorf office seldom errs, runs like clockwork, and is noted for its fair dealings. Perhaps the scheme of organization is somewhat responsible for this. William Waldorf owns absolutely in fee simple all his properties. John Jacob, however, owns outright only a small part. He simply has the income; his estate is managed by three trustees, of whom he himself is one. William Astor recognized William Waldorf's ability, and in his original will also made him a trustee. After the two cousins quarreled, however, this nomination was withdrawn. Though now upon bad terms personally, William Waldorf and John Jacob frequently have to work together in business. Each owns, for example, half the Waldorf-Astoria, managed as one hotel,

and also one-half of the old Astor House. John Jacob also flatters William Waldorf by imitation. The latter can hardly make a move not obediently followed by his cousin. He builds the Waldorf, and demonstrates its success; John Jacob follows with the Astoria. He goes up to Longacre Square and builds the Hotel Astor; John Jacob takes the hint and puts up the Knickerbocker. The William Waldorf office is much more businesslike than John Jacob's. His great estate is managed by a force of seven clerks, while John Jacob, who has only one-third the property, struggles along with twenty.

William Waldorf now spends a certain part of his income in new buildings. He has sensibly recognized that conditions have changed; that the great cost of modern buildings is a reason why they cannot be erected in great numbers on leased land. Old Jacob would stand aghast at the millions now put by William Waldorf and, in fewer instances, by John Jacob, into great hotels, commercial buildings, and apartment houses. In the main, however, all the Astors adhere to the original Astor scheme, and have also succeeded in persuading many investors to put up great office buildings and stores on their properties. Probably the Astors derive less, proportionately, from their properties than other holders. Not infrequently more wide-awake people profit at their expense. One lively real estate operator had advance information, a few years ago, that Siegel & Cooper were to build a

great store on Sixth Avenue, just north of an Astor block. So he went up to the Astor estate and blandly leased the latter property at the prevailing valuation. As soon as the Siegel-Cooper store was up, he easily sublet at a greatly increased rental. The disadvantage of their leasehold system is that leased property, by increasing suddenly in value, may enormously profit the holders. The Astors were badly caught by the great property increase dating from 1899. They had let out hundreds of lots on the old valuations, which have appreciated fifty to one hundred per cent. Their tenants, by subletting, have profited greatly. The trick turned against Trinity Church by old John Jacob has been revived to plague his descendants.

However, the Astors will not starve. Their fortune rests upon an absolutely secure basis. There is no accident, except confiscation, which can make them poor. The discovery of some new illuminant might make useless the present source of the Rockefeller wealth. The collapse of the steel industry would endanger the Carnegie fortune. A successful airship might depreciate enormously the riches founded upon railroads. But whatever industrial revolutions there may be, the land itself will be perennially useful. It is one of the necessities of life, like light and air and food. Thus did John Jacob Astor build better than the really great creators of wealth. He took out a first mortgage on Fate itself.

SONG

BY

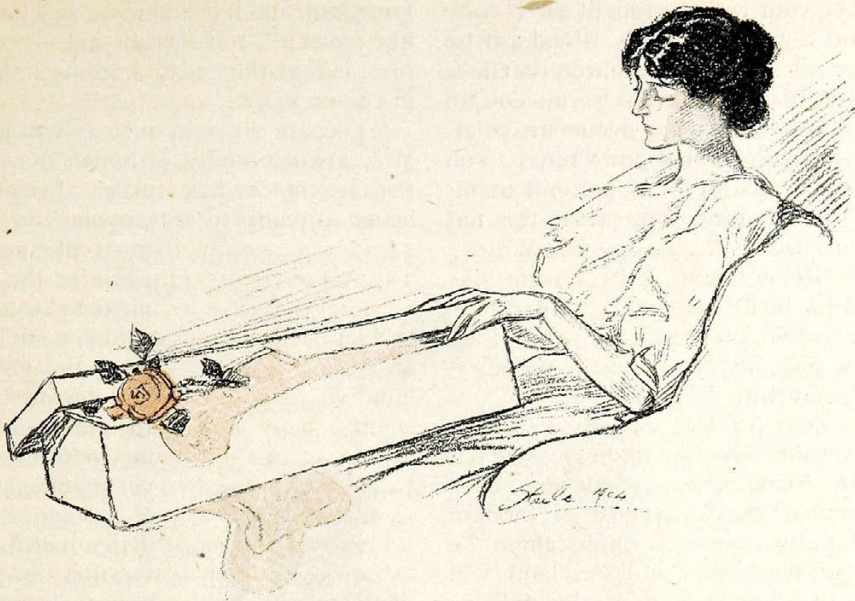
A. E. HOUSMAN

LOVELIEST of trees, the cherry now
Is hung with bloom along the bough,
And stands about the woodland ride
Wearing white for Eastertide.

Now, of my threescore years and ten,
Twenty will not come again,
And take from seventy springs a score,
It only leaves me fifty more.

And since to look at things in bloom
Fifty springs are little room,
About the woodlands I will go
To see the cherry hung with snow.

"A Shropshire Lad"



IN REGARD TO JOSEPHINE

A LITTLE STORY OF COURTSHIP

BY

MARY STEWART CUTTING

AUTHOR OF "LITTLE STORIES OF MARRIED LIFE," AND "LITTLE STORIES OF COURTSHIP"*

ILLUSTRATED BY F. DORR STEELE



OTHER—"

"Yes dear; what is it you want?"

"Hush, don't speak so loud; father's in there with Mr. Belmore, and it's dreadful the way you can hear everything all over this house! I just want to ask you—" Josephine Atwood's voice was agitated and her tall young figure in the long, fluffy white gown expressed a childlike dependence on the little mother over whom she bent at the foot of the stairs. "I just want to ask you if you think you *could* keep the boys, or anybody, from coming into the library for a while this evening? Mr. Martin is going to bring a book to read aloud to me—it's called 'Lalla Rookh'—and it's *so* distracting when people will come in and interrupt all the time, perhaps just when you're in the most interesting part. It doesn't make any difference if they do go

right out again, it interrupts just the same. And it's often really as bad when you're only talking! Whenever father sees Mr. Martin, he seems possessed to come and converse about the Stock Exchange. Mr. Martin has such a respect for father that he doesn't like not to seem interested, and I just sit there like a *stick*. But I only ask about the reading to-night because he is going away day after to-morrow, and there won't be any other chance."

"When does he come back again?"

"Not until *June*!" The girl paused impressively. "And oh, mother, *will* you tell Sam not to eat up all the candy Mr. Martin brings me? He ran off with the whole box last time and I only got two chocolates out of it. I really think he is too big to act that way."

"Yes, he is," said Mrs. Atwood decidedly. "Did you say you were reading 'Lalla Rookh'? How that *does* take me back!

* "Little Stories of Courtship" will be published this month by McClure, Phillips & Co.

I remember your father brought me a copy when I was a girl, and we — Bend a little lower, dear; I want to straighten that lace around your neck. How sweet you look tonight! You have such a becoming color, and your throat is so long and white! You were such a little bit of a baby, it seems odd that you should grow up into such a tall girl. There—that will do. Are these the roses Herbert Jackson sent you? Oh, no; these pink ones were from Mr. Martin, I recollect. Your Aunt Cynthia speaks very highly of him; of course, I haven't seen very much of him yet, but there is something about him that I like; he seems very genuine."

"Oh, I'm so glad to hear you say that!" breathed the girl. She threw her head back, with her arms still around the mother, and an ecstatic earnestness in her dark eyes. "That's exactly what he is, so genuine

— I wish Aunt Cynthia wouldn't always say that she remembers him when he wore blue gingham aprons, and was all sticky with bread-and-molasses. I wonder why people will remember such horrid things about you when you were young! He's not a bit handsome, but he's so *clean* looking, and there's something in his eyes — He never makes silly, flattering speeches like the other fellows, but you feel you can believe *anything* he says. Last night when we were coming home from the dance he was speaking about you, mother — of course, I know you're just as popular as you can be with the fellows; they all think you're lovely — but he says he thinks more of you than almost anyone else he knows, and that everybody can see what a beautiful character you have; he just loves to hear you talk. He thinks you're simply ideal with father; I told him you were just as much lovers now as you ever were. He thinks I'm exactly like you, but I told him I really wasn't a bit, that I was horribly selfish and indolent and bad-

tempered, and if he knew me well he wouldn't like me at all, and then *he* said — Oh, goodness, is that the bell? And my hair all coming down again!"

"You are all right just as you are," said Mrs. Atwood fondly, although she knew that the assurance was futile. Josephine was never so ready to see anyone but that she must plunge upward again at the last moment to make sure.

She went herself to greet the young man and bestow him upon the others in the drawing-room, until the shy yet dignified entrance of Josephine with her little, half-formal invitation into the library adjoining. That Josephine at nineteen was grown up was an accepted fact in the Atwood family, though it was still sort of queer and unhandy to get adapted to the altered conditions resulting therefrom. There was an unnatural haggardness about the elders consequent



"Oh, goodness, is that the bell? And my hair all coming down again!"

on eternally sitting up for Josephine or bringing her home. She had come out with simple observance, it is true, but with conventional recognition of the fact; she had invitations, and, above all, she had attention. Mrs. Atwood glowed with pride as she thought of three boxes from the florist's that had come to the house that very week, and there had been bonbons besides. The girl next door, older than Josephine, had no such gifts. Her child had a young delight in this pretty stage of life that unconsciously acted as a magnet. The mother's mind traveled along future years filled with Josephine's triumphs and her own enjoyment of them. Perhaps they might even take her to Europe after a while; Edward's business had been improving so much lately! Eventually, of course, Josephine would marry, but there was plenty of time for that; till now she had been merely a schoolgirl, with but spasmodic and guarded trips into the social world. Mrs. Atwood herself, as early as sixteen, though she had been a little, round, childish thing, very

different from the stately Josephine, not only had long-train dresses but a train of boy lovers as well; she had even a guilty remembrance of having been temporarily engaged to one! She was very glad indeed that times had changed. Something in Mr. Martin's praise of her left an uncertain and half unpleasant feeling; she traced it back to an odd, far-away remembrance of a somewhat similar attitude on Mr. Atwood's part to her own mother, once upon a time — with that later remembrance that though he had been respectably fond of his mother-in-law there hadn't been any glamour about it. She was roused, however, from her musings as she went to and fro, as she came suddenly upon a small boy with a cat in his arms.

"Eddie, you ought to have been in bed long ago. I forgot all about you."

"I've been in the library getting my pussy," said the child. "She was under the sofa."

"Oh!" said Mrs. Atwood, with a compunction at her neglect. "Well, don't go in there again. March straight up to bed, dearie. *Eddie!* Where are you going?"

"I want to kiss sister good-night."

"Did you hear me? I said not to go into the library."

"Mr. Martin gave me a quarter last time I kissed her good-night," demurred the child, lingering.

"Never mind, you run upstairs now; I'll be there as soon as I speak to papa."

She went to the doorway of the parlor in which her husband and Mr. Belmore were conversing. There was a clear view through the half-open portieres into the crimson-recessed library beyond, where Josephine sat, leaning back, her beautiful profile turned upward and her eyes fastened on the face of the young man who bent deferentially toward her as he read from the book in his hand.

"Oh, Edward, don't you think we might sit in the dining-room to-night? I've had an open fire made in there, and your box of cigars is on the mantelpiece. Mr. and Mrs. Vail may be over after a while, and if we are all talking here and they're trying to read in *there* —"

"Just as you say," said her husband, rising. "Any place suits *me*. Go across the hall and draw up your chair by the fire, Belmore, while I get those papers."

He followed his wife up the stairway, and she waited for him, to say:

"I hope you don't mind being in the other room?"

"Oh, it doesn't make any difference to me where I sit," said Mr. Atwood. "Suit yourself. We never *have* sat in the dining-room, and it's always draughty there, and the light's bad — but it doesn't make any difference; you're running this. See here, Jo, how long is this sort of thing going to last?"

"What sort of thing?"

"Oh, you know what I mean!"

Mr. Atwood bent his grizzled brows with a look of whimsical discomfort as he put his arm around his wife with the unconsciousness of habit because she was near, and there was a dear, unconscious reinforcement of spirit that went with it.

"I don't approve of it. I don't approve of it at all. I don't object to Josephine having 'a good time,' as you call it, but I think there's such a thing as having too much of it. I think you allow her a great deal too much liberty. This every-night business is wearing me out — it's either sitting up till she gets back from a party, or

"*Eddie, you ought to have been in bed long ago*"



waiting around until twelve o'clock to lock the door after young cubs who don't know enough to go home. I'm not referring to young Martin; he seems to be a decent sort of young fellow as far as I can tell — though it seems to me, for a stranger, he's coming here pretty often. Three times in one week is a good deal, isn't it?"

"Your sister Cynthia speaks very highly of him," murmured Mrs. Atwood, her cheek resting against her husband's rough sleeve. "At any rate it will soon be over; he's going away now until next summer."



"This every-night business is wearing me out!"

"I suppose, then, there's nothing — serious."

"Edward, how you talk! As if Josephine — No, indeed, there's nothing of the kind; there will not be for years yet."

"All right. What I don't see is why they can't sit with the rest of the family. I think you ought to give Josephine a hint about taking up some sensible topic of conversation. I give you my word that the last time Martin was here — I sat there in the parlor in plain sight where I couldn't help hearing every word in the library — I sat there for one hour by the clock, and more inane conversation I never listened to in my life. They didn't seem to have an idea be-

tween 'em; I was actually ashamed of Josephine. After a while I couldn't stand it any longer; I felt sorry for the fellow; I went in and talked to him myself. He's fairly intelligent, too; he really seemed impressed with my views on the market."

"Yes," said Mrs. Atwood vaguely. "Don't you think, dear, that you'd better take those papers to Mr. Belmore? He'll think you're not coming. I'll be down as soon as I have put Eddie to bed."

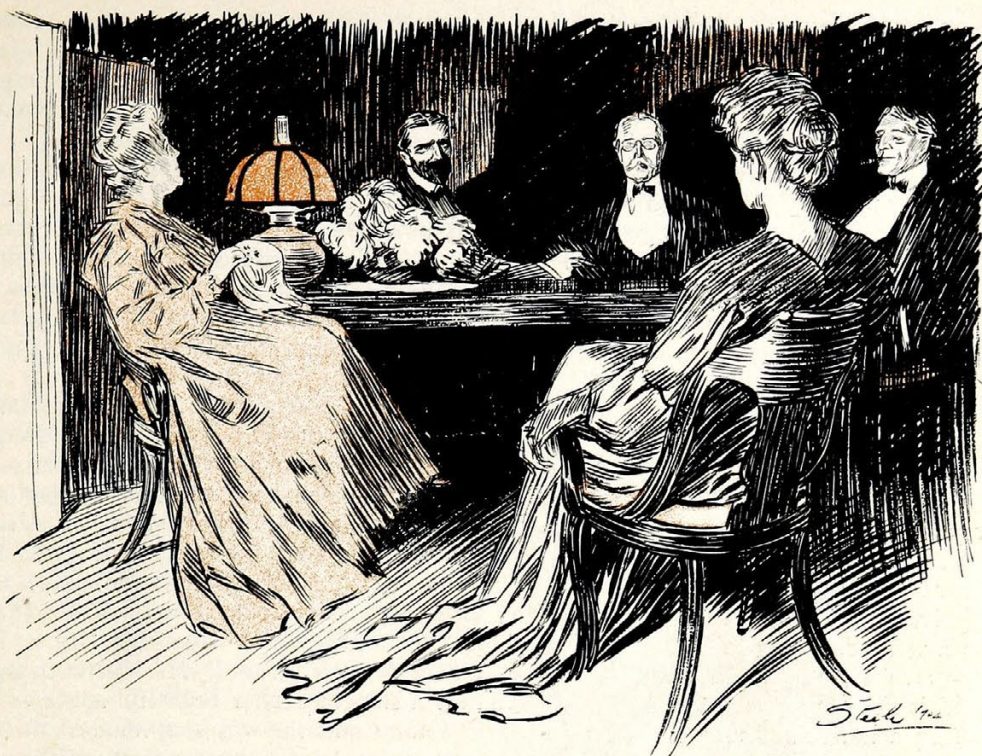
But she did not come down. She lay instead beside the child — he was not so very little, yet he was the littlest one of the three, the baby boy still — and rested in the shaded room in that half drowsiness which seemed to lie ever in wait for her these days. She was incapable of not sympathizing with anyone she loved; her heart had gone with her Edward's every step of the way, yet now she was not only the wife, she was not only the mother — she was something apart and different; in her was reincarnated the spirit of youth and love in a two-fold presentment. She had that strange and intoxicating pleasure of being "both maiden and lover, moon and tide, bee and clover." She thrilled with Josephine's admirers at each beauty and grace of her child — so darling, so adorable — and triumphed with Josephine in each shy joy at their homage.

It seemed as if the development of her sense in this young happiness made her a necessary part of it, as if in the dim future of Josephine's ultimate marriage there could be neither loving nor being loved without her. Her cheek felt upon it the soft touch of the wing of romance, hovering near. Yet there was a momentary sharp twinge. Mr. Atwood had a cold and crude way of looking at things that cut across her warm, impulsive imaginativeness like a knife, and which subsequent events sometimes vindicated.

"Are you looking for me?" She detected a hesitating footfall on the threshold. "I'm here, Mary."

"Yes ma'am. Mr. Atwood sent me to see was there a box of cigars upstairs. He had me searchin' in the library, after himself, but it's missin'."

"It's on the mantelpiece in the dining-room," said Mrs. Atwood with exasperation. "I told him so," she added to herself as the maid departed. "I never saw anything like it; the more you try to arrange things, the more contrary they are."



"Yes, and just when one gets to depend on them most they marry and leave us"

"Say, mother, I wish you'd make Josephine stop acting as if I were a two-year-old."

This time it was her son Sam, who stood beside her with a highly injured expression.

Sam loomed up six feet in height though he was but fifteen years of age, a combination hard to treat consistently; even while his mother reproved him for childish naughtiness his protecting height and masculine swagger half bewitched her.

"Come in the other room. What have you been doing now?"

"I haven't been doing a thing. I just went in to ask Martin about the Automobile Show and he gave me a ticket for Saturday. I tell you he's all right, *he* is. Then when I took in some catalogues to look over with him, she kept telling me to go to bed. She looks awful queer to-night, anyway, as if she was going to cry. Say, she hasn't any right to send me to bed. She can just understand — she hasn't any right! I'm no kid."

"It's your bed-time, anyway," said his mother decidedly.

"I only came up because — Where's that five-pound box of Huyler's? She said I could have what was left. Martin didn't bring her any to-night."

"Don't eat too much," said Mrs. Atwood

automatically, with a conscience-stricken sense of her failure in guarding poor, disappointed Josephine. She was hurriedly beginning to rearrange her toilet a little when her husband's voice called her from below.

"Jo! Jo! Aren't you *ever* coming down? Mrs. Vail has been waiting here for half an hour."

"Now you needn't mind in the least," said Mrs. Vail, after pacifically embracing her hostess as she sat down in her chair by the dining-table, on the other side of which the three men were grouped — Mr. Atwood, tall and spare, the younger Belmore, and Mr. Vail, a darkly bearded gentleman with piercing eyes that gleamed out as from behind a hedge. He looked like a pirate, but he was a kind, mild man. His wife was a large, elderly woman, with grayish hair and a fresh-colored, pleasant face. She was a person of wealth and position, but she chose to pose rather as an exponent of homely comfort. She always carried around with her a work-bag, containing a large square of linen, on which she immediately embroidered cherries or strawberries or holly leaves in any spare moment, however fleeting. She was already thrusting her needle in and out as she went on talking, without looking up.

"You needn't mind at all. I've been having a nice little talk with Josephine. I went in the library looking for a book — nobody told me there was a young man around."

"Mr. Martin has been reading aloud to her," explained Mrs. Atwood, with level eyes.

"Yes, so she said. I told her I was afraid I'd interrupted a very tender passage. I was going out again, but she insisted on my staying. What a nervous, fidgety fellow Mr. Martin is! I suppose he smokes too much — most of them do. He hardly said a



"'The laundry's afire!'"

word. I don't think I ever saw Josephine with so much color. How children do grow up, to be sure! I told Mr. Martin it really seemed no time at all since Josephine was ten years old, when we first came here and she had the mumps. I *never* knew anyone such a sight; her face was so dreadfully swelled that her eyes looked just like slits, poor little soul! And she was all done up in cotton batting. I suppose there's nothing *serious* between her and Mr. Martin?"

"Oh, dear, no!" assented Mrs. Atwood hastily; "not the slightest. Of course, he's an exceedingly nice young fellow; Mr. At-

wood thinks *very* highly of him, but there's nothing of *that* kind — oh, dear, no! Josephine is much too young. Besides, he goes away on Saturday for the rest of the winter. Josephine has a great deal of attention."

"Yes, so Mary Graham was telling me," said Mrs. Vail. "Mary has given up going out almost entirely; she's devoting herself to her Correspondence school; she says there really isn't a man she cares to invite to the house, but I think it's a mistake for girls to be too particular. Do let them have a good time when they're young, I say."

"Oh, but Josephine is very particular!" said Mrs. Atwood eagerly. "She refused to have anything to do with Dick Evans because he helped her over the crossing and left me behind. And the other night, as soon as she found that she was waltzing to 'The Palms' with Henry Peters, she made him bring her straight over to me. She actually had tears in her eyes when she said, 'The idea of dancing to that!' Mr. Martin thought that it showed such a beautiful spirit."

"Mary said the way they danced at that last club-meeting was perfectly disgraceful," proclaimed Mrs. Vail with maddening obliviousness. "My dear, how tired you look! Why don't you make Josephine help you more? Though it *is* hard to tie them down when they're young and want to have a good time, *I know*; I felt just that way myself before Mildred and Dorothy married. You feel as if you'd rather slave yourself than have them miss anything."

"She does help me," protested Mrs. Atwood, struggling frantically to make an obvious impression on the glazed surface presented to her, although she knew from experience that the effort was vain. Mrs. Vail had a rooted habit of ignoring the claims of the present converser in favor of the absent, but she was a good friend, who would infallibly sing the praises of Josephine to the next comer. She jabbed away at her crimson stitches now as Mrs. Atwood soared in monologue to the height of Josephine's perfections, and only came out of a non-committal abstraction to say:

"Yes, and just when one gets to depend on them most they marry and leave us."

"Oh, Josephine doesn't even *think* of such a thing yet. I hope she'll see much more of the world before she makes a choice," proclaimed Mrs. Atwood wisely. "In six or seven years perhaps — Girls don't marry anything like as soon as they used to. I

should be very particular about the man, I can tell you that. Of course, when the right person comes along——"

"The trouble is," broke in Mr. Vail from the other side of the table, taking his cigar out of his mouth, "you seldom find the right person—for *you*. Parents always act as if *they* were marrying the man. Now I said to my wife about Cumnor: 'If he's a decent fellow, and if he suits Dorothy, that's all there is to it. *She* has to live with him; we don't.' My wife didn't like the way he parted his hair; she's all for romance."

"Romance!" repeated Mrs. Vail contemptuously. "My experience is that they either marry on nothing, or if he does have something he loses it all the first year. They seem to have to go through just about so much anyway, as far as I can see. I don't congratulate couples any more; I just say: 'I *hope* he has enough to support her.'"

"You see what you're coming to, Belmore," suggested Mr. Atwood with grim facetiousness. "What will you do when your little girls are old enough to have the men coming to the house?"

"I'll take a shot-gun to 'em," said Mr. Belmore promptly. "Wouldn't have any of 'em around. Do you suppose I can go in the library for my gloves? Now, *don't* get

up, Mrs. Atwood; I know just where I put them. Sit still. Well, if you *will*— Awful monotonous voice that fellow Martin has; I never could stand being read aloud to; my wife tries it on me sometimes and it puts me off sounder than a church. It's one of her afflictions; she says it seems so uneducated. Oh, thank you, Mrs. Atwood."

"Suppose we have something," hazarded Mr. Atwood as his wife reëntered the room. "Wait a minute, Jo; I'll open the lower side-board door for you; don't you get down on the floor." He came over to her.

"Oh, Edward!" She caught the hand nearest her and kissed it in the shadow.

"What ails you?" he whispered, as the others were talking. "Have you hurt yourself?"

"No; oh, no! Oh, Edward, bend your head. I'm afraid it's—serious; I'm afraid Josephine—cares for him! I've just been in there."

"Cares for him!" The wife could feel his sudden tension, the pause in which the thought adjusted itself stiffly to his perception. He gave her a sort of queer, wide-eyed, half-foolish smile that made them partners in the shock of recognition of this new element. But he murmured comfortingly, "I think you're mistaken," and again, as she shook her head, "You must be," and then

"Don't mention it," said Mr. Belmore tranquilly; "it was more fun than a goat!"



raised his voice to the others. "We'll all go in the library now, it's much more comfortable there. Belmore, you carry in these glasses; Vail——"

"The laundry's afire!" Mary the maid burst into the room, her face blackened, her hair streaming. In another instant the whole party had disappeared pell-mell down the narrow passage-way that led to the back premises.

"Well, it was a mercy that we found it out in time," said Mr. Atwood, dropping onto a chair in the kitchen after a strenuous half hour spent in deluging smoking boards with water and mopping it up again. The kitchen floor was half covered with blackened débris, and the men, disheveled, sat around, while the women were busy over the stove with hot refreshments for the workers.

"Give me some more of that coffee, Jo. Won't you have another cup, Vail? Thank you, Mrs. Vail, I don't take cream. I'm glad you packed Mary off to bed; the girl would have roused the neighborhood."

"If she'd thrown those blazing curtains out of the window as she wanted to," said Mr. Belmore, "you'd have had the whole fire brigade here soaking the house with water. Ginger, that would have been a picnic!"

"I should say so," assented Mr. Atwood, with deep disrelish for publicity; to have a fire in your house seemed to lay the stigma of incapacity on the householder. "I'm sure I'm a thousand times obliged to you all," he added gratefully.

"Don't mention it," said Mr. Belmore tranquilly; "it was more fun than a goat. Sorry I've got to leave you. All coming? Well!"

There was a clatter of chairs on the kitchen floor as the party rose, and a clatter of voices, suddenly silenced as they made their way once more through the dark, carpeted passage to the main hall. As Mr. Atwood pulled aside the intervening curtain the little procession stopped short involuntarily.

Josephine and young Martin stood in the vestibule of the front door, down the hall. Ah, past the time for questioning! If it had taken a fire to give them that one uninterrupted half-hour, no need to ask of what the reading had been—for it could only be of love, and not alone in "Lalla Rookh," though that had said indeed:

*"There's a bliss beyond all that the minstrel
has told*

*When two that are linked in one heavenly tie
With heart never changing, and brow never cold,
Love on through all ills—and love on till they
die!"*

They were parting. Her white arms were

slipping from his shoulders, his were half around her still. The young face of Josephine was raised to the tender, protecting rapture of his. There was in it such a sweet and sacred joy of maiden-giving, such a deep and innocent trust, that tears sprung unbidden to the eyes of those unseen witnesses, themselves resolved instinctively into couples, in a quick partnership of knowledge—and of remembrance.

Ah, all beside the mark the mother's wise prefiguring and her developing providence! These two needed not her to make their happiness, they were sufficient for each other, it was their own life they were to live as she and her Edward had lived theirs. Nor was this



"They were parting"

all the pang. All dear beginnings must also mean the end of something that is dear. In this bright beginning of love it came home to the father and mother for the first time that their own youth had departed, that there remained now for them only the descending path, the beginning of age, that meant afterwards the beginning of — what? Was the thought only a pain, or was there in that very pain the glimpse of a strange, higher joy? Love means so much!

"Well, we've all of us been there," said Mr. Belmore sentimentally, breaking the silence that still followed the closing of the front door and the disappearance of Josephine's long, trailing gown up the wide stairway. His eyes roved restlessly; he alone had had no intimate share of the soft emotions going the rounds. "Help me on with my overcoat, will you, Vail? No, I won't stop any longer, thank you; I think I'll go home to my wife."

A SOCIAL EVENT

BY

FLORENCE TINSLEY COX

AUTHOR OF "THE OLD MAJOR"

ILLUSTRATED BY JESSIE WILLCOX SMITH



UT she hasn't any dress!" my mother cried in consternation. "Only that white Sunday one which is much too short!"

"Let down a tuck," my grandmother said decisively. "That would lengthen it."

"Oh, do let down a tuck, mother!" I echoed eagerly.

I had a little pink envelope hugged up close against my apron. On the outside it had "Miss Rhoda Harcourt" written in very large letters, and on the inside it invited me to a party! I was not quite sure what people did at a party, but I knew it must be something delightful, judging from the commotion the pink envelope made in the family. There was a whirlwind of talk about white dresses, and new slippers, and blue bows, and in the midst of the discussion Auntie May caught up her dress and danced.

"Come here, Rhoda," she called. "This is what they do at a party. Come. I will teach you how."

I braced my back stiffly, and let her haul me around. This was a serious matter, and must be undertaken with a sober mind.

"She hasn't any spring in her," Auntie

May exclaimed ruefully. "Who would think that she is related to me!"

"She does not come of a dancing family," my grandmother replied with a cold smile. "The Harcourts look after their souls, and let their feet alone."

Auntie May made a wry face. She was my mother's sister.

"Don't shut up like a knife, Rhoda," she said disconsolately. "Let yourself go. There, I believe the Lawrence side of the family is waking up at last!"

She looked so pretty as she danced in the firelight that I tried to be like her. I copied her courtesies, and followed her steps, and when, at length, she fell breathlessly into a chair, I leaned against her knee with my hand on her pink cheek.

"Auntie May, are you going too?" I asked confidentially.

Somehow I thought it would be rather nice to have Auntie May there, just for company.

"Child!" she cried with a grand air, "it's a children's party. I am sixteen!"

I felt the rebuke. I was only seven myself, and there were whole centuries between us. It was strange, though, how sometimes Auntie May would play with my dolls, and

sometimes she would tuck up her hair and keep me at arm's length. I never knew which she was going to be — little girl or grown woman.

Auntie May did not live with us, but in another house with a lady who called herself my frivolous grandmother, and curled her hair every day of her life. Grandmother Harcourt wore sober black silk dresses, but this other grandmother liked blue and pink, and even sometimes a gallant touch of red that made her look almost young again. Whenever she looked her youngest, she was greatly pleased, and curled her hair triumphantly. At family meetings the two grandmothers often made those curls the subject for discussion, and oftener still it was my dress and manners which never seemed to suit either of them. One wanted me very quiet and subdued, and dressed in gingham, and the other wanted me very gay and lively, and dressed in silk. As Grandmother Harcourt lived in our house, she had the advantage, and, save for occasional bursts of splendor, I went in great meekness of spirit and dress.

I had thought at first that there was going to be trouble about the party. My frivolous grandmother objected seriously to the idea of that tuck. She seemed to think that I should look very shabby among the other little girls. She spoke of her position, and of the great pleasure that it would give her to buy me a dress.

"Nellie," she urged, almost with tears in her eyes, "let me buy Rhoda a suitable dress. You surely don't want that unfortunate child to go to the Otways' with a tuck let down!"

Grandmother Harcourt did not say anything. I fancy that she must have had it all arranged beforehand, for, after a rather appealing look at her, my mother declined the offer in a faint, reluctant voice.

I did not care what I wore. I was going to a party. That was enough for me. All the night before, I could not sleep, and when, at last, the hour drew near, and I stood before my mother while she gave a final touch to my floating hair, I felt that it was all a dream. It was a dream going down the stairs while the twins, in their nightgowns, peeped after me, and it was a dream getting into the carriage which Auntie May had brought to take me. The very streets were a dream, with little white-clad girls passing in our direction, and little boys, with stiff white collars and solemn faces, walking along

behind them. And most of all that big house on the hill was a dream, with the lights shining in all its windows, and the rows of Chinese lanterns in the piazza, and a nearby violin letting off cheerful notes of preparation.

"Mrs. Otway is giving this party for the two little grandchildren who are visiting her," Auntie May said, peering out of the carriage window. "They come from the city. They are cousins. You saw them in church on Sunday."

So that was who they were! I felt that I had learned something. Only the Sunday before there had come into the pew before me, first a little boy, and then a little girl followed by a party of ladies. The little boy sat up in the far end of the pew, just as I did, and he had a high silk hat laid on the cushion beside him, and an elegant cane with a silver head to which he seemed much attached. I never noticed little boys as a rule. I divided them into two classes: boys who walked clumsily, in heavy boots, and glanced sideways at me, and *bad* boys who made awful faces from behind trees. Never to one of them had I said a single word. That boy, however, was something quite different. I knew that as soon as I looked at him. He had a light, graceful figure, and brave, beautiful eyes. When he gazed over his shoulder and smiled at me, I felt strangely pleased. It was as though some one whom I had known a long time ago had come again.

"Oh, so he is Theodore Otway!" I cried unguardedly, remembering the name on my pink invitation.

Auntie May laughed a whole minute, just about nothing at all.

"You get down here, Rhoda," she said. "Now, remember to shake out your hair the way that I showed you. And don't you get frightened as you always do. Your dress isn't very fine, but there is one thing that is nice about it. It has real lace basted in the neck. Mother put it in. Just fancy, Grandmother Harcourt never noticed! Always give your right hand first in the ladies' chain. You are the only little girl who has come in a carriage. Oh, dear me, I wish that it wasn't a children's party! I'd just love to go in! The lovely, lovely music! What shall you do, Rhoda, if you get very frightened?"

"I'll shut my eyes and think that I'm in church," I answered soberly.

"Good heavens!" I heard her cry as the carriage drove away, "there's the other side of the family coming out after all!"

JESSIE WILLCOX SMITH.



Drawn by Jessie Willcox Smith

"We were both silent. There did not seem to be anything more to talk about"

I went up the steps rather breathlessly. There was a big lump rising in my throat, as if I had run miles and miles. I wondered if they would let me in, or if I would have to say what my name was. I was not sure in my mind that I knew what my name was. Once, years ago, I had been called Rhoda, but Rhoda always went to bed at seven o'clock. This was a new little girl, a fairy child, who walked under globes of fire straight into fairy-land.

Up, up, I went, past a man with shining buttons who held the door open very graciously for me, past shrubs and flowers banked along the staircase, into a room where there was a great hum of voices. Ever so many little girls, dozens of them, were taking off their hats, and shaking out their skirts, and doing what grandmother called prinking before a great glass. I prinked a little myself, following out Auntie May's directions. I thought that I looked rather nice. A woman in a white cap seemed to think so, too. She took a great deal of pains with me, and when the other little girls, who knew one another, went down the stairs in a group, she led me by the hand to the staircase, and showed me where to go.

It was very hard to walk down the stairs alone. I had such a queer feeling, and I could not see a thing for a mist before my eyes. I went quite slowly, step by step. I could hear the people in the parlor talking.

A lady said, "How pretty!" and a boy's voice cried, "Here she is! Here she is, at last!"

Then in a moment some one was shaking my hand. Little by little the mist cleared from before my eyes, and I saw that I was at the party.

The parlor was a long room, running the whole length of the house, but it looked crowded that night. There were groups of little girls, all those whom I had seen upstairs, and more besides, and lots and lots of little boys who stood in corners and laughed among themselves. There were lights on the walls and flowers everywhere, and the few grown-up people who moved about seemed just as gay and festive as the children. By the door were stationed Theodore Otway and his cousin, and she had on a lovely pink dress with cascades of little bows falling down her back. All the grown-up ladies seemed to watch her, and when she pranced and shook her bows, I heard a lady say, "Paris!" in an awed tone.

There was such a hubbub everywhere that I did not notice at first that a boy, whom I had never seen before, was writing his name on my program. He was quite a stout boy in tight clothes.

"I'll take this first one, just to make sure," he said. "Maybe, after a while, I'll dance with you again. Don't you forget what I look like."

"No," I answered humbly.

"That's right," he continued patronizingly. "What's your name?"

I told him in a bashful whisper.

"Well, you want to watch out, and when I holler 'Rhoda,' you come where I am. That will be when the music strikes up. Don't forget."

"No," I said again.

"If you are not there, I might take some other girl," he remarked as a final caution.

Theodore Otway was going by, led by a lady. She was arguing seriously with him.

"Of course, you must dance the first dance with your cousin!" I heard her cry. "I told you yesterday that you must. You can ask the little girl some other time."

He gave me a miserable glance as he went to the other end of the room.

I hardly noticed him. I was so worried over the stout boy, who roved about the room, here and there and everywhere. Once he hid behind the sofa, and once he went out in the hall to get a drink of lemonade. He unbuttoned his jacket and tried to make himself look different by crossing his eyes. I was sure that he did. And just when the music struck up, he disappeared altogether!

The other little girls all had partners. I was the only one left out. I felt it very keenly.

Suddenly I heard some one shout "Rhoda!"

I turned around, and there he was behind my chair, where he had been standing all the time.

"Come along," he said, just as if it was my fault, although there was a look of elation about him. "If you don't hurry up, we won't get into the top set. That's the nicest of all."

I followed him meekly. I was very glad to find him again, but I felt that I should never get used to boys.

It was not hard to dance. Somehow it was more fun than it had been at home with Auntie May. I always remembered to give my right hand first in the ladies' chain, and

when I met my partner I courtesied to him every time. I did not forget a single thing! The music was very lively, and everybody was smiling, even the grown-up people at the other end of the room who danced and romped among themselves. I thought that I should like to go on forever, back and forth, and in and out in the ladies' chain. I wished that the music would never stop, but it did, at last, with a sudden chord, and we were all ready for something else.

It was a game this time, a strange, new game called "Post-office." It began by a little girl leaving the room mysteriously, and calling a little boy out into the hall to receive a letter.

"There's a letter in the post-office for Davie Williams," she cried in a shrill, high voice that sounded frightened.

All the other little girls laughed. Davie Williams grew very red in the face, but he went out for his letter, and closed the door carefully behind him.

I wondered why he stayed so long, and what they could possibly be doing behind the door. It was very exciting. Suppose, just suppose, that there should be a letter for me! More little girls went out, and more little boys. The girls tossed their heads, and the boys went quickly, as though to get it over. One boy called out another boy instead of a little girl, and was laughed at. I did not think that I should like to be laughed at. Then Theodore Otway went out, and I heard my name.

He was waiting for me with his hands in his pockets.

"Hello," he said in a diffident way.

"Hello," I answered, shyly fingering my hair.

I looked about for the wonderful something which I had come to see. There was nothing, only the hall and Theodore Otway, still with his hands in his pockets. Strange to say, he seemed embarrassed. He fidgeted. He talked in jerks.

"I saw you in church," he said suddenly.

I nodded at him. "I saw you, too," I confessed with a shamefaced smile.

He came a step nearer and hesitated.

"Say," he said, "I don't live in this house when I'm home."

"No?" I answered inquiringly.

"No," he replied seriously.

We were both silent. There did not seem to be anything more to talk about. Still, it was rather nice out in the hall.

Somebody rattled the knob. Evidently our turn was over.

"Who's going to take you out to supper?" he asked with sudden interest.

"I don't know," I answered.

"Well, let me take you, won't you? You'd better. There's a boy here who plays tricks on little girls!"

I shivered. Was it the stout boy?

"Once he made a little girl cry out loud at a party! You'd better. Will you? Say yes."

He came a little closer. He put out his hand and touched my hair.

"It's like sunshine!" he cried with a burst of enthusiasm.

I stole a shy glance at him. Nobody had ever told me that before.

"Say yes," he begged, in a new tone.

"Yes," I whispered, hiding my face behind my hair.

Somebody rattled the knob again. They were growing impatient.

"Well, good-by," he said in a hurried way. His hands were back in his pockets.

"Good-by," I answered.

He went toward the door, then turned again as if he had forgotten something, and stood thinking.

"Will you give me that?" he asked, pointing to a wee blue bow on my sleeve.

I unpinning it and laid it in his hand. He fastened it to the front of his coat. He strutted a little as he went into the parlor. I could see by his smile that he was pleased.

It was my turn now, and I must call a little boy, for that was what all the girls did. I looked in the parlor door undecidedly. There was the stout boy going by with a cheerful wink, and away in the back of the room a nice little fair-haired boy named Eddie was watching me wistfully. I called Eddie with sudden fearlessness. He came with a rush, and closed the door behind him. Then he kissed me before I could say a word. I pushed him away and began to cry. Even through my tears I could see his astonished face. How was he to know that all my life I had hated to be kissed by strangers? And now by a boy!

"Why, that's the game!" he cried eagerly. "What did you call me out for?"

"I don't know," I answered, sobbing.

He gazed at me with a worried look. Then he pulled out a fat white lozenge from his pocket, and offered it to me.

"Here, take that," he said generously.

I examined it through my tears with strong disfavor. It looked like medicine. Still, I did not want to hurt his feelings. I ate it with misgivings.

"That's right," he said radiantly. "They are good for sore throat. My father takes them. Don't you feel better?"

"Yes," I answered with a weak smile.

It was evident that he meant to be kind, and, perhaps, after all, the lozenge, like the kiss, might be a part of the game.

They were dancing in the parlor when we went back, and the fun was growing loud and furious. One little girl was singing as she danced, and two little boys were sliding in a corner. There was talk of supper. Somebody, peeking through a keyhole, had seen pink ice-cream, and had come away dazzled. The great hour was drawing near, and little boys were going about looking for their partners. Up at the end of the room Theodore's mother was talking to him.

He came to me afterwards with a crest-fallen air.

"Say," he said, "I can't take you out to supper. I have to take my cousin. She says so." He looked back over his shoulder threateningly. "What she says now, goes. When I'm a man, things will be different. Ain't you sorry I can't take you out?"

"Yes," I confessed candidly.

He seemed to be glad that I should be sorry.

"He's going to take you out," he continued, with a jealous nod at the stout boy. "She asked him to."

I did not want to go with the stout boy. Every time he looked sidewise at me I felt a sudden fear. Suppose it should be a trick! Suppose he should think of something new to do right now! When the inspiring march began, however, and we all fell into line, each little girl on the arm of her partner, I forgot everything in my excitement and grew almost reconciled.

We passed solemnly around the parlor three times, and then swept across the hall into an opposite room. In the center of the room there stood a beautiful table, and the woman in the white cap, who was the only grown person in sight, was serving out pink ice-cream. The little girls sat on chairs about the walls, and the little boys brought them plates full of goodies from the table. There were lovely things which I had never seen before, much too pretty to eat, and almost too fragile to touch. And over the

whole room there fell the soft light of candles.

"Do you like ice-cream?" the stout boy asked, when he had seen me settled in my chair. "I tell you what I'll do. I'll pick out all the things that I like."

He was a wonderful provider. I could see him heaping up my plate, and he always seemed to take the best of everything. No other girl was going to have such mammoth slices of cake as I, and he had a perfect pyramid of candy in his hand. I knew that I could never eat it all, no, not a half. Somehow he did not seem able to find me afterwards. I beckoned to him, but still he turned aside, and went toward a far corner. He was sitting down. He was going to eat the things himself! Was it a trick? I looked down hard in my lap. Never, no never, should he make *me* cry out loud at a party!

I heard a sudden sound of wrath. I turned around just in time to see Theodore Otway tip the stout boy over on the floor, and sit on him. He seemed to be very angry. He pounded the stout boy. I was almost afraid to look. The woman in the white cap left off serving pink ice-cream, and made a dreadful outcry.

"Oh, Master Theodore," she cried, wringing her hands. "Oh, Master Theodore! You musn't do that! It's not polite."

A little boy cheered faintly, and in the next room, where the older people were having their supper, there was a hurried consultation. Then Mrs. Otway came in.

"What is all this?" she asked in astonishment, looking as if she could not believe her eyes. "Theodore!"

She caught him by the arm, and dragged him up in a hurry.

"For shame!" she cried. "What a way to treat your company! I'm going to put you right straight to bed."

A shudder ran around the room, and we all looked at one another. To be put to bed at a party! There was a disgrace.

"I don't care," Theodore retorted recklessly, with tears in his eyes. "I'd do it again any day. He's a greedy pig!"

I stole up and put my hand in his. I did not like to see him cry.

"He was eating that little girl's supper," a chorus of eager little boys explained.

"I wasn't, either," the stout boy declared hastily. "I was only pretending." He dusted off his knees, and looked around the

incredulous circle. "I tell you I was only pretending. I was going to bring it to her all right afterwards."

Nobody believed him, not even I, for had I not seen him eating the pink ice-cream?

"You had better come with me," Mrs. Otway said laughingly. "You can finish your supper in the next room."

It was very pleasant after they were gone. Every one was so good to me. There were lots of nice things left on the table, and Theodore filled the largest plate that he could find. Other little boys stood around to watch me eat, and gave me presents. One gave me his jack-knife, and one gave me a penny which he had brightened to gold on the carpet. When we went back in the parlor, there were dozens and dozens of little boys who wanted to dance with me. I could not tell whom to choose. Then, in hardly a moment, Auntie May looked in the door, and I knew that the party was over, and I must go home.

I told Theodore good-by last of all.

"Good-by," he said, slipping a little brass curtain-ring on my left hand. "I'm coming back when I'm a man. Then we'll get married, and live in a house. And I'll shoot rabbits for dinner. Would you like that?"

"Yes," I answered promptly.

He surveyed me for an anxious moment. Our heads were very nearly on a level.

"Don't you grow too tall," he cautioned.

"No," I promised, and was half-way to the door when he caught me again by the hand.

"If anybody makes you cry," he whispered ardently, "you write to me, and I'll come back."

I gave him a grateful smile. I knew that he would.

Auntie May said very little as the carriage rolled along, but when, at last, we reached home, she swept me in before the assembled family.

"There were ten little boys telling her good-night," she cried breathlessly. "Ten little boys! Just fancy! Our Rhoda! She was a great success. She was the prettiest one there."

My mother put out a tender hand, and drew me to her.

"And did you have a good time at the party, Rhoda?" she asked eagerly. "A real good time, little girl?"

I looked around the listening family circle. They were all watching me. Yes, even my father.

"I don't know," I answered bashfully.

"Of course she didn't," grandmother cried, nodding her head triumphantly. "She's a Harcourt all over."

I looked down at my little brass ring. I felt that grandmother was wrong.

THE GOLDEN FLOOD

BY

EDWIN LEFEVRE

AUTHOR OF "WALL STREET STORIES"

ILLUSTRATED BY W. R. LEIGH

PART III—THE PARADOXICAL PANIC



ALL STREET was suffering from its worst disease—dullness. The public—the only genuine octopus—did not find the *menu* printed on the ticker-tape at all appetizing. It was hard at work in its office, miles away from the Stock Exchange, out of hearing of the

ticker, scanning the financial pages of the newspapers only on the street-cars to pass away an irksome half-hour. Months before, the fumes of the wine of gambling had gone to its head; and then the public had been made sober suddenly by the "shrinkage in quoted values," otherwise the shearing. Since then the public had grown a new fleece, though it was not yet itself aware of it.

It was a delicate task, before the president of the Metropolitan National Bank. He was a resourceful stock-market manipulator, though he would have resented being called a thief not half so hotly as being called a speculator, because that sounded worse in a bank president. He desired the public to buy bonds; not necessarily at high prices, but at any prices. It was pure philanthropy on the face of it. That is why the task was delicate. You can disarm suspicion if you are bad, in Wall Street. But, if you are good, the hopelessness of it is appalling. Moreover, there was no time for finesse or subtle strategy or ingenious experiments with the elemental psychology of stock gamblers. The occasion called for broadly painted effects.

The first thing he did was to offer bonds to savings-banks and trustees of estates all over New England and New York, at concessions too slight to arouse suspicion, but substantial enough to tempt purchasers. This through the best bond "drummers" in the land. Then he sought the Stock Exchange.

The bond market, which had slumbered profoundly for months, suddenly awoke. Gilt-edged issues were pressed for sale, not violently at all, but insistently. They came from many sources, the Street thought, not knowing the full contents of the huge strong box of the richest man in the world. The fortunes of the ordinary multi-millionaires grow faster in the newspapers and in club-corners than in reality. This fortune was even greater than the gossip of it. Mellen spent time in making people look at his wealth through a reversed telescope, that it might be diminished in the public's estimate. That is all he had ever done to diminish it, being a practical man.

The bond "specialists" felt faintly alarmed; then they became exultantly busy. It might be unwise to buy stocks the future market-career of which was problematical; but everybody knew what Pennsylvania Central first mortgage 5's were. Not to buy them under 125 was to sin regrettably. The bonds sold at 120. To abstain from purchasing them at 115 was lunacy. And at 110 passivity became a crime against one's family. Many bought, but not enough; and because the supply was greater than the demand, the price shrank further.

The Street held its breath and waited for stocks to follow. But, simultaneously with the sales of the best bonds of the best railways in the United States, came purchases of

the stocks of the same railways, and though prices of bonds declined stocks did not. The Street felt that to "trade" in such a market was like playing *rouge-et-noir* in an utterly dark room. What was the sense of betting on the black if the bettor could not tell, because of the darkness, whether his chips were on it or on the red?

The newspapers, being puzzled, printed dozens of columns and hundreds of explanations, all of them highly ingenious and uniformly incorrect. In his Monday morning article, Philip King, of *The Sun*, compared the bond market to the old story of the great psychologist who, dressed as a peddler, offered on a Broadway sidewalk to sell five-dollar gold-pieces, warranted genuine, to the passers-by at \$3.98. Never a fool so foolish, in the passing thousands, as to shake hands with fortune on the psychologist's coin-laden tray. Now they would not buy bonds.

Of the millions of dollars' worth of bonds that were sold, some were registered in the name of William Mellen or Richard Dawson, or of known stool-pigeons — clerks in their offices, etc. This became known in the end, though Dawson delayed the inevitable as long as possible. Then, of course, the mystery was solved. The "Fort Dawson" crowd was selling bonds and buying stocks! The country was prosperous. There was no cloud in the financial sky. Obviously, the greatest capitalists in the United States were engineering a gigantic stock boom!

The *Evening Scold*, the greatest journalistic exponent of the Undoubted Wisdom of the Sneer, promptly filled itself with wrath and editorialized its feelings, as follows:

The abnormal increase in the cash resources of the New York banks during the past few weeks, was too good an opportunity for certain bank presidents and their pals to neglect. The banks are not in Wall Street to safeguard the interests and the cash of their depositors, but obviously to help the directors and their schemes. In this instance, the overgrown arrogance of the latest stock-market millionaires has degenerated into imbecility, induced by protracted success in their despoilment of the public. Fortunately, it should prove the undoing of the financial *condottieri*, for the stupid public surely cannot be stupid enough to permit itself to be hypnotized into paying absurd prices for brazenly manipulated insecurities like Transcontinental Air Line or Great Southern Preferred, or into sacrificing gilt-edged bonds. Let the would-be buyer of stocks, and the would-be seller of bonds, beware!

But, after all, it was only the very wise — Messrs. Dawson and Mellen — who bought

stocks. Only a few foolish lambs sold stocks at the high prices and bought bonds at the low! Also some of the alert-eyed men over whose office doors were foreign names ending in "Stein," and "Baum," and "Berg" and "Mann." The fools in their folly, and the shrewd in their shrewdness, were helping the richest man in the world, and the ablest bank president in the United States, during those stirring days in Wall Street — shivering days, when a great crash in the stock-market was expected momentarily by so many that it did not come. The expected never happens in Wall Street. It can't afford to.

"How do we stand, Richard?" asked Mr. Mellen, as he walked into the president's office.

"Almost there," answered Dawson. "I have sold most of your semi-speculative issues, and we are working off the last better than I expected. You got the memorandum of stocks bought to-day?"

Mellen nodded. Then he walked to the busy ticker in the corner and regarded the tape.

"The newspapers have warned the public against buying inflated stocks, or selling bonds at unreasonably low prices. A free press, Richard, is the best safeguard of the liberties of a nation. We should be grateful for this boon." There was a trace of nervousness about his manner; but it was a nervousness as of relief rather than uneasiness.

Mr. Dawson laughed admiringly and approached his friend.

"Yes. I've sold them impartially all over New England, here, and in London and Berlin. But the Governments —"

"Never mind those. The Governments will make good, somehow. We'll keep them to give us the right to agitate the matter later on. I am going to tell my brother George. I told him to come here to-day at — How do you do, George? I was just talking about you."

George B. Mellen, who had entered, was a strongly built man, white-haired and clean shaven. His eyes were of a clean turquoise blue that contrasted pleasantly with the white of his eyebrows. He was the vice-president of the International Distributing Syndicate, and at least the sixth richest man in the world. He nodded to his brother, and shook hands with Dawson who managed to convey the impression that he had risen in

order to greet affectionately the new-comer. That having been done, the president returned to his desk.

"George," said Mellen, looking up from the ticker, "I've sold every bond I owned; or will have sold the last this afternoon." He resumed his scrutiny of the tape very calmly.

"Wh-a-at?" said his brother.

"No obligations payable in gold will be worth anything in a short time. There's a man who has discovered the secret of making gold. And he's making it." He said it in an utterly unexcited voice.

"What are you talking about?" said George with an indecisive smile. His brother was bent over the glass dome of the ticker, and George, still smiling indecisively, looked at Dawson.

An office-boy entered with a note which he gave to the president. Dawson, as he saw the lad coming, instinctively picked up a dagger-like paper-cutter from his desk; but when he glanced at the handwriting, tore open the envelope with his fingers hurriedly, and read the slip it contained. He rose and gave the paper to William Mellen, saying:

"That is the last of the bonds. They slaughtered prices, didn't they? But," with a jovially apologetic smile, "it was the best that could be done."

Mellen read the memorandum of the bond sales and the prices received.

"Why, Richard," he said it with a sort of polite regret that ended with a gentle sigh, "I should say they did slaughter them. It's a loss of about two millions on this lot, from last week's prices." He shook his head several times as in sorrow over a fellow-Christian gone wrong: the stock-market had sinned. Then he studied the busy ticker once more.

"William, will you kindly explain this farce?" There was no sigh to George Mellen's voice as he asked this. His frown was deep.

"George, I'm not a fool, am I?" asked the richest man in the world, very earnestly. He must be patient. It was his duty; and duty should be everything to a man who, his friends thought, believed that the eyes of Providence were fixed unblinkingly on the center of his soul.

"Just now, I should say —"

"Well, just now, I certainly am not one. I've sold out all my bonds and bought stocks. Yes, George. That," gently, "is what I have done."

"And I've done nothing all week but buy bonds and sell stocks!" George's eyes took on a curious expression — the blue in them seemed to grow strangely darker as he half-closed his eyelids. Often the brothers disagreed. William was the abler. But George was the older; and he could not forget the days when he lorded it over his slender brother by physical might.

"You probably bought my bonds, and I bought your stocks," said William, nodding as if solving a puzzle, the solution of which called for no exultation. "I am sorry, George. But you must at once sell the bonds and buy stocks."

"Explain, hang you; explain!" shouted George Mellen angrily.

"George, keep cool. Richard, will you kindly tell brother George all about Grinnell?" He looked at the ticker with an exaggerated air of attention, to save further explanations.

George looked from his brother to the bank president, and back to his brother.

"William," he said at length, quietly. William did not look up from the ticker. It made George Mellen angry and he said imperiously: "William, listen to me! There may be a good reason why you have sold out all your bonds. But there is none why you should not have told me before. Why didn't you?"

"I never thought about it," answered William simply. There was a mild astonishment on his face, as if at his own forgetfulness of his brother's interest.

"You didn't, either, Dawson, did you?" said George coldly.

"My dear George, I certainly thought William was selling for both of you. He always does, you know," said Dawson.

"Oh, have it that way, George; have it that way if it will please you." Then to Dawson: "Sell George's bonds, lump results and strike an average," said William Mellen resignedly. Then, with sudden irritation: "It's a case of life and death, not of a few dollars." He began to walk up and down the office, lost in thought. Mechanically he took a small pad from the elaborately carved mahogany table in the center of the room, walked to an arm-chair by the farthest window, sat down and presently began to scribble figures with a lead-pencil, while Dawson told to George B. Mellen the story of Grinnell.

"But the thing is impossible," said George angrily.

"Absolutely!" assented the bank president, almost amiably. "You are right, George." He looked at George with a subtle felicitation in his eyes — at George's intellect. "But," he went on gently, "everything you think we've already thought. We didn't go off at half-cock, George. It took facts to convince us. We know that the man can and probably will flood the world with gold. I have no doubt of it. Neither has William. Now, give me the list of your bonds and —"

"And I thought I was getting bargains," said George Mellen bitterly. "I might have known William's hand was in it. I thought people had gone crazy, and were being prepared for a grand boom, manufactured on the premises! I tell you," he exploded suddenly, "there's a trick somewhere!"

William Mellen looked up suddenly and stared uncomprehendingly at his brother, his mind still on his figures and calculations.

"No," went on George, "I don't mean you. I mean in this Grinnell affair."

"He has on deposit in this bank some forty millions, and about eight or ten more with other banks."

"That's the mystery," said George musingly. His eyes, as he thought, took on a straining look, as you see near-sighted people stare when they try, without their glasses, to read printed characters twenty feet distant, in an optician's shop.

"I'd make haste, George," interrupted William Mellen. "When you have sold out all your bonds I will tell you a plan. The world will be told of the Grinnell affair, and —"

"You mean?" said Dawson, with a quick start.

"After we have nothing to lose we have everything to gain."

"But it will —" began Dawson excitedly.

"Don't guess, Richard," gently. "You don't know the details of my plan."

George knew his brother. He said grimly: "The public doesn't love the International Distributing Syndicate; nor us."

"They'll love Grinnell less. We are his victims too; don't you see? That will comfort the public. Bloated bondholder will be a synonym for pauper. They'll pity us." He said it with gentle dolefulness.

"William, but our friends? They'll be ruined," said George Mellen doubtfully. He knew his brother.

"You can tell yours to sell out — after *you* have sold out, not before; and give no reasons to them, or —" His eyes, for the fraction of a second, were menacing; he did not finish the threat orally. George frowned; but he also checked the words that he would have uttered.

"You'll have my list in fifteen minutes," George told Dawson. "Willie will bring it over. Good-by," and without another look at either of the two men he left the room.

"George is — ah —" began Dawson, with a conciliatory smile.

"He always was," interrupted William Mellen, not unpleasantly; "from his boyhood up."

"The public will have more bargains in bonds," said Dawson.

"Yes." The richest man in the world smiled and went on musingly: "The public is very wise. It is selling out its stocks because they are too high, and buying bonds because they pay in gold. Now, my plan —"

Williams entered. The president frowned, and stabbed the assistant cashier through the heart with a stiletto made of a vocal icicle: "I am engaged, sir."

"It's — it's Mr. Grinnell, sir. He insisted upon seeing you. And, I think, sir, you told me that if he —"

"Why didn't you show him in at once?" The vocal stiletto was of steel and white hot. The timorous assistant cashier left as though a stupendous draught of air had sucked him out of the room through the door. The president arose and greeted Grinnell.

"Walk in, Mr. Grinnell," he said, and held out his hand.

"Good-morning, Mr. Dawson. How do you do, Mr. Mellen?" said Grinnell cheerfully. Mr. Mellen waved his hand in amicable salutation. It was the first time that ever Mr. Dawson had seen Mellen indulge in such jovial friendliness.

"Quite exciting times lately in Wall Street?" said Grinnell interrogatively, but obviously to make talk. "The people are going stock-mad. I suppose there will be a smash."

"It is more than likely," assented Mellen gravely. Had not Mr. Dawson been a bank president, with a professional lack of the sense of humor, he would have winked surreptitiously at his friend.

"Well, if it is only the stock gamblers who suffer, I won't worry. But, possibly, small

investors may become frightened by the decline in bonds and sell out. They would be foolish, of course. But I have sympathy for foolish people; a fellow feeling, I suppose." He smiled. Then, seriously: "Why, do you suppose, there's been such a slump in bonds?"

"More sellers than buyers," said Dawson, with a tentative grin.

"Ah!" The young man smiled at the time-worn Wall Street phrase; he had not heard it before. "But I think bonds are pretty cheap," he persisted.

"They certainly look so," assented Dawson.

"They certainly do," echoed Mellen gravely.

"That means you are buying them," said the young man with a sort of naïve astuteness. Whereupon Dawson and Mellen congratulated themselves with glances. Grinnell went on: "I feel like doing the same thing. However, what I came to see you about is this: I promised not to deposit any more gold for a month in any bank in New York, didn't I?"

"In the United States," said Mellen quickly.

"I don't think I promised that, but I'll let it go at that. My promise certainly did not extend to banks in Europe."

"As to Europe," said Dawson with a shake of his head, "I took it for granted that —"

"Never mind Europe," interrupted Mellen with a benevolent air. "Are you going to ship any gold across the ocean, Mr. Grinnell?"

"I've suspended my gold operations entirely, as I promised. That is, I won't ship any new gold. But you wouldn't object to my drawing out some of the gold I have here and in other New York banks, I suppose?"

"Why —" began Dawson dubiously. He could not tell what this new move meant.

"Certainly not," said William Mellen decisively. He sided with Grinnell, of whom, Grinnell must see, he thought highly.

"Of course not," echoed Dawson cordially, with an air of primal authority. To show it was his own decision, he added: "We should be delighted."

"I may draw on you soon," said Grinnell.

"We can sell you drafts on any part of Europe, Asia, Africa, Australia, South America, and the Philippines," Dawson told him, smiling.

"I'll think it over," Grinnell said seriously. "It won't prevent me from depositing more gold when my time is up?"

"Not at all," said Dawson jovially.

"How much will you deposit?" asked Mellen casually.

"Not much." The young man smiled.

"No," said Dawson, with playful sarcasm; "not much; about a million a minute."

"You'd object to a million a day," Grinnell shook his head dolefully.

"He would not object to that," interjected the richest man in the world, "if he knew how many days you would keep it up." There was no playfulness in his voice, though he tried to speak in an easy, conversational tone.

"Well," began Grinnell doubtfully. He went on quickly: "Oh, yes, he'd object before the end of the first week. I know him." He nodded toward the bank president with a boyishly mischievous air. Dawson tried to smile back; he said:

"I'm getting to know *you*, too. I am going to be more generous in the future."

"Good!" said Grinnell; he would take the president at his word when his month was up. "Now, if I should want drafts on London and Paris in a day or two —"

"Mr. Williams will be at your service at any time," the president assured him, as though Mr. Grinnell were an ordinary depositor transacting ordinary business. "No notice required in *this* bank," with a curious suggestion of bravado. He pushed one of a row of electric buttons on his desk. The assistant cashier, his fat face distorted dismally into an anticipatory excuse, appeared.

"Mr. Williams, Mr. Grinnell may call on us for drafts on Europe. You will place yourself at his disposal and give him your very best efforts at all times."

"Certainly, sir," said the assistant cashier, with a hasty deference. "Very glad to do what I can, Mr. Grinnell," he said, in a grateful voice, to the young man.

"That is all," said the president. The assistant cashier apologized facially and left the room.

Grinnell rose to go. "Good-morning, Mr. Dawson. I'll be around when my month is up."

"You are not doing time, Mr. Grinnell?" smiled the president.

"I feel like it. I don't like idleness. Good-morning."

He didn't like idleness! He would re-

sume the manufacture of gold! Given rope, the young man would hang himself and the bondholding public. But Dawson now had no bonds. When the discovery came the community would be convulsed. The bank was fortifying itself with legal tender notes. Gold would have but little value when the crash came. There were various points to study. In the entire affair there was but one danger. The president voiced it.

"William," he said, "after the cat's out of the bag, what's to hinder Grinnell, out of pure philanthropy, from stopping his production of gold in order to avert a disastrous world panic?"

"I've thought of that," answered the richest man in the world, with a calmness that came from previous meditation and settled conviction. "He's quite likely to cease his operations in new gold, as he calls them. But not before there has been a crash, Richard. And we will then be his principal advisers. I feel he will keep on until the mischief is done. We are prepared now. And yet, somehow —" His face clouded with doubt.

George Mellen entered hurriedly. "Here, Richard, here are my bonds." The president looked at the long list. "Those I've marked with a cross I've already ordered sold. Meighan & Cross and W. A. Shaw & Co. are practically giving them away at this moment," finished George Mellen, with a touch of bitterness.

William Mellen approached the ticker and passed the tape through his fingers with a deftness that betrayed practice.

"I think you are right," he said softly. "Green River general 4s, 87!"

"I should think the insurance companies —" began George Mellen.

"Richard has already sold them all they can take," returned his brother kindly, as though he were anxious to please brother George.

"Also the savings-banks, and about three hundred estates," added the president, with a slight touch of pride.

"I'm going to tell Freer, Morrison, Stuyvesant, and one or two others," announced George Mellen with a trace of defiance. He anticipated opposition, but the richest man in the world said:

"I should tell them this much only: that, for certain reasons you cannot divulge, you are selling out your bonds, and that I've already sold mine."

"The last is unnecessary. They'd guess it without my telling them," and George Mellen left the room abruptly. Mr. Dawson began to write selling orders, copying the names of the bonds from the list before him. Then he summoned his trusty brokers and bond specialists, and gave them the orders, exhorting them to use caution; also much haste.

Under the new selling pressure the market acted crazily. The inexplicable declines in bond prices of that memorable week had brought into Wall Street deluded "bargain hunters," who bought the securities at "ridiculously low figures," but values went still lower until the bonds were so very cheap that they were dear — too dear for people to buy who did not know why they should be so cheap. Therefore, the speculators in bonds, who had bought, now sold at a loss, thereby adding to the general uncertainty. But as some sold, others bought, and quotations of gilt-edged issues, usually so staid and slow of movement, fluctuated as violently as, in other times, the manipulated and highly speculative stocks had been wont to do. On the whole, the public bought more bonds than it sold, and sold more stocks than it bought. Yet, bonds fell and fell, and stocks rose and rose. And there still remained the pet investments of George B. Mellen's intimate friends; men who, accustomed to risking much on the turn of the wheel of the ticker, yet kept a portion of their fortune safe beyond peradventure by buying bonds which were unassailable by demagogues and socialistic legislatures, unaffected by hard times or strikes, or crop failures; absolutely safe just so long as the United States remained a nation of Americans — or, until such time as aerial navigation supplanted steam railroads. Also, so long as the gold basis endured, *and no longer!*

Grinnell had stopped outside and spoken to the assistant cashier.

"I think I should like to have a sight draft on London for two million pounds sterling, Mr. Williams."

The assistant cashier opened his mouth. Remembering what the president had said — and the tone of his voice — he closed it apologetically and to excuse himself said, very quickly: "Certainly, Mr. Grinnell, certainly." He busied himself with the expostulating head of the bank's foreign exchange department. It was an extraordinary transaction, but the Metropolitan was

an extraordinary bank, and Mr. Dawson was an extraordinary man when vexed.

He came back and asked: "Payable to whom, Mr. Grinnell?"

"To my order, please."

"Yes, sir; yes, sir."

The bill of exchange for £2,000,000 was made out on Waring Bros., of London, in favor of George K. Grinnell. Mr. Williams handed it to Grinnell with an obsequious little flourish and said: "Thank you, Mr. Grinnell."

"Thank *you*," said Grinnell smiling. "Good-morning."

Mr. Williams bowed him out.

Grinnell walked briskly up Wall Street, entered the Wolff Building, and walked into the office of Wolff, Herzog & Co.

"I should like to see Mr. Isaac Herzog," he told a spectacled, middle-aged man who sat by a little table near the gate of a railing on the other side of which was a half-door of ground glass marked "Private."

The gate-keeper, incredibly myopic, peered at him through such thick lenses that his eyes looked unpleasantly unnatural.

"Vhat ees yoor peezeess, please?"

"Tell Mr. Herzog that I come on a very important matter."

"Ach!" The middle-aged man shrugged his shoulders with a sort of regretful despair, and then shook his head. Everybody that came there always came on very important matters — including book agents and peddlers disguised as gentlemen.

"I've come direct from Mr. Richard Dawson, president of the Metropolitan National Bank, to see Mr. Herzog. Tell him that —"

"Please sit down," he opened the gate and pointed to a chair. Grinnell obeyed and the man left. Presently he returned.

"Mr. Herzog vill see you, sir," and Grinnell was ushered into the office of the head of the firm, for Mr. Wolff had been dead many years, and his son-in-law and partner reigned in his stead — a far greater king of finance.

He was a little man, white-haired, and patriarchally whiskered. His features were of a pronounced Jewish type. His eyes were alert but kindly — kindly rather than merely good-natured. The accumulated wisdom of five thousand years was in this Hebrew banker's business soul; and with it that respect for the higher Law that has made Israel endure as a nation through the marching centuries while other races have risen,

flourished and disappeared, blended into the composite types of to-day.

"Good-afternoon, sir. Mr. Dawson sent you?" asked Mr. Herzog, with a strong German accent. He knew English thoroughly, like a scholar — a German scholar.

"He didn't send me. I —"

"You have been admitted under that impression," Mr. Herzog said this sternly — a rebuke for a falsehood rather than irritation over what seemed likely to be the wasting of a very busy banker's valuable time. The young man before him did not look shabby enough to be a professional mendicant, but there was something deferential about his manner that might mean a more expensive appeal. Amateurs have exaggerated ideas.

"Excuse me, Mr. Herzog. I told your man, when he thought you couldn't or wouldn't see me, that I came from Mr. Dawson's office to see you. It's true. I did leave him a few minutes ago. I know your reputation, Mr. Herzog, and I have come to you because I am in need of help."

Mr. Herzog was famous as a philanthropist. He maintained at his own expense a sort of personal charity bureau to which applicants for help were referred, that he might give much but, above all, that he might give intelligently. He spoke to the young man with cold austerity: "I beg to refer you to Mr. Asiel, Room 82, upstairs, sir. He will investigate your case. But I do not like the way in which you have gained admission to this office, sir." He nodded dismissingly.

"One moment, Mr. Herzog," said Grinnell, smiling. "I wish your help in a business matter. I wish to buy one hundred million dollars worth of the best railroad bonds."

A spasm of alarm contracted Mr. Herzog's face. It passed and he said soothingly, with an accent more Germanic than ever: "Why, yes, of course. Yes, yes! I shall be very glad to do so. I will ask the gentleman in charge of our bond department to do as you wish. He is a very nice young man; a very competent young man. He knows all about bonds. Will you allow me to go after him? I shall return directly."

Grinnell laughed out and out. It was a laugh unaffectedly merry. But Mr. Herzog turned pale and breathed a bit quickly.

The young man drew from his pocket-book some checks.

"Here are four certified checks for one million dollars each, and a draft on Waring

Bros., of London, for two millions sterling. Won't you please look at them before you go for the nice young man in charge of your bond department?"

Mr. Herzog instead looked at the door; the young man barred his exit. He was atmospherically a fatalist. What was to be, was to be. Mr. Herzog, calm now from resignation, turned to the checks. One look was enough. His face changed, but having grown resigned to death, the banker did not now sigh with relief. He merely said, very quietly, as if he were resuming the thread of his conversation: "Perhaps you will tell me which bonds you wish to buy?"

"Yes, sir, but before I tell you that, let me tell you also that I come to you because I have absolute confidence in your wisdom and in the integrity of your firm. I wish to buy a hundred million dollars of bonds, on margin — a margin of fifty per cent or more. None must know of this transaction excepting yourself and those of your partners who must, in the nature of things, know it. I require no pledge but your word."

"It is all the pledge we ever give, sir. It was unnecessary to speak of it. Nevertheless, I thank you for your confidence in us. Will you be good enough to proceed?"

He was looking at the young man steadily. "I had on deposit at the Metropolitan National Bank this morning some forty-six millions of dollars, of which I have drawn this £2,000,000. Also with other banks slightly more than six millions, of which those are four."

Mr. Herzog nodded. He said meditatively: "You are, then, the gentleman to whom those institutions owe their remarkable gains in gold during the past few weeks?"

"I don't know whether I am or not."

"You are, sir."

"Then I must be."

"Pray proceed."

"Well, I propose to purchase one hundred millions of dollars par value of bonds, carefully but steadily. Bonds are very cheap."

"Owing to circumstances not yet known to the community, or possibly to a misapprehension of certain facts, they are cheap. Huge blocks have been thrown on the market this past week. Prices have been sacrificed; you doubtless know by whom?" His eyes interrogated as well as his voice.

"I know nothing. I think the bonds are very cheap," said Grinnell impassively.

"I think so too, sir, *now*. I had begun to fear that they were not cheap, at any price, a few minutes ago."

"Indeed?" Grinnell was sincerely astonished.

"Yes, sir," said Mr. Herzog calmly.

"I will give you a check or checks on the Metropolitan National Bank — certified if you wish. Is fifty millions enough margin?"

"We do not take speculative orders."

"Then, Mr. Herzog, I can only wish you good-morning and request that you mention this to no one," and Grinnell rose.

"In this case," said Mr. Herzog, waving his hand and pointing to the chair from which the young man had risen, "you are conducting a financial operation unparalleled in our history. If you care to have us associated with you in this matter, to share proportionately in the profits —"

"Thank you. We shall consider that later on. I should not be surprised to see bonds rise to the level at which they were before they — ah —"

"Before the misapprehension to which I referred?" prompted Mr. Herzog gravely, but with intention.

"Before they began to decline so inexplicably," corrected Mr. Grinnell with equal gravity. "Bonds are selling at par and under which should command a great premium."

"Will there be additional deposits of gold by you at the Metropolitan or other banks?"

"I have not deposited any gold at any bank, Mr. Herzog."

"I mean Assay Office checks, sir."

"That is a matter, Mr. Herzog, which I must decline to discuss."

"Excuse me, sir. I did not know."

"But, in justice to you, I will say that I have pledged myself not to make any deposits whatever for a short time."

"Ah, that was William Mellen," said Mr. Herzog with a positiveness that startled Grinnell.

"I mentioned no names, Mr. Herzog."

"No. But I know how his mind works."

"Now, what shall I do? Shall I give you a check on the Metropolitan or —"

"By drawing bills of exchange on London," said the old banker musingly, "Mr. Dawson will not know for some days what you wish the money for."

"Well, you have one there for £2,000,000 as a starter," said the young man calmly. Mr. Herzog looked at him searchingly; then he smiled approvingly.

"Good! I see!"

"Well, sir?" asked Grinnell quietly.

"We will sell bills of exchange on London, Berlin, and Paris to Mr. Dawson's bank. They will presently buy from us, thinking the high rates of exchange tempt us to sell them. This is enough for this week. There are still the bonds of the friends and of the friends' friends to be sold, Mr. —" The old man paused. "I do not know your name sir; but I know *you*."

"My name is Grinnell."

"Thank you. Of course, it was on the checks. And, if I may ask, sir, what is your business, besides that of a great financier?"

"I am a metallurgical chemist."

"Chemist?" The old banker started. He looked at Grinnell intently. The young man's face was impassive; perhaps too impassive. Mr. Herzog blinked his eyes; not dubiously, but as some men will when their thoughts are racing at a furious rate. His head was bent slightly to one side as his alert, intelligent eyes looked and looked at the young man from under the thick shaggy eyebrows that so heightened the patriarchal aspect of his face. At length he straightened his little body up as though he were on springs, and began to rub his hands briskly. It was imagination — Oriental imagination, more vivid, more opulent than the Occidental.

"I see! I see! Good!" He arose and, unable to contain himself, extended his hand and said: "Mr. Grinnell, I am certain you are a great man. I am proud to have your confidence. By and by, when it does no harm, you will tell me all, and I shall see if I am right?"

"Some day we shall both see whether we are right or not," said Grinnell composedly.

"Yes, yes. Now answer me: do you find that great wealth is also a great temptation?"

"I do not," answered Grinnell frankly.

"There are many things you would not do for money if you were penniless, much less would you do them, having fifty or a hundred millions. Is it not so?"

"There are many things I should like to do if I had a thousand millions," said Grinnell, very earnestly.

"Precisely. That's what you told them. Ah, William Mellen! William Mellen!" and the little old man shook his head and raised his hands ceilingward, as though he saw the richest man in the world there and were

apostrophizing him. "You have imagination, but only one pair of eyes. I see!"

"You know him?" Grinnell asked.

The Hebrew banker, at this question, instantly became merely a banker. He said briskly: "If bonds are too low, stocks are too high; much too high. It would be well to sell some to those wise rich men who wish to buy them; for the public is not buying stocks. Only the rich can buy — and suffer, it may be, eh, Mr. Grinnell?"

"I shall be glad to join you in such an operation, Mr. Herzog."

"Thank you, sir; thank you. You leave it to me?"

"Yes, sir."

"Very well. It is possible you are rich; but it is certain you are wise, Mr. Grinnell. First, we shall buy bonds for you. That is the investment operation. For one hundred millions we may buy one hundred and twenty millions par value of the best bonds in the world. After that will come the — ah — " He paused and looked at Grinnell. The young man, his face still impassive, said:

"Yes, sir. If you wish any more money — "

"I will let you know, Mr. Grinnell. Come every morning at half after nine. Please let me have your name and address. There is much I should like to ask you; but, by and by, you will tell me of your own accord. And your lawyer is?"

"Col. Gordon McClintock. You know him?"

"Yes. I shall not need him. Come tomorrow morning. There is much to do. Good-afternoon, Mr. Grinnell," and Mr. Herzog shook hands warmly with the young man.

It happened as Mr. Herzog had said. The friends of the Mellens' were told in the strictest confidence to sell bonds for good and sufficient reasons. They told their friends, also in strict confidence; and their friends told their friends, and their friends their friends, even unto the fourth and fifth generations, until there came the panic of the millionaires, for these men, in the nature of things, had no poor friends. Their aggregate sales were torrential, appalling. The professionals were too frightened to buy or sell anything, unless it was life insurance policies without the suicide clause.

And the flood of fine investment issues rolled resistlessly over the corpses of little speculators who bought them one day,

thinking them incredibly cheap, only to see them on the next day incredibly, fatally cheaper, because the rich were selling! And the insane boom in stocks waxed greater, madder, more stupendous! — because the Mellens were buying!

It could not continue much longer. The Secretary of the Treasury came to New York twice that week to confer with the great financiers, who listened intently — and suggested nothing. The country at large fixed its eyes on Wall Street and endeavored to see clearly. The tide *must* turn. The public began to buy bonds outright — to buy a few bonds, pay for them and then, frightened at its own temerity, doubtful of having after all secured bargains, run breathlessly home and lock up its purchase, and not look at the next day's quotations for fear of finding that the price of the same bonds had dropped farther.

Still, the public *had* begun to buy. But not before Wolff, Herzog & Co. had purchased for \$117,000,000 bonds which a month before could not have been purchased for less than \$143,000,000, all for account of Mr. George K. Grinnell; and had sold short 250,000 shares of stocks at an average price of \$190 per share, stocks which four weeks previously could not have been sold at \$125 per share, these for account of "Account G," which included equally Mr. George K. Grinnell; Wolff, Herzog & Co., of New York; I. Benjamin & Co., of London; Stetheim & Sons, of Frankfurt and Amsterdam; and Goldschmidt Frères, of Paris. And because of these operations the bond-market steadied and the stock-market ceased to advance, and people plucked up courage and bought bonds and sold stocks until bonds began actually to rise slowly and stocks to decline steadily, and greater courage to be gained thereby. And because the public, which is everybody, is greater than anybody, greater even than the richest man in the world, the Paradoxical Panic was checked.

There came a lull. After all, the public had but ceased to fear to buy bonds. It must be made to fear not to buy them, for bonds still were much too low and stocks very much too high. Wherefore, the *Evening Scold*, which had been importuning Mr. Isaac L. Herzog for an expression of his views, was at last able to publish an interview, double leaded, in its front page, in which the great financier strongly urged investors not to sell bonds but rather to buy. As

for stocks, it was not wise to buy them but rather to sell. Investors need not be anxious over fundamental business conditions. Speculators, on the other hand, had before them a highly dangerous stock-market.

It was the first and only interview any newspaper had ever been able to obtain for publication from Mr. Herzog; and the *Evening Scold* was so uniformly ill-natured and impartially condemnatory that it was above suspicion. It was ultra-Mugwump in politics, art, literature, finance, and baseball. The morning papers "verified" the interview and reprinted it prominently on the next day. And into Wall Street poured hordes of men, of all ages and political complexions, Jew and Gentile, of all degrees of fortune, and of no fortune at all, but all of them men who believed in Mr. Herzog's integrity, and particularly in his sagacity. There followed a Great Day. Mostly, the public bought bonds. The selling pressure really was over by now, the enlightened millionaires being practically bondless; so bonds rose quickly, unchecked. And stocks declined, not so quickly, but every whit as steadily.

Mellen read the Herzog interview in Dawson's office. When he was done with them, he carefully folded the newspapers and piled them neatly on the table. It was an unfailing habit of his — that and saving the twine that came with parcels.

He arose, with a troubled expression on his face, and said to the president:

"Herzog is a very able man. I don't like this interview. He speaks too confidently." Into Mellen's eyes came the puzzled, indecisive look which Dawson had seen there so frequently in the last few weeks, and so seldom in the previous twenty years.

"He has a considerable following," admitted the president in a cheerful voice, as though to keep his friend from dwelling too much on sorrow. "They have been heavy buyers of bonds and heavy sellers of stocks. That's for Europe. They've sold us nearly all the sterling bills that we needed for Grinnell's drafts. Grinnell has practically drawn all his money and sent it to London."

"I don't like it, Richard; I don't like it a bit. Perhaps we've been too hasty; and yet" — he stared at Dawson unseeing — "Where did he get it?" His lips were dry; he moistened them with the tip of his tongue and pressed them together.

"William, every bullion dealer in the world has been interviewed. Costello had twenty men in the West visiting the mines and smelters. We have had reports from the Klondike, from the Transvaal, from Australia, from mining engineers everywhere. We have even gone over the manifests of vessels that have brought bullion here and to other ports this year. Costello was twice in the laboratory. Since he promised to stop depositing, Grinnell has been idle. The dynamo has not been running."

"But there must be a mine."

"I am certain the gold doesn't come from any mine on this earth."

"He may have accumulated it." The richest man in the world said this without conviction.

"Who gave him the money to pay for it?" asked Dawson, in an intentionally controversial tone, because he vaguely feared his friend's doubts at this late hour. "And if somebody gave it to him, from whom did the giver buy it? Not from any smelter or mine or dealer in the last five years. *That* is certain too."

"Yes, yes; that's it," said Mellen irritably, because the answer would not come. "Is he under surveillance still?"

"Costello returned from the Pacific Coast Tuesday night, and I told him not to lose sight of Grinnell for one instant." The president approached the ticker.

"Hm!" he said. "Quite a rally in bonds." From force of habit the richest man in the world drew near. He passed the tape through his fingers slowly; then he told Dawson:

"I think we'd better help stocks go down." Seeing a doubtful look in the president's eyes, he added: "Oh, we'll get them back cheaper."

The door opened and Costello entered — he had instructions to walk into Mr. Dawson's private office without being announced, no matter who might be there with the president. Dawson merely looked inquiringly at the detective but the richest man in the world walked up to him quickly and asked:

"What is it, Costello?"

"Did you see Mr. Grinnell's marriage announcement in the *Herald*, sir?" He looked first at Mellen, then at his chief. "It's among the ads. on the front page."

"No," answered Mellen, turning toward the table, but Dawson had already picked up

the *Herald*. He read aloud, Mellen looking over his shoulder :

GRINNELL-ROBINSON.—On Tuesday, September 12, by the Rev. DeLancy Williamson, at his residence, Margaret, daughter of Thomas M. Robinson, to George Kitchell Grinnell. Middletown, N. Y., and Youngstown, O., papers please copy.

"Robinson?" said Mellen quickly. He answered an unspoken question of his own. "But he hasn't so much."

Dawson knew what he meant. He shook his head and said with a slight frown: "I doubt if he has even ten millions. I know he sold out all his Consolidated Steel during the boom, but that couldn't have been more than five millions. I don't think so." He looked ill at ease.

"We must see Grinnell at once," said the richest man in the world, speaking quickly. "If Robinson knows what Grinnell is doing —" He checked himself with a frown. A great anger filled his very soul to overflowing: always Grinnell came before him — an obstacle to plans, enveloped by doubt-breeding mystery, surrounded by an uncertainty which, by not openly revealing dangers, made the young man a ceaseless menace.

"Mr. Grinnell is now at Wolff, Herzog's office," said Costello. "He's been going there every day for a week."

"I knew it," said the richest man in the world explosively. He sat down in an arm-chair and leaned back, breathing quickly.

"We must make sure," said Dawson. He sat down at his desk and took up the telephone. Then he said to Costello: "Anything else?"

"No, sir. He went into Mr. Herzog's private office. The doorkeeper told me he was a very rich man and that he came there every day."

"Very well," said Dawson dismissingly. The detective left the room. Mellen stretched his right hand toward Dawson and opened his mouth. But he said nothing. His hand dropped and he stared intently at a paper-weight on the president's desk.

Dawson took up the telephone.

"Let me have Mr. Herzog, at once," he said sharply. A minute later he said: "Herzog? — This is Dawson — Is Mr. Grinnell in your office?" Mellen drew near and stood beside his friend.

"Hello?" went on Dawson, with a tinge of impatience. "Is Grinnell —" He turned to Mellen and explained spitefully: "He says to wait a moment — Hello? Yes. I'd like to see him —"

"Tell him to wait for you there," said Mellen, in a tone of command. Dawson spoke into the telephone:

"Well, if he'll wait for me at your office I'll run over at once. Very well. Good-by." Dawson rose and, putting on his hat, followed the richest man in the world, who had already started out of the office briskly.

In Herzog's office the old banker, at Dawson's first question, carefully placed his hand over the transmitter and said to Grinnell:

"Dawson wants to know if you are here."

"I cannot tell a lie," laughed Grinnell; "I am."

A moment later Mr. Herzog said: "He says he will come over if you will wait here for him."

"Very well," replied Grinnell. He added: "I think this will close the incident." But Herzog shook his head — he was listening to Dawson and couldn't hear the young man's words.

The bank president and the richest man in the world walked more quickly than was their wont, each busy with his own thoughts. The myopic doorkeeper at Wolff, Herzog & Co.'s knew Mr. Dawson. He opened the gate obsequiously and then hastened ahead and held open the door to Mr. Herzog's private office. They entered abreast.

Mr. Herzog rose quickly and, walking toward them, extended his hand to Dawson. Then he shook Mellen's. Grinnell arose from his chair near Herzog's desk and merely said, "Good-morning, gentlemen."

Dawson bowed to him and, with his diplomat-at-a-reception smile, replied:

"Good-morning, Mr. Grinnell."

Mellen used the same words, and no smile.

"Be seated, gentlemen," said Mr. Herzog, with a polite wave of the hand.

"We came over to congratulate Mr. Grinnell," said Dawson. "We've just seen the *Herald*."

"Yes," said Mellen grimly.

"Oh, thanks," returned Grinnell, very politely.

"Herzog," said the richest man in the world abruptly, "you have been buying a great many bonds."

"We have bought some," assented the banker, with much gravity.

There was a pause. Grinnell glanced at Dawson, who was looking so extremely unconcerned that the young man smiled slightly. Mellen, who had been leaning forward in his chair, straightened himself and asked curtly: "Why?"

Mr. Herzog arched his eyebrows with a sort of amazed inquisitiveness and said nothing, intending his silence as a snub. But he changed his mind and said: "They were very cheap."

The richest man in the world turned toward Grinnell. Before he could ask any questions the young man said pleasantly: "You told me so yourself. Don't you remember, Mr. Mellen?"

"Did *you* buy any, Mr. Grinnell?" Mellen's voice had a serious ring. The young man's face took on a boyishly confidential look. He said:

"I bought some for my father-in-law. He had been waiting for them to go down. So had I. You see, my marriage was to come off as soon as I had invested his money."

Mellen's eyes opened wide, and Dawson, in a very quiet tone, asked: "And did you invest yours as well?"

"It seems to me," said Grinnell, "that we are drifting toward family matters —"

"I beg your pardon," said the president stiffly.

"I understood," the young man said apologetically, "that you wished to speak to me on some business matter. I haven't overdrawn my account, have I?"

"Perhaps we had better discuss this at the bank, Mr. Grinnell; if you could come —"

"I'm very sorry, Mr. Dawson, but I start on my wedding tour in an hour. I have no business secrets from Mr. Herzog, so if it is a business matter we may discuss it here. In all probability I would repeat our conversation to him."

Dawson's face flushed violently; his nostrils dilated unpleasantly. Mellen's face turned perceptibly paler and the lines of it became harder. But his voice was steady and his manner almost matter-of-fact as he said to the young man: "Then it is almost certain you are not going to deposit too much gold hereafter at the Metropolitan Bank."

"I am not going to deposit any more gold at any bank, because —" Grinnell hesitated.

"Yes?" Mellen's eyes were fixed on the young man's face, as if he thought every fleeting expression was as important as the words themselves.

"Because I haven't any more gold to deposit," finished Grinnell, very calmly.

"That is now. But will you not produce any more gold?" The richest man in the world spoke very quietly and very distinctly.

"I never produced any. I sold the Assay Office the last ounce I ever had over a month ago."

"You must have obtained it somewhere, somehow," said the richest man in the world. His manner conveyed an impression of patience. "Did you buy it?"

"No, sir. I didn't buy it." The young man's calmness was not theatrical and it had a quieting effect. He paused an instant; then he went on: "In fact, I had no gold of my own. It was all my father-in-law's." He turned away and rose as if to go to the window.

Mellen spoke sharply: "Mr. Grinnell!"

"Yes." He looked the richest man in the world straight in the eyes. Mellen said rudely: "Explain yourself, sir!"

"Mr. Mellen!" interjected Herzog. His voice conveyed a rebuke; his look was austere rather than offended.

Grinnell frowned. He spoke to Mellen with impatience in his voice: "Mr. Mellen, you have asked me many questions which you had no right to ask. I've not said anything about it before; but I tell you now that you annoy me!"

Mellen turned livid. "I —" he began.

"Listen, please," interrupted Grinnell quickly, his face growing stern. "I am going to tell you about that gold. That is, I will tell if you do not interrupt me. I don't wish you to ask me any more questions — not one."

For many years no one had spoken thus to Mellen. But he answered nothing; his eyes were fixed on Grinnell's lips with a fascinated stare. Dawson, unconsciously, had allowed a frown of intense interest to contract his brows. Mr. Herzog's head was bent forward as if not to lose a word, his bright little eyes blinking furiously. Grinnell spoke very clearly and deliberately:

"My father-in-law, Mr. Robinson, two years ago at the height of the boom, thought the stock-market must collapse sooner or later. I became engaged to his daughter, whom I had known ever since I was a boy. He naturally talked over his affairs with me in a general way, though I am not a business man." He paused as if to pick his next words. A curious smile flickered for a fraction of a minute on Mr. Herzog's lips.

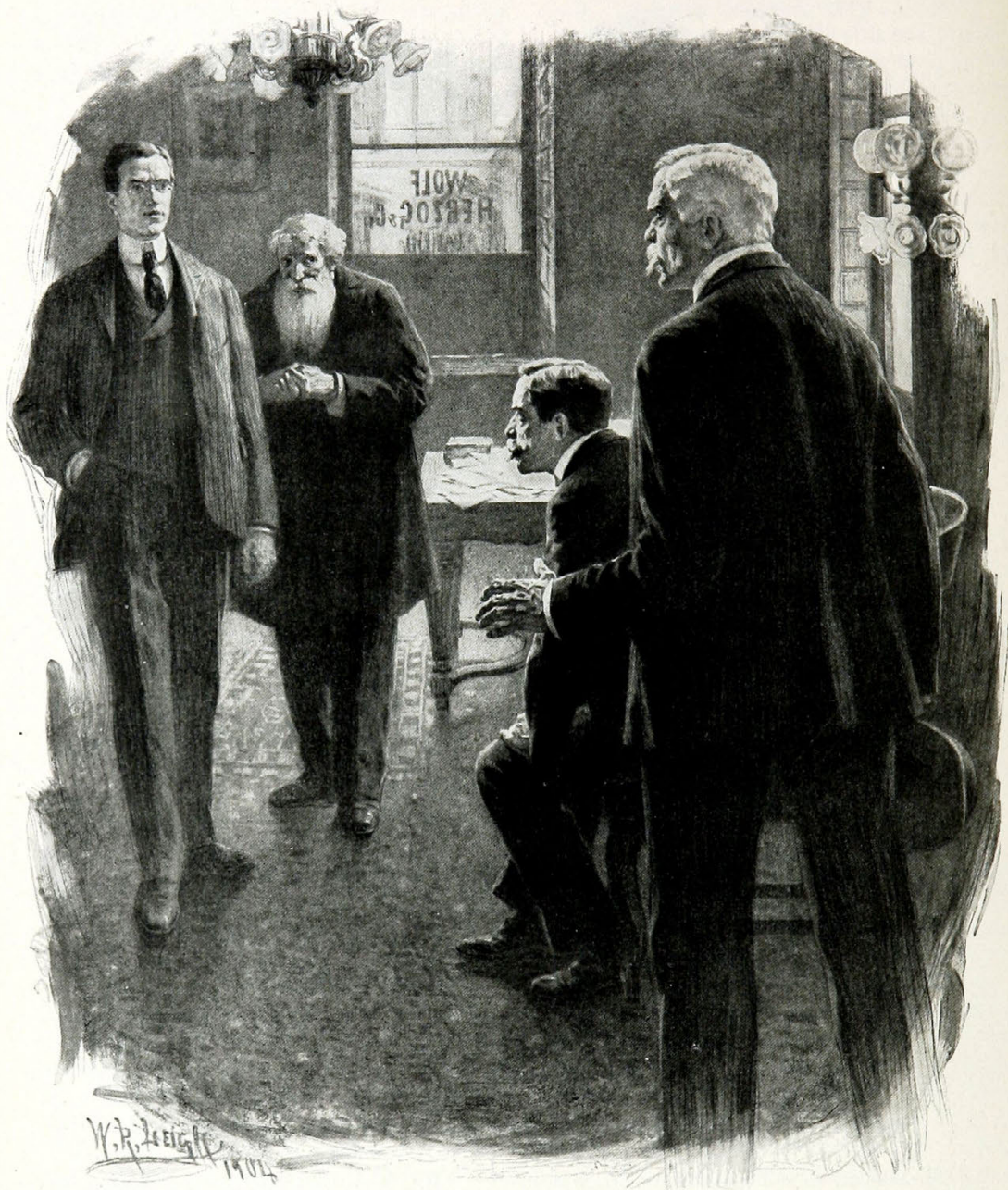


"George, I'm not a fool, am I?" asked the richest man in the world, very earnestly"

"He wished to sell most of his stock holdings in various companies and then buy bonds. But if stocks were too high, bonds were not low enough. It was therefore decided to sell stocks at once, but to defer the purchase of bonds until a more propitious occasion. That occasion came last week. Mr. Herzog bought the bonds for him. That's where *he* comes in."

The young man paused again. Mellen did not interrupt; he nodded twice, not quickly at all, but in an acquiescent manner that invited further revelations. Grinnell continued slowly:

"Mr. Robinson had been a rich man for years, but I did not suspect how rich until he had sold all his stocks, when he told me he had fifty-four millions to his credit at his banks. To me this was so incredible that it made me think a man with that much cash in bank might do other things just as incredible. He is one of the unknown millionaires whom the newspapers discover when their wills are probated. That fact, the ignorance as to the extent of his wealth, also would help. As at that time so many of our financial institutions were unsafe, because their officers were gambling in stocks



"'I don't wish you to ask me any more questions — not one'"

and underwriting ventures, we concluded to lose the interest on it and turn it into gold. Once we had accumulated fifty millions in gold, the existence of which was unsuspected by bankers or brokers or newspapers, it was obvious that there were various ways in which the gold and the secret of it could be made valuable. Mr. Robinson, lacking the excitement of active speculation in stocks, and having retired from active business, was

quite willing to indulge in a few psychological experiments. I had suggested various plans. He accepted one of them. So, we got the gold together." Grinnell made an end of speaking and looked at Mr. Herzog meditatively, as if trying to remember whether he had forgotten anything, and speculating on whether he need say anything more. Herzog, oblivious of the presence of Mellen and Dawson, asked eagerly:

"Yes, but *how*? *Where* did you get that much gold?" It was the one thing he could not guess.

"There was only one way that I could see. We withdrew gold coin from circulation, gradually, all over the country, but principally in San Francisco. We spent two years at it. It took a great deal of care and trouble. Indeed, that was the hardest part. As fast as we got it I took it to my house, which I had bought for that very purpose, and melted it into bars so heavy that no burglar could carry away one. I painted them black and put them in the cellar, near the back wall. They were safe."

"Ah!" The sigh came from the Hebrew banker who now leaned back in his chair and looked at Dawson. The president's lips were slightly parted, and the frown was still on his face, his eyes on Grinnell. Mellen's face had lost its tense look. He said, very quietly: "I see!"

"I deposited the gold, as Assay Office checks, in Mr. Dawson's bank, and stopped calling on my *fiancée*. Later, I bought the bonds. I didn't see Mr. Herzog until they were cheap."

The president, his voice husky with anger, said: "Then you deliberately ——"

"Don't!" commanded the young man sharply. "Of course, I assumed that business training and Wall Street practices did not kill the imaginative faculty. That is what I had to work on. No financier can be great that has not great imagination. And you, gentlemen, are great financiers. If you will recall my exact words at the various times that I had the pleasure of seeing you, Mr. Dawson, you will not find one that is untrue. I made no assertion that was not justified by facts. I recall every word because I studied them very carefully." There was no self-complacency in the young man's manner. It was a trifle deprecatory toward the end; the light in his eyes kept it from being humility.

"You scound ——"

"Richard!" interjected the richest man in the world, soothingly. He had already reckoned the extent of his enormous losses, for he would have to buy back at high prices bonds he had sold at low, and he would have to reverse the process in stocks. Grinnell, or his father-in-law, probably had made fifteen or twenty millions through the mistake. Mellen's losses, because of the imaginative faculty, would probably be twice as great. But gold was gold still, and therefore he was not ruined. He would retrieve the loss. He saw what he must do.

He turned with a look of almost benignity to the young man and said suavely: "Mr. Grinnell, I should like to have you come to see me when you have time. You have told me a very interesting story. I should like to see more of you. You are rich, but ——" He stopped, to look encouragingly at the young man.

"Oh, no," laughed Grinnell, "my father-in-law is. But even he is not in your class."

"Come and see me anyhow. There is no telling what class *you* will be in." In his mild earnestness and soft voice there was an unmistakable promise. The young man did not answer. Dawson now smiled affably.

"Mr. Grinnell, you are still one of our depositors, you know," he said, with an air of claiming family relationship.

"Yes; to the extent of \$342. I'll give that to the detectives who —— Oh, no offense, Mr. Dawson. I'm sorry I must leave you. We married men have trials." He shook hands warmly with Mr. Herzog, nodded pleasantly to Dawson and Mellen, and said: "Good-morning, gentlemen."

As the door closed on George Kitchell Grinnell, Mellen, thinking of the new working alliance he must effect with Herzog in order to facilitate the campaign of retreat and re-conquest, turned to the Hebrew banker and said quietly:

"Now, Herzog, let's get down to business."

(The End)





NICHOLAS II

THE CZAR OF ALL THE RUSSIAS

"LITTLE, SCARED, FOOLED, THIS IS THE CZAR.
BLIND, INEFFECTIVE, AND HYSTERICAL, THIS
IS THE RULER OF THE RUSSIAN EMPIRE"

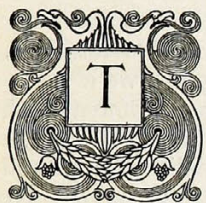
WHAT AILS RUSSIA

GLIMPSES OF THE INEFFICIENCY AND DISSOLUTENESS
OF THE ROYAL FAMILY

BY

PERCEVAL GIBBON

I. NICHOLAS THE LAST



HE half moon of cobbled ground at the back of the Winter Palace in St. Petersburg is as fine an open space as any in Europe, and at its crest opens the great massive arch of the Marskaia, whence come the carriages of the great folk who drive from the Nevsky Prospekt. The arch is a majestic and ponderous span of terra cotta, surmounted with mighty men and horses in bronze, and from its cathedral shadows the carriage of the Czar emerged that day I saw him first.

It was a pale day, of the moist, Russian summer, and the Czar had come from Peterhof to say farewell to a war-bound regiment. Through the arch and into the wan afternoon rode first a squad of cuirassiers of the bodyguard, a splash of cordial color flung suddenly into the scene. The meager light glinted on helmet and cuirass, and sparkled here and there on the drawn sabers and the accoutrement of the horses, and the party came down across the cobbles at a stirring trot, all sparkle and jingle, a fine and splendid thing to see. After them, another band of color, a chain, let us say, of strong hues — officers of the household, generals, admirals, and princes, and behind these, a small black victoria, drawn by two big stallions; and then more soldiers.

The Puppet Czar

With a clatter of hoofs the party dashed down the way and into the great gates of the palace, but as they passed there was to see a man who sat in the carriage, the man for whom all the splendor of arms and panoply

was called into being. It was but the briefest glance, a mere peg on which to hang a first impression, but it told on me with an effect of dismay. Framed and overshadowed in the black hood of his carriage, I saw, bolt upright and motionless, a little figure immaculately neat, with a face of dead pallor. Fair hair and a beard duly dressed to a point failed to withdraw from it a quality of dollishness; an utter vacancy, the emptiness of soul-weariness and futility, governed it altogether. Against its dark background, it stood forth as blank and white as paper, a thing awful in its corpse-like impassivity, yet pitiable, sorrow-stirring, and sad as a child in pain. The hands, I think, were crossed loosely on the knees, and I know that the eyes stared unwinkingly in front. It was a tragic effigy of weariness that the cuirassiers guarded, a body shrouding a soul worn and distressed, a visible and warning token of the dread that stalks through Russia.

Four seconds, and the carriage was past; but I wondered then if perhaps some humble, Czar-worshiping man might not have seen his Emperor face to face for the first time in the grimly ineffectual doll that flashed past between the horsemen.

That view of the Czar is one which must be recognized and taken into account, the view which presents his quite prominent weakness and lack of personality. Nicholas II was built for a limited monarchy, to be the jeweled figurehead of a state, aloof from politics, and active only automatically. As public life is now framed in Russia, this autocrat cannot evade responsibility and action; and though he is, by virtue of his own colorlessness, the mere appliance of whatsoever

minister or grand duke may be master of the situation for the time being, it is from him that all authority emanates, to him that all curses return; and Nicholas is before all things a serious man, a Czar who would be potent and is feverish. His excursions from the barren serenity of his throne into the affairs of the country never have results. With him, to instruct a minister is to be bamboozled. He is a motor with a brake, which is only loosened for a purpose, when the unceasing wars between the great departments of the government spur someone to range the Czar on his side, and smother the opposition with the imperial blanket.

A particular example of the Czar being used by one department against another, occurred last year, when the seizure of the British mail steamer "Malacca," by the ships of the Russian volunteer fleet, caused the relations between the two countries to become definitely strained. The whole matter lay at the doors of the Admiralty. Their man had done the thing, and whether at the instigation or suggestion of his superiors or not, the Grand Duke Alexander Michaelovitch and Admiral Avellan made no secret of their entire approval of his adventure. The Admiralty, having a direct professional concern in the matter, was the department most consistently hostile to England, and there was a prospect that they would support their subordinate at any cost. Their relations with the Foreign Office were already inimicable, for Count Lamsdorff, with that steady Gothic prudence which compensates him for the lack of genius, had been assiduous in his endeavors to refrain at least from purposeless exasperation of Britain; and the departments had shown their teeth to one another over the question of the passage of the Dardanelles. So now, when the prompt British note of protest was presented, Lamsdorff was eager to render satisfaction, while the Admiralty, high in favor at court, was determined to meet all demands with a truculent defiance.

A Comedy of Jingoism

It is impossible to render the situation by a Western analogy. It was more than half a personal matter, and since Count Lamsdorff had at the moment no grand duke in hand, he had to walk with caution in opposing Alexander Michaelovitch. There were some of the elements of comedy, too, for it was Lamsdorff, and not the Admiralty fire-eaters, who must receive the British ambassador,

Sir Charles Hardinge; and things might have been funny had not the delay in accounting for the seizure of the ship evoked from Britain a further and final communication which contained an unequivocal demand for the release of the "Malacca" forthwith. It was, in short, an ultimatum in all but form, and it lacked nothing of brief force and clearness. With it, came news from the south of the activity of the Mediterranean fleet, and all the government knew that Russia was now facing a bleak alternative of surrender or war with Britain.

And even then the Admiralty was triumphant, florid with power, blindly exultant over the mess it had made in the affairs of the empire. Alexander Michaelovitch went daily to the Czar and was the man of the moment. Lamsdorff saw the Emperor only at his weekly official audience. All his plans, his long dispositions of policy, were crumbling; it was only at the last moment, with the ultimatum to answer, that he lapsed the dignity of his office in his political need and went to work in orthodox Russian style. He got himself a grand duke, in the person of Constantin Constantinovitch, the Czar's uncle, a big, pleasant man who writes verse and occasionally acts Hamlet. For ordinary purposes of inter-departmental politics, the Grand Duke Constantin would be inaccessible; as it was, Lamsdorff's appeal to him was an inspiration. He has weight because he is disinterested and, as a rule, uninterested in state affairs. He appeared now as an altruist engaged on behalf of the safety of Russia, and together they sought that veiled source of power — the Dowager Empress.

It was to Tsarskoi Selo they went, though His Majesty was at Peterhof. Yet, the same evening, in a certain house upon the French Quay, I was told that the Czar had received Lamsdorff privately, had been closeted with him for over two hours, and that the "Malacca" was to be released.

"And after that," my informant added, "Nicholas sent for his chaplain. He will be praying all night."

Next morning, the Embassy was satisfied, and the Admiralty was singularly rude to the special correspondent who dropped in for a chat.

"The Little Married Man"

Socially, of course, the rule of the court is absolute; yet the influence of the Czar upon the life of his capital is trivial. His officers

copy his beard, as the mild German clerk duplicates the ambitious mustache of the Kaiser; but in regard to manners and morals, Nicholas is as little effectual as any of the priests about him. King Edward has helped to set the fashion of good form; Nicholas's opinion on points of behavior is unascertained. Tolerance is a poor word to ascribe to St. Petersburg society, just as vice is a false one. Vice implies a deterioration, a deflection into lower paths, but the uncleanness of Russian society has so broad a quality of naïveté, is so evidently an evidence of the nonattainment of Western standards and the instinctive leaning towards the looser codes of the Orient, that one hesitates to attribute it to a deliberate descent. However, whatever its nature, a certain instability of morals rules riotously; and it is significant that one of the Czar's nicknames is "the little married man," or "the little family man." The Russian phrase is capable of both meanings and carries just that taint of contemptuous patronage which has come to be understood in the word *bourgeois*. Marriage in Russia, or monogamy at least, has still somewhat the air of an importation, and no one has a more immediate strength than the mistress of a grand duke, flaunted shamelessly before the eyes of noble ladies and the wives of citizens. And thus it is in the midst of a kind of sensual putrescence, in an atmosphere of moral irresponsibility, that Nicholas lives his little, blameless life.

"Who is that lady?" he asked once, as a more than usually superb odalisque drove past his carriage.

"Majesty, it is not a lady," ventured his aide-de-camp.

"But B — was not with her," said the Czar, mentioning the particular duke one would expect to see with her.

This little man came to his throne buoyed by the hopes of oppressed Russia, recognized too soon as her redeemer. His predecessor, Alexander III, had stamped out that subterranean fire of rebellion which flamed at the death of Alexander II, killed like a dog in a back street of St. Petersburg, and there remained for Nicholas II only to put into force the reforms devised by Alexander II. In him, Russia looked for the man who should see the path to civilization, and follow it unswervingly; to this day the Czar is credited with excellent intentions. But his first public act, when he rebuffed the

Provincial Council of Tver, and announced his resolve to maintain the principle of autocracy, showed that already the young monarch had succumbed to those whose interest it was to keep intact the absolutism of the throne. Later, during a visit to Warsaw, he finally killed all the hopes of Poland for freedom of conscience. From the beginning, he was the mere vehicle of the powerful; to this day he has never risen from that level.

I have spoken to many men and women who know the Czar personally, and though there is disagreement with regard to certain points in his character, all are agreed in regard to one thing. A lady whose connection with the ministry of the imperial court is intimate, told me on one occasion that the Czar had paused suddenly while talking with her, and then remarked:

"Do you ever feel as though everyone pitied you?"

She answered something or other, and he added: "There are some people in this room who behave as if they thought me mad. Now, I am not mad."

It is that — the Czar's temperament lacks the calm balance, the level callousness, which are characteristic of the noble Russian. At all times nervous, an easy prey to gloom and depression, he runs at whiles to the opposite extreme, the very apex of hysteria. Officers at court have seen him weep like a woman, with fits in which his voice trembles to an emasculate treble, and finishes in a scream. He poises always over the edge of an emotional crisis, and, when he affects calm, he gives it evidence in a reckless ruthlessness which even De Plehve could not excel.

The High-road to Preferment

The doctrine of divine right, that tawdry shield of weak monarchs, finds in him the most absolute acceptance. The nature of the Russian constitution imposes it, to begin with. One cannot conceive an autocracy without this mental darkness. To Nicholas, no function or government has such importance as that of safeguarding the imperial family from the assaults of malcontents. Men like De Plehve, whose rigor and force have screened the Czar from bomb throwers, have been exalted to the highest office in the state for no other merit. De Plehve was a policeman born. He won his spurs as an oppressor of Poles in Warsaw, and was tried then as Chief of Secret Police in St. Petersburg. Here he made his indelible mark. He drew an

impenetrable cordon of guards and spies about the Czar, sacrificing his men to this cause alone. When the Emperor drove through the streets, seemingly unattended, the crowd that stopped to see him pass was leavened with the plain-clothes men; in a hundred pockets the unsuspected revolver was ready to shoot down the first who should raise a sacrilegious hand. And for this De Plehve was made Minister of the Interior, to dragoon and trample all Russia as he had bullied and scared the people of the capital.

Particulars of attempted outrages on the Czar are strenuously suppressed by the censor, but they have not been few. Indeed, no year passes but the anarchists try their luck, and Nicholas has good warrant for his shakiness. Nothing pays so well as to save the Czar. General Kleigels, now Governor of Kieff, found a rather clever plot, which involved the making of bombs in a barge on one of the canals, and has since seen reason to congratulate himself. He was accused of embezzlement on a large scale of money destined for the maintenance of the St. Petersburg fire brigade, but before he could be impeached in form, the Czar stepped in and made him Governor of Kieff, a position which enables him to laugh at any attempt to prosecute.

Majesty at Prayer

The prayers of the Czar have been the subject of many jests. They are a synonym for futility and childish inadequacy. It is Russia that takes upon herself to use these words.

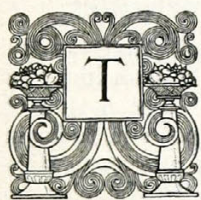
I saw him once formally suppliant in the vast and splendid Isaac Cathedral; marching in front of a corps of bishops, and between two lines of cuirassiers. A stiff, brodered robe was over his shoulders, and from where I stood I could see only that and the back of his head. There were chants and anthems innumerable, but presently, when choir and priests were hushed, there came a thin, treble pipe, a staccato squeak like a child's suppressed exclamation — the voice of the Czar in prayer! He is the head of the church in Russia, and perhaps of all his distinctions he prides himself most on this. It is a vanity that has been carefully fostered in him by M. Pobiedonostyeff, the procurator of the Holy Synod, whom the accessibility of the Czar to flattery has made one of the great forces of Russian politics.

Little, scared, fooled, this is the Czar. Blind, ineffective, and hysterical, this is the ruler of the Russian empire. When a cast of his head, made for the purpose of a new coinage, was submitted to a great criminological authority in Paris, who was not told whose it was, the expert, after a careful examination, pronounced solemnly, "This is the head of a melancholy maniac". But that is not true. The real Czar is better illustrated by another story, which was given to me as true. An official approached him with papers to be signed, and found him lounging drearily in his room.

"Your Majesty," began the official.

"I am not 'your Majesty,'" replied the Czar. "I am tired!"

II. THE GRAND DUKES



THE supremacy of a class in a nation has invariably afforded a particular opportunity to corruption. Whether it be adherents of a dynasty, of a principle, or of a faith, whether the uncultured or the learned, that reign, the naked fact that power is in the grip of an oligarchy sets a premium on personal interest and a price on the head of honesty. The Sanhedrim had this much in common with Tammany.

\$25,000,000 Yearly to the Imperial Hangers-on

In Russia, the autocracy is the vapor rising from a seethe of class supremacy, at once

the veil and its expression. Its existence manifests the principle that to a certain grade of men and women the fatness of the land is no more than a due, a right accruing to them by virtue of their birth. Without this principle, the charging on the national revenue of the huge income to which every grand duke becomes entitled at his birth — some £100,000 in roubles annually — would be a job too gross for acquiescent Russia. As it is, the country is a money-making concern maintained for the benefit of the Romanoffs, who render in return a little government, the glory of their countenance, and many foul examples of sensuality and extravagance to an uncritical, king-worshipping people.

All monarchies have their encumbrances, in princely idlers that add no prestige to the

throne, but none is so sodden with the vice of hangers-on as the Imperial house of Russia. The male relatives of the Czar who have rank as grand dukes number thirty-five; ladies having an equal state in their own right bring the number up to fifty. Each of these lives on the country like a pillaging enemy, and since in Russia the tenure of office is the plinth and foundation of all rank, each of the men has a share in one or more departments, and most of the ladies are colonels at least. Thus the revenue of their rank is invariably supplemented from other sources, whether it be salary as chief of a bureau or funds that have leaked on their way to other destinations. And a point to be marked is that the principle of national life in Russia not only enables this system to continue but condones it. There are grand dukes; they can no more do wrong than they can be prosecuted.

It must be hard, though, for a grand duke to grow up into decency. He belongs to the licensed class, and about the only society he can recognize sets him a model of sick morality and anæmic virtue. No one may stand in his path; limits cease to be limits when he approaches them. He has social distinction and material honors in his gift; those about him have all to gain in aiding to tickle his taste. Even the duel, the primitive appeal to steel-edged justice which governs the lower community, has no terrors for him. He may refuse a challenge by virtue of his rank; besides, it is treason and a capital crime to aim at the life of a grand duke. This last restriction gave young Boris, the most notorious of the cousins of the Czar, an opportunity to do the only chivalrous action recorded of him.

The Duel Boris Fought

He had struck a lady — struck her openly in the face with his clenched hand. It appears that she had rebuffed some insulting advance of his. Her brother, disregarding the *chevaux de frise* of punctilio which approaching a grand duke entails, challenged him, and Boris accepted. They met next morning in a garden on the Wassili Ostroff.

The challenger was a young officer and he appeared to time, chilled by anticipation, nervous and unsteady. The seconds placed the Grand Duke Boris opposite to him — it is to one of the seconds that I owe this story. Boris, a florid, thick-throated young man, stood smiling, cool and unperturbed. The

gentleman who was to give the word to fire, purposely fussed and delayed, to give the younger man time to break down and withdraw; he had himself in hand, however, and when at last the word was given he fired quickly.

He missed, but Boris had not fired at all, and now he deliberately discharged his bullet into the ground before him. The challenger was not equal to a second shot, and there the matter ended, and before night St. Petersburg knew that the choicest rake in Russia, the most remorseless and unsoftened pirate of society, had played a small part as a gentleman. St. Petersburg was not willing to believe it.

A Grand Duke, but not Depraved

Boris typifies the average grand duke in all extreme matters, but before I proceed to catalogue those who defile their rank, it is fair to make mention of one who is neither depraved or reckless. This is the Grand Duke Constantin Constantinovitch, whose great stone palace on the Neva is a rendezvous of many literary men. In this prince, the Romanoffs throw back to some obscure ineffectuality some clean and harmless person who never intruded upon history. The Grand Duke is a tall, preoccupied man who wears spectacles. His rather long face, bearded squarely, has no feature of distinction; a somewhat diffuse and nervous geniality is his characteristic. He has neither force of personality nor demeanor of repose; he is a man concerned with the surface of things and has a more pronounced interest in literature than in anything else. He gave me once a copy of his poems in German — amiable lyric efforts, all decorated with that blurred tinkle which satisfies the Gothic ear.

His main achievement was the translation of Hamlet in Russian, and his appearance in the title rôle before a select audience of royalties at Peterhof. His chief position in the government is President of the Department of Education, an office under the Minister of the Interior, and though M. de Plehve practically abolished popular education in Russia, the position is preserved as one of dignity and emolument, a fitting sinecure for a grand duke. But he has no figure in the public mind. Like the ruffling Corinthians and bloods of the regency, the grand dukes have set a boisterous and ruffianly fashion which the ill-instructed people have accepted. It is glorious to be a loud and

blatant swashbuckler and strange as it may seem, Boris enjoys a fuller esteem than Constantin. Russia has no market for the domestic virtues.

The Powers That Be

In politics, several of the grand dukes have an important place. Alexander Michælovitch, for instance, is the royal dead-weight of the Admiralty, in his capacity as Commander of the Volunteer Fleet and Controller of the Merchant Marine. Together with the Grand Duke Alexis, who is an admiral, he has the last word on all naval dispositions; the experts with him, even the Minister of State must defer to his rank. And this arises not from any legislation or tradition making a grand duke supreme over other officials, but from the fact that he can appeal directly to the Emperor, and be sure of support and approval. Great policies and vast dispositions must be diverted and readjusted when it is a question of a grand duke's dignity; nepotism is the obvious course of the Czar, the line sanctioned by usage and forced into general acceptance by practise. The grand dukes are all about him, and even if he would be impartial he has not the power. They wield so vast a power of influence and opinion that the Czar himself can only be potent so long as he is with them and not against them.

Imperial Thieves

The tenacity of the Russian autocracy is proved by the fact that the scandals it has survived, callous murders, and mean, naked thefts would have sufficed to bring any other dynasty staggering to ruin. Nothing quite so revolting has ever fouled the lore of crime as some of the thefts from the Red Cross funds, perpetrated by the grand dukes early in the present war. Money was collected from high and low for the sick and wounded; moujiks contributed their scanty kopecks, priests, and laborers, both poor, gave their mites; and the organization had its headquarters at Moscow, and was controlled by a galaxy of titles, the oldest and greatest in the Empire. But when the accounts were inspected, it was found that many hundreds of thousands of rubles had gone missing. There had been stealing on a reckless scale. But the auditors, when they turned to investigate the matter, were powerless. They stood face to face with a gang of grand dukes, whom they must not question,

who could not be prosecuted. And so the matter drifted to an inconsequent end. The money was never really searched for, and never found; and Russian wounded in Manchuria paid with anguish and death for the luxuries lavished on French courtizans at St. Petersburg.

The National Sensuality

The love affairs of these princes come inevitably into public notice. They are proofs of the Russian's distate for monogamy, protrusions of the avid, lustful Oriental which all his polish and cosmopolitanism cannot hide nor subdue. He has the blood of the polygamist in his veins; he is himself the outcome of ancient harems, congenitally unable to find in womanhood that grace of purity which has made the Christian religion possible.

They turn to the unlawful love that supplements their solemn marriages, as their soldiers turn from the rigors of army discipline to the welcome freedom of furlough. Boris drew his sword on Kuropatkin, because the latter ordered him to send his retinue of girls back to Russia, and was sent to live at Archangel for it. The old Grand Duke Nicholas Constantinovitch, having already eloped with a French singer, was banished to Tashkend for marrying the daughter of a gendarme, and went mad there. Paul, the youngest son of Alexander II, is living in banishment, and has been deprived of his rank as general in the Russian army for marrying the divorced wife of an adjutant to the Grand Duke Alexis. Cyril, recently blown up on the Petropavlosk, is secretly married to the divorced wife of the Grand Duke Ernest Louis of Hesse; and it is said that the Czar is disposed to withdraw his objection to this union and to permit the couple to appear at court. These are but a selection from the annals of the living Romanoffs; let them suffice to illustrate one side of the character which nearly all the grand dukes have in common.

The grand duke, in his purely social capacity, is the flywheel of the community he distinguishes with his patronage. Once set going, he is hard to stop, and he carries the machine with him. Commonly, however, he is a nuisance to all about him of less rank than his own. I remember supping at a certain fashionable restaurant on the outskirts of St. Petersburg, in the company of friends, some of whom were ladies, while a grand duke was sharing a table with some companions not far off.

They were talking French and English among themselves, drinking strongly, and soon became riotous. The Grand Duke was a middle-aged man, tall, blond-bearded, with a deep flush on his face; and as the evening drew on, his voice became louder and coarser, his tone less restrained, till he sat at last, huddled in his chair laughing insanely and babbling mechanical oaths. In any other country in the world, he would have been flung out for misbehavior; in Russia, had anyone attempted to resent the language he flung about him, every officer in the room would have come forward to the Grand Duke's aid. These men are they who make the milder tendencies of Nicholas II sterile.

The Rulers of an Autocrat

When Nicholas came to the throne, the politicians counted on a Czar. Instead there came a nervous little bonhomme lacking any reserves of personality, a plastic, commonplace shuffler who could never be more than an implement, a dumb and involuntary appliance, shaped to the hand of his masters. Like a shadow, there enveloped him the sinister influence of Constantin Pobiedonostyeff, Procurator of the Holy Synod, Russia's foremost apostle of absolutism; about him, grim, strong and subtle, there ranged the big men of his house, the grand dukes, with everything to the bare life itself at stake upon the issue that awaited his decision. There were at stake, too, a million matters of life and death, but these were remote, not imminent, weighty only to obscure exterior entities, the people of Russia; but there was no strength in this narrow-chested nestling of tyranny to enable him to choose between the purple and the fustian. He was coerced without force, led without a bridle, and the *petites femmes* of Christovsky owe to his barrenness of will their luxury. Russia sweats and toils for her courtizans; the scarlet of their lips is blood of martyrs.

The Grand Duke and the Haberdasher

The little tragedies of daily life that go to the maintenance of a grand duke are pitiful

enough; and these come within the view of everyone who knows even the mere surface of Russian life. Let me offer an example. There was, in the Bolshoi Morskaja at St. Petersburg, the little shop of a haberdasher who was an artist in neckwear. I bought ties of him and came somewhat to know him — a small sprightly dandy with a fascinating gift of pleasant gossip and a wide knowledge of life in half the cities of Europe. He congratulated himself particularly that a certain grand duke was among his customers — indeed, considerably indebted to him. "They always pay at last," he used to say airily, "It is what the taxes are for."

But this grand duke did not pay, and in the end my friend, somewhat embarrassed for cash, ventured with much delicacy to ask for the money. Forthwith came an officer of police, who warned him that unless he ceased to importune His Imperial Highness, he would find himself in trouble. But as his financial embarrassment grew worse he dared it once again, and then, without further warning, his license to trade was confiscated and his shop shut up. He had encountered the ruin due to one who inconveniences a grand duke, and he poisoned himself.

One more instance! A little lady who studied art, and copied pictures at the Alexander Gallery, was stopped one day on her way home by an officer who demanded her name and address. She gave it. "But why do you ask?" she inquired. "The Grand Duke — is interested," was the reply. Next day, upon a formal warrant, she was arrested at her home and conveyed away. Her stricken relatives endeavored to gain information about her, but were given none. "But do not be afraid," said one bland official at last. "She will not suffer. His Highness will take care of her." And that was the end of it.

They are the blanket that smothers the struggling flame of civilization, these grand dukes, the tombstone that holds down the coffined soil of Russia.

GREAT MASTERS OF LITERATURE

BY

GEORGE EDWARD WOODBERRY



*W*E begin in this number of *McCLURE'S MAGAZINE* a series of papers on those writers who may fairly be called the great Masters of Literature. They are those writers who have possessed in a peculiar degree the power to rise above the limitations of a particular time and place, and to interpret the common heart and reflect the general life of mankind. They belong to no one country and to no one age more than to any other. They are the common heritage of the human race. In a very special sense are they our heritage, here in America: for we are a curiously blended people, deriving our common descent from nearly all the great races of Europe. Not only Scott, Milton, and Shakespeare, but Cervantes, Virgil, Montaigne, and Goethe may be claimed by us as national writers by virtue of the fact that the blood of the nations from which they spring is in our veins. They represent ideals and aspirations which we have inherited, and by which our actions and characters are still in great measure moulded. Mr. Woodberry who writes the papers was, until recently, Professor of Comparative Literature at Columbia University, and is well known as a scholar, poet, critic, and biographer. Indeed, he is one of a very few living English writers qualified to indicate first, who are the great masters of literature, and in the second place, to make clear their title to such preëminence. In these papers, he will devote his attention equally in each instance to the man and his work, showing how the work is the expression of the man and of the conditions under which he lived. THE EDITOR.

I

CERVANTES

SOLDIER AND WRITER

"IF BY SPIRIT HE WAS A WRITER, BY FLESH HE WAS A SOLDIER"

A Ruffling Gallant



*C*ERVANTES, noble by blood, was born poor. An infancy at Alcala de Henares, boyhood at Valladolid, youth at Madrid; from such early years he emerges into the half lights of biography in the two worlds of arms and letters. He was certainly the poet of his school, for his master praised and printed the verse of his "dear and beloved pupil"; and why should we not believe he was that same Miguel de Cervantes, page at court, who, for ruffling there in an affair of

gallantry, was condemned to ten years exile and to have his right hand cut off, and escaped to hiding? 'Tis as easy as deer-stealing. But, whether as a cavalier in flight, or as a protégé more peacefully picked up, Cervantes left Madrid at twenty-one, in the train of the Papal Ambassador, Monsignor Acquaviva, a fortunate Italian youth two years his senior, and a patron of art and letters, and, as a gentleman in attendance upon him, traveled to Rome.

"A Crusade!"

There, in a city which was still the world's high capital, the young Spanish provincial — half-poet, half-gallant — came into touch

with life in the large. He learned Italian, then the master tongue of literature; in the palace he mingled with the most cultivated society of the world, and heard much high-bred discussion; he came to recognize that something barbarous and belated which foreign nations found in the literature of his own land. Cervantes had a soul capable of great enthusiasms. At Rome, in 1570, a great cause was in the air. It was one of the oldest of great causes. "A Crusade! A Crusade!" was the cry. The Turks were storming Cyprus; they threatened Venice; they filled the African coast; they held the sea. Was the Mediterranean to be a Turkish lake? It appealed to Cervantes because it was a Christian cause, and he was "of the old Christian blood" that for centuries had waged the duel with the Moors to whom the Turks were heirs. It appealed to him because it belonged to the glory of Spain, with her vice-royalties strewn in Italy and on the Islands, to crush the Infidel. And it appealed to him because he was young. Don John of Austria, whose figure stood out in Southern Catholic chivalry with a brilliancy of knighthood not unlike Sidney's in the Puritan North, in its power to awake the imagination of the generous and the jealousies of the cold and mean, was the leader of the cause. Cervantes' choice was a foregone conclusion. If by the spirit he was a writer, by the flesh he was a soldier. In that adventurous age, a Spaniard, though a genius, was born for roving and for arms. When his young patron, Acquaviva, following the pleasant Italian way, put on the Cardinal's hat at twenty-four, Cervantes left the ante-chamber and enlisted in the Spanish ranks.

Fighting the Turk at Sea

A year later, the sun of Lepanto breaking, October 7, 1571, the young recruit, sick and weak with fever, lay below on the galleon "Marquesas." At noon, the fight being on, he pleaded his duty against the remonstrances of his comrades, came on deck, and was stationed by the long boat in command of twelve men. At night, the fight over, he lay there with two gunshot wounds in the breast, and his left hand shattered. It was a fruitless victory, men say to-day; then it was the greatest sea-fight of the world. To Cervantes it remained his "one crowded hour of glorious life." Five years he was in these wars, in barracks and on campaigns. He served at Navarino, Corfu, Tunis, Sar-

dinia, Sicily, and in Italy — one fair, last year at Naples. Don John himself and the Sicilian Viceroy bore testimony to his good conduct. He sailed for home, was captured, taken to Algiers, and fell to the spoils of a Greek renegade as a Christian slave. Five years more he was in these bonds. Once he was sold to the Dey, Hassan, for five hundred ducats, an interesting fact, the price of a world-genius as a slave not often being quoted.

A Slave in Africa

His character now shone conspicuous. Two things marked him out among thousands. He was first in the eyes of the captives to plan, to encourage, and to undertake. He was the central plotter of daring escapes for himself and his comrades, by twos and threes, and by scores, by land and by sea. He even dreamed of a general rising, and a Spanish rescue of all the sufferers. Hassan said, "Could he preserve himself against the maimed Spaniard, he would hold safe his Christians, his ships, and his city." He was first, also, in the respect of his masters. Repeatedly detected, he refused to abandon his attempts; often threatened and with the noose about his neck, in the full peril of such atrocities as he frequently saw inflicted, with unbroken constancy he shielded others and took all danger on himself. Yet he was never once struck. A certain readiness of jesting speech — helped, perhaps, like Lamb's, by his stammer — seems to have served him at such times. His security, nevertheless, is inexplicable. A wilder tale than this of his captivity one does not read in books of reality. He was already on board ship for transport to Constantinople, when the long efforts of his good mother, together with the aid of a subscription in Algiers among the merchants by the hands of a Redemptionist Father, bought his freedom. So the decamping court page of twenty came back to Spain at thirty-three, a crippled soldier and a ransomed slave.

Office, Prison, and a Wife

He became a king's officer, a commissary to collect stores for naval adventures, like that great one of the Armada, and a tax-gatherer. He got embarrassed with courts and officers, a trusted agent defaulted, and he was more than once in prison. He had married a wife, Doña Catalina, not a fortune,

but she brought him—here opens the domestic interior—besides some vineyards, “two linen sheets, one good blanket and one worn, tables, chairs, a brazier, a grater, several sacred images, one cock, and forty-five pullets.” His house was the general refuge of the women of the family; there, in 1605, were living his wife, his natural daughter, two sisters, and a niece; the women took in needlework, and Cervantes himself by that time had become, apparently, a general business agent, and made out papers for customers who called on him.

Lance Never Blunted Pen

The jail, the tax-collectorship, the long-suffering poverty, are they not the familiar marks of that other profession, the career of letters? “Pen never blunted lance, nor lance the pen,” he said; one failing, he took the other. Strong by nature, he cared for success, and with good sense he sought it in the beaten track. He obeyed occasions, he followed the fashion and the market, he tried all kinds. It was the age of artificial sentiment, and he wrote a shepherd book, like Sidney’s *Arcadia*, a tangle of intrigue, rhetoric, and love-plaining verse. It was the age of the rising drama, and he tried the play, staging realistic scenes from his life in Algiers. It was the age of the European short story, and he tried the tale, creating that variety of it which springs from direct observation of manners. Twenty years of such labors, a range from the thinnest whimsies of fashionable, courtly fancy to the hard realism of the thieves’ market, and he had not yet succeeded; but his mind comprised the theater of life, and he was trained in all the modes of literary art. *Don Quixote*, when it appeared in his fifty-eighth year, was the book of a wise old man. Its popular success did not bring him friends or money. Ten years later the second part was issued.

The grave old man, on the verge of seventy, was near his end; a figure of medium height, an oval face, with chestnut hair, a Roman nose, vivid complexion, and “the silvery beard that twenty years ago was golden”—so he describes himself. Though he mingled much with men all his life, he appears in the retrospect singularly solitary. Not bred in the university, he had never been accepted by those of the schools; he had led an independent career, frank of speech, careless of enmity, aloof from every clique,

acquainted with the strength and weakness of all, soberly judging even his young rival, Lope de Vega, the darling of the age. No one who saw him moving, with the stooped shoulders and the slow gait, thought how future ages would have prized some living portrait of that face, nor guessed that this stammerer was the world-voice of Spain; none of the religious brotherhood he joined to secure his funeral rites, as they followed him “with his face uncovered,” a little, unnoticed company, knew that the greatest Spaniard was there consigned to an obscure and now forgotten grave.

Cervantes himself could not have foreknown the nature of his fame. He did not perceive the relative importance of *Don Quixote* among his works. Not recognizing that he had broken out the modern path, he went back to the old ways. He again sought the honors of a poet in his *Journey to Parnassus*. He fell in with the opinion of his friends, that his *Persiles* and *Sigismunda* would reach “the extreme of possible goodness,” and be “the best composed in our language, of books of entertainment.” He died, still projecting a sequel to his first pastoral romance, *Galatea*. He was in no haste to take up and finish the second part of *Don Quixote*. Literature was, in those days, by the standard of taste and in tradition, a thing of refinement, elevation, style, in matter noble, in manner conventional; and the conscious ambition of Cervantes clung to this dying classicism for true reputation.

Don Quixote Born Behind Prison Bars

Don Quixote was never planned to be a great book. It was “engendered in a prison,” perhaps a by-thought of his mind, as a parody of the romances of chivalry. Cervantes was apt to have a purpose in his writings. In his realistic plays he meant to bring home to men’s bosoms that cause of the freeing of Algiers, which was his only practical dream in life and lingered long; in his novels he professed that they were exemplary or moral tales, and in *Don Quixote* he declared that his only aim was to destroy the popular chivalric romance which he looked on as a false and harmful mode of fiction. In his first sketch he found it, perhaps, vulgar in matter and barren in topic, too slight a theme to bear his genius; he tried to heighten it by introducing independent tales, either wholly foreign or loosely connected, and episodes of gallantry more

closely, yet carelessly; interwoven with the main plot. The book grew under his hand, and almost changed its nature in the second part, where there is nothing extraneous; it displayed a depth of type and a reach of discourse equal to the power of any genius for creation or reflection, and gathered to itself with infinite variety, the universal significance of life. Though Cervantes grew conscious of its intimacy with his own spirit, it is only on the last page that he declares the identity of the work with himself. He had gradually put into it, substantially, all he was — all he had seen, all he knew — without being aware of what he had done till it was done; and, like Columbus, he was never fully aware of what he had done. Don Quixote announced a new age.

A Great Book Greatens with Time

Cervantes was not in advance of his age. A great book greatens with time; and the seed-vessels which it contains time rifles, and scatters its germinal forces throughout the world, and ripens them in the bosom of a broad humanity; but the vitality of these belongs to the human spirit, and is a thing apart from the individuality of the original author. Men have found in Cervantes a reformer, a free-thinker, a censor of church and state, a modern pessimist — all the vexed brood of restless spirits of the latter days. He was none of these. He was a man of his country and age, and accepted the world as it was about him. He observed its elements, its operation, its method — summed the general result of life; but he had no thought of changing what was. The idea of change, the revolutionary idea, was out of his ken. Cervantes was part and parcel of the present, whole with his time, a loyal subject, a true Catholic. He approved of the expulsion of the Moors. He had a liberal outlook on the foreign world, shown especially by his fair words for England, Spain's foe; and at home he saw the political and even the ecclesiastical organization as human institutions, subject to defect in persons, means, and all their temporalities; if divinely instituted, they were humanly constituted. He was concerned with life in other phases. He was a natural critic; judgment was one of his principal gifts, shown not only in minor literary notices that stud the way, but in the large in those discourses which richly interweave the narrative or arise out of the dialogue which turns eloquently to monologue

under the flame of thought; and in the creative parts he was a critic of life. He was a great critic of life, just because he had no ulterior aim either reformatory or humanitarian. Not the practical modification of life, not life in the prospect, but its imaginative contemplation, life in the retrospect, was his sphere. It is an old man's book. To him life was externally a spectacle, and in himself a function; as a function it had been a gradually disillusioning enthusiasm; as a spectacle it had become an increasing irony. An enthusiastic youth is apt to be followed by an ironical old age. In the South, especially, young passion begot these pleasant ironies of later years, and the Mediterranean literature, except in the greatest, is well divided between young passion and old irony, whose blend in Don Quixote attains to greatness. Its chance "engendering in a prison" is, in itself, ironical; its destiny to enthrall the world is the very fatalism of the grotesque in life. A madman and a fool, a horse and an ass, seeking adventures in a world as it is, go faring forth on the great, empty Spanish plains: what mortal interest can there be in their doings or their fate?

The Broad World of Spain

Don Quixote is the book of Spain. Its theater is the Spanish land. It is a book of the open air and the broad world. It has for landscape the burning plains, the desolate, romantic mountains, the strip of blue by the coast; its outlook is along the Mediterranean world by the highway of the islands that Cervantes had traveled in youth, whence men came back with tales of sea-fight and captivity; on the long, northern edge lay Protestantism like a high mountain range, and its over-sea horizons stretched away to Peru and the Indies. It is a book written in Spain as from the center of the world, and this Spain was filled with its own folk. The race-mark of "the old Christian blood," of dark-skinned Moor and gipsy was stamped on them. They came forth in all their variety of life — hidalgo, bourgeois, picaresque, ducal, provincial, intellectual, young and old, good and bad, soldier, student and priest, inn-keepers, criminals, players, peasants, lovers, highwaymen, barbers, carriers, judges, officials, doctors, menagerie-men, damsels, duennas — an endless list. Scarce any book has so many people in it. This mass is put in constant

movement which gives unwearied liveliness to the scene. It is a book of life on the road. All the world is *en voyage*. The galley slaves are there; even the dead are going a journey. The delineation of manners is on the national scale. Only the high dignitaries of church and state are exempt from the general conscription. The Court and the great ecclesiastics are not seen, but their absence only proves how small a part exalted officials have in constituting the character of a people. The Spanish folk is represented in its racial life without them, and the portrayal is nationally complete. Cervantes deals with this multitude easily, taking them individually and a few at a time. It is a book of short flights, of incidents lightly dovetailed, of scenes strung together, of combinations rapidly formed and dissolved. The characters are seized like Holbein's in the Dance of Death, only here the dramatic moments are as various as the manifold situations of the living range of human affairs; the pictures and groupings are, nevertheless, on a similar limited scale, momentary and shifting, and each person is characterized with his own habit of life, caught in his own world, and shown completely in a few strokes. How many such small scenes crowd to the memory? The muleteer trolling the snatch of Roncesvalles in the dark morning of El Toboso; the student singing on his way to the wars; the puppet-show, the lion, and, in low life, the disasters of the night at the inn; innumerable vivid sketches.

Thus, the book is, by its surface, representative of all Spain, of the look of the land, the figures of the people, the daily event and business of life.

Cervantes Coined the Genius of His Race

But all this is only the environment of the action and the means of its operation in the tale. Cervantes knew a more admirable way of setting forth the soul of Spain. It is not merely because Don Quixote and Sancho are always on the scene that they surpass the other characters in power of interest; they have a higher life. Observation and invention are sufficient to account for the others; but this immortal pair are the children of the imagination. Cervantes stamped the genius of the race by a double die, on the loftier and the humbler side; noble and peasant, the mad hidalgo and the deluded boor, divide between them the spiritual realm of Spain.

The illusion of the one, the duping of the other, only intensify their racial traits and perfect them. Character is deeper than circumstance, and owns a superiority over all the world of appearances. If Don Quixote is, at first, interesting for what happens to him, as is the way of life, he becomes of interest for what he is; and the same, though in an inferior degree, is true of Sancho. Don Quixote achieves his ideal in his soul, however badly he fares with fortune in the outer world. He is complete in true knighthood, and when his madness leaves him, it cannot take away the nobility of nature which it has brought the poor gentleman whom it found nameless and unoccupied on his little estate, and made one of the world's heroes. The vocabulary of moral praise cannot exhaust his virtues. He is brave, resolute, courteous, wise, kind, gentle, patient; and, not to continue the enumeration, he possesses these traits with a distinctive Spanish excellence. What tenacity there is in his resolution; what recklessness in his courage; what fatalistic sweetness in his resignation; what endurance in a land of lost causes; what sadness of defeat accepted in the quiet of adversity. If these are not the most obvious, they are, perhaps, the deepest Spanish traits in the noble natures of that birth and soil. In Sancho — faithful, affectionate, dubious — nationality has lower relief, since he shares more simply the universal peasant nature of the South, but he is as abundantly Spanish in his peasantry as Don Quixote in his sublimated chivalry. Both were fooled to the top of their bent; but destiny did not mistake her way; by comedy she perfected them, each in his own kind. It does not matter what happens to the battered body of Don Quixote, any more than to his crazy armor; in him the soul's the thing, and Cervantes keeps his soul invulnerable and undishonored. The dignity of the virtue of the great qualities of the Spanish ideal is preserved as well as set forth, and is seconded by the humbler virtue of the life near to the soil. No nation has cast ideal types of itself more summary, exemplary, and real.

Spain, the Quixote of Nations

Later ages have seen in Don Quixote a typifying power even more profound, and far beyond the reach of Cervantes to know, as no one can know the deeps of his own personality. Don Quixote was a man of

the past, bringing outworn arms against a changed world. Spain is a backward nation, ill-furnished for modern times. Other lands have persisted in seeing in Spain the Don Quixote of nations, whose life was a dream of past glory, whose thoughts and appliances were antiquated, whose career in the modern world must be foredoomed. So they saw her set forth lately, in full tilt in the lists against the best equipped, the most modern, the youngest of the nations of the earth. But what unconscious penetration, what depth of truth, there were in that man's genius, whose embodiment of the Spanish ideal has become the synonym of his country's fate !

Cervantes' Gift From Destiny

Don Quixote was welcomed by foreign nations, but not altogether as a foreigner. It is a European book. Cervantes, besides what the genius of his race and country gave him, received a gift from destiny. He embodied a great moment of time, the passing-hour of the old European ideal. It was a living ideal, that of chivalry. It was sprung from real conditions, and greatly ruled the minds and somewhat the lives of men through a long era. It belonged to a world of social disorder, the thinly populated, scarce reclaimed wilderness of feudal Europe ; it belonged, too, to a world of marvel, where the unknown, even in geography, was a large constituent element, and magic, superstition, and devildom were so rife as to be almost parts of the human mind ; but such as it found the world, there this ideal moved with power. The military spirit never took form more nobly than in this chivalric type. It combined and reconciled two of the greatest motive powers in the human spirit ; the idea of sacrifice and the force of self-assertive personality. The perfect knight would die for his faith, his loyalty, and his love, but he died in battle. The reality of this ideal is shown by the depth, the richness, and the long continuance of its appeal to the bosoms of men. The idea of rescue, generated from mediæval misery and helplessness in an environment of brutal physical force, is its ethical core ; but its efflorescence in the imagination of men was as many-colored as a sun. Beginning in the British waste marshes and the Frankish Court, it annexed the farthest Orient to the forests, deserts, and seas of its adventures ; it re-made the genealogies of history and drew all the great,

emperors and saints alike, into the lines of its parentage ; it absorbed into its own tradition all past heroic excellence. It developed a ceremonial ritual ; it gathered to itself the mighty power of symbolism in its most august and passionate forms ; it gave forth a great legendary literature, one of the richest products of human effort and faith, written in every European tongue, and splendid with the deeds of every soil. In the fullness of time, Arthur and Roland receding, it was Amadis who was the star of chivalry. Amadis' tale, though now out of the way, was once the book of Europe. It had a spell to hold the finest spirits, like Sidney, and appealed to them directly and intimately as the mirror of their hearts and hopes. It contained the European mood of knighthood in its last beauty, before its near eclipse and sudden dimming. Cervantes loved and honored it, and its hero was Don Quixote's ideal man, as he had been of thousands of the dying cult.

The Romance of Chivalry Smiled Away

Such was the nature of the literature which Cervantes "smiled away." For that had happened to the burning faith of chivalry, which is the fate of all the gods ; at first men are overawed by them and worship, then they lift equal eyes to them and find them companions of life, and last they laugh at them. The laughter of men at chivalry had already filled the world from the lips of Italy before Cervantes came. In his day chivalry was dead and buried. The madness of Don Quixote was but its ghost, wandering in the staring daylight of a new age, forlorn, ridiculous, without place or use in the world.

It is this death of the chivalric ideal that strikes the tragic note. Whether Cervantes was himself conscious of this note of tragedy in his work must remain forever obscure ; if he was aware of it, he very successfully concealed his knowledge. He began with pure, comic intention, and made fun of the chivalric tradition, and very rough fun it was, nor did it grow less rough. His treatment of the knight is not free from coarseness, and is unrelenting in cruelty ; here are the standards of the practical joker and the buffoonstage ; but it may be usefully remembered that Cervantes' scale of cruelty in life was one familiar with the ways of the Turk, and the pains of the Christian victims in Algiers. Primarily a comedy by its conception and unflinching conduct, Don Quixote gave out

the note of tragedy only in our own latter days. In this respect it is a myth of the modern mind, which has taken on new meanings and disclosed fresh phases of significance with time, as is the way of myths; with this Cervantes has nothing to do. As he did not see in his hero the incarnation of his country's fate, neither did he see in him the last and greatest of knight-errants. He did not look with our eyes, and it is only through the perspective of centuries that we recognize the historic moment, and discern the famous knight, a great-hearted gentleman, standing in his travesty at the grave of chivalry.

The Large Results of Time

The unconscious element, or what seems such, in the works of the highest genius, is their most immortal part. There is a mystical union of the race with these great works; they are humanized as much by the adoption of mankind as by their original creation. The general, human spirit enters into them; they blend with it and become impersonal; in the large results of time — in mythologies, in the legend of chivalry, in the masterpieces of culture — they become racial products, unindebted to individuals. It is thus that Don Quixote is enfranchised from being the book of a country, or of a historic moment merely, and becomes a great book of the modern spirit. It rises with the vigor of world-life in it, and bears the supreme title of a book of humanity. It contains the experience, the thought, the doubt of man. This comedy is found to be the tragedy of all idealism. If this is not the aspect under which it has most widely spread as a book of popular amusement, it is thus that it has most profoundly affected the mind of modern times. Mephistopheles and Don Quixote are the two great myths that the modern world has generated out of itself, as characteristic as Achilles in Homeric time, or Roland in the Middle Ages, or Amadis in the Renaissance. They are forms of its deepest consciousness, types created in its own image, planets cast from its own orb. The modern world is psychological, and this book contains a psychology, seemingly, as elementary and comprehensive as a law of nature; it is skeptical, and this book utters, as no other does, the *double entendre* of life; it is pessimistic, and this book makes the most destructive impeachment of life. Doubtless, one goes far from Cervantes in such thoughts;

but if he did not fathom, we may well believe that he felt the deeper meanings of his book, for even in the eyes of the comedian it is a book of much sadness.

The double nature of life is put to the fore. There is an opposition in human nature, and this is set forth by the contrast of Don Quixote and Sancho. It is rendered in them by divers ways as the antithesis of the imagination with the senses, of the life of thought with the life of fact, of illusion with reality, of the eloquent discourse with the proverb, of the poetry with the prose of life; but essentially, this polarity is in the double aspect of life as soul and sense. Cervantes decides for neither; he presents both as liable to error. He portrays Don Quixote with the characteristic defect of the soul, imaginative illusion; and he gives to Sancho the characteristic defect of the material man, self-interest. The higher nature betrayed by its own nobility, the lower duped by its own baseness — that is the two-edged sword of life. That is the human comedy.

It is in the madness of Don Quixote that the heart of the book beats. It is a very singular madness. The invention manifested in the narrative is generally thought to be its prime literary trait; but its verisimilitude, the skill with which it keeps the quaking edge of truth and fiction, is as marvelous; and nowhere more than in Don Quixote's madness are the shades made subtle. It is a very normal madness. Don Quixote does not differ much from other men in his mental processes. He interprets the sights and sounds of the actual world by his past experience; only, as he has lived in the world of books a life of imagination, his experience is unreal; his memory is inapplicable to the world about him, or, as is said, his inferences are all wrong. His illusions have an origin from without, and are misinterpretations of the external world, due to an expectancy in his own mind which has arisen from his absorbed reading of romances. His senses are overlaid with thought, and he sees what he expects to see. It is impossible, too, to acquit him of a certain complicity with his own madness. He shows it when he refrains from testing his second helmet; in the fact that he was not fully persuaded he was a knight-errant till the Duke treated him as such; and unmistakably in his tale of what happened in the cave of Montesinos, where Sancho frankly charges him with making it up; at the end,

too, his recovery seems, in part at least, self-willed. The history of his madness, also, has a method in it; in the first part he is his own victim; in the second he is the victim of others; beginning with self-deception, he ends as the butt of the deception of all from Sancho to the Duke and the Bachelor. His madness is intermittent; if his mind is, in fact, diseased, it is by a capability of going mad under certain exciting causes, but on all other occasions he is as remarkable for judgment as for learning and eloquence.

Madness of the Soul

This strange madness of Don Quixote is comic in its accidents, in its circumstantial defeat, in its earthly environment; but in itself it is tragic. Its seat is in the very excellency of the soul; its illusions take body in the noblest human aims, the most heroic nature and virtue of the purest strain. A madman has no character; but it is the character of Don Quixote that, at last, draws the knight out of all his degradations, and makes him triumph in the heart of the reader. Modern dismay begins in the thought that here is not the abnormality of an individual, but the madness of the soul in its own nature. That high aims may be ridiculous; that heroism may be folly; that virtue may be insanity; that the ideal, which was the spiritual wealth of the fathers, may be the farce of the children; that the soul in its exaltation, its gentleness, and sacrifice, has no necessary wisdom, and in its own vision no warrant of reality; that the good cast down, the kind trampled on, the brave broken become the laughter of the world; these are the truths which make Don Quixote such sorry reading for the idealist.

Don Quixote, so far as the Knight of the Rueful Feature is concerned, would, indeed, be a pitiful farce to modern feeling, were not his madness typical of the partial sanity of mankind. Still, as in old time, a man finds what he goes out to seek; a man sees his own face in the world; and man is still a victim of past greatness. These are capital truths. Imaginative illusion, the soul's vice, is common in life, and affects most the best of men, and especially those of great emotional capacity; and since emotional imagination is the principal feeder of the religious and moral energies of men, this illusion most characterizes men of ideal temper, possessed with the ideas of rescue, sacrifice, and battle,

and arises most frequently in the field of the reform of the world. A man of one or few ideas does not differ from Don Quixote psychologically, except in degree. Whether his experience is bookish or real, he confines his attention to a specially selected and usually narrow theme, neglects the correctives that life furnishes, and becomes absorbed in a mastering preconception of life; he is infatuated. Often he exhibits a like complicity with his own partial madness, suppresses irreconcilable facts, and refuses to think in their direction. Often, too, he passes on from the stage of self-deception, in which he is only his own victim, and becomes the victim of others practising on him, whom they profess to take at his own estimate, for gain, convenience, or amusement. The parallel is easily followed out, and the fact is recognized in the word *Quixotic*, which has become a familiar term in all languages.

Cervantes' Victory

Don Quixote is a book of one great defeat, but also of many victories, and especially those of prose, realism, and humor in modern literature. Of all the victories which it embodies, however, the greatest is that of Cervantes over himself. The unfailing cheerfulness of its spirit is the temperament of Cervantes playing through it. He had lived and toiled, he had felt the full passion of life, he had dreamed, and planned, and striven, both as man and writer, in arms and letters, and he had met, for the most part, only the blows of fortune; wounds and slavery, neglect and poverty, the well-known wages of genius, had been paid him in full measure. Yet every indication of his personality that survives shows him unspoiled and still companionable, pleasant, patient. It was in this spirit that, being about to die, he bade farewell to all. Scott, at the end of his days, with Wordsworth and others about him in the library at Abbotsford, asked Lockhart to read the scene. Allan, the painter, "remembered nothing he ever saw with such sad pleasure as the attitude of Scott and Wordsworth as the story went on." "Good by, humors; good by, pleasant fancies; good by, merry friends, for I perceive I am dying, in the wish to see you happy in the other life." These were Cervantes' last words in this world. The most profound master of the irony of life preserved his heart uncorroded by that knowledge, as he had kept it sweet against the enmity of man and fortune.

LEAVES FROM THE LOG OF THE “LEND-A-HAND”

BY

WILFRED T. GRENFELL

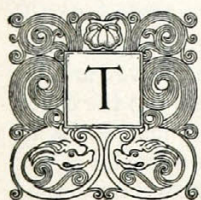
ILLUSTRATED WITH PHOTOGRAPHS

Doctor Wilfred T. Grenfell is the young Englishman and Oxford man who, for the love of God, practices medicine on the sparsely settled coasts of Newfoundland and Labrador. For thirteen years he has given the folk of some two thousand miles of desperately evil coast practically the only medical attendance they have had; and for that same period he has given them certainly the only sympathetic encouragement — the only hope — the whole people has ever known. In summer, his professional round is made in a little steamer, with which he reaches every harbor of the northern peninsula of Newfoundland, of the west shore of the Gulf of St. Lawrence, and of the coast of Labrador, even past Cape Chidley into Hudson Strait; in winter, he gets about by dog-team and komatik, often making more than two thousand miles in a winter season — a call of 150 miles, in the worst of winter weather, the way lying through a bleak wilderness, is a commonplace experience.

Dr. Grenfell is a robust, jolly fellow, thoroughly interested in life. He loves the adventurous side of his career; he makes light of the deprivation and hardship and danger of it; he is not by any means of the sentimental, weak-kneed missionary type. He is indefatigable, devoted, kind; and he is in the best and most efficient way heroic. He does not know that he is heroic; he hasn't time to pause and reflect upon the dramatic quality of the situations into which his work frequently leads him (and, by the way, Dr. Grenfell is not

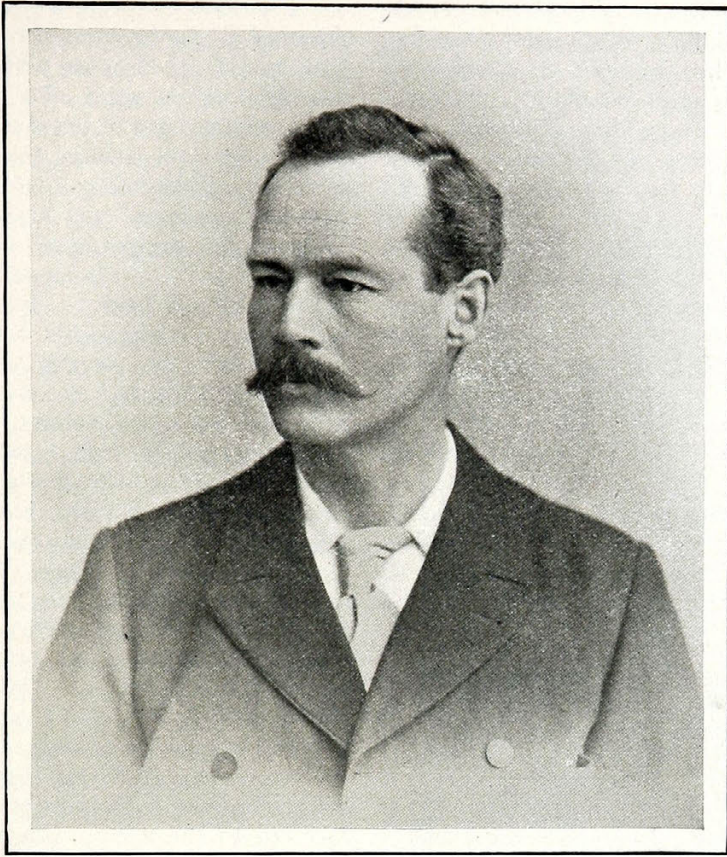
the hero of a certain work of fiction, dealing with life on the Labrador coast; this must be said because, unhappily, he has been mistaken for the original of a purely fictitious character.)

Within thirteen years he has established three hospitals on those barren coasts, and has initiated various enterprises by which the people may be helped to help themselves. He is not only a physician: he is more a physician than a preacher, to be sure, but he is as much an industrial organizer as a physician; The writer visited his hospitals, and sailed with him for a brief space; and the work of this mission is not only needed beyond belief, but it is being done by a thoroughly capable man, actuated by the finest motives of which the human heart is capable. The man and the mission are worthy of sympathetic interest — worthy of hearty support of every sort. Support is needed, as a matter of course: money is needed, that the good work may be continued, and extended to the remoter parts. The writer knows beyond all question that every dollar — every penny, even — contributed to this work will not only be carefully administered, but will, without fail and almost immediately, reach a sore spot. Only God and Grenfell really know what blessing half a dollar will work on that wretched coast! By the courtesy of the editors of this magazine, the writer is permitted to say that contributions may be sent to Messrs. Brown Bros. & Co., Wall Street, New York.
—NORMAN DUNCAN



HE “Lend-a-hand” is my komatik or dog-sleigh. We cut it ourselves from a stout old spruce — just where the stem joins the roots — so that the curved up “horns” of the runners should carry the grain right on round the “bend”. It is shod with enamel, sawn

from the jaw-bone of an old sulphur-bottom whale which was killed off our harbor and towed in to be flensed of its blubber. Not a nail is used to hold it together. Every piece is lashed to the next with stout thongs from the hide of an old harp-seal which one day pushed its inquisitive head out of a “lake” in the Arctic ice a little too near the end of our rifle



DR. WILFRED GRENFELL

The comfort and hope of a whole people

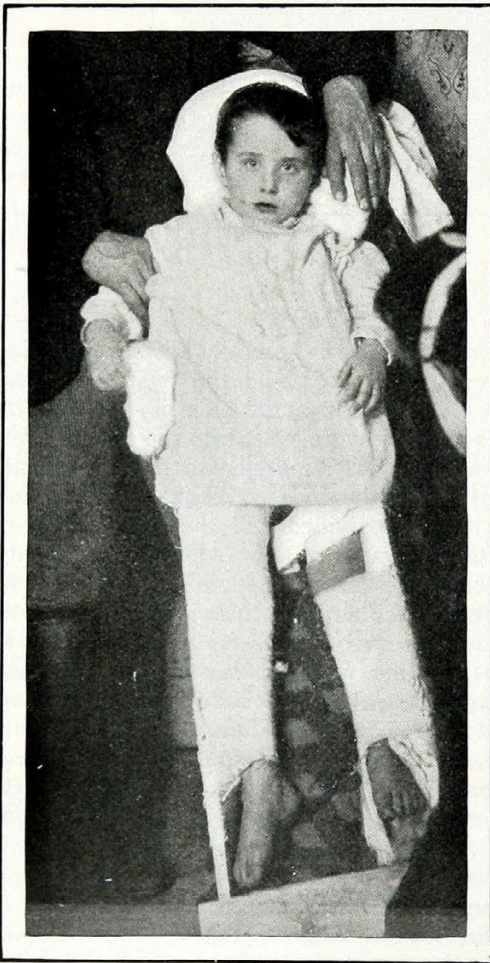
as we lay hidden behind a shelter of ice blocks.

Many a mile by night and by day this stout old friend has carried me. And many a hard knock it has endured, when, in glissading down icy hillsides, it has got beyond all control and ended by burying itself in the snow-drifts below, or by being brought up "all standing" on the hummocky sea-ice; or, again, when missing the trail by night, we have launched ourselves into the air over some miniature precipice, and so have even jumped over our own dogs, much to their surprise and ours. Thus one day I had been summoned to a sick man some fourteen miles to the north, and was unable to finish my work till night had set in. We had sick folk round our little hospital, whom I did not dare to leave; so, dark though it was, we started to return. My driver took a second komatik and team of dogs, that we might be able to make better progress. The snow was blowing in our faces so that we could see nothing, and for some time we both

lay prone on the komatiks without speaking, letting our dogs find the way themselves. Unfortunately, on the high barrens the trail is marked by poles let into the ground every two or three hundred yards, and so accurately did the dogs travel that several times the team divided and the dogs passed on different sides of the post. This involved a long delay and struggle in the dark to haul them back and get them all around on one side. So we took to trying to guide them. It resulted in our missing the way. At last, as we flew along over a sharp decline, I heard a shout from the leading komatik, and the next instant I was hurled into space, dogs and all. We dug ourselves out from the snow-drift below, and found we were able to finish our journey in spite of a few rubs and knocks. If you only observe the rule "hold tight" it is very unlikely that you will be hurt. We were taking a tenderfoot out for his first drive behind dogs one fall. The ice of a large lake being thin, the tail of the komatik suddenly broke through and our

friend, who held loosely, was shot neatly through the hole. When the straining dogs were at last brought to a standstill he looked like a speck behind us. We managed, however, to get him out safely, and then having wrung out his wet garments, each of the other two lent him some of his own dry clothing, as is our custom. And so we went merrily on again. But to prevent recurrence, our friend insisted on sitting in front. Alas, our next leap was over a steep snowbank, with a drop of ten feet. This time he shot off head first, and when we looked back all that could be seen were his feet out of the snow. So we say, "grip tight," and the "Lend-a-hand" will prove a good friend.

Now, being a doctor's komatik, the "Lend-a-hand" is kept busy often by night and by day, and it is everyone's duty along the road to lend *it* a hand, as it passes along. Thus, late



Little "Johnnie" in his splints after his broken thigh had been set

one afternoon in spring a panting dog-team drew up at the hospital door. The driver, jumping off, stood guard with his long whip over his team to ward off a general assault from some twenty of our own express dogs which had been sunning themselves on the snow around the house. He shouted out as I opened the door, "our priest is dying, sir, can you come back at once to see if anything can be done?" "I'll be ready to leave at daylight, Pat," said I, "but will have to make some arrangements before I leave." For it meant a full sixty-mile drive. "Right you are, sir, I'll wait," and away he galloped, with our driver on behind, going first to our great scaffold, from which we dispense hospitality in the form of whale meat to our canine visitors. Hardly, however, had he disappeared over the bank than we heard the familiar shouting of "Ouk " or "Ra," as a second driver swung his team along the crooked track through the ice hummocks on the harbor, warning us of the approach of another messenger. "Ah! Ah! Ah! Down, will you?" Crack! Crack!! Crack!!! of the great whip, and while I still stood there, another large team were bunching themselves up in front of their komatik, face out to the enemy, who were now fairly incensed at a second invasion of their domain.

"My Johnnie's broken his thigh, doctor — can you come right over and see him?" panted as anxious a young father as ever urged a dog-team over the snow. "Run down and tell Paddy Webb to cut me off half way down Red Indian pond at eight tomorrow morning — and to be sure to leave a notched stick at the narrows if he passes on. He is waiting to take me to Conche at daylight, and do you take this medicine and spare gear home with you. I'll follow as soon as I can get away."

"Boots and saddles" was at once sounded for my driver's behest, so that by the time a hasty supper was snatched the dogs were all hitched up and mad to be off, and in their excitement were yelping and fighting and tearing at their traces. Indeed, had not "Lend-a-hand" been fast to a good, stout post, it is few enough dogs that would have been available to carry the doctor to French harbor *that* night.

It was almost pitch dark when at last we reached the top of the cliff, overlooking an arm of the sea which we were bound to cross. Many an exciting ride I have had, but that

night was "beyond all", as the people say. For the only light to be seen was the blaze of sparks as every now and again the steel-chain "drags" scored the top of some still uncovered rock point, and enhanced the sensation of the bottom having fallen out of the earth by the smell of sulphur thus generated. Indeed, I was wondering whether Johnnie's would be the only leg to need setting, when sh-sh-bump! The usual snow-drift at the bottom checked our pace and sent us skidding gently out on the sea-ice. The dogs, dexterously slipped from their trace lines as we topped the crest, were only a second after us and were dancing around us and over us in their exuberance of excitement; their eyes, flashing in the darkness, suggesting that we had really arrived at the place of demons. The injured boy's father piloted us to the little hut, small, bare-boarded, and poverty-stricken, a humble stove forming almost the only piece of furniture. It was a depressing sight on so bitter a night, for the little boy of six lay on his back on a rude bench in the middle, with his leg, which was most obviously broken above the knee, lying anyhow across the other. His large inquisitive eyes watched every movement as I entered with an assistant, whom I brought that I might leave him in charge of the case when I went on next morning. The child seemed dazed by the frost on our fur coats, which caused us to resemble great shaggy bears. To clear the floor, get a piece of board, clear the ice off it, plane it and fit it for a box-splint, took us over two hours. It was an hour after midnight when, at length, we got it ready. Little Johnnie on his bench kept dropping off to sleep all this while, only to wake in a few minutes with a start and cry of pain. For on dozing off a sudden cramp would seize the broken leg, and move it, causing a rack of pain. The father did his best to hold the little fellow still in his strong arms, and soothe his sudden fears each time he started out of sleep. But while we were stitching at the padding, I was longing for the deft fingers of the nurses whom so often in the night watches we have seen patiently but swiftly doing just this very work, preferring it to reading the latest novel. Chloroform — that gift of God — made the rest of the work painless, and the tired child passed right on into a natural sleep.

"Day is dawning, doctor, and the kettle's boiled," woke me after my sailor's "watch",

kept outstretched on the floor. Johnny, as merry as a cricket, securely fixed in his splints, was patting my little retriever's head. The sun was just rising red over the ice, tipping the hummocks with blood-red patches, as we scampered out through the



The man who gave up his bed to Dr. Grenfell

harbor mouth, and swept past the cliffs towering above us, at full-stretch gallop.

There was no mark on the great pond as we passed the narrows, so we spiked a note there for Paddy, and held for a piece of tall woods, where we boiled the kettle to greet his arrival. On the way we passed His Majesty's mail train, the courier of which, spying us from a distance, ran his small team of dogs hastily into a side track, capsizing the mail into a thicket. For it is not well to get in the way of a large team in the high spirits of early morning. A letter he held aloft proved to be a call from a man needing immediate relief, seventy miles away, at right angles from our course. Alas, it had to be "filed for future reference". A mile or two further on we met a fresh team awaiting us.

Tom Hope was anxious to speed our pace by taking half our luggage to the ridge of the white hills, and a few miles further Jim McCarthy's black dogs joined the procession. As Jim had only myself to carry and as his dogs were fresh, we soon distanced all the rest. It snowed heavily all day and, the weather being very cold, the soft, deep snow greatly impeded our progress.

Passing a rocky headland, a solitary figure stood out in the trail in the storm, evidently determined to cut us off. "Will you call at the 'tilt' in the woods above Waterman's Harbor as you pass, doctor? You've heard poor Bill was shot by his brother, when they were out gunning after ducks last week. There's no one now to look after the kids — and the boy's real sick." A slight detour brought us to a couple of tiny "log-tilts" in the very heart of the woods. Entering we saw by the light of the smallest of paraffin lamps only a heap of rags on the unboarded floor. The desolate room was almost bare of everything else. Opposite a rickety table were two half-naked little girls, eyeing the last stale remnants of a four-pound loaf. "Mrs. Carney gave it 'em yesterday — there ain't nothing else in the home," said the woman from the next "tilt," which was almost in a similar state.

"No molasses?" "Not a sup." "No tea?" "Tea!" was all she vouchsafed to reply. A tiny voice from the rags quavered, "I would like some tea, doctor," and I saw the fair and curly hair of a blue-eyed boy. Poor little chap. As he moved the rags and exposed his stark naked body, a lump rose involuntarily in one's throat. Poor child. He was too far gone to be moved. And here were we, a company of rough men, racing to the dying priest in the south, with absolutely no help to offer. If I could have given a lethal draught it would have saved weeks of inevitable suffering. Thank God we were able to leave a few palliatives before we passed out again on into the night. At any rate there was no fear of "pauperizing" this time.

But it was too late now to reach our goal that night. "We must put up at the first house, Rube — never mind where it is." The house, reached at last, proved all in darkness. A few pistol-shot cracks of the long whip, however, and a light is seen moving inside.

"Who is it?" from inside the house. "Travelers — want a bed." The door is

opened by a half-asleep, half-dressed settler, and I am almost blown in through the crack with a blast of the storm — which also leaves us in the dark again. "A bad night, friend, where are you bound?" "Going down to see the priest and got caught in the storm." "Well, if it isn't the doctor! Sure the old woman'll get some fire in, while I go out and get Rube some food for the dogs."

As soon as supper was over — they *would* stew an eider duck for us — and when the hut was filled with the steam of our drying clothes and harnesses, our host appeared with the announcement: "You can turn in when you like, doctor, the bed's all ready." And, sure enough, while we had been feasting, the good couple had hauled the bedding on which they had been sleeping when we came, up to the loft; and had laid their "other pair" of blankets in the room for us. As I dozed off I could see Rube on the naked settle, smoking meditatively till he fell asleep, leaving his soaking lower limbs to dry in front of the blazing logs as best they could. We were like rats in a trap in the morning, till our host got out of the loft window, and dug a hatchway through the drifted snow down to the doorway. The men were then no little time collecting the dogs from their warm snow-burrows, and digging out one defaulter who had crept in under the house and got imprisoned there. So that we had hardly commenced to flounder along our way, when the sound of many voices greeted us, and we heard an old friend sing out — "Here they are, boys. Now we'll soon have him there." It proved to be a party of twenty-two men on snow-shoes, who had come twenty-five miles to meet us "just to go ahead o' the dogs, and beat down a path for you, doctor." They had brought with them a long rope, so that as we climbed the steeper ascents, and sank shoulder-deep in the powdery snow, the willing, cheery crowd soon hauled us out again. It is no trouble in such weather for walkers on snow-shoes to keep ahead of dogs, and so they were able to have a kettle boiled and ready at the side of the trail at easy stages. With the glorious sun pouring down and reflected back again from the dazzling snow, one was tanned as thoroughly as one would be in a week at sea — such a sun-bath is a stimulant second to none — while "pork buns", sent on by friends along the trail, when roasted on a spit over the log embers and flavored with a twenty-below-zero appetite, were as

grateful and comforting as ever the heart could crave for. When, at length, I sat waiting to be shown up into the priest's sick room, a woman came in with a large trayful of tea-things and refreshments. She looked amusedly at me for a moment, and then said: "You don't recognize me, doctor?"

Luckily I was in time to catch her eyes and to notice the queer-shaped pupils. "Oh, yes, I do, Annie. Why, you *have* done splendidly." Only six months before I had

Our next port of call was our lumber mill, erected two years before to provide remunerative work in winter for the hungry families around us. Quite a large number had moved in there before winter set in.

The journey meant either forty miles round by the coast line, or about eighteen miles across country. As we were able to secure a pilot team belonging to two trappers, whose fur path reached at least half way over in the right direction, we decided



Two boys bringing their mother sixty miles over the snow to have her leg amputated

left her in the care of my fellow worker, Dr. Simpson, at our little Northern hospital. She was then totally blind. A double operation for cataract — three weeks rest — and now — well she could carry in the tea-things.

It was evident that the poor priest was fast sinking when I reached his bedside. But there was a grateful gleam in his eyes as he took my hand, and I knew I was receiving the good man's blessing. Our presence there for four days was a great comfort to him in that lonely land. Death seems to leave a larger gap in his wake when he visits us down here, and humanity seems to cling closer together than in the crowded centers of civilization,

to seize the opportunity of "blazing" across the neck a trail which we might get cleared for a road next fall. This would enable us in case of accidents at the mill, to send help over much quicker from the hospital. With our large dog-train, however, this proved one of the most difficult journeys I have ever undertaken. As soon as we had left the regular fur path we became engulfed in dense, green woods, with twelve feet of cavernous, unreliable snow between the endless sea of tree-trunks. Our pocket-compass proved useless, as we never could go straight ahead, and climbing the tops to spy out for "leads" or marshes was almost equally futile. Before sundown we had to decide to



The "Lend-a-hand" departing on an errand of mercy

camp — and at once we built a long lean-to to break the biting wind howling between the tall tree-trunks that had little or no undergrowth left between them. All night the men kept a great fire blazing, eighteen feet in length and some four or five feet high. But for all that my own bed was none too warm, though I laid my sleeping-bag down in a neat grave carved in the snow with my ax, and though friend "Lend-a-hand" was tilted up to weather of it, covered with a neat thatch of spruce tops.

So devious a path did we wander that it was dark next night before we came out on an expansion of the river, used for driving logs down to the mill, and so tired out were our dogs that we had to unharness and cache our komatik here. The poor beasts had not had food for two days. The river cataract below forced us to again take to the woods for the last mile. These were full of the tangled trunks of tall wind-falls, and more soft snow having fallen, we had a difficult task before us anyhow. But, as it was pitch dark, we literally had to cover that mile on our knees and stomachs. A couple of days of luxuriating in the snug little lumber camp in

the midst of all our people was thoroughly welcome, and we were half sorry when, at length, we had cleared off the arrears of surgery and medicine, which always accumulate where there is no possible skilled assistance obtainable.

It was necessary on our return journey to call on an isolated family living at the bottom of a rocky creek. For, two years before, we had cut off the leg of the eldest lad, and now, at last, we saw our way to pay for a good artificial leg for him. Here is his urgent appeal that we should bring him the limb :

Docker plase I whant to see you. Docker Sir have you got a leg, if you have will you plase send him down. Praps he may fet and you would oblige.

As he stood by the komatik, with the sketch-plan of the new leg in his hand, for we could only get the leg itself by sending correct measurements to New York, he suggested a new reading for the title of our old friend, the komatik, and we thought of dubbing it the "Give-a-leg."

Owing to many causes our friends here had fallen on bad times, a fact known at the place

we had left in the morning. Now, we had accepted a pilot team to break a road for us and make pace for our dogs, for dogs know if another team is ahead and will strain every fiber to overtake them. But it was not till some days later we found out that our pilots, poor as they were themselves, had hurried on ahead not only with a fresh seal carcass for our dogs, but also with a small consignment of sugar and butter to hide the poverty of these their neighbors. Molasses is the "sweetening" of all the poorer folk,

The lengthening spring days and the good traveling on the now hard-packed snow of late March, with a promising day-dawn, made us so full of confidence in ourselves that we dismissed our pilot team as soon as we had threaded the first dense green "rudge" onto the height of land. But unreliable are human calculations. The bright sun kept melting the heavy snow which was left clinging to the tree-trunks after the last storm, and made it drip down in tiny rivulets. These froze in long icicles, forming a most



The dogs pulling the "Lend-a-hand" across a large frozen arm of the sea

though they all try and "reach to a pound of sugar" for visitors. Butter is, however, only too often beyond them altogether, and so, too often, alas, is any kind of "grease", a fact contributing largely to the tubercular troubles among the children, in whom "dry flour" does not properly sustain vitality. The following note, brought in during the night, made us stir early next morning:

Docker

Dear honrabel Sir has I am sending this to let you know how it is. Come has quick has possible. There is two men sick trowing from the stomach and a heavy pain in the bowels. And my woman that I was to you about in some time past she has had the pain and dont get better in any way. If you can come in haste please.

gorgeous crystal setting to every leaf and twig (called by us "a silver thaw", or "glitter") but, alas, hiding completely all the blazings of the trail — soon, therefore, we were once more hopelessly out of our track.

"It's only a matter of five or six miles more, Rube — I and Scotty (my assistant) will walk out — you follow back with the dogs, and come over with the pilot tomorrow." "Right, sir," and we soon saw the last of our driver as he sat smoking on the back of the komatik, the dogs jogging back along their old tracks.

With some medicines and a little food in our "nonny" bags, and some mail matter left by the last steamer cut off here in

December by the floe ice, Scotty and I climbed the nearest hill-top and took our departure by compass.

Hour after hour slipped by, and still we found no marks on the snow except scattered fox or lynx tracks. Just before sundown, however, we struck snow-shoe tracks. Racing along in haste to get out before dark, we at last found ourselves facing the sea at the foot of those beetling cliffs. Alas, we had followed the footsteps of some furrier on the round of his traps, and had at once to climb again where we had almost literally tumbled down — though there was only a mile of broken "slob-ice" on the bay between us and the lights of our destination. It was dark now. But by lighting a wax match occasionally, and by feeling the uneven marks on the snow at other times, we succeeded in getting along for another two hours.

The snow in our clothing, caught in our tumbles, being melted by the heat from the violent exercise, had completely saturated us so that we found it impossible to rest, owing to the bitter cold, while the "glitter" on the trees, and the lack of an ax made a fire out of the question.

We were doomed to wander till daylight. When suddenly we heard a distant shout. Answering and reanswering, we soon found the source of it. There were two young fellows who had been walking all day like ourselves, but had had no food. The younger had suddenly given out, and now, faint and exhausted, was lying stretched out on the snow. He knew the way to a hut, however, if he only had strength to get there. Amongst my mail matter in the "nonny" bag was a parcel. This was a small Christmas cake, posted as a random shot by some little girl friends in St. Johns. It was all we had to offer, but, like the wild honey to Jonathan, it brought light to the failing lad's eyes. So

we got our weary pilot on his legs, and supporting him by turns we soon were on the march again. Lowering ourselves, this time with hands and feet, down those precipitous cliff-faces, we came on a tiny hut nestling close over the sea. So limited was the floor space, that only when the wife and children remained on the bed was there any room for four bulky wayfarers. Raw (so-called) tea and boiling water with dry loaf were luxuries then, for they were all the supplies available, and, for my part, curled upon a wood settle by the stove, I was soon lost in steam and sleep. Alas, my bed was the roof of the winter-house of our host's poultry, and a wretched rooster was announcing the approach of day within six inches of my ear almost before I had dozed off. Groping through the bars I succeeded in grabbing it by the neck, in which position I instantly fell off to sleep again, a drama that repeated itself at intervals all night. For I could scarcely requite our kindly host by destroying his property, and the irrepressible bird no sooner escaped from my relaxed fingers than he proceeded at once to scream out that it was day-dawn. Though we had to breakfast in the morning by finishing the good man's entire stock of molasses and baked bread, he not only refused to take any return, but insisted on at once piloting us to our next stopping place.

It is among such people we are trying to "Lend-a-hand," and it is the unanimous opinion of all my colleagues that we find, if not dollars and cents, yet other things that make a doctor's life worth living on this coast. Among these kindly, brave, hospitable toilers of the deep it is often a selfish satisfaction to know that without question one is at least the best doctor. For we can be always confident there are not a dozen better ones round the nearest corner.



A CORNER-STONE CALF

BY

CEYLON E. HOLLINGSWORTH

ILLUSTRATED BY THE AUTHOR

I



I HAVE always had a stirring ambition to be rich. As far back as I can remember this ambition has picked out dulcet tones upon my heart-strings. During that indefinite period of growing pains, when a boy is de-

nounced as a "small boy" and considered a blot on the escutcheon by the family, and an outlaw with a price on his head by the neighborhood, I was comforted by the knowledge that I *should be* rich. I use the word "knowledge" because my conviction of my opulent destiny was as absolute as the faith of an apostle. I would "make slathers of money when I grew up, you bet."

Once I told a small boy all about my coming wealth and its vastness. I was a small boy myself. I did not garb this disclosure of my future glory in modest words and meek demeanor. It was an emblazoned announcement delivered with lofty, swaggering condescension, and tinged with contempt and pity for the other's ignorance and poor estate. Meanwhile, my audience, with the care of a connoisseur, leisurely sought stones and flung them at a robin fluttering about in an apple-tree over in a yard. Evidently he was embarrassed. I felt sorry for him, so, assuming the air of my big brother when he stooped to patronize me, I told him I'd never see him or his family suffer when he got out of a job and, "mebby," would give him

steady work myself, if he could do what I wanted him to, and would leave liquor alone. He said, auh g'wan, he could lick me, and, later, we got up from the cinder sidewalk and went in opposite directions. He got up first. Like Washington, I was born on Friday and was doomed to wring victory from defeat.

I walked slowly homeward, gloating like a cannibal over the vengeance I should shower upon the scoffing, incredulous head of that little monster of ingratitude. I would buy the mortgage on his farm, that's what, and then, when he begged for time, I'd turn him out of his house, he and his weeping, moaning wife and wailing children, out into the cold and cruel snow. I would look them over with scorn as they huddled together, shivering in the bleak, wintry wind, and then, with a hoarse laugh, order my coachman to drive on. Then he would wish he hadn't licked me for offering him a job.

It all made me think of Noah when he was building the Ark; and this comforted me. By the time I arrived home, victory had been wrung from defeat. Virtue is its own reward.

According to the wise men of the earth I was one of the happiest boys of my time, for they say that anticipation surpasses realization; and I anticipated and dreamed day-dreams of an Elysian career, wherein the riches of the world surged about the doors of my strong vaults and clamored for admission, and the forces of man and nature and Providence bowed down and served me with abject devotion. Ah, in retrospection, how happy I was in the dreams of those days! for, like herons that fly away into the east and are lost in the sunrise mists of the marshes, the trials and troubles and sorrows of boyhood wing away and disappear from memory.

Ah, to be a boy, to leap upon the downy back of imagination and soar away to the land of desired future, to view its gorgeous panorama as material and true, to rest in sweet ignorance of sages and their brutal wisdom! This is Paradise. But, while in the midst of a magnificent wilderness of palatial apartments, and in the act of casually handing your beautiful and enchanting wife ten thousand dollars to buy pins with, you are suddenly ordered out into the front yard to dig up the dandelions, you find yourself equipped, even if only a boy, to upset a wagon-load of wise men. Every day has its heron.

It wasn't long until the frequent recurrence of such shocks rendered my ambition



"he got up first"

impatient and fretful. I worried, and the energies and ingenuity of my brain were fired and started into constant activity, manufacturing plans for "getting rich quick."

I suffered throughout the days of those years. I longed to be a man. I had an aunt that did the same thing, and she had my deepest but secret sympathy. She suffered, too. And nowadays, when I see or hear of other women suffering out loud from the same cause in club meetings or rights conventions, I do not cry them down, for I know that this suffering is the greatest relief they can get.

My dad kept a stove and hardware store, and what he didn't know about making money you could cover with a big cent. Finally I concluded that he might be able to give me some hints about operating my plan factory. I hadn't been able to turn out a sound article yet. Apparently I was handicapped somewhere. At times I also felt rather young to command the attention and confidence of capitalists. Furthermore, I was terribly hampered by an absence of

funds, and seemed to lack executive ability. I had nineteen cents. In later years I found out that anyone with only nineteen cents lacks executive ability.

Early one Saturday morning in May I went over to the stove store to help myself to fish-hooks and, finding my dad all alone, comfortably smoking his pipe by a rear window, I was seized by a bold spirit and introduced the subject in a lucid, diplomatic manner.

"Say, pa, I've been a-thinkin' and I want t' make some money — ye-es, sir — an' I'm goin' to, you bet!"

"So you want to make some money, eh, do you?"

"You bet!"

"Well, you c'n make some money, and make it this morning. I reckon you c'n do a good job after a little practice. I was thinkin' this week that I'd give you a chance every Saturday. See them two ranges yonder — well, they need blackin' up. It wouldn't hurt a good many th' others to have a little elbow grease, neither" — his eyes, in cold criticism, traveled up and down three long, parallel rows of stoves and ranges — "I'll get th' blacking and you can begin right off. I'll get th' metal polish, and when you finish a-blackin' you want to polish up all th' nickel trimmin's. If ye work good and hard, at noon I'll give ye fifteen cents."

Fifteen cents. If any other hardware merchant had offered me one thousand dollars for blacking and shining up his stoves and ranges, possibly I might have spent a day in fishing and in considering the matter.

Fifteen cents. In my lifetime I had started two or three deliberate insurrections in my dad's republic, and they had been suppressed with startling promptness and vigor. The time was not ripe for another rebellion. It hurt my head to think about the last suppression, even. Fifteen cents. A watermelon just arrived from a four-story window feels as I did.

"I — don't know as — I can do very good work to-day, pa. Have a nasty, old headache — I must be bilious. Do you think Dr. Allen or Dr. Fowler is the best for biliousness?"

"Well — huh — if you've got such a headache, you go over to your ma and have her put a mustard plaster on your head, and lay down."

"I thought about that, pa, but I guess what I need is outdoor exercise — gentle

exercise. I just thought I'd take a slow walk over here, and just *talk* about making money this mornin', and then if I felt a little better I'd walk slow up the river, where the air is fresh and there ain't no noise."

"What ye got in that old envelope?"

"F-fishhooks."

"Young man, you black them stoves! And I ain't goin' to give ye no money, neither. You're too tarnal lazy!"

II

At the age when a boy falls hopelessly in love with a neighbor's wife, and hears his blind and doting mother refer to his companions as "some of the other little boys," I read about a great cattle king and how he started with one old cow. If I could only amass riches within the next year or so, I had little doubt that my love would desert her husband, home, and babies, and fly with me to a far and balmy clime, to some spicy strand of the southern seas, or to the shores of the Adriatic and the dreamy Isles of Greece. I hadn't yet mentioned this to her, however. She might talk about it in her sleep and betray all.

"Cattle" was the key to this sweet entrancing future. I owned three dollars. Billy, my closest companion, possessed three dollars and fifty cents. I would furnish the brains and plans of the enterprise, get it thoroughly started and then, ho, with my love for distant lands! He could run the business.

One afternoon after school we went fishing, and I broached the scheme to him, leaving out the Isles of Greece.

"But y' can't buy an old cow for six dollars and fifty cents," objected Billy. "Ye'r crazy! Gee, that was a big bite — did y' see it?"

"Well, I guess mebby y' can't."

"Gee — there he goes again. Say, mebby we could buy a calf. Our butcher'd buy it off us. He buys calves. We might make two or three dollars."

"By gum, that's just the stuff! We could buy an' sell two or three hundred a day an' make a hundred dollars a day apiece, any-way."

"Uhhuh, an' say, our buttermen's got a calf 'cause I heard him tellin' ma about it, an' he's goin' to sell it."

I gave my two shiners and a sunfish to Billy, and went home to supper, happy and

ready to shoulder the ills and hardships of any who might apply. My bosom throbbed with philanthropy. I watched my poor, big brother across the table, and my heart ached for him. He had decided on becoming a doctor. "Poor fellow," I thought. "It'll be terrible to be nuthin' but a doctor, and be hard up. But I'll pension him when he gets married, so he won't have t' worry."

The next afternoon when school was over, Billy and I harnessed the old gray into the cart and jogged out to the buttermen's farm. The buttermen himself came out of a barn door as we pulled up among the squawking, scattering chickens. He had a long, corrugated, red neck that lost itself in a thicket of wandering gray whiskers. An old straw hat



"Every day has its beron"

with an enormous brim was prevented by his ears from blindfolding him. Had the wind blown this hat off, he might have resembled an old pump with two long handles. As it was, he looked like a palm-tree in the distance.

"Howjuh do, Mr. Seaborn," said Billy.

"Hello, bub! Well, I swan, didn't know ye at fust. How's yer ma?"

"Oh, she's well. We want t' buy a calf. Got any calf for sale?"

For a minute Mr. Seaborn chewed tobacco and collected his faculties. He was toothless. But, in his younger days, he undoubtedly owned a mouthful of teeth as dignified and imposing as stalactites and stalagmites; for when he restored his face to its proportions in bygone years, it looked as extensive as the nose of a camel. He would keep it that way just long enough to frighten us, and then begin the return trip. I trembled every time he did that. It looked as if he might injure himself. When he had everything tightly folded up and telescoped, it looked as if he *had* injured himself.

"Ye'r after a calf, be ye," said Mr. Seaborn. "Well, I don't know what you boys want a calf fer. Yes, I hev a young bull-calf I wuz calkerlatin' to sell next week. Be you boys goin' t' pay for it, or is yer pas?"

"We're goin' t' pay for it. We've got money here."

"Hev ye? How much money hev you boys got?"

"Six dollars and fifty cents."

"Ugh huh. Well, I 'lowed to sell that calf comin' week, and calkerlated I couldn't take



*"we hitched the horse and
looked the calf over"*

less'n seven dollars. But if you boys 'll pay for it now, an' take it 'way in a day or so, I'll let ye hev it fer six-fifty at a bargain. Want to look him over? He's a likely critter."

We hitched the horse and looked the calf over. Then we parted with our six dollars and fifty cents. I thought of the Isles of Greece, and while Billy talked family matters with the farmer, I erected on the calf's back a hanging garden as vast, and wonderful, and sublime as that of old Babylon. At last the time had come! My patient, silent years of agony were over! I was now successfully launched in an enterprise that would soon produce the revenue of millions. My heart was as light as a ten-cent balloon, and I unconsciously reached into my pockets to jingle my dollars. There were no dollars there. But, however, I had the calf and the hanging gardens. Still, you can't jingle a calf and a hanging garden together, and I began to appreciate, for the first time, the value of ready money. Then the farmer absent-mindedly pulled those six dollars and fifty cents up to the top of his long, jean pocket, and let them drop one by one. Then I began to comprehend that it requires nerve to invest money.

We arranged with Mr. Seaborn to drive out in a spring wagon the following afternoon and take our live stock away. We walked the old gray to town that we might have leisure and quiet wherein to lay plans of campaign, and we paved those three miles of dusty road with them. Dear me, how beautiful was the whole world that summer afternoon!

III

My father loaned the cattle company a superannuated shop-wagon. It was very light in weight, having been built for the delivery of tin work. The shallow box was perched upon high, weak, wabby springs, and to walk in it was more dangerous than turning handsprings in a rowboat. It was as sensitive to weight as a set of chemical scales.

As we journeyed at a dog-trot into the country, that wagon sounded like a steam riveter and threatened to unravel and string out at any moment. But it didn't.

We were in a hurry, for we wished to dispose of our calf and handle the profits; so no time was wasted upon the weather or other social civilities when we jumped from our vehicle in Mr. Seaborn's barnyard. We got a rope and went for our fortune's germ.

"Ye didn't bring a crate, I see, to take the critter in," observed the farmer.

"Nop," I replied, "I'm goin' t' stand beside him an' keep him from fallin' out."

"Be ye!" said he. "Well, here he be. Sook bos, sook bos."

He led the way through the barn into the cow-yard in the rear, to knot a rope around the calf's neck. It faced us with its tail curved outward and upward and stood with its legs forked, like a sawhorse. "Sook bos, sook bos," cooed the farmer. He held out one hand and softly snapped his fingers as he slowly advanced. He made a sudden, vicious grab at an ear. The calf bucked and bounded into a far corner where it shook its head and walled its eyes at us. "Gol durn ye!" said the farmer, and he approached that corner.

"Now, I've got ye," he said, beginning a stealthy, humped-over walk, his feet far apart and his arms extended on each side. "You boys keep back," he cautioned, "he's skeerish." "Ba-ah," warned the calf as it suddenly darted for the other end of the pen. "Gol durn ye," gasped the farmer, and he whirled on one foot and flung out his arms

like a pair of sugar-tongs. He grabbed the beast just back of the ears. Calves don't wear handles. It hollowed in its back and went through those tongs like a small dog through a rail fence. "*Gol durn ye*," spluttered the farmer, clutching the tail by the roots. "Head him off," he roared, as the tail began to travel out. Then the knot of hair at the end reached the tongs and he anchored himself to the calf.

"Now, I've got ye, ye condemned brute," he muttered. He certainly did have it; and I just had time to observe that a good deal depended upon how long the tail would have the calf, when the entire combination, calf, tail, sugar-tongs, and farmer, suddenly started on the jump over a direct course to the barn door. There wasn't a kink in the whole line until you reached the farmer. He was as full of kinks as a pass in the Alps.

"Head him off, durn ye!" he yelled as they disappeared into the barn, like a train of cars around a curve.

We followed them, and found the calf with heaving sides standing by our wagon, and the farmer with stern determination tying knots in the rope about its neck.

"Gee," exclaimed Billy, his eyes full of delight and enthusiasm. "It's great, ain't it? I didn't know y' drove calves that way. Does it take long to train a calf t' do that, Mr. Seaborn?"

Mr. Seaborn tied another knot.

"Now, you boys let down th' en' gate, and then help me lift 'im in."

We let down the end gate.

"Now, you boys each take a hin' leg — that's it — *Now* — HEAVE!"

We heaved and so did the calf. It began to swim vigorously, also. Mr. Seaborn was about to deposit his end in the wagon, when, unexpectedly, from a painful distance, we discovered him intricately engaged with ours, too. The calf, in opposition to Mr. Seaborn's wishes, was frantically endeavoring to find footholds all over him. He talked loudly and rapidly in a forbidden tongue as he flopped the animal, tail over ears, into the wagon.

It curled its legs up and rested, and we drove away. It had solved the problem of transportation for, in this position, it ran no risk of breaking its neck by falling out. I sat on the seat by Billy, and held the rope. We discussed deeply the question of how much we should ask for our live stock.

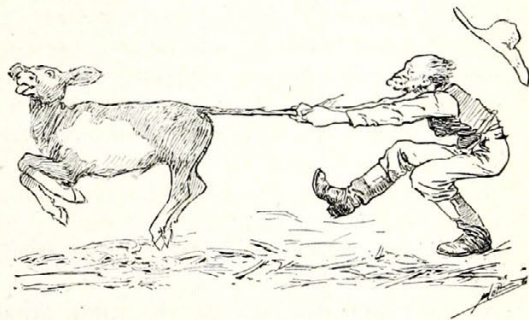
"I'll tell yeh," said Billy, after much

sapient conversation, "we're liable t' ask the butcher too little. Then we'd kick ourselves later. We want t' ask him what *he'll* give. He'll be afraid some other butcher 'll buy it an' so he'll give us top notch."

I had a big bite on my rope and looked back. The calf, with its tail elevated, was standing up, vibrating, and swaying, and staggering. "Whoa! The calf's up," I yelled.

The old gray was halted, and we clambered over the seat. How that old wagon-bed did rock, and sink, and heave up, and tremble with every breath we drew! Our object was to aim that calf toward the horse. It nearly rolled its eyes out of their sockets as we began coaxing its head around. It bucked in the rear, and protested in a loud, long-drawn bellow. The old horse, with a snort, jumped out of his doze, and the wagon gave a shriek and had convulsions. We did a large number of things all at once, but too rapidly to permit of the impression reaching the brain.

Down the road went the old gray and the steam riveter and the calf. A hundred yards in the rear we raced in pursuit, howling "whoa!" at every jump. The road was thickly sprinkled with deep ruts and the horse didn't miss one. Every moment I expected to see our live stock and my hang-



"Now, I've got ye'"

ing gardens fly into the air and cease to exist, but they rode that wagon-bed like bronco busters.

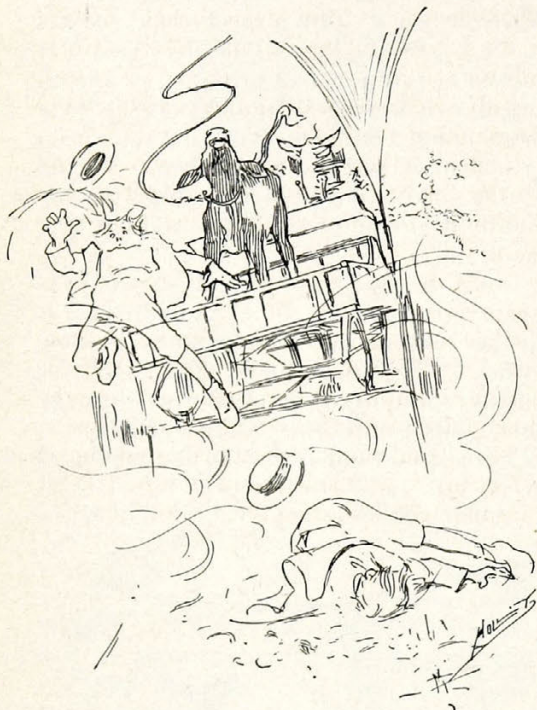
A farmer repairing a fence stopped the horse. We thanked him and took possession.

"Want to buy a calf?" asked Billy.

"Want to buy a calf? Well, I should *say not!*" returned the farmer. "I should *say not!* Wish I knew someone that wants to buy six. I've got six."

"Why don't you sell 'em to th' butchers," I queried.

"Butchers!" ejaculated the farmer; and the way he said it gave my gardens an awful jar. "Butchers! Why, boy alive, I've lugged those calves to every butcher in two counties. Blest if there's been a heifer calf born in this part of the state for six months. All bulls. Every butcher's barn is full of calves. Every time a farmer drives to town he carries a parcel of calves along and brings 'em back. Ridin' round the country is spoilin' 'em, too. Makes 'em high-toned calves. Darned if my oldest calf ain't got so stuck up I have to haul him to pasture on a stone-boat. No wonder that calf of your'n could



"We did a large number of things all at once"

stay in that waggin! Bet he ain't done nothin' but ride 'round the country for weeks. Butchers! Thunder, they've got so much veal on the hoof some of it'll be beef 'fore they butcher 'em all. 'Nough calves in this here county to feed New York for six months."

There was a fearful crash. It was my hanging gardens falling into the Isles of Greece. Billy emitted a long, tremulous sigh, and looked back at the calf. I had nothing to sigh with.

"Well," faltered Billy, "we got this calf at a big bargain, anyway. We can't lose anything on him."

"Whatju pay for him?" the farmer asked.

"Six dollars and fifty cents," replied Billy, betraying in his voice some lack of confidence.

"Je-ru-sel-lum!" cried the farmer. "Six dollars and fifty cents!" He scratched his chin and contemplated the ground.

"We ought to get out on that, all right," said Billy, brightening up. The farmer was impressed with that small figure, evidently.

"Why, darn it all, a butcher told me day 'fore yisterday the last calf he bought he paid three-fifty for and it was a month older'n yourn. Six dollars and fifty cents! Je-ru-sel-lum! Boys, he skinned ye. The only way to get your money out of that calf is to raise it to beef. Calves is a nuisance to raise, anyway, and they don't thrive in town nuther. This calf is too green to kill, too, and feed costs like all-get-out in town. I'll tell ye what I'll do, boys. Hate to see you get stuck too all-fired much. I'll tell you what I'll do. I'll give ye three dollars for that calf, and I'm givin' too much. But I'll give ye three dollars."

I never knew until this hour that one could receive such a cruel blow and live. Death took on a different aspect. The grave had lost its sting. I feared Billy was going to cry. This fear sprang from the hair-trigger condition of my own feelings. We stared first at the farmer, then back at the calf. We might have stared that way, in a state of semi-consciousness, till midnight, had not the farmer broken in.

"Well, boys, is it a go?"

"Ah-h-h, sell the darn old calf," exclaimed Billy, sharp and sudden like a boiler explosion. The farmer handed me three silver dollars, and then lifted the calf out.

"Give me my money," Billy snapped.

"Say, mister," I cried to the farmer, who was leading the calf up the road, "got two halves for a —"

"What yer want two halves for?" Billy growled in interruption.

"So's I can divide th' money, course."

"Divide nuthin'! That money's mine, so 'tis. I'm out fifty cents then."

"Well, you've got a gall, you have. It's all your fault, anyhow. If y' hadn't taken us out t' that blamed old skinflint buttermen of yourn we wouldn't uv got stuck. Nice butter you folks must eat!"

"Yer a liar," yelled Billy. "If it hadn't been f' you, wouldn't uv put my money in

that old fool calf. Hundred dollars a day ! Ah, rats !”

“*Who’s a liar?*” I yelled back, thrusting my face close to his and crooking back an arm with a fist at the end of it. “*Who’s a liar?*”

“*You are!*” vociferated Billy. Then he stretched out his neck and bent back an arm.

“I’m a what? You just call me that again an’ I’ll knock yer head off!”

“Auh, g’wan, y’ make me tired ! G’up, y’ old crow-bait — ‘f I couldn’t own a better horse ‘n this I’d go soak my head ! — A hundred dollars a day ! Au, rats !”

Billy and I loved each other ; but a plain, blunt readjustment of our business relations was necessary and we thus, with force, directness and logic, secured it.

“Here, drive yer old plug,” and he tossed the reins toward me. Then, with an air of great unconcern and excessive complacency, he shoved his hands deep down in his trousers pockets and began to whistle in a strenuous, uncertain key. It was an original composition, improvised upon the spot. I whistled too. We whistled into town. Then came reaction, and we silently proceeded up Main Street at a funeral pace. Ahead of us, the smoldering sunset allegorized, in mournful measures, our dying hopes and ending futures.

“Whoa!” said Billy. “Here’s our butcher’s.

Let’s see what calves is worth now.” We hitched and went in.

“Want to buy a calf?” piped Billy.

“How old?” asked the butcher, scraping a block.

“‘Bout two months,” replied Billy.

“Yes, I’ll take a calf and glad to get it,” and he straightened up and wiped his cleaver.

Billy looked like a young lad going into a rapid decline. I felt like one.

“What’ll y’ pay,” asked Billy, in a very weak voice, as soon as the butcher’s statement had, at last, all trickled into his comprehension.

“Oh, can’t say, o’ course, till I see the calf. Oh, somewheres from seven to eight dollars, if it’s a good, meaty animal, likely. Got a calf for sale?”

Billy swallowed hard and repeatedly while he glared at the block.

“Then — then — you butchers hain’t got all the calves you want,” I whispered, as I continued to swallow the same kind of a thing Billy did.

“Cert’nly not. Calves is scarce. Got a calf to sell?”

“We did once,” said Billy, without removing his gaze from the block. Deep experiences, however brief, produce an impression analogous to the passage of long time.

“I’m goin’ home,” he cried, shaking his fist in my face, “and the next time I ketch that blamed old farmer out I’ll kill him.”

“HERE’S THE END OF DREAMLAND”

BY

HORATIO WINSLOW

HERE’S the end of Dreamland, here’s the Road of Day ;
Kiss me of your kindness and let me go my way !

All the hours we squandered, all the miles we went,
They were the gold of Dreamland and all the gold is spent.

Hard and hard, O Heart of Me, overhard it seems :—
Lord! the pleasant palaces . . . in the Land of Dreams!

SPEEDAWAY

BY

RICHARD WASHBURN CHILD

ILLUSTRATED BY CHARLOTTE WEBER-DITZLER



OW you take it in one of these factory towns — there'll be a heap of curious customers drift in. A feller with capital, like the boss, finds a place, here in the back country, where there is a river running fast enough to twist a turbine, and he'll build a mill and put up a dam like that yonder, and there'll be ten flat-cars of machinery, and then, for every native that has failed at farming or lumbering and comes in to run a racing machine, there'll be twenty lasters for the bottoming-room and ten girls for the sewing-machines, half of 'em experienced and half green, and all coming from the cities because the cities won't feed 'em any more. We get low tide out of both — city and country. Two hotels, six bars, four pool-rooms, thirty-two boarding-houses, one church, and no public library. That's a factory town.

I was thinking of Speedway. Funny cuss. He came into my mind because — well these factory windows are pretty dusty, but just look out there up the valley; see how blue them mountains are; look at that red line where the maple trees are turned; get onto those streaky clouds that look as if somebody had spilled shoe-blackening on the sunset. Then smell that air that's coming up the elevator shaft. Frost to-night. It was about this season that Speedway used to turn up — every year on a day like this.

His real name was Benson. I thought I'd told you about him. The first year he showed up was just after the first snow, and he was no dude. His coat was shiny and showed the lining under the arms, and what with the blue of his stubble beard and the tan of his skin, he looked the color of a plate that's been used for baking pies. We were short of hands and the boss gave him a job on the McKay machines. I guess he wasn't

sorry he done it either, because Benson was as good a man as we've ever had. He could make the cases walk along and it's nothing easy with hot wax spattering, and the machines heaving and pounding like a human being out of breath, and the heavy steel needles snapping like toothpicks. I remember the first time I ever talked to Speedway — they called him that because of his yellow streak — I found him after hours bending over his machine with a three-pound wrench in one hand, and his arms and face covered with machine grease till he looked like a nigger minstrel.

"We've had a bad day of it," says he, pointing his finger at the machine. "Me and it. But if I went away now I believe the darn thing would think it had got the best of me. A machine like this is something like a man, ain't it? Some days it acts sour and peevish, and hasn't got any sense at all. You've noticed how there's a particular kind of east wind that'll blow here some days when no one says 'good-morning' to anyone else when they come in at seven o'clock. Maybe there's some kind of a wind or something that makes this machine feel just as sore. Then there'll come a day when the old thing will have a certain kind of sound and sing away as happy as a twenty-cent cigar."

That's the way Speedway would talk, and I got to like him first-rate. If it hadn't been for the fever that started him away in the spring, he would have been a sizzler. Never put liquor in, and from the middle of October till the days when the sun had turned loose the last snows off the pastures, he'd work hard as any of us, and never get docked for being late. Then it would come along about the time when the ice busts on the top of the river, and the boss would come to me and say: "Jim, don't you suppose we can keep Benson this year? If he'll stay on over the summer, I'd make him a foreman." And



SPEEDAWAY BENSON

I'd say, "All right, I'll speak to him," but all the time I knew the only thing would hold him would be a jail or a graveyard. You could talk your teeth loose and not do any good. I tried it.

Sometimes during the winter evenings when the snow would be six feet deep in the woods, I'd drop in to smoke with Speedaway, in the little room where he used to hang out. Maybe there'd be the snapping and howling of a storm on the windows, and then Benson would shift his pipe into the corner of his mouth and peep his eyes and tell me how he had bummed his way on top of a mail-car from Chicago to Topeka, or how he'd gone down the Mississippi on a lumber raft, or nearly cashed in, riding the trucks of an express across the alkali deserts, and how a thunderstorm looked at night on a Kansas prairie, and how he'd found an eagle's nest on the shores of Lake Champlain last summer. I'd realize a bit that he saw more things in life than I saw, and what things he could make me see of the life he led, looked bright and fascinating like a six-colored lithograph. But then I'd get mad for listening to him and I'd say, "That's boy's tricks, Benson, and if you'd only fight off the fever you get every spring to go tramping, and be a man —"

Then he'd take the pipe out of his mouth and look at me wide-eyed. "Jim," he'd say, "you aren't telling me anything. I know those things better than you do — I know just how much I ache to get loose and see places, and never know where I'll get the next meal. That's something you don't know anything about. And then, again, I know why I ought to hitch down and be somebody, and there's nothing you can say that I don't tell myself a dozen times a year. I've made up my mind to stay here next summer anyway. Just wait and see."

That's the way he'd talk — just as if he was a drinking man promising not to touch liquor

again, but when the first warm days would come with those breezes that smell like the woods just after rain, I'd know the jig was up. Speedaway would try. But it weren't any use. The fever was in his blood. I'd know, because he'd begin to wear the look of a rat that's fallen into the molasses, but perhaps it's only fair to say he'd put up a good fight.

He would stand there in front of his machine and try not to look out the windows, and try not to fill his big chest with those soft airs that came sneaking in across the valley. Sometimes I'd stop on my way through the room and try to prop him up, because I'd know that he was all wobbles and fever to get going again. I'd say, "Anything doing?" and he'd say, "Fine. If I felt any better I'd have to see a veterinary," for he was trying to put in a few props himself. And then perhaps he'd smile and say, "Jim, take a look at the new shoots on those pine-trees — just as bright as pickles, ain't they? Snow's most gone and we'll have a great summer. I'll bet it's fine down in Virginia now."

"Benson," I'd say, "I know what ails you, and a fool is too good to call you. Suppose you started off. What of it? Why, now you know where you'll sleep to-night."

"And I wish to God I didn't," he'd say, and then I'd have to see that I'd been

left at the post.

Perhaps the next day he'd be gone without even asking for his pay, he'd be so ashamed to face the boss. One spring I found out he left his bed in the middle of the night, and another he didn't come back after the one o'clock whistle. Then we'd know the fever of the spring had flung him down — we'd get next when he didn't show up prompt, and the men would say, "Speedaway's off again," just as if they were saying, "Yesterday was Friday."



NELLIE CONROY

Then it would be along the fall — about the time I'd see horse-chestnuts on the ground, and perhaps later when there'd been the first spit of snow, and the flies had begun to die on the ceiling. Speedway would turn up again on a day like that, dirty and with the little cough he'd get from sleeping out of doors, and with a growth of beard that looked like the front of a hair-brush.

I guess it was the fourth winter he'd been with us when Nellie Conroy came up from the city to work in the sewing-room. That's the way things happened. You oughter see Nellie Conroy — it would do your eyes good. She had hair as black as a new piece of patent leather, and big, sad, gray eyes, about the color of that streak of river you see yonder, and her hands were thin like my Annie's was when I married her, and not coarse and stuffy like most of the girls. She was a good girl too — which kind of points out a girl in a town like this — and it wasn't because she didn't have the old human badness, but because she had it broken to harness, and I always have thought there weren't half enough girls like that, and that when you found that kind you'd found the difference between a specimen of the other sex and a woman.

She'd come up here into the woods to get rid of what a girl who is playing a lone hand has to go up against in the city, but the first week she was here she went on her back with pneumonia, and my Annie was sitting up with her at all hours, when their kerosene lamp was the only light in the village. She told Annie how she'd worked in a store for five dollars a week in competition with girls who were living at home, and who'd work for the five so as to buy a seat to the theater and a new hat for two ninety-eight, and had somebody taking them out to dinner while she was eating in a "quick-lunch" under a tailor-shop and doing half her own washing evenings in a china wash-basin. And how she was stuffed into the kind of corner where everybody was razzled with the glitter and hotels and the mean things of the city. When Annie told me, I thought — "Here's where you get the worst part of the city, out here under God's hills." But I was telling about Speedway.

Speedaway might have worked out his winter without ever speaking to Nellie Conroy if it hadn't been for Henry Cowan, who runs the edge trimmers. You know a good many men can tell a girl, just as if it were written on their forehead with a stencil.

Well, Henry's too vain to be that kind. I remember just as well as if I could see it now — that the girl had stayed a few minutes after the factory had shut down. I saw her come out from the stitching-room door over there and turn into the hallway. Then I heard Cowan's voice: "Hello, Nellie," he says, kind of fresh, and I thought it would be just as well to let him know I was around, so I started for the door. When I got there I saw the girl was standing sort of scared on the top landing, and he was coming up toward her. "A feller bet me I couldn't kiss yer, little girl," he says, "but I guess you will whether you like it or not." But right then, before I could say a word, she slammed her little fist under his chin, and the punch set him off his balance so that he went clawing with his hands down to the next landing. Speedway was standing there — I hadn't seen him before — and he stepped aside as if Cowan was something dirty. Henry picked his carcass up and as he started down the stairs he said something to her I couldn't hear, and she turned sort of white, and stiffened her arms down at her side. But all she said was, "I was afraid I had killed him." And she fell back straight like a flag-pole being blown down, and I caught her in my arms.

Speedaway came up the stairs cool enough on the outside, and went to the wash-room for a bit of water. He chucked it in her face, and she opened her big gray eyes and looked straight at him. And it was funny — he was half down on one knee and just getting up, but he never moved but just kept right there, looking at her till she said, "I'm all right now," and the blood ran back into his face and he kind of gulped as if he'd swallowed a fish-bone. A fool could tell what had happened, — in just those few seconds.

He got up and pulled a big breath. "I'm in a hurry," says he, with his lips put hard together, and the girl didn't know what he was going to do, but I kind of guessed that Speedway was going after Henry Cowan, and it wasn't in my heart to call him back. When I went by the window yonder, I knew I was right, for there'd been a fresh fall of snow that afternoon, and Cowan, who was the only hand in the factory who lives up on Maple Hill, had tracked his way across the fields, and I could see Speedway following right on those tracks with a thirty-four-inch stride and his breath showing on the cold air.



"He chucked it in her face, and she opened her big gray eyes and looked straight at him"

Benson was one of those loose-built fellers, with a mild brown eye and stoop shoulders — the kind of man that surprises you when he gets busy, and when he gets his clothes off, his back looks as if it was stuffed with peach-stones. So it wasn't startling when Cowan came in Monday with a wad of cotton over his ear and one eyebrow higher than the other.

For a general diet, I keep my mouth shut, but I told the whole business to my Annie, and she's a woman — and there you are. Everybody was next. And then Nellie Conroy heard it, and she met Speedway when he was going through the hall, wearing a pair of greasy overalls, and his face spotted with machine grease. "Mr. Benson," says she, with a red spot on each cheek, "it was wrong — what you did." But she smiled kind of soft, and put out her hand, and he took it and said, just like a fool, "I'm much obliged," and that was the way they got to speaking to each other.

There was quite a time that Speedway hung off. I guess he was one of these fellers that knows it quick enough when *men* like him, but perhaps a girl would have to make an affidavit before a justice of the peace before he'd believe she ever even looked at him. So Nellie — maybe she'd meet him coming in the front door and smile — why, she'd smile with the whole business, the big gray eyes and the corners of her mouth, the kind of smile that would brace up a bunch of wilted flowers. And there weren't any boldness in it either, you understand, but just the trick of a good, old-fashioned smile. Then Speedway would smile too, and stare right into her eyes, and that day he'd turn so many goods over his machine it would have made him rich if he'd been on piece-work. It uster kind of vex a man to watch him. But after a month I saw he was buying a new necktie now and then. I says to him, "Benson, I saw you at church yesterday, and you're studying the fashions a bit. Am I right?"

"No," says he, scowling, "you're wrong, and your head is light."

It was the scowl that gave him away, but in a week he was walking home with her, and the factory was full of talk about how she was teaching him to skate evenings on the river, which probably might be true, and just as likely not, this being the kind of town where people talk just to keep their hand in, and when there's no talk, they make it.

So, of course, they had all sorts about Speedway and Nellie Conroy. And then there was jealousy broke loose in the stitching-room — not because of Speedway exactly, but more because Nellie could look better than any of the other girls who spent more money on clothes, and learned the trick of some simple little bow or something that would catch a feller's eye without smashing into it with something gaudy. Besides, some were jealous because Nellie had the knack of saying little and speaking no bad word for anyone. "Stuck up," they called her, which is often called to people who mind their own business. One day in March sometime, I guess they thought they'd take a fall out of her, so, at the noon hour, three or four of the girls came over to her machine and perched up on the bench. Katie Jordan, the girl with the big yellow pompadour, did the talking.

"Nellie," she says, "I should think you'd dread the spring to come."

"Why so, Katie?" says Nellie.

"Oh, then you don't know. Say, it wasn't white in him not to tell you — your particular friend gives us the good-by every year in April. Goes tramping. I'm surprised he didn't tell it to you, he having known you so well," says Katie, just like that and scornful.

I was fussing over some scrap leather and I saw a flash in Nellie's eye.

"Katie," says she, "if the subject don't interest you so much you can't keep still, let's talk of something else."

"Oh, well," says the Jordan girl, tossing her head and twisting her mouth at the crowd of girls who'd gathered around, "perhaps it's nothing to you, but if you want to keep him, I should think you'd have more life in you and not act so mousey," says she, "and it's against my own interest to tell it, for I've just taken a bet with Mary Clews that Speedway would go this year just the same as ever."

Nellie Conroy stood with her back to a big case of uppers, and looked from one to another, so if she were a man she'd look as if she were going to say, "Open to the world. Give or take five pounds, and color no bar," and then she smiled — just a quiet, contented little look around the eyes, and she says, "He'll not go away this year," and walked out of the room, leaving them looking at each other, like a lot of losers at the races.

But still there were a lot of the girls and men that thought Speedway would leave

her when the spring came. Sometimes I thought so myself, and as the weather got warmer, there were bets going all over the factory. Perhaps somebody at the lasters' bench would look out of the window, and see Nellie going up the hill from work with Speedway walking alongside of her, and sort of bending down to hear her. Then perhaps one of the men would say, "It's too bad — it's a shame," and perhaps Teddy Donovan would say, "What's a shame?" "That Speedway's got to leave her," says another feller, and Teddy looks up with his bits of blue eyes. "I'll bet you an even pay-day," and the other feller would say sort of thoughtful — "It's worse than liquor with him, and I'll take your bet." That's the way the whole factory would do — some taking one side and some the other, until we got to feel just as if it was a presidential election or a prize-fight. It was a mill between the old fever and the new — the love for his old life and the love for the girl.

Of course, Speedway didn't know how the others were watching, but knowing him better than any of them, I watched him closest. The time came when all the snow had gone, and the clouds began to look fat and cottony, and maybe you'd see a V of geese flapping to the north up the valley, and when you'd go across the fields to work, you'd see a woodchuck sitting in the sunlight, with his nose a-sniffing and his eyes kind of half shut and lazy, and it would sort of make you want to lie down beside him, and run your fingers through the new sprouts of grass and such things. And when you'd go home at night, the frogs along the river were peeping like a rusty shafting, and the smoke that came out of somebody's cottage when they were cooking supper would stick up into the sky, just like a strip of black paper.

The fight was on with Speedway, and I knew it. I could see his eyes getting a dreamy look to them, and instead of going home to lunch at the noon hour, he'd go out on a rock near the bank and smoke and look down into the water and wait there until he saw Nellie coming back down the hill, then he would jump up quick to meet her. Besides, I could see him kind of fighting it out when he was at his machine, with a look on his face like a new member of a state's prison.

Nellie Conroy knew what was doing all right. She wasn't so cheerful and bright, but her lips were shut tighter together, and I

guess there was nothing the matter with her sand. She was fighting it out with him, and afterwards, when the end came, I found out she'd had the sense to fight it out with her mouth shut.

I remember well enough the day when Speedway didn't come to work. It was raining, too, ever since the early morning, with the south wind slapping the water up against the windows just as if it were a wet towel. Benson wasn't at his machine when I looked into the bottoming-room, so I didn't say anything, but I went down to the office and telephoned to Nick Johnson, the clerk of the Midland House, and asked him to step over to Speedway's lodging-place and get wise. And he telephoned back that Benson hadn't slept there that night, and the last the landlady had seen of him he was sitting out on the front steps in the moonlight, smoking his pipe. I knew then there was no use and that Speedway was gone, and it most turned me sick when I thought of the girl working away at her machine upstairs.

It was tough to go up and tell her, tougher than a funeral, but I did it. She got up when I walked over to her, and she put her hand out, right before the whole roomful of girls, and took hold of mine, and she says in a sort of a whisper, "I know." Her eyes were kind of red and her lips were pulled in straight, just like they had been pulled over a last and tacked down, and I had to look out the window, and Katie Jordan turned from her machine and grinned at me until I got so mad that if I could have found Benson, I'd have pounded the teeth out of him.

"Do you think he'll come back?" says Nellie, and it sounded to me just like a crazy woman asking about somebody who was dead.

"No," says I, "he won't come back," and she sat down, grabbing at the bench with her hands, just as if I'd struck her in the face.

"He won't come back to me," she says over again, and I was thinking how a good woman can love a man, and I just had to leave her. I went back to my room with the feeling that there weren't anything much good in things, anyhow.

The boss came up during the morning, looking mad as I've ever seen him, and he cursed at the new lot of leather that came in the day before, and raised a fuss about some mistake I'd made in the tags, and blew up



"'Nellie,' she says, 'I should think you'd dread the spring to come' "

everybody and complained about the rain and mud, and finally he says, "Well, Speed-away's gone again?"

And I says, "Yes, he's gone. Same as

ever," but the boss scowled and says, "It ain't the same! Anybody who has eyes knows that. You talk like a fool, Jim." So I just went on with my work.

Then Dave Houston passed me with an armful of vamps and says, "Speedaway's lit out. I bet ten dollars he'd go, but, say, Jim, I'd give twenty to see him back again. What?" I guess a good many of them felt like that — even those who bet on the other side.

It rained all that day and the next, and it was a kind of relief when the clouds lifted on the next afternoon and the sun came out about five o'clock, and flung a yellow light all over the fields and trees that looked so bright and green from the storm. We opened the windows, for the air was moist and warm and pleasant, and we could hear the birds piping up on the other side of the river.

Nellie Conroy left the factory just before we shut down — I never knew her to leave early before, except those two days, but I guess there was an excuse for her, good and plenty. You could see it in the curve of her shoulders when she walked out of that door there, and she stepped as if she'd been traveling barefoot for two days on a brick sidewalk.

I saw her when she left the factory and started up the hill through the mud, and I watched her until they shut down the mill-wheel, and the machinery stopped with the regular sigh that sounds like the sigh you give when you get into bed after a hard day. You've heard it yourself. Then there was the hurry of everybody getting ready to go home, and running down the stairs. Of course, one of the men generally walks home with some other, and there's a good deal of waiting around for each other in front of the

office, so when I got down there was quite a little gang standing around the door. And then somebody says, "See!" as if he noticed a house on fire, and everybody looked up the hill. Nellie Conroy was walking up through the mud all alone, but at the top of the hill was Speedaway.

He walked down to meet her, with his back straight and his head high, and none of us even moved until he came right up to her and put his arm around her, and then no one could stand it any more and we broke loose and just yelled! Everyone of us.

Then those inside the factory came to the windows to see what the fuss was and, by thunder, they just bust right out, too, just like a crowd yells when a batter knocks out a home run, and the boss put his head out the window and says, "Jim, is that Speedaway?" And I says, "You bet your life it's Speedaway!" and he says, grinning, "Well, I'll be darned!"

We kept right on a-looking and Speedaway just waved his hand to us, and then he said something to the girl, I guess, because they both laughed and all of us laughed too, and Katie Jordan sang out the window to Mary Clews, "The money's yours." And it seemed as if there was a lot of decent things about all of us.

The girl had won the game — that was it. See here! Just look out there at that red house, with the trees back of it — that's Benson's house. See that kid on the piazza — fat and pink as a piece of ribbon? That's Benson's kid.



NEW JERSEY: A TRAITOR STATE

BY

LINCOLN STEFFENS

AUTHOR OF "THE SHAME OF THE CITIES"

Every citizen who cares for his country, his state, or his city, should know the facts in this article. When we began to investigate New Jersey we thought we knew something of political and commercial corruption. We had charted some of its submerged depths but here we have found ourselves at times off soundings and the leadsmen has reported no bottom. This is the longest of Mr. Steffen's articles and the most important; yes and the most interesting; this unrelenting story of sordid things. And if the reader feels as we do, how old, how intelligent, how sure the corruption of the state has been, let the truth serve to arouse a courage equal to the task ahead. THE EDITOR.

PART I—THE CONQUEST



VERY loyal citizen of the United States owes New Jersey a grudge. The state is corrupt; so are certain other states. That the corruption of those other states hurts us all, I have tried to indicate by tracing the corrupt origin of the senators they send to Washington to dominate our national legislation; and there is nothing very exceptional about the senators from New Jersey. But this state doubly betrays us. The corrupt government of Illinois sold out its own people to its own grafters; the organized grafters of Missouri, Wisconsin, and Rhode Island sold, or are selling, out their states to bigger grafters outside. Jersey has been bought and sold both at home and abroad; the state is owned and governed to-day by a syndicate representing capitalists of Newark, Philadelphia, New York, London, and Amsterdam. The offense which commands our special attention, however, and lifts this state into national distinction is this: New Jersey is selling out the rest of us.

New Jersey charters the trusts. Now "we" are not "anti-trust," and I have no words to waste upon an economic discussion of the charter-granting function of government, state or national. Citizenship is my theme, the character of a "sovereign people"

and the effect on the nation as a whole of the failure of any part — ward, town, county, or state — to do its full duty. And the point to fix in mind at present is that when, a few years ago, the American people were disposed to take up deliberately and solve intelligently the common great trust problem, some of the American people seized it and settled it alone; when the states united were considering whether to maintain the system of competition, which was called the "life of trade," some of the states declared for monopolies; when the United States was contriving to curb the growth of overwhelming combinations of capital, New Jersey, for one, sold to the corporations a general law which was a general license to grow, combine, and overwhelm as they would, not in Jersey alone but anywhere in the United States. Maybe this was wise, but that isn't why Jersey did it. She not only licensed companies to do in other states what those states would not license; she licensed them to do in those other states what she would not let them do in Jersey. No, our sister state was not prompted by any abstract consideration of right and wisdom. New Jersey sold us out for money. She passed her miscellaneous incorporation acts for revenue. And she gets the revenue. Her citizens pay no direct state tax. The corporations pay all the expenses of the state, and more. It was

"good business." But it was bribery, the bribery of a whole state; and it was treason. If there is such a thing as treason by a state, then New Jersey is a traitor state.

Disloyalty an Old Charge Against Jersey

Nor is this the first time she has appeared in that character. 'Way back in the middle of the last century public opinion in the other states was declaring Jersey a "foreign country," "out of the Union." In New York they spoke of "the United States and New Jersey," and Philadelphia sang a street song calling her "Spain." The grudge of those olden days was the grudge of our day: her "liberal policy" toward corporations. She maintained a railroad monopoly which exploited interstate commerce. It exploited her also, as we shall see, but her chief loss was her good name, and she was paid for that. States, like cities, have specialties. When I was studying municipal corruption, I found that most of the big cities had near them lesser towns, to which the vicious could retreat when, during "reform" or other emergencies, the cities had to be "good." St. Louis had its East St. Louis; Pittsburg, its Allegheny; Philadelphia, its Camden; and New York has had Greenwich, Hoboken, Jersey City, and now Brooklyn may play the part. What these retreats are to the vices of their cities, New Jersey is to the vicious business of the states — a resort, a commercial road house, a financial pirate's haven. New Jersey is the business Tenderloin of the United States.

And that is her history. From the moment the family of states was formed the fathers have gone there to do things they dared not do at home; beginning with Alexander Hamilton. Every American child knows how this great statesman stole off to Jersey Heights to fight his fatal duel with Aaron Burr. He had gone there before. He had gone there on business before. He was the founder of the first great Jersey corporations, and his charters initiated the liberal policy of the state toward corporate business. It was Alexander Hamilton who discovered the uses of New Jersey.

Lying undeveloped between two thriving cities, New York and Philadelphia, New Jersey in the early part of the last century was a barrier between the East and the South and West. How to get over or around Jersey was a national problem; as it still is. Geographical then, it is political now, and it

has come down to us political and unsolved because the old solution was political. The geographical barrier was turned to commercial advantage by political power under the lead of Hamilton. He foresaw that the state was to be a national highway, and that the key to its control was the Hudson shore opposite New York. So he interested the governor, an ex-governor, a future governor, and other leading citizens of New Jersey, and they formed, in 1804, The Associates of the Jersey Company — to protect the public interest? Not at all.

Founded on the Hamilton Theory

Hamilton had a theory. He honestly believed that the people could not govern themselves. Thomas Jefferson believed they could, and he organized the Democratic party which stood, for a while, for a representative democracy, a government representing the common interests of all the people, with special privileges for none. Hamilton, who led the Federalist party, held that, since there was no king and no nobility, the Republic must be built upon the grateful loyalty of a specially interested business class. Hamilton's theory has prevailed. It is a condition now in every state that I have studied. The Jeffersonian idea still lives here and there, as in President Roosevelt's platform, a "square deal," but wherever it is revived — in Wisconsin, Missouri, Illinois or in the Congress — there is trouble. There is no trouble in New Jersey. Hamilton himself nursed the infancy of that state.

The great Federalist from New York and the leading citizens of New Jersey combined to have and to hold "the gateway of the continent" as private property, and Hamilton's charter not only gave his company governmental powers and rights and privileges, troublesome to the commonwealth down to to-day, it taught the "best people" to rule and, ruling, to use the state for private business purposes. The lesson was well learned. In 1830, when a railroad was projected from Camden to Amboy, the promoters, being pioneer railroad men, were doubtful of the success of the scheme; but they were leading citizens of the state, and they went to the state for aid and easy terms. Though the route chosen was the shortest way through Jersey from Philadelphia waters to a water connection with New York, they talked in modern terms of "developing the resources of the state" and the legislature

of 1830, to which they applied, met full of popular enthusiasm to grant all that the company might ask. This is all that it asked: a monopoly forever of the New York-Philadelphia traffic; exemption in perpetuity from taxation; a state subscription to their stock; and plenty of time to build. And they got all this.

What return did they make, these leading Jerseymen, for the generosity of their own people and the substantial aid of their own state? Gratitude? Loyalty? Hamilton's theory is a modern theory; this question is a modern question; only the answer is old. These men made the same return to their state that such men so favored have made in our other states: political corruption. So far as I can make out, our privileged classes are not grateful; they are disloyal. The very favors granted them make our leading men enemies of the Republic.

The promoters of the Camden & Amboy foresaw what the people did not, that their monopoly was against public interest; that their exemption would become a public burden; that their success would tempt rivals into the field; and that the development of the resources of the state, which they promised, would make more railways necessary. To protect their precious privileges, therefore, they set deliberately about corrupting the state. And how they did corrupt it! Like the "best people" of Rhode Island, they bought the voters with cash at the polls; they bought the political parties with contributions to the campaign funds; they organized machines and reorganized the government, county by county, town by town, legislature after legislature. They nominated their men for office, petty and important, made themselves and their kind governors and United States senators; they ruled the state. They put the railroad above the state. With the fat profits of their state-granted privileges, they so corrupted the state that the government represented, not the people of New Jersey, but its railroad. It was a national scandal.

New Jersey became known as the state of Camden & Amboy, and that is what she was; and as such she was execrated and ridiculed throughout the Union. The railroad monopoly charged excessive rates, but it was a monopoly; there was no way around it. Canals and waterways were used; the Camden & Amboy fought, then bought them. Other railroads over better land

routes were projected, one to Jersey City. When these were forced through, the Camden & Amboy forced leases and combinations, and with one of them acquired the majority stock of Hamilton's old Associates of Jersey. Since the associates held the exclusive ferry privilege from all the available shore, the political monopoly was made physical; no other roads could have a New York terminal in Jersey, except by "making land" at inconvenient places.

The period that followed, down to 1873, was one of the most disgraceful in the history of the commercial corruption of American politics. The United States was growing, business was increasing, and the traffic had to get over "the highway of the continent". Other roads had to come, and they did come. The companies "made land", dug tunnels, crossed mountains—the physical difficulties were overcome in time; it was the political monopoly, the highwayman state itself, that held up the business enterprise of the whole country. Not that these new promoters were not willing to pay. They, also, were great captains of industry, and they went to Trenton with their pockets full of bribe money. Ask an aged Jersey grafter for the traditions of that time, and a lascivious expression of greedy contemplation will come over his face. "Those were the days." The new roads paid cheerful blackmail to the Jersey legislature, and the Jersey legislators took money from "the foreigners", but they stood by the Camden & Amboy, which paid more. And the people of the state were with the monopoly. The people of the United States were back of the new roads, and public opinion ran high, but Jersey was grateful and loyal to the railroad that "made the state". Jersey had "state pride". She was a "state's rights" state. She had a few slaves, and leaned to the South; she is the one northern state that refused, during the war, to let her soldiers vote in the field, and so cast her electoral vote against Lincoln. The state that lets trusts do in other states what those states won't permit, and what Jersey won't permit in Jersey, was ever for herself and her own; and in the great "National Railway fight" you find her legislative (Camden & Amboy) orators appealing to the local sentiment against "foreign railroad companies which proposed to use the state only as a convenience", and a "corporation chartered by Pennsylvania in which

the state of New Jersey had no particular interest".

First Bribery of the State as a State

What "particular interest" had the state in the Camden & Amboy? Indignant public opinion in the nation asked and the newspapers found out. In lieu of all taxes, the Camden & Amboy railroad had arranged with the Camden & Amboy legislature in its charters that the state was to collect so much a head on passengers, and so much a ton on freight carried across the state on the road. In other words, besides the onerous charges for transportation, the railroad was to collect what was called a "transit duty" for the state. It was this discovery that finally enraged the national mind and brought down upon Jersey the old charge of treason referred to above. The "transit duty" was called by the press of New York and Philadelphia, an "import duty." Jersey men to this day are sensitive on the point. They declare, as Governor Randolph put it in a special message to the legislature of 1869, that the transit duty system was "either persistently misunderstood or wilfully misrepresented by the citizens of other states". The Jersey reasoning is that any tax on a railroad is borne by the traffic, and, of course, this is sound. None the less the "misrepresentation" by the other states was just: the obvious *intention* of that transit duty, levied only on through freight and through passengers, was to relieve the road of a tax, and let the state take it out of the country at large!

That is New Jersey. That was the spirit of those old transit duties, that is the spirit of her modern corporation policy. Being that, however, being what she was to the Camden & Amboy, Jersey was sure, sooner or later, to let others in unto her. The business which builds a monopoly on political corruption, prepares the way for its own undoing. One by one, the Delaware, Lackawanna & Western, the Erie, the Jersey Central, etc., famous bribers all, bribed their way in, fighting the Camden, fighting one another, till, being in they joined together to fight with bribery belated new-comers who came with fresh bribes. None of these roads, however, could compete for the New York-Philadelphia traffic. The Camden, reorganized as the United Railroads of New Jersey, held that fast, and a National Railroad Company which proposed to parallel

the monopoly was held at bay, session after session, by the state of Camden & Amboy. And to what end?

Sold out to Pennsylvania Capital

In 1871, the Camden & Amboy was "leased" to the Pennsylvania Railroad. The "leading citizens" of Jersey, — a "specially interested business class," if there ever was one — had not only not been made "gratefully loyal", they had developed in the state a loyalty to their company, corrupt and sordid, but none the less grateful, and then they turned their favored Jersey railroad over to a foreign corporation, owned in Philadelphia, New York, London, and Amsterdam. Like the Rhode Island captains of industry and politics, those of New Jersey financed their political power and sold it — sacred charters, rights, privileges, property, exemptions, and all — to Pennsylvania capital whither, apparently, all our curses flow.

New Jersey, dumfounded, turned to rend the now "foreign" monopoly. The lease was attacked and a just tax was proposed for the road. The National and other railway promoters who rushed with fresh hope to Trenton, were cheered on by the state, and a general railway law to permit anybody to build a railway anywhere was broached. It looked as though Jersey meant to be free. But the "leading Jersey men," who had delivered over the great Jersey railroad, threw into the bargain their old Camden & Amboy political organization. In other words, with the monopoly, they sold also their people, their state, or, the political machinery which held the sovereignty of the state! This machinery was somewhat run down and the sale had given it a bad jar, but the buyers were men who knew their business. Heavily owned though it is abroad, the Pennsylvania has always been managed by American captains of industry, and they know how to protect their stockholders against the American people; other American businesses have beaten them at times; the government very seldom. They are, and they always have been, masters of American politics. When the Pennsylvania went into Jersey, it went in with eyes wide open. It knew it had to conquer the state, and it did conquer it. The Pennsylvania Railroad completed the corruption of that state, perfected the present Jersey government and, as we shall see, adopted for purposes of its own the

charter-granting system which has produced, for example, the Ship-building Trust.

Conquest of Jersey by the Pennsylvania

The conquest of New Jersey by the Pennsylvania was slow but exciting, and to a people once so swollen with state pride, now so meek under their state's humiliation, the story must be fascinating. Politically speaking, the state was Democratic. Now it is Republican. It was Democratic before and during the war. The soldiers returning home in 1866, made the legislature Republican for two years, but the governor was a Democrat—the governors were all Democrats down to 1895—and the state was only going back to its own when, in 1869 and 1870, the Democrats carried both houses of the legislature. The preparation for the "lease" was begun in 1870 and the legislature reflected the popular feeling, which was intense, against the "foreign monopoly". There was nothing for it, therefore, but to take control, and that is the settled Pennsylvania policy: not to buy legislators, but to own the legislature; not to corrupt government, but to be the state. So, while the Jersey men in the proposed National Company were charging up to Trenton to get their charter, the foreign conquerors laid a plan to get New Jersey.

Buying the Crown of New Jersey

The first step toward getting a government to represent you (whether you are a grafter or a good citizen) is to get a party to represent you. The Pennsylvania plan was to buy at the polls the election of a Republican legislature, for 1871, to represent the Pennsylvania. That legislature would have to reapportion the state upon the basis of the census of 1870, and it could gerrymander the districts so as to hold the Assembly for years. The Democrats nearly spoiled the scheme. Getting wind of it, they and the National undertook to anticipate the gerrymander with one of their own. This was "unprecedented"; but a bill was drawn and the Pennsylvania had to fight it with fire. The Camden machine owned some Democrats along the line of the road, and they bought enough more to beat that Democratic gerrymander in that Democratic legislature, even though the Democrats knew it might mean the loss of their power for ten years.

The campaign that followed was one of those tests of democratic government which

go to show that the cynics may be right when they say the people can't govern themselves. The issue was plain—monopoly vs. competition—and popular sentiment was strong and all one way. Money was spent by both sides in immense sums at the polls, and voters took money from both sides. No one knows, of course, which party put up the greater amount, but here is the result: the anti-monopoly voters threw out the "anti-monopoly party", and elected a Republican majority to both houses.

The monopoly victory was so decisive that the National made no open fight in the next session. The Republicans had little else to do but to reapportion the state; and they did indeed reapportion it! I have come upon some interesting gerrymanders in the course of my investigations, never one like this. It amounted to a reorganization of government. Jersey City was a Democratic stronghold. This Republican legislature drew a district shaped like a horse-shoe to contain almost all the Democratic voters, made that one assembly district, and divided up the rest of the city so that the Republican minority could easily elect all the other assemblymen. This is but a sample of what was done all over the state. That gerrymander made Jersey a national scandal again, but it "worked": the Democrats could roll up a majority of 10,000 for a governor without budging the Republicans from the legislature. Nor is that all that was accomplished. The (Pennsylvania) Republicans legislated Democrats out of office, even down into cities and counties, turned local elective officers into commissions appointed by the legislature, transferred purely municipal functions over to Republican boards and so fastened the hold of rings upon cities, towns, and counties that stealing was overdone. Two cities, Rahway and Elizabeth, were run into bankruptcy. One senator who legislated himself into power robbed himself into prison. The ring treasurer of a third, Jersey City, had to flee with \$60,000 to Mexico, where bandits robbed him. The evils were so great, indeed, that the next legislature (1872), had to send a committee to "investigate" Jersey City. The ring wine and dined and otherwise so entertained the committee that their report was a "whitewash" and, meanwhile, the riot of special legislation went on at Trenton. Governor Joel Parker in his message of 1873 said: "The general laws passed at the last

session are contained in about one hundred pages of the Session Laws, while the special and private laws occupy over 1450 pages of the same book." The constitutional amendment, forbidding special and private legislation, which the governor proposed was finally forced through by public clamor, and a timely church raid (which I cannot stop to describe) upon the public treasury.

The First Pitched Battle

We must not blame the Pennsylvania for all this, nor the Republicans. The Democrats were "just as bad". The governor of New Jersey appoints all but two state officers, all law judges and all county prosecutors of pleas, so that even when the corrupted people elected corrupted Republicans to the legislature the corrupt Democratic "State Ring" had the state graft; and that was rich and exhaustive. The Republicans were compelled to resort to the local graft, and the Pennsylvania had to let them have it. As representatives of our ruling special interests have often explained to me, they have no time to rule well; they cannot be bothered giving us good government; it is all they can do to protect themselves. And certainly the Pennsylvania was fully occupied at this period. The National Railway people returned to the charge in 1873, with boodle in their hands, and public opinion at their backs. Both houses were Republican, but the Pennsylvania's system was not perfected and the Republican legislators were untried; corruption was at that low stage where "money talks" — not the campaign fund, but cash bribery. So you find the press of that day asking, "Do the Pennsylvania people own the legislature, or must they buy it?" The answer was that they owned it, but it was so corrupt that they had to buy it over again. They organized the Senate, but the opposition showed strong in the Assembly.

When the assembly took up and advanced a National Railway bill, the state was in a passion of delight. The promoters had filled up their directorate with well-known Jersey names and Jersey turned out to help these honest Jerseymen break the corrupt foreign monopoly. The monopoly men had a chance to deliver a crushing blow to this provincialism. Through the legislature of 1872, somebody had "sneaked" an act ostensibly for a small ore railroad up in Morris County. After it was passed somebody else

had bought the ore franchise, and had begun to connect a lot of small railroads to make a continuous line from Jersey City to Philadelphia. A section of the act permitted this. The railroad Republicans, called down to Philadelphia, declared that that section was inserted after passage. Ordered to prove it, they produced evidence that a certain official had received \$162,800 to put through the job, and that the money came from the National. The Pennsylvania cried "Fraud," but public opinion would not credit such trickery in honest Jersey directors till the Pennsylvania took the matter to court. Just when everybody was rejoicing over the progress of the National's charter bill, a decision was handed down declaring in effect that there was indeed fraud, and that the National's franchise steal should not succeed.

The Jersey public was prepared now to turn in disgust from the National, but, after all, as one senator put it, "while some of that crowd should be in State's prison, some of the Pennsylvania men deserved as richly to be there." So the fight went on. The assembly passed the National bill up to the senate. There a Pennsylvania bill, authorizing that company to occupy the disputed territory, was introduced. Thirty days' notice was required for such a bill, but the Pennsylvania appropriated a notice published for another bill. Senator Sewell (Rep.) confessed the trick; Senator McPherson (Dem.), besought his colleagues not to entertain such a suspicion. The Pennsylvania already was getting representatives in the Democratic party as well as in its own, and these two senators were for the road; they advanced their bill. There was no expectation of passing it; it was meant only to block the game. And it did, for a few days. Then a belief spread that the National's bill could be passed. Between bribery and the pressure of public opinion, certain doubtful members were "fixed to vote right." But where was the bill? The senate called for it; it was not forthcoming. The Committee was asked to report. But the committeeman who had it was missing, too. There was an uproar, and the Senate demanded a report. Senators Sewell and McPherson, in defense of the committee, besought their colleagues to modify their tone, and "demand" was amended to "request." Then the Secretary of the Senate produced the bill from his pocket, saying the absent committeeman

had ordered him "not to let it get out". Why? The Pennsylvania had bought back those doubtful senators, but hoped to save them the exposure of a vote. They did their best, but when the lobbyists saw that the roll must be called they stood behind pillars grinning. They foresaw the howl that would rise from the Jersey crowd, but they did not foresee the full force of the rage. The bill beaten, there was a pause, then the crowd yelling "Kill him!" rushed at one senator, and he had to be rescued and escorted to his hotel by a body-guard of lobbyists.

Thus again the Pennsylvania was victorious, but the triumph this time was short lived. The public was incensed, and the crowd at Trenton was reckless. The old cry for a general railway law was taken up. The sentiment for such a law had been so strong that the Pennsylvania's orators in the legislature had been using it all through the session, not because "the" road wanted to throw the state open, but to divide the National's forces. Now the National's legislators saw their chance to get even and to win. A general railway bill had been introduced early in the session; it had come from an obscure member and been consigned to obscurity in a "safe" committee. In the heat of defeat, the National legislators called for that bill. "The Pennsylvania want a general railroad bill; here they have one." So, with the sullen citizens looking on, this bill was passed. Some say the Pennsylvania had surrendered in a deal with its rivals; others that the road "couldn't make its legislators stand up". At any rate, it was without any open opposition from this quarter that the present general railway law of New Jersey was enacted — amid cheers, speeches, and the firing of cannon. Jersey was a free state!

How Corruption Wins When Defeated

Was she? Eternal vigilance, they say, is the price of liberty. It is, and the corruptionists pay it. When the good citizens of Jersey went home, the Pennsylvania went to work. Hence the Pennsylvania came to rule again. When the people separated, having beaten one bribing railroad with another and opened the way to all bribing railroads, all the railroads got together to beat all the people. They had to. They had privileges and exemptions which were valuable, and against the public interest. Hence Jersey became, not free, but common,

— free only to the railroads, which *had* to control the government.

The Pennsylvania took the lead. Being a non-resident ruler, the company must depend upon the loyalty (to it) of citizens of the state. The long monopoly fight had served to test men, and the road used all its machinery, political and financial, to reward and advance those who had stayed bought, or, for any reason, had stood by it, and to punish and retire those who, for any reason, had stood up for the public. General William J. Sewell, the Republican state senator whom we have had a glimpse of speaking openly for the monopoly, was made "the" man. He was a "good fellow." An Irishman, unlettered, but able; generous but firm; unscrupulous but magnificently candid, he never made any bones about the fact that he represented "the road". He was an officer of the company. The head of a lot of subsidiary Camden & Amboy companies, he was the boss of the old South Jersey Tammany-Republican political machine, and under the eye of the "head offices" of the Pennsylvania Company at Philadelphia, he extended his power until he became the recognized Republican boss of the state.

The Pennsylvania's Jersey Viceroy

General Sewell was more than that. As the representative of that railroad which was the chief source of corruption, he was a power in both parties. His policy was broad. He furthered business, especially privileged business; he encouraged all industry and enterprise, but his chief care was for those that wanted things, favors or protection, and were willing to help bear the expense of corrupting the state. All the railroads were in this governing class, and, though some of them were Democrats, they had so much in common that they exercised eternal vigilance together, *i. e.*, let their lobbies and legislators labor together. For example, Miles Ross, the Democratic boss of Elizabeth, who represented the Lehigh Valley Railroad both in his county and in the legislature (till he went to Congress), was practically a lieutenant of Sewell, and politicians and newspaper men told me that most of the time the election of a Democratic governor and a Republican Senate was the result of an understanding between the parties. They fought for the assembly, but even that was to be always "railroad". So Sewell, became in time a

bi-partisan boss and the actual head of the state.

Under Sewell's guidance all went well now in Jersey for a while. There were troubles, but they were purely political troubles, and we have little to do with "pure politics" in this state. Business prospered, and every American knows that business prosperity is all that men and government exist for. The Democratic State House ring was grafting on the state, and the county rings were grafting on their counties. Miles Ross was financing his county; David Baird, Sewell's Camden lieutenant, was making his county pay; Garrett A. Hobart was getting control of water, both for power and for life, down in Passaic, etc., etc. The railroads were grabbing water fronts down around Jersey City; the Lehigh had bought and was running down its cheap competitor, the Morris Canal, which the road and the politicians were turning, without a license, into a water supply for towns and factories. I cannot go into all the "enterprises" of this kind that show the beneficence of Jersey's business government in that period of prosperity and no trouble. One will have to do, an incident that illustrates the most points and leads us up to the second pitched battle between Jersey and her foreign conquerors.

By 1880, Sewell's government was so entrenched that both parties represented the railroads, to which both looked for campaign funds, patronage, and other favors. Some of the Democratic leaders showed a dangerous leaning to public opinion, however, and it was decided that the time had about come to elect a Republican governor, and make everything "safe and solid". This would take lots of money, so Sewell and his company looked around for a rich candidate. They chose a suburbanite, Frederic A. Potts, a "coal king" of New York City, with many corporation connections, and a director of the Jersey Central. To bring in the rest of the railroads, and to finance the campaign, Hobart was made chairman of the Republican state committee.

This was a combination of sovereigns, and the Democrats in alarm put up to break it a candidate who was expected to draw Pennsylvania support,—George C. Ludlow, a state senator who was a local attorney for "the" road. His nomination was forced, the campaign was a scandal, and there was fraud at the polls, but Ludlow was elected. Mr. Potts declared that the Pennsylvania did go

back on him, and when Ludlow's majority proved to be only 251, innocent Republican partizans cried "Fraud," and demanded an investigation. Their managers suppressed this move. The Republicans were in no position to investigate, and besides, the legislature was Republican, and the governor, though a Democrat, was a Pennsylvania railroad man. "Business" would be "safe."

Jersey Produces a Democrat

Much stress has been laid in these articles upon the number of corporation men who are promoted to high places in our government, and the regularity with which they represent their clients is significant. But the exceptions are also significant, and Governor Ludlow was an exception. When he became governor of New Jersey, he represented New Jersey. His Republican legislature, with Hobart president of the Senate, represented the railroads and the joint session, with "Gardner of Atlantic" in the chair, sent General Sewell to the United States Senate to help to do to the rest of us what he was doing to Jersey. A flood of railroad and other business bills were passed, and Governor Ludlow could not stop them. He could speak for the common interest of the state, however, and he did, and in 1882, the assembly turned up Democratic to support him. The Senate, made up, like Rhode Island, of twenty-one senators, one from each county, no matter what the population is, was controlled by eleven "rotten boroughs." So the upper house held Republican, and again the business bills flowed in. Among them were several (introduced by "Gardner of Atlantic") which separately looked innocent enough, but which together carried a deal. One was to enable corporations to increase their capital stock, another was to "file maps", etc. The first was to help one party in the Jersey Central to vote another out of control, and the others secured to the Pennsylvania a right, disputed in the courts at the time, to seize, hold and exclude Jersey City (and its sewer-pipes) and others from a certain water front. The Standard Oil was in on this. This company had sneaked into the state underground, with her pipe lines, the railroads and the bosses helping her and holding up rivals. That was her way. The Standard Oil hates to go to legislatures herself, so she sends her railroads. She had property on the water front. The Pennsylvania had a branch to

it. One of the little "niggers" discovered in this group of bills, was a provision to exempt from taxation, etc. — this "ten acre terminal" which included the Standard Oil property.

These bills crept undebated through the Senate and were well on their way through the House, when their rottenness was discovered and declared. Then the railroads sent counsel to defend them and, with the lobby at work, forced them on up to the Governor. Tremendous pressure was brought to bear upon him to sign them; the corporations demanded that he be loyal to them, his professional clients and his political creators, and they threatened to ruin him if he was loyal to the state. Ludlow vetoed those bills in a message that aroused the state. No matter. The Republican Senate passed them over the veto and the Democratic House was doing likewise, when a member rose in his place and waving five one-hundred-dollar bills in one hand and an affidavit in the other, announced that this money was half of a bribe of \$1000 promised him for his vote. To "peach" is against the most sacred rules of the game. The House adjourned. A committee was appointed to investigate. That committee heard one assemblyman confess that he had taken a retainer to deliver "three or four speeches" (including his vote, of course) for the bills; another that "Cul" Barcalow, the Pennsylvania's chief lobbyist, had dropped a remark, as he passed him, that it was "worth a thousand" to vote for the bills. So there was money in the business, but the committee reported that the lobbyist's remark was a joke, (no lobbyist could mean such a thing seriously); and, as for the cash shown in the house, that could not be traced back to a corporation. Nothing was done, therefore, but the "joke" and some sharp manoeuvring beat the bills.

Governor Ludlow rendered his state a far greater service than this, however. Whenever a man in public office actually represents the public interest, he revives the Jeffersonian idea and, as we have noticed before, that makes trouble. Governor Ludlow started the greatest trouble Jersey ever had. He was not a great man and he seems to have had no very definite policy. Like Folk in Missouri, like Jerome in New York, like La Follette in Wisconsin and like Theodore Roosevelt now in the United States,

whenever he saw an evil head, he hit it. That is enough. That brings the special interests out into the light and raises the great question, Who is to govern this country, the whole people or the few who are corrupting it? It doesn't matter what the particular issue is — a revision of the tariff, a ship subsidy bill, the trial of a boodler, the enforcement of a liquor law, the just taxation of a railroad or the regulation of railroad rates — let a man press any point that touches the so-called "specially interested business class" and he will arraign against him all the allied forces that are running the government — city, state and nation — to get privileges from it and to protect those that they already have.

The Perennial Jersey Issue

The particular issue in Jersey is "equal taxation", and Governor Ludlow raised it. It was the underlying issue in the 'Sixties, it is the issue over there to-day, it is the issue for which, principally, the railroads had been preparing all these years. They "had to". Every legislature from the 'Thirties on, that for any reason, honest or corrupt, admitted to the state a railroad with a charter exempting from taxation "all railroad property used for railroad purposes", made it absolutely necessary, according to business ethics, to help corrupt the government and keep it corrupt. That exemption was a valuable privilege and it was a burden to the people of the state. As all those many Jersey railroads grew and prospered, the value and the amount of their property increased. They acquired more and more land, more and more buildings, more and more stations, and bigger and bigger terminals. Each purchase, grab or extension of theirs, removed just so much of the most valuable property from local and "equal" taxation. The cost of government increased steadily, of course; the railroads were careful about public improvements and they permitted very few. But the corruptionists had to let the corrupted local leaders have some money to spend in (and thus appease, satisfy, bribe) their counties. So the expenses went on growing, and, since the railroads could not be taxed, the citizens had to pay; not only, mind you, to meet the normal increase, but the deficiency also, due to the growing railroad exemptions.

Charles L. Corbin, now one of the leading corporation lawyers in the state, summed up

the situation at the time. He was explaining how it came about that New Jersey had such a heavy debt and so high a tax rate. It was not due, he said, to stealing. "Although scandalous defalcations have come to light in probably more than half the cities . . . the losses . . . have been made good by bondsmen . . . No expensive public works have been carried on. No governor of the state has found the cost of the capitol a painful subject to contemplate in his message. There is no State canal, no Brooklyn or St. Louis bridge, no Hoosac tunnel, no Tweed court-house, to show for all the millions added to the debt in the last decade. I believe there is not in all New Jersey a city park of ten acres extent. . . . The people have been taxed to the limit of their endurance, in some cases beyond it, yet the burden continues to increase. . . . Should another business revulsion take place, the number of bankrupt cities would be greatly increased."

After this picture, Mr. Corbin stated the cause: "More than one-fourth of the property of the state is exempt from county and local taxation. That exempted property belongs to the railroad companies." Estimating at \$250,000,000 the value of this exempt railroad property, Mr. Corbin showed that "the people of New Jersey were paying an annual subsidy of \$2,000,000 to the owners of the railroad property in the state!"

The Second Revolt of Jersey

When Governor Ludlow showed himself a free man, this condition was brought to his attention by Mr. Corbin and other men who had been seeking for years to correct it. The Governor urged the legislature to take it up, and bills were introduced. The legislature, with "Gardner of Atlantic" presiding over the Senate, killed these bills, and nothing was accomplished in Ludlow's administration. The question was up, however; the railroads had had to show themselves to beat it off, and with the scandal of "Gardner of Atlantic's" little bills, to illustrate the methods of the roads, the American citizen had the sensation needed to excite him to revolt.

Jersey was so excited in 1883 that both parties adopted platforms pledging their candidates to tax reform. We all know what railroad platforms are for; in this railroad state, the citizens paid little heed to them; they looked to the candidates. A Jersey governor cannot succeed himself, so Ludlow

could not run. The Democrats nominated Leon Abbett, the Republicans a judge on the bench. Now, I make it a rule not to criticize the courts, but some lawyer should — and the place to go first for the facts is New Jersey. The judges over there are not elected; high and low, they all are appointed by the governor. Business men and lawyers tell me that is the way to insure a strong bench. Rhode Island does not prove this, and taking up one by one the appointments to the bench in Jersey, tracing the past records of the judges, and noting the decisions that bore on my work, I got somehow the impression that those courts were part of the Jersey system. As a layman I asked corporation lawyers in Wall Street for their opinion, and I heard from them that the Jersey bench ranks among the very best state courts in the land. So I should say that "Jersey justice" offers a fair test. Whatever was found to be true there might be accepted with confidence as more typical than, for instance, the results of an investigation in Missouri.

Whatever may be said of the bench as a bench, however, I feel safe in this generalization: Judges make poor leaders of a political campaign. They are not democratic enough. They seem to put too much faith in machinery, legal, political, social, and this judge whom the Republicans nominated in their day of trouble left it to the organization to make him governor as it had made him judge. As he said, he "waited where he was" in dignified silence for the office and the people to come to him, and, while he waited, Leon Abbett, who went to the people, was elected.

Jersey's Best Man

Abbett had to go to the people. It seems to me that this most interesting man was an instinctive democrat, and would naturally have campaigned the state, county by county, as he did. But no two Jersey witnesses agree about him now any longer, and it is certain that when he ran for governor he was forced by the fury of the attacks on his imperfect record to fight on the stump. Besides the Republican party some of the State House ring of his own party, and most of the big interests back of both parties were against him. It is believed that the Pennsylvania's Republican machine secretly supported him, and he was an old Camden & Amboy legislator. But he was called a "politician," a "demagogue," an "anarchist"; and I find that "business" reserves these bad names for

men who are brave enough to challenge and able enough to beat bad business ; and that was Abbett. There was another charge against the man, however : ambition. His enemies said he cared nothing for the state ; which was not true ; or for the governorship, which was partly true. They said he wanted to be a United States Senator, and believed that by taxing the railroads he could achieve his ambition. Here was the outrageous truth, I guess : Leon Abbett was one of those "unscrupulous politicians" who want, not money, but office, and who think to rise, even to the United States Senate, by serving, not the special, but the common interests of the state. This makes the man interesting to all of us ; his career was an experiment in democracy.

Abbett did tax the railroads. He did not tax them as they should be taxed, like every other property, but there is an excuse for that failure. He represented the people ; the legislature did not. The American people too commonly depend upon one man, the executive, to legislate for them ; they neglect the legislature which was meant to be the representative, law-making branch of the government. The result is such typical situations as that of President Roosevelt and the Congress to-day, and of Governor Abbett in New Jersey in 1884. The President is urging a law granting to the interstate commerce commission power to regulate railroad rates ; the Jersey Governor was for a law to tax private and railroad property on the same footing ; both men were acting for the common against the special interests. Now note the parallel of their experiences. Abbett had an equal tax bill introduced in the Assembly, and it was called the "Governor's bill" ; just as the rate bill introduced in the House of Representatives is known as the "President's bill". Railroad men rushed to Trenton as we have seen them rush to Washington. Abbett had aroused public opinion, however, and the railroads could not make their assemblymen stand up. Like the House of Representatives, the Jersey Assembly passed the "Governor's bill" with an overwhelming vote up to the Senate. That is as far as the President's bill has gone up to this writing but, as it progresses see if the parallel is not carried out. Public opinion in Jersey was such that even the senators were alarmed. They must do something. When the special interests see that "some legislation" is necessary, they always want to draw the bill

themselves. So, the Senate appointed a committee with Senator John W. Griggs for chairman ; hearings were held ; the railroads appeared (U. S. Senator Sewell for the Pennsylvania), and they pleaded for the sacred rights of (their) property, and the inviolability (by the state) of their contracts with the state. In vain. Some sort of a bill had to be drawn. So the committee drew a bill taxing the railroads, not equally—they were to be put in a class by themselves—still the Griggs bill provided for a tax on railroads. Some of the railroad men objected even to this compromise—"Gardner of Atlantic", for example. But there was the Governor's bill to meet, and the Griggs bill was introduced to meet it. There was a dead-lock. The railroads used all their power, legitimate and illegitimate ; the governor used all his, legitimate and illegitimate—patronage, vetoes, even a threat to veto the appropriation bills. It was no use. The Griggs bill might be passed, not the Governor's. As the session drew to a close, the governor was persuaded to take "half a loaf" ; the Griggs bill would increase by about \$300,000 the revenue of the state. That was something. The governor consented to make terms with the railroads. In the current discussion of the President's rate-regulation bill, I notice that railroad men are saying that they would not mind the regulation so much if only they could have a "better", a "more expert" commission. That was the chief point in the deal between Governor Abbett and the railroads of his state. If the roads must be taxed, then the roads must do the taxing. If laws must be passed against special interests, special interests want not only to draw the laws but to execute them. Abbett won the present railroad tax law of New Jersey by making two of the four assessors (Pennsylvania) railroad men.

Some of the roads, left out of the final deal, resisted the law, but Governor Abbett brought them to terms. The Jersey Central appealed to the courts. There was a suspicion abroad that the law had been drawn to be ruled unconstitutional, and, when the Supreme Court so held, the comment through the state was rather excited. This tradition, still believed but unsupported by evidence, goes on to relate that the governor served notice on the roads that if the law was not upheld on appeal, he would "equal-tax" them. Anyhow, the Court of Appeals did reverse the lower court and declare the law

sound. Even then the Delaware, Lackawanna & Western would not pay; till the governor discovered that this road, so insistent upon its own rights, had not paid even the taxes it admitted it should pay. In a special message, the governor declared that the D. L. & W. (whose president, by the way, used to put a Bible in each car) had scaled down the value of personal property and equipment, in twenty years, from thirteen to three millions, and that consequently it had cheated the state out of one million dollars. This set the legislature in motion to take away its charter, and the road offered to obey the new law. The governor demanded now, however, those arrears of taxes also and, upon the decision of umpires that at least \$300,000 was due, this "loyally grateful" corporation performed for once its duty to the state.

Wrong Road to the Senate, No. 1

Thus did Leon Abbett seize as governor the powers of the governor, and reassert the sovereignty of his state, even over the railroads. This, to get a United States Senatorship. Did he deserve the promotion? He was not a "good man", only a "good politician"; he "dickered" and he "dealt"; to pass that railroad bill, he used all the arts of his profession, save only cash bribery, and he showed himself not above that for, having no money, he paid out public offices; and patronage is simply bribery which the public pays. So Governor Abbett was not the perfect man we are looking for to give us good government. Far from it; personally, Leon Abbett was as bad as William J. Sewell. But Sewell was in the Senate; indeed, it was Sewell's seat that Abbett was after; and Sewell had got it *because* he was bad. Why, then, shouldn't Abbett have it? What was the difference?

There was a difference, and that difference beat Abbett. What was it? I think it was this: while Sewell was bad in the interest of "business," Abbett was bad in the interest of the state. But let us see: there were other differences between these two men; Sewell was a Republican, Abbett was a Democrat. But Sewell's Jersey colleague in the Senate at that time was John R. McPherson, a Democrat. We have seen him fighting side by side with Sewell for the Pennsylvania in the state Senate; and all Jersey remembers a certain letter which a certain railroad man wrote to Abram S.

Hewitt, a director of the Reading (the old National) Railroad, to warn him of a conversation, overheard at the Continental Hotel in Philadelphia, in which Sewell and McPherson were alleged to have agreed, since both represented the Pennsylvania, not to fight for their parties when the other was up for reelection to the Senate. That is to say, when Sewell (Rep.) was running for his seat, McPherson (Dem.) was to let the Republicans carry certain doubtful districts, so that Sewell (P.R.R.) could go to Washington, and when McPherson (Dem.) was running, Sewell (Rep.) was to let the Democrats carry certain close districts which the "road" could "influence," so that McPherson (P.R.R.) could go back.

So long as the Senator represented the Pennsylvania, the party made no difference; was that it? Not exactly. When now (1886) Governor Abbett was running against Sewell, the governor saw to it that the Democrats made a fight. One wing of the party, missing the railroad "backing," wanted to nominate a railroad man for governor and, since the Jersey Central was angry, not only at the party for taxing it but at the Pennsylvania for having "grabbed" for itself both "railroad representatives" on the tax board, the railroad Democrats suggested Rufus Blodgett, superintendent of the Long Branch division of the Central. Abbett, by making humiliating concessions to one of the State House ring, beat Blodgett, won the nomination for his man, Robert S. Green, and with "Green for governor" the Democrats carried the election. They had on joint ballot in the legislature a majority, narrow but sufficient to elect a Democrat to the Senate—if the voting was straight. But the voting could not be straight, and Sewell had hopes. The excitement was intense, the scandal was sordid and loud. Some of the Democrats were purchasable and, if Sewell had had the solid support of his party, the "road" could have bought back his seat for him. But, just as the dishonest Democrats made Abbett's election doubtful, so some honest Republicans made Sewell's impossible. They would not vote for him. There was a dead-lock. Reluctantly, Sewell had to give up. It was anybody to beat Abbett. The railroad Democrats sent word to the railroad Republicans that they were ready to unite, but only on a Democrat. The railroad Republicans asked for a list of three Democrats to choose from. The

railroad Democrats furnished a list headed by Rufus Blodgett, and the railroad Republicans took him. Thus was Leon Abbett punished by the System which sent Rufus Blodgett to the U. S. Senate.

Wrong Road to the Senate, No. 2

So any railroad man would do; was that it? Evidently Leon Abbett thought so, for, bitterly disappointed, he set about getting him a railroad. The Baltimore & Ohio, a great briber at home, was coming into Jersey. Under the general railway law, it was free to cross the state. But a bridge over the Kills to Staten Island was necessary, and the general law did not provide for bridges. The legislature had to grant a special permission to bridge the Kills and the Pennsylvania and the other roads objected. The legislature was theirs. Abbett, as governor, had favored this further "development of the resources of the state", so in 1889 when the term of his friend, U. S. Senator McPherson expired, the ex-governor went after his seat with B. & O. "backing". Abbett's movements were very quiet, and McPherson had no suspicion of his strength till the Democratic caucus was about to meet. Then it appeared that Abbett had a majority. McPherson rushed forth to sound an alarm; the chairman was his and the meeting was held up while the McPherson and Pennsylvania agents and Miles Ross "argued" with the members. Abbett's B. & O. "strength" was soon exhausted, and McPherson (P. R. R. Dem.) was reelected to the Senate.

So a United States Senatorship represented not only money, but the most money; and not only a railroad, but the sovereign railroads — the organized power in both parties of established vested interests. Was that the secret? That is the suspicion which I have gathered in other states, where it has seemed that the U. S. Senate must be made up of the representatives from each state, not of the people, not even of the state, but of the corrupt system of each state. This would account for much that happens in the Senate, and it is pretty clear that Leon Abbett saw it so. For this remarkable man, undaunted by two defeats, still pursued his ambition. He fixed his eyes on the seat Rufus Blodgett would vacate four years hence, and to win it the ex-governor proceeded with the organization of his political machine, the establishment of a

vested interest, and the creation of a System, all his own.

Abbett gets Him a System

During Abbett's term and that of Governor Green, the Jersey Democrats did what the Pennsylvania Republicans had done twenty years before; they gerrymandered the state; the grafters had long ago learned how by dividing cities and towns into classes, they could evade the constitutional amendment adopted to prevent special legislation, and the Abbett organization now used their legislature to legislate the Republicans out and themselves into control of local governments. This was to strengthen their party and, for the sake of the "strength", the local leaders had to be allowed to loot their localities, of course; a machine has to be built from the ground up.

But a machine, to become a system, must have a vested interest. The Republicans had made one that just suited the Democrats. It seems that when the Democrats, with their "anti-railroad demagoguery," had won the plain people, the Republicans felt the need of "popular support". The Prohibitionists had developed a vote of some 20,000 which was more than the normal difference between the two parties. So the Republicans had drawn a local (county) high license bill which, with the Prohibitionists, the clergy, and the "good people" helping, they had passed through the legislature of 1888. The effect of this legislation was startling. It brought about "bad government" in New Jersey.

"Good" laws commonly make for "bad" government, and good people wonder why. They may see now. Before this local option law was passed, the liquor interest had not been very active in politics; and under the law, the people beat them county by county; prohibition was voted for all over the state. This satisfied the good people and they retired from politics. But, just as governmental grants of privilege force good business men into politics to protect their "business," so governmental prohibitions drive vicious business men into politics to save their business. The prohibition law aroused the liquor interest; as the people withdrew, the saloons entered the game; and while the good people were rejoicing over the "good government" victories in the counties, the "bad men" went out for representative government in the state. And they went about it in the right way. They wanted a party to

represent them. Since the Republicans represented the "good" people, the "bad people" joined the Democrats. Leon Abbett was the Democratic leader. They made him attorney for their Liquor Dealers' Association. He wanted to be governor again. He wanted the office, as before, only to get a United States Senatorship, but they didn't inquire into his motives. He represented them, and that was all they asked; they backed him and his party. They elected a legislature, which represented them; the party was timid lest the people should resent out-and-out repeal of the prohibition law, so the high license clause was retained; but local option was "fixed".

Now see how the good citizens played into the hands of the bad. Even after this victory the liquor interest did not go home. It stayed in politics. Leon Abbett had uses for it, and in 1889 it helped to elect him governor again with a legislature solidly Democratic for the first time in ten years. He was a changed man. He was a boss. Having learned (I understand that he said once privately) that by representing the people, he could not rise in a government that represented railroad and business corruption, he had accepted the support of "criminal corruption". The cost to Jersey was terrible. With the liquor interest had come all that low following of vice that the saloons collect. These interests, by "work" and by fraud at the polls, practically controlled the legislature, which they turned over to the Governor. They delivered into his hands all power: appointments, public institutions, the liquor licensing boards, the state militia, a state police, local and county offices and boards; those legislators even resigned legislation to him, passing his bills and adjourning with them in his hands to sign or veto, as he would. In return Governor Abbett had to let the government represent crime and vice, and it did. That was the beginning of the race-track scandals of Jersey. There was a race track at Monmouth, others sprang up, one at Gloucester for Philadelphia, another at Guttenberg for New York, and when the railroads (and the Western Union) saw that the betting vice made traffic, they encouraged the location of tracks in small towns along their lines. With the "sport" came gamblers, prostitution, and all that goes with racing and liquor politics. Jersey became a veritable Tenderloin state.

No matter, Leon Abbett, hardened now,

sullen and determined, had a "vested interest" with him. He was pretty sure of election to the United States Senate, but to make doubly sure he reached for another, a more respectable interest, the railroads. A group of these roads, the Jersey Central, the Lehigh & Susquehanna, the Philadelphia & Reading (and, it was believed, the Delaware & Hudson and the Delaware, Lackawanna & Western) planned a combination to control the output and price of coal. Seeing that vice, not the Pennsylvania Railroad, was ruling the state, they made overtures to Abbett and his party. And since the Republicans had the Pennsylvania behind them, the Democrats were glad of the chance to get the other roads into their party. The "Coal Combine" bill was passed. The Pennsylvania opposed it, and the newspapers fought the new monopoly; but Abbett pushed it and the bill, made a party measure, was put through.

Wrong Road to the Senate, No. 3

And all this also to get a United States Senatorship! Did Leon Abbett get it? He did not. Then why not? Because he flinched; when it came to the final test, he represented, not the System, not even his System, but the state of New Jersey. When that legislature adjourned leaving in his hands that "Coal Combine" bill for which he had himself used the whip, public opinion, both in the nation and in the state, continued to clamor against it, and Leon Abbett, the demagogue, hearkened, hesitated and — he vetoed the bill. This embittered the railroads and the politicians and legislators "in on the deal". They wanted to get even. He had, likewise after adjournment, refused to sign a race-track bill which aroused public opposition. This had embittered the vice interests and they wanted to get even. He was too powerful to fight while he was governor, and the Coal Combine which tried it and undertook to complete the deal without his sanction, was held up by his attorney general, taken into court and, after a famous fight was forced by a famous decision of Chancellor McGill to disband — till times were better.

But when Abbett, no longer governor, came into the caucus of his party in 1893 to ask for his reward, everybody "got even". All "interests" were against him. Some of them pretended to be for him, and there was money back of him; votes were bought for

him; yes, that senatorship was bought as for him. But the money was not Abbett's own and the men to whom it belonged, the men who owned the votes, cast them for James Smith, jr., Abbett's right-hand man, and one of the lieutenants who managed his campaign for the senatorship. As for Leon Abbett, he soon died.

I often hear American citizens say that the national government is "all right — if only the cities could be governed as well". How can the national government be good? The System is all one thing. In every state where I have been I have noticed that the men who have tried to serve the state were punished. In New Jersey the pursuit of poor old Governor Ludlow is an oft-told tale; the failure of Leon Abbett is a ringing moral lesson to Jersey politicians. And as the System punishes, so does it reward. We have been in at the birth of several United States Senators, so we can begin, if we are honest, to realize that that august chamber is the earthly heaven of traitors. But Senatorships are not the only federal reward of — the System. We have noted that Hobart became a vice-president, Miles Ross a Congressman; but let me give you just as I got it, for once, one of the impressions I am getting all over the country. Several times in the course of this article I have mentioned without comment or explanation a certain "Gardner of Atlantic." I did not do this to mystify; that was the way I heard of the man. Time and time again after listening to some Jerseyman's tale of a bad bill introduced, a good bill held up, a railroad deal put through, or an effort of protesting citizens balked, I would ask, "Who did it?" Time and time again the answer was "Gardner of Atlantic." The name meant nothing to me; I made no note of it and inquired no further till one day in exasperation I exclaimed: "Who is this Gardner of Atlantic? And where is he now?"

My Jerseyman was astonished. "Gardner of Atlantic!" he said. "Haven't you come across him before? Why, that is John J. Gardner, the Congressman!"

"Oh," I said, and, since I have in mind to study some-day the National government, I put Gardner down in my long list of "gone to the House". But while I was writing these pages, the vote on the "President's rate bill was taken and I looked for Gardner. That vote was 326 ayes, 17 noes. Among the 17 was "Gardner (Rep. N. J.)."

Some of my critics have found fault with me, mildly, for seeking only the evil in men; others, much more indignantly, have said that I looked too eagerly for the good and made heroes of men who palpably have human weaknesses. My criterion and that of my critics are not the same, evidently. I don't know what theirs is, but mine is simple. I ask of a representative, What does he represent? "Gardner of Atlantic" may be an honest man; he certainly has the courage of his conviction; but he is not "Rep. N. J.;" he is P. R. R. I prefer Leon Abbett, defeated, to all the Gardners in Congress, because in his practical, compromising, crooked Jersey way, he did sometimes represent New Jersey and because he is the liveliest Democrat in that state to-day. For the consequences of his career have lived on; much of both the good and the bad in Jersey can be traced to him, as we shall see, and as we shall also see, the effects of his influence have spread all over the United States. Leon Abbett adopted the charter-giving policy of New Jersey. That hurts us, but Abbett didn't care about us. He was for Jersey. That was his great limitation. When the national press was imploring him to veto the "coal combine" bill lest it put up the price of coal for the whole country, Abbett snapped his fingers at that argument. He vetoed the bill, as he said, because while he had, made a bargain with the combine to except Jersey and ensure her cheap coal, there was no way to make that agreement binding. So we, the whole people, owe Abbett no tears. He was for Jersey, he was Jersey typified.

The live Jerseymen don't care either how much these Jersey Trusts hurt us. They take the same view of them that Abbett did; they are good for Jersey and they bless him for them. "But," they told me, a hundred of them, "Abbett gave us bad government." He did. He left his party machine so reorganized and so strong, that in the next Democratic administration, (that of a governor named Werts) the legislature represented municipal and county rings and the race tracks. William J. Thompson, owner of the Gloucester track and better known as the "Duke of Gloucester," was an assemblyman from Camden; Carroll of Hudson, was a bookmaker at the Guttenberg track; there were many more such men, but the character of that body may be summed up in this fact: the Speaker of the House was

Thomas Flynn, the starter of Thompson's races. The race tracks could have had any legislation they wanted, but they didn't want much. Abbett's veto of the bills legalizing all kinds of racing anywhere, had proved of advantage. The governments of racing counties represented the tracks, and neither the police nor the judges would enforce the law, which served, therefore, only to keep out more tracks and maintain the vice monopoly. They passed such as they desired, and for the rest, they looted the state. These creatures stole the very chairs they sat on. This is "bad government". This is what your average American citizen means by "bad government", and it is disgusting. But it isn't dangerous. It is no more dangerous in a state than in a city, and, as I have often remarked before, even Tammany in New York has seen that theft and police blackmail are bad politics.

The government in New Jersey was too bad. It was too bad to last. It became obvious, noisy, a stench, so that even "good citizens" could see and hear and smell it. They protested for a while, which is foolish; the grafters don't mind protests. By and by, when the race-track legislators fell to quarreling over the spoils and passed laws against one another, the scandal was such that the citizens were driven to the polls. They voted in 1893 against the racing rings, and that settled the criminal grafters.

Conquest of Jersey Complete

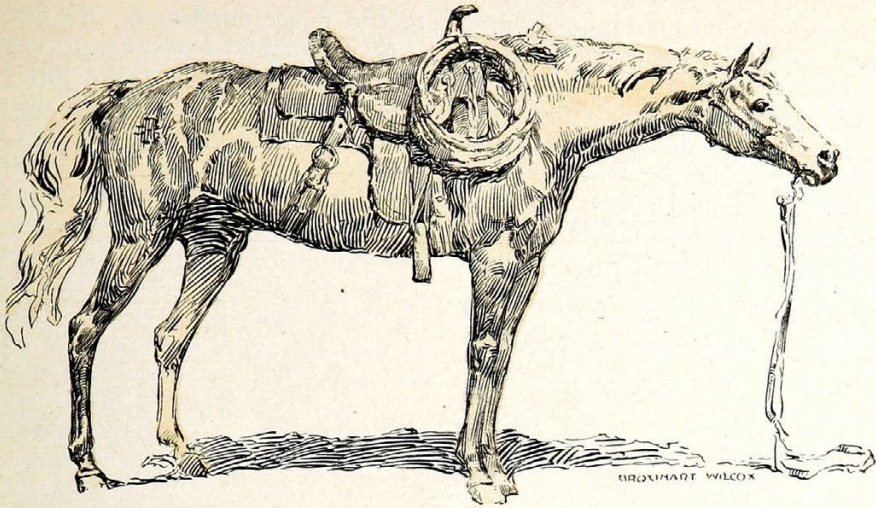
But what did they vote for? What could they vote for? The people of New Jersey had no party that represented them. They had to vote for the Republicans. This party represents the railroads and big graft, but when its leaders saw the people coming they nominated a "good man", John W. Griggs, for governor, on a reform platform, and they "exposed" the Democratic (petty) larceny by way of text for campaign speeches. Thus they caught the "honest vote", and thus, at last, the state of New Jersey was turned over to the Republican party which delivered it up to the Pennsylvania

Railroad. The conquest of New Jersey was complete. Governor Griggs was appointed Attorney General in the President's Cabinet. Genera! Sewell perfected his organization, and sent himself back to the U. S. Senate. He treated the other railroads "right"; — the coal combine is a fact. The Pennsylvania was fair to all "interests". True, the race tracks were driven out, but the liquor men are quiet, prosperous, and contented. Even the "Democratic Party" is satisfied. There is graft, of course, plenty of it; for the most part, however, the corruption is orderly, respectable, dignified "business". That is bad, but it is not "bad government". The Pennsylvania rules and the government represents "the" road, the other roads, and some other interests; but the syndicate that runs the state for the foreign corporations gives Jersey men good government, or, at least, what they tell me is "pretty good government."

"Oh," they say, "there are some passing evils in the counties, but in the state we have pretty good government."

"Good government" is the falsest beacon in American politics. I have seen the cities sail by it, and I know. New Jersey has sailed by it since 1895, and I think I can show in the next, concluding article on the state, that the "passing evils" Jersey men speak of in their counties are the vestiges of the wreck of their own citizenship; and that the "good" they point to with pride in their state is their share of the plunder of our business pirates who buy, cheap, her letters of marque, to prey not only on American business but on American character, and, when caught at their crimes, sail for her ports to purchase, cheap, legislative immunity from our laws. Jersey shows, plainer than any other state or city, how we all are betraying one another, and that what we Americans lack is what the poor Russians are asking their poor Czar for — representative government — not good government, not reforms, not privileges, not advantages over one another, but fair play all around, and, before the law, equality.

(Mr. Steffens's next article on New Jersey will show how all the corporations are to-day enjoying the conquest of the Pennsylvania Railroad.)



THE FAITHFUL BRADY

BY

LARREY BOWMAN

ILLUSTRATED BY URQUHART WILCOX



FEW springs ago a man in Arizona named Chapin became infatuated with a certain Miss Dasher, and shot a rival for the lady's favor; whereupon he was tried and condemned, and sent off to the territorial prison. But that is not the end of Chapin's story, for he left a friend behind him.

It was only a saddle-horse, a little white-faced buckskin, with pretty kittenish tricks and a kind disposition, and it had no finer name than Brady.

Chapin broke the horse early in the spring, and won Brady's confidence then, for he was kind to animals. For all his overmastering temper and strange primitive ideas of justice, Chapin's ways were almost always gentle; and a horse is quick to notice that.

Brady helped his master with the luckless courting of Miss Dasher. That is, he carried Chapin into town, always prancing when the house came in sight, and swinging about so, as the lover dismounted, that you might have exclaimed, "Here's a fearless rider on a desperate steed!" But that sidling, those prances, and all, were part of an

amiable game between the two. Chapin, dismounted at his divinity's door, would turn his back on the untethered Brady; and Brady, the lines pulled over his head till they rested on the ground, would roll the bit in his mouth, and stand there till he was wanted.

There are gossips in Arizona, and the Dasher girl was on their lips — before Chapin began to see her, and after. But however that may be, Chapin went about his business, which was getting good yields off a ranch; and about his pleasure — his honest devotion — which centered around Sophy Dasher.

And, one fine day in early April, it seemed he had won the girl. Chapin came riding back to his ranch and loosed Brady; but the little pony stopped and whinnied. All about was the knee-deep alfalfa — ambrosial beds for a horse to roll in; and, back of him, from where a big mesquite in yellow blossom spread an odor like honeysuckle, you caught the tinkle of fresh, running water. Yet the friendly Brady hesitated, for all the world as if he asked a question.

"Oh, it's all right with me, little horse," said Chapin, patting a sturdy brown shoulder. "She's said 'yes,' and we're going to be married."

The bronco snuffed his master over, horse fashion, and laid his head on Chapin's shoulder. He was not much to look at, was Brady, but his heart was right, as they say. He had never known unkind treatment, and he thought all men were his friends — but especially Chapin, big and strong and honest, who was the bravest man he knew.

"It's a grand world to live in, pony," cried Chapin, as he played with Brady's mane. Up above in the clean-swept Arizona sky there was not the trace of a cloud; and the world, as the two looked at it, was a wonderful stretch of green — trees in blossom, oleanders flaming red, and larks and blackbirds everywhere. Brady must have seen these things very dimly; and if they struck through the man's perception it was only in a nameless way. Yet they both, simple creatures, exulted to feel the warm sun on their backs; and the air was sweet to their nostrils and they felt it was good to be alive.

So much for Chapin's dream of love. Two days later there came a cousin of his, who had ridden hard to bring bad news.

The tale-bearer burst in breathless. "Oh, you fool," he cried. "Didn't I tell you from the first? The girl has played with you. She's a — Take your hands off my throat. She's a — Let me loose, Ed Chapin. You don't believe me? Go and learn for yourself." The cousin laughed. "It's no secret now."

And then, as Chapin turned white and caught his breath, the other told the sordid story, and there was no doubting him: what the gossips had whispered was all true. It was not a worthy woman whose fine eyes had made a slave of Chapin. She stood openly dishonored now, through her favors to another man.

"But never mind *him*," the cousin said. "Leave him and leave her to each other. Forget you ever knew the girl —" He stopped, seeing a strange look in Chapin's face. "Ed," he urged, "you ain't thinking of *that*?" They seemed to read each other's thoughts. "What good would it do you, Ed? It wouldn't help you to kill anyone."

Chapin looked his cousin between the eyes.

"No," said he, "you're right, it wouldn't." He turned away, but he came back again. "I believe — what you've told me, Harry. Now go away; I want to be alone."

Chapin fought with himself all that day, to bring himself to accept what had happened. He beat back the passionate anger that kept rising to his head. A dozen times Chapin told himself, "I will let the fellow have her. The girl is nothing to me." At length it was night, and dark outside; and then it was that that which he fought against — the primal instinct — conquered. In a sort of daze, while the clock in the house ticked as from an immeasurable distance, and the



"Oh, it's all right with me, little horse"

breath caught in his throat and his ears sang, Chapin took down his revolver from the wall.

A minute later he was out in the corral, saddling Brady with trembling fingers. He set the little horse blindly at the point where the town lights made a blur against the sky; and up a dusty hill they galloped, and down the long, ill-graded slope beyond. It was the familiar way they took, but never before had Chapin used the quirt.

The man dismounted at a well-known hitching-rack, and left Brady. The curious animal whinnied once or twice. He was thirsty after the rapid going, and being a rather spoiled bronco, he thought of hay in the boarding-corral that Chapin patronized when in town. But Brady was obedient first of all; and he stood now, with the lines pulled

over his head so that they rested on the ground, and rolled his bit and bode his time.

Pretty soon he heard a pistol-shot, and was conscious of voices shouting. But the noise subsided in a little.

It was the pampered stomach in him that began to bother Brady. In his minute-long naps by the hitching-rack, he dreamed of hay that was all blossom and no stalk at all; he rolled in shady places and rose to cool his hoofs in running water, where he drank till the joy of it woke him up. Waking, it vexed him that Chapin did not come—it was not like his master to forget him. After a while a real thirst came, his throat was coated and hot, and almost pained him. Towards morning the wind blew cold. Brady shifted his weight from foot to foot, letting his head drop lower and lower.

Remember, he was not tied. The reins lay on the ground before him; and they were his written instructions to stand, that was all.

The sun came up after a while. Mexican loafers, fresh from their squalid breakfast, began to line the sunny side of the street. Each found the hitching-post or yard of wall that his special back had helped to wear smooth. As the day grew hot and breathless, conversation would languish among them. But now they spoke excitedly.

With the sun and the Mexicans came flies, seeming as if they would devour Brady. But at length two men approached. "Hello," said one, "ain't that Ed Chapin's horse?" Brady whinnied to let them know he wanted Ed. If they could, they did not produce the master. But they took Brady away with them, to the familiar boarding-corral.

When a man kills another, and has been tried by his peers and sent away to some solemn keep like the Yuma penitentiary, a public auction disposes of his goods. Brady waited days in vain for Chapin; and then—Brady went under the hammer.

It was a man they called a Tenderfoot that bought him, and the first thing the Tenderfoot did was to ride Brady forty miles through a blazing sun. Precisely, it was thirty-nine miles, for Brady dropped with the end in sight. As he lay he appeared to be dying, and quirt and spurs were useless to arouse him. So the Tenderfoot hailed a passing wagon, into which he threw his saddle and bridle: and, not without a sense of mystification (complicated by a chastened regret) he went on, leaving Brady to the buzzards.

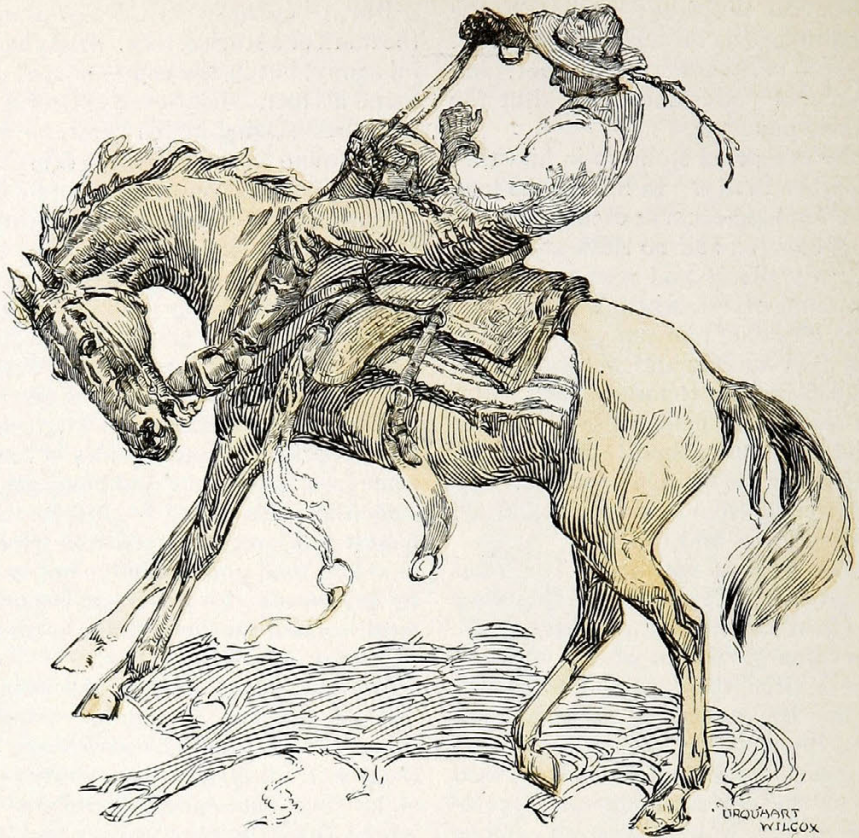
But it happens that the buckskin color is the mark of a sturdy stock. Brady had his awful agony, but in the end—hours later—he found his feet. Misty-eyed and weak of knee, with fires blazing in his chest, he wandered till he found a canal. He was drinking there, painfully, when along came Toppy McGune.

Now, this McGune was a vagrant and a scamp. In a city he would have belonged to a gang, and perhaps drifted into petty thieving. But living in Arizona, where the social conditions are peculiar, he found "chuck-line riding" the thing. With a horse and a blanket roll he went from ranch to ranch (and the territory is a large one). He had a specious adaptable story of having just come from somewhere and being eager to get somewhere else. And because he seemed an honest wayfarer, the good folk were glad to give him food and shelter—not in charity, by any means; for it were an impious thing, most isolated ranchers think, to turn a traveler away at nightfall.

McGune, then, was a chuck-line rider. That is, he was a mounted tramp. And being such, he admired a good horse, knowing the prestige it gives a man. From the back of his own knee-sprung sorrel, he now observed Brady gulping water; and he recognized the Chapin brand on Brady's flank. He annexed Brady at once, leading him away with his lasso rope. As he did not care—quite apart from ethical reasons—to incur suspicion of horse-stealing, he made some careful inquiries. And in the end he learned enough to make him think he could risk keeping Brady. The little buckskin was in a state of partial collapse. But McGune reflected, "You couldn't kill a buckskin off." Thereupon he disposed of the sorrel, and made Brady his particular steed.

And so, from being left for dead, Brady passed into the life of this vagrant. Brady had little kittenish tricks, a joy in prancing; and sometimes he liked to buck a little. McGune was not an eminently good rider, though he knew neither fear nor pity. He wanted his horse to rear and plunge while going down the street of a town, so that people would turn and look at him.

He bought a special bit for Brady that lay along Brady's tongue like a trowel and made a bone-breaking lever against the jaw. And, being long dissatisfied with his spurs, Toppy got a blacksmith to make him a pair; and the new spurs were long in the shank, with rowels that would tear the flesh.



'Then — a great, supreme effort — he was free'

Then McGune educated Brady in the school of fear. Mounting Brady he would draw him in till the scared little beast started back. Then, clap! and the spurs stabbed his flanks, and Brady's shoulders tingled from the flailing of the quirt.

You see, Brady was new to rough treatment. At first he thought the fault was in him. And then, driven to desperation, with bleeding mouth and his poor brains confounded, rebellion took him and he fought to shake his tyrant. He plunged and twisted while the rider yelled and beat him. But he never could quite get Topsy off.

To belong to a fellow like McGune is to work long hours and have broken rest; it is to end the day often with an empty stomach, and sometimes to begin it that way; it is to know thirst — not simple dryness, but the cruel, sharp, biting pain. And a horse's nature goes wrong, and in the end his spirit breaks.

Often Brady thought of a ranch where the sweetest alfalfa grew. Why had they taken him from it? Where was the master all this time? Of all the incomprehensible hurts he endured, this neglect of Chapin's was the

hardest. And yet — Brady, on the hard road of life, was headed the way of forgetting.

McGune, as has been said, liked to clatter through a town for the edification of whoever would look. Was there a woman this side the sky-line, he would display his horsemanship. In a way, you might say, it was a woman that severed Brady and McGune forever.

Horse and master were traveling some dreary road, with a little white schoolhouse ahead. It was later than three in the afternoon, and the children were gone; but there at the door of the schoolhouse stood that hand of fate, the woman. She was merely a country schoolmistress, adjusting the bands of her neat, white sunbonnet. The sound of Brady's hoofs caused her to look up at the approaching chuck-line rider.

In the buckram soul of McGune sprang a wish to attitudinize. He "thumbed" Brady, and covertly spurred. The show that followed took place before the schoolhouse.

"Oh, your cinch, your cinch!" — it was the voice of a young woman, calling.

Brady's girth had loosened and was weak; the strands had shown badly raveled that

morning. But Toppy, though he noted it then, had forgotten — and now Brady was bucking.

Brady bucked with his body and his soul, as a drowning man fights for his life. He bucked in the memory of pain, and the presence of fear, and the rage of hate; feeling the frayed cinch loosen and give, and that incubus above him totter. Then — a great, supreme effort — he was free.

The lines, somehow, came over his head and touched the ground, and — strange fidelity to an older custom — he stood in his tracks as he had used to do for Chapin. Presently the unhorsed Toppy rose from the dust of the road and found his saddle which lay by itself to one side. He came over and kicked Brady in the side. Then, blinded with anger and shame, Toppy clubbed his quirt and struck out; he struck Brady on the neck and between the ears; he struck one of Brady's eyes and put it out.

For a moment, through the pain he endured, Brady staggered out against a wall of darkness. Filling the wronged, astounded soul of the horse was one desire — to regain the bright, sunshiny world. The light came back, in flaming points, in exquisite drenching showers. He saw the road, the few trees, and the sky above. But it was not the same world, somehow; nor would it ever be quite the same.

It was two years after this that a questionable company of men rode into the town of Globe. There were in the cavalcade perhaps a dozen lean men in leather trousers, booted and spurred, and sitting their mounts with ineffable swagger. A string of wicked-looking ponies, unsaddled, completed the procession.

It was Sappington's Bronco Congress, according to the premonitory handbill.

If you never heard of Sappington, know, then, that he conducts a sort of traveling circus. The members of his congress are, first, detestable, wrong-headed horses that Circe's swine would not associate with. Some graduate-cowboys complete the outfit. It is for the cowboys to amuse, instruct, and elevate the daily audience by riding the horses: which, to their discredit as sane-minded gentlemen, they usually do.

And among the outlawed herd of horses was Brady, a strange fierceness in the eye which was left him. — Where had Brady been these two years? It would be easier to ac-

count for Chapin that was strayed even farther from his home; and dwelt down beside the Colorado River, and was a "good man," according to his warden.

This much concerning Brady, at least. The whip and spur had done their work. He had become a "wicked" horse.

Some people, so they say, always play in hard luck. Brady, it seems, had cruel luck in his masters. And since the days of Toppy McGune he had not found a master like his present one, Pete Ovens, drunken, bragging, cowardly Ovens: Ovens whom Sappington employed but took, it must be said, little pride in.

As the bronco congress passed through Globe, a hint of rain was in the air; and later, that afternoon, the Globe audience which came together to see the show marked the gathering of a dust storm in the east. It was a weird, uncanny day — to Ovens purely notable for the fact that he was drunker than was his custom.

Of late it had been thrust upon him by his companions that he was a poltroon — had been suggested, even, that he, Ovens, rode

"Ovens swore he would show them all"



indifferently. To-day, as his turn to mount came, he swaggered into the arena, where the dust was swirling into spirals; and as the wind flattened out his leather trousers, and tore his hat awry — rushed through his unsavory teeth, even — Ovens swore he would show them all.

They fought with Brady to get the saddle on, and Brady lunged and squealed in his anger. It was delicate pleasure to the audience to see a horse-nature so perverted. Ovens got a foot in the stirrup and lurched across the saddle. Then they loosed the little fighting bronco. A driving wind swept down on the flat. The shingled grandstand clattered and shook. Like a great yellow curtain, dust blotted out the arena.

When it cleared they saw a riderless horse, and Ovens lying on his face, stunned and disgraced.

Sappington discharged the man that evening. "You're no good," said the owner of the show. "Drunk or sober you're no good." Ovens muttered but made no reply: he had a score that he would settle later. The wretched Brady had shamed him, and he had a word to say to Brady.

Late that night he sneaked Brady out of the corral, and led him to a place he thought safe. Ovens had a rifle and a shovel with him, and with the latter he proceeded to dig a pit. The earth resisted him, the wind blew wildly; and as he worked he swore to himself.

At last the grave was dug, and Brady stood picketed beside it. The man stepped off a few paces and threw a cartridge into his rifle chamber.

He raised the rifle, then lowered it. Ovens was thirsty. He wrenched the cork from a flask he carried, and drank. He raised the rifle, aimed, and fired.

A startled cry from Brady as the bullet grooved along his flank. Brady plunged to escape this new terror. Into the fresh-made grave he fell, wrenching his shoulder, but he pulled his picket free. Ovens fired distractedly. The horse struggled up the embankment and cleared it.

Ovens never spoke of the affair. He was not prepared to explain it. For, though he fired shot after shot, the horse, dragging his picket-rope, got away.

It was what they call a good year in the hills, with grass in plenty, and the canyons running water. Brady, a refugee from men, ranged wild, in a sort of dull contentment.

When his belly was fairly filled, sometimes, a whiff of breeze or a trick of the sunshine sent a kind of tremor through him. All the memory he had would revert to preposterous kindness, to a world where one lived gently. So illogical is a horse that he had no bitterness for the man who broke him to the saddle, and had Chapin ever come to him he would have gone where the master led.

But another servitude awaited the horse. Through the Pinal Mountains where he was came a vagabondish trio of prospectors, who aimed to gain the level slope towards the Gila, and follow the Gila to the California line. Sighting Brady, they set after him with ropes, ran him into a blind canyon, and made him a prisoner; and they made a packhorse of him.

Maimed and broken as Brady was, he fought his captors, then and after. But, since Providence had seen fit to throw a beast of burden in their path, they did not propose to give the beast up; and they worked to slay the spirit in Brady, in ways calculated to have that effect. It naturally incensed them that a broken-down horse, a brute that no one claimed, should set himself against the primal law: which, applying to horses, seems to read — The horse is the slave of man.

But the prospectors were bungling fellows. Brady's back became raw; the burlap pad across the withers was merely salt to his wounds. With the constant pressure of a pain that every step seemed to aggravate, Brady's ribs began to show; he grew quite weak. The limp he got from the premature grave became a violent lurch. Sometimes he even fell down. This was considered in the light of an insult, for now the Gila grew wider every day; Yuma lay just beyond the horizon, and the prospectors were for straining every fiber, now the California line was so near.

For there was a Find beyond the Colorado. Other gold-hunters passed them on the trail. It was: Hurry or be left, hurry or be too late, hurry or you'll curse yourselves! Yet even now the three cursed themselves; they cursed Brady, hobbling and slipping with his load.

At length it seemed they must leave the failing horse. They got them another somewhere, and they abandoned Brady in the desert. "You darned crow-bait," were their parting words, "get out and rustle, and see how you like it." Brady did not attempt



"they made a packhorse of him"

to follow, and the three prospectors faded in the dust that lay white along the Yuma trail.

Now, it happens that even with that trail run the tracks of a great Western railroad, and the dirt is packed hard between the rails. If you are a tramp set down in the desert and want to get to Yuma or beyond, the walking here is better than on the trail. Sometimes the time-expired felon, whom the Yuma penitentiary returns to the world with five dollars in the pocket of his prison-made denims, takes this foot-path, going east; for it will bring him clear of the desert in the end, and back to the life he used to know.

Whether Brady, discarded in the desert, wandered there many days, no one can say. Simply, there in the desert one white-hot morning, he had a peculiar and strange adventure.

He felt the heat and was thirsty, and by a railroad water-tank, where the maddening drip, drip from the unattainable water merely wetted the sand, Brady stood — setting his tongue to the moistened ground. A man's footsteps upon the interspace of the rails caused him to start and arch a gaunted neck. A man was approaching Brady upon Brady's blind side, and the horse shifted curiously to bring his good eye to bear on the stranger.

It was a man of some stature — strangely bent, and seemingly deteriorated before his time. The pallid skin of his face was not the skin of those who live in the sun. It was a piece with the man's uneasy carriage, which might have been lithe and graceful once, but lacked the assurance of the outdoor world. He wore a coarse, blue suit of denim, the uniform of the time-expired convict.

He came nearer, till his features showed — clean cut, honest features of their sort : you would have picked him for a man kind and brave, though the lines of strength and weakness mingled. He was just a man, no better than you and me, and Fate might have made a hero of him. But she had dealt far otherwise.

The man's mouth quivered a little from his unused exertion in the sun ; and his brows were beaded with sweat.

Suddenly, when quite near, he stopped, staring oddly at the gaunted horse. To Brady, meeting the look with his mutilated stare, the wildest flashes of things past and things dead came back. Years had passed, time had used him harshly, and yet Brady had not forgotten. He whinnied, out of his parched, dry throat. The man with the white face was Chapin.

"Good God!" cried the man, and sat him down with his face in his hands. Then, "Brady," he called doubtfully, timidly. Brady, timid himself, limped closer.

"What have they done to you, pony?" cried Chapin. "Lame, and blind, and starved, and — Good God, I won't strike you, Brady — for you're Brady, you remembered me. Don't flinch; w-won't you let me touch your mane?" His fingers closed on the yellow comb, and there, against Brady's neck, he laid his face. A rush of hot tears took him then, and he cried for the years that were past.

It was loneliness that gripped the master's heart. Well enough he knew, as the prison gates opened on his freedom, that it was not the same world he reëntered. That boyish zest in merely living was gone; he felt that nature was indifferent and cruel. The massive silence of the desert awed him. The sky looked old, and underfoot it seemed he trod on ancient ashes. Here and there a dust-whirl formed and spent itself: through the power, as it seemed to him, of that iron-souled Will which creates that it may destroy.

He stood away from the horse. "Brady, Brady," he said, "don't you know what I am and where I've been? . . . I thought so much of a girl that I shot a man because he did her wrong; and I've served my time. I ain't got any ranch to go back to, and friends — why, friends forget — when you've been away."

Brady came and laid his head on Chapin's shoulder as if he, somehow, understood.

Strange thing, a horse — so willing to work, satisfied with such simple pleasures, faithful, sometimes, with such a simple faith.

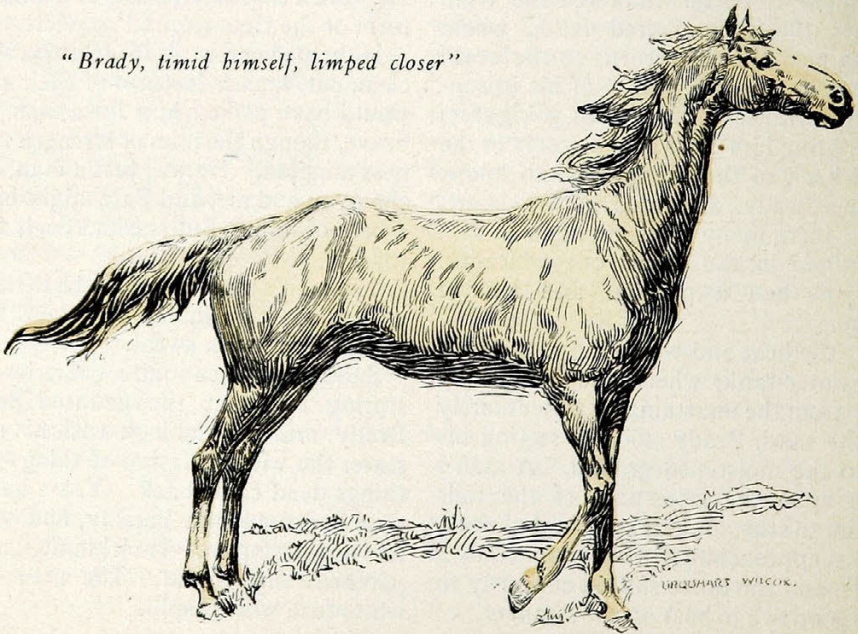
" . . . And you've come back to me," Chapin said. "You ain't thinking. Oh, you aren't thinking, Brady, we can take up the life where we left it. Why, Brady, you're all broken, old pony; and I'm — I ain't the man I was."

The man looked out upon the old, gray desert, where nothing grew but twisted deformities, and nothing moved but the dancing sand-whirls. The desolation had chilled him; and now, all at once, he knew he had read it wrong. For the voice of the Silence was not cruel. It was the voice of the unsubdued earth, saying: *I am as a woman. And who conquers me I shall reward.* The wind of the desert was sweet and clean, and breathed against his cheek like caresses.

"Brady," cried the man to the horse. "There's land that no man has taken, there's wealth that's never been gathered. Because a man is down he ain't beaten — while he has hands — while he has someone to work for. That's it — someone to work for. Brady, we'll begin again."

He set his back to the Yuma hills, and the horse followed after him. Chapin could not read the future to know that the ground would repay his honest efforts as the ground has done. Then, merely with "someone to work for," he was stiffened to face the world. And so he went back to the world, and the Faithful Brady went with him.

"Brady, timid himself, limped closer"



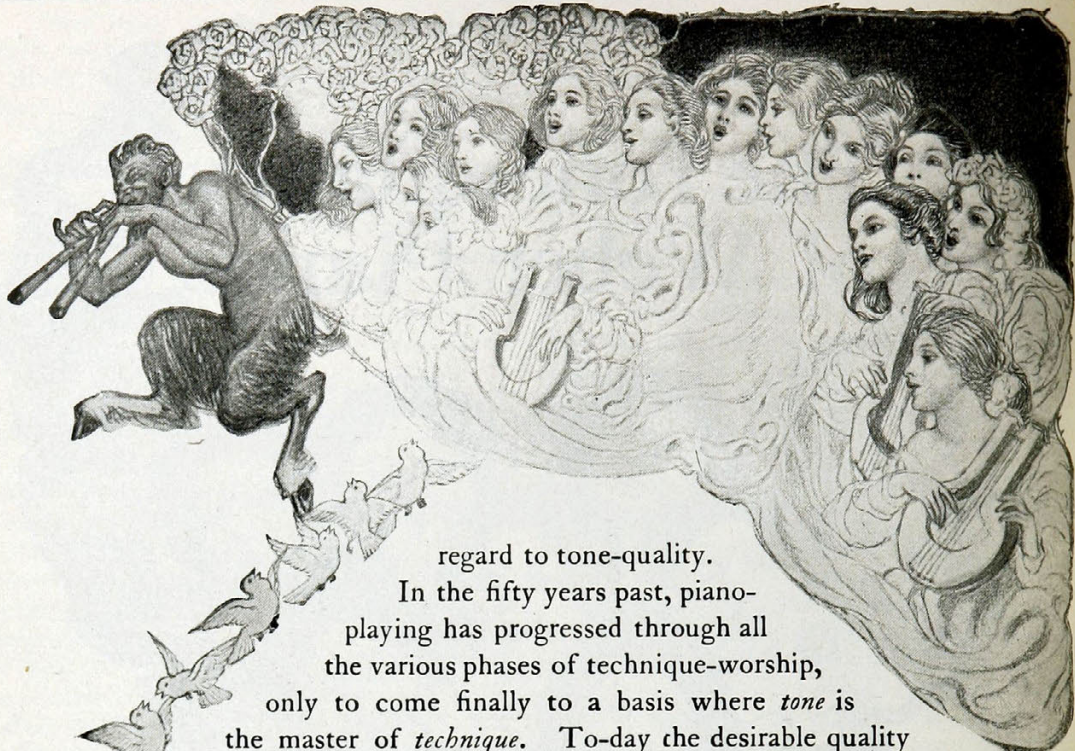
The Tone=quality of Weber Pianos

WHY THEIR SYMPATHETIC, SUSTAINED SING-
ING-TONE HAS FOR THREE GENERATIONS
BEEN IN HARMONY WITH TRUEST IDEALS OF
MUSICAL ART

SINCE 1852, the year when the first Weber Piano was completed, this famous pianoforte has been distinguished for an *individual tone*, an exquisitely rich *timbre*, sustained and deep, peculiar to the Weber alone, and never successfully copied or counterfeited. Upon this distinctive tone the Weber immediately won recognition among musicians of the most acute musical taste, and very quickly took rank as one of the few pianos of the world that are prized for sterling musical value.

During fifty-three years the Weber has steadily grown in esteem, not through any material changes in its principles of construction, but because the advance of musical ideals during the past half-century—and especially pianoforte ideals—has verified the truth of certain standards laid down for the Weber house by Albert Weber, its founder.

The Weber was originated at the beginning of an era during which the technical, manual art of piano-playing was to undergo its greatest transformation. During the previous era, just closing, the aim of piano-makers had been to produce instruments of great tone-volume, but without much

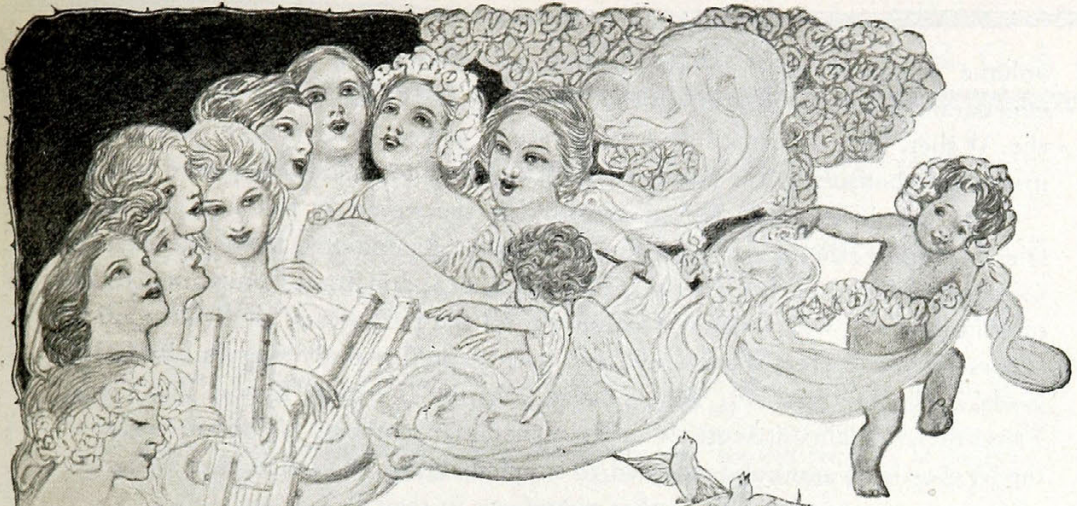


regard to tone-quality.

In the fifty years past, piano-playing has progressed through all the various phases of technique-worship, only to come finally to a basis where *tone* is the master of *technique*. To-day the desirable quality in music generally, as expressed by Felix Weingartner, does not rest on mere effects of technique and strained effort, but on "beauty, moderation, perception of form, grandeur of conception, *naïveté* of feeling, and goodness of heart, such as may be read in every note of many compositions of bygone periods." And of this attention to tone-effects in piano-music a prominent New York musical critic expresses a more concrete opinion:

"Without doubt," he says, "the ultimate object of all technique is tone. The facility which enables a pianist to play rapidly and to execute all sorts of difficult combinations of notes is not the lasting and crowning achievement of his art. He must learn to carry a beautiful singing-tone with him through everything. This is the highest accomplishment of technique, and the one without which it is unfinished and unequal to the interpretation of the greatest music. A clarionetist who can play rapid scales and arpeggios has gone only half-way toward the limits of his art if he can not also make his instrument sing with the true dramatic soprano of the orchestra, and swell or diminish its tones like those of the human throat. Even a flute-player fails if he has poor tone. To the violinist it is all in all, as it is to the singer. Tone, tone, that is the ultimate end of all technique, and the piano-teacher who does not understand that principle of his art is unfit to prepare men and women to preach the gospel of Beethoven and Schumann."

Upon precisely this tone-ideal the Weber Piano was founded, and because it is the truest, most permanent musical ideal the Weber has always been synonymous with the best in piano-music. When Albert Weber set up his first small shop in West Broadway, New York City, he had in mind the creation of a piano that would be not merely an admirable instrument in public recitals, when played by a master of technique, but one that would have



profundity of tone as well as brilliance—an instrument that would sympathetically with the human voice, and be also responsive in the smaller compass of the home, where depth, tenderness, and honest musical feeling are required before brilliancy.

Proceeding with this belief, the elder Weber succeeded in building a piano that met all the fundamental requirements of musical art. In the earlier years of his career as a maker of pianos he put the Weber forth without ostentation, trusting to the soundest musical intelligence of the public for recognition. He was not disappointed. Upon its tone-quality, and without the chicanery that has often been resorted to in the cause of musical beliefs, both true and false, the Weber Piano has won appreciation in direct ratio with the progress of musical thought. In the present era, distinguished for its perception of the truth and soul of music, a career of utmost promise lies before the Weber.

The selection of a pianoforte among the many makes, with their various expositions of excellence, is a matter often confusing to persons of genuine musical feeling who realize that they have, perhaps, only moderate technical knowledge. It may be well to remind such persons that intelligent piano-selection is based almost wholly on considerations of tone. It is to the voice of the piano that one looks for lasting pleasure during its years of life, and that alone should be regarded in the choice. Structurally, the great pianos of the world have been perfected in accord with the ideals of their several makers. Claims of structural superiority are sometimes put forward with a convincing degree of plausibility, but in choosing among the recognized high-grade pianos they may safely be eliminated. One's personal taste in tone is the surest guide, and a wise choice made on that basis is always justified by after-experience.

Weber tone, as nearly as description is possible, may be characterized as a quality notable for sweet clarity, a sustained singing value producing from struck strings almost the prolonged vibration of a reed, an exquisite depth and

volume apparent alike in the lightest pianissimo and most vigorous forte effects, and a serene profundity that has long been recognized as personal to the Weber. In brilliancy and penetrating power Weber tone furnishes a medium responsive to the daintiest, most finished technique in public recitals.

As an instrument for accompanying the voice it has had illustrious friends among the vocal celebrities of three generations, from the days of Giuseppe Mario, Etelka Gerster, Pauline Lucca, and Italo Campanini, to the present moment, which sees it installed for all the purposes of the Metropolitan Opera House in New York City, and openly preferred by singers like Calvé, Gadski, the De Reszkes, Albert Saleza, Milka Ternina, Ernest Van Dyck, Fritz Scheff, Plançon, Scotti, Van Rooy, and many others. The tone-value of the Weber is so admirably adapted to supplementing the voice that a number of famous singers will use no other pianoforte in recitals.

As an instrument for the home its tone is conspicuous for a value that loses nothing in small rooms, and it is adequate to the very exacting demands made upon a pianoforte that must be used successively for instrument recitals, song accompaniments, and practice.

In a word, the Weber is a *balanced* piano. As its distinctive tonal quality anticipated present-day musical ideals and tendencies, and conforms to them, so it conforms to the every demand of present-day piano-playing.

Send for Art Catalogue Y

THE WEBER PIANO COMPANY

AEOLIAN HALL

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(The Fleming Press, New York)



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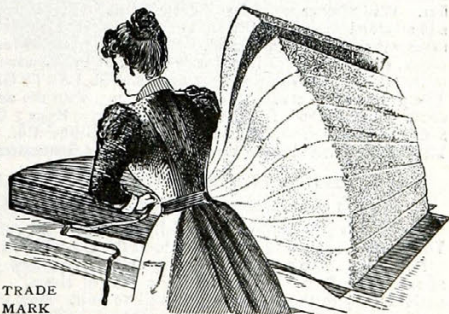
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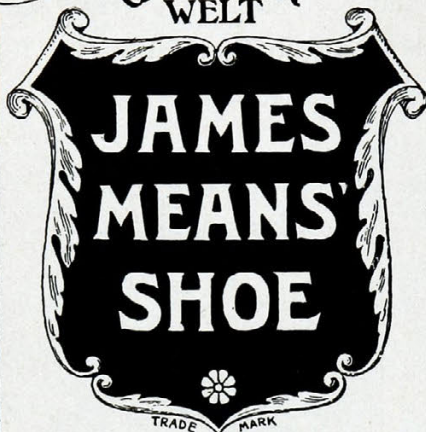
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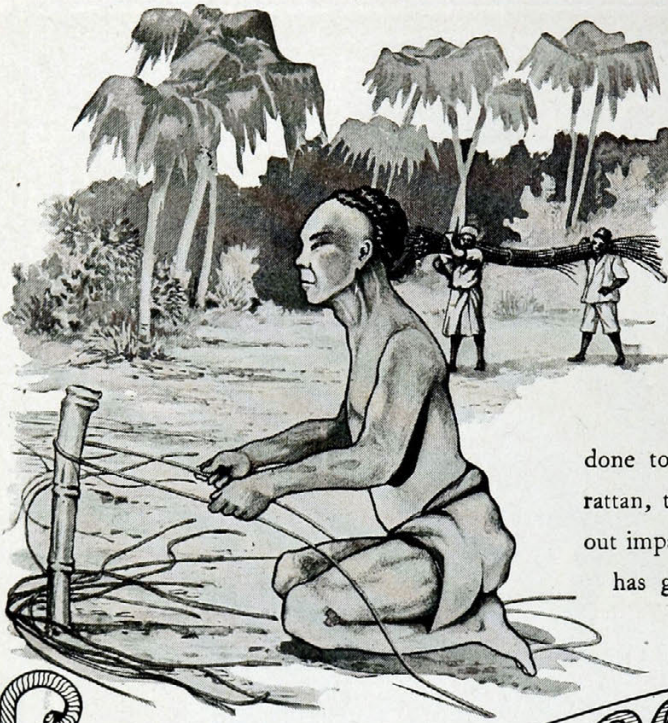
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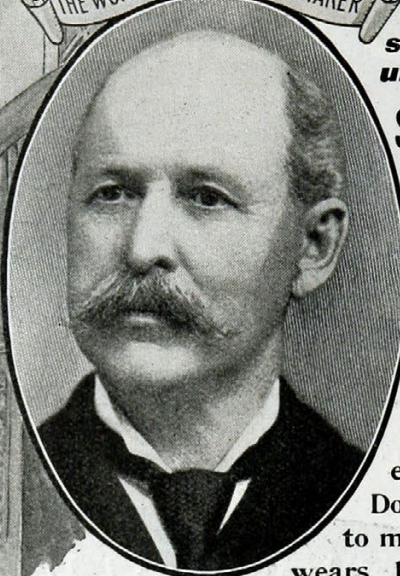
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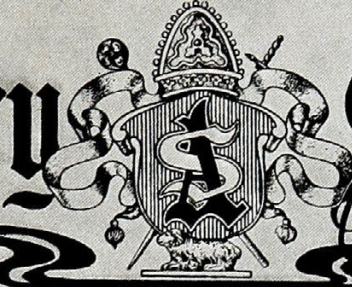
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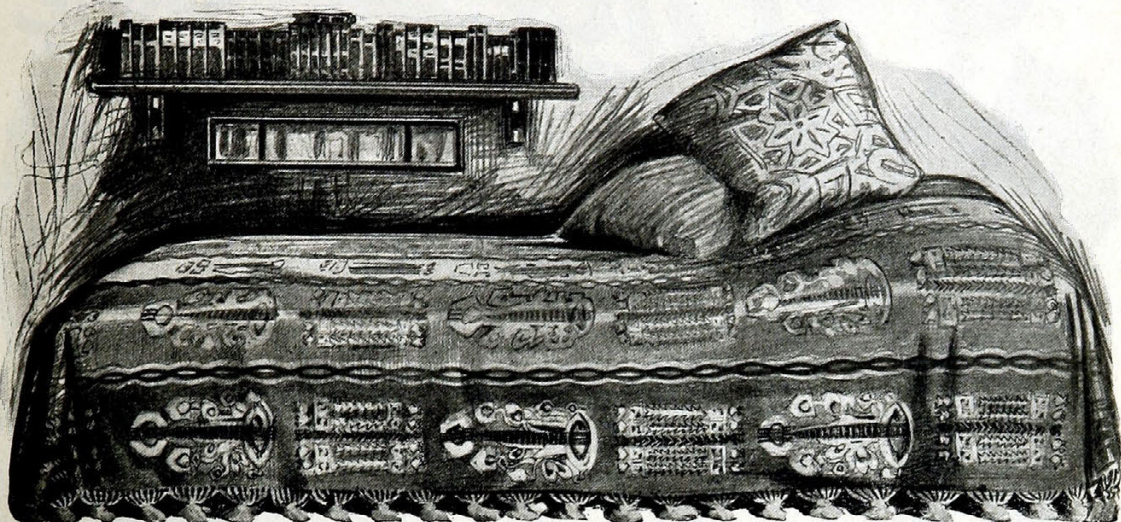
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BAGDAD COUCH COVER

The Couch Cover illustrated above is made in the five-

stripe Bagdad pattern, most popular of the Oriental designs. It is sixty inches wide, 3 yards long, heavily tasseled fringe. Comes in two combinations—Red and Blue, or Green and Red. The Eastern colorings are soft and pleasing, blend perfectly with their surroundings, and help to harmonize all the other furnishing of the room. **Price, \$3.00**

Ruskin says, "Wherever you can rest, there decorate; where rest is forbidden, so is beauty." Artloom tapestries lend the touches of beauty that make home a haven of rest. Charming and artistic effects in Couch Covers, Curtains, and Table Covers. They are made for restful corners,

Library, Den, or Sitting-Room. A book about them, free, with coloured illustrations of Artloom ideas, beautiful Curtains for the Parlor; Hangings for Bay Windows, or Double Doors, rich in color, true in design, woven by the largest Tapestry Mills in America.

READ COUPON CAREFULLY

ASK YOUR DEALER FOR ARTLOOM TAPESTRIES

LOOK FOR
THIS LABEL



It is on every genuine
Artloom production

PHILADELPHIA TAPESTRY MILLS

PHILADELPHIA, PA.

Write, giving the name of your dry goods dealer or department store, for Style Book "C," printed in colors, with Artloom suggestions for every room in the house. Mailed free on request. Or cut out this coupon, enclose with ten cents and your dealer's name and we will send you a plush velour square, in red or green, that can be used for centre piece or mounted for pillow top. It would cost fifty cents in any store. They are made exclusively by us. 37



THE Dictator SHOE

\$3.50

GIVES THE CORRECT IDEA IN
MEN'S FOOTWEAR

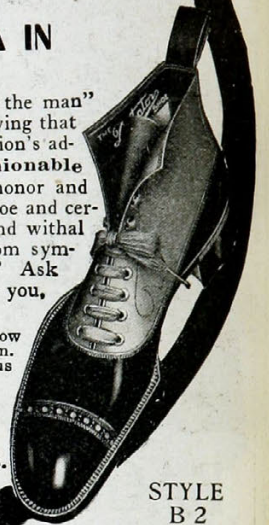
Buffon made himself famous by declaring "Style is the man" The "Dictator" shoe has made itself famous by showing that "Style is the shoe." For the "Dictator" portrays fashion's advance decrees in absolute integrity **It is the fashionable Shoe for men of preferred tastes!** It is built on honor and sole upon merit. No better material ever entered a shoe and certainly no finer workmanship ever graced a foot. And withal there is that absolute foot ease that alone comes from symmetry of proportions. Why not try the "Dictator" Ask your dealer for "Dictator" and if he cannot supply you, write us.

NOTE: Our Spring book of Fashions that dictate, now ready. It shows what shoe to wear for every occasion. It is worth paying for, but it is free to you. Drop us postal asking for it.

JOHN W. RUSS CO.

Established 1856

365 River St., HAVERHILL MASS.



STYLE
B 2

Corona Colt Bal. Mat.
Top; Medium Extension
Sole; "Albany" Toe.

DIAMOND FAST COLOR EYELETS

NEVER
WEAR
BRASSY

ALWAYS
LOOK
NEW

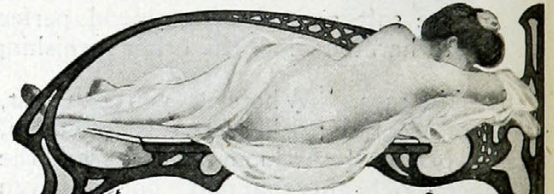
Look closely at the eyelets in your shoes, and see if a small  is slightly raised on them—you will have to search for it, it is so small.

Small, But Important

If it is there, it means that **Diamond Fast Color Eyelets** have been put in by your shoemaker, because they will outwear the shoe. *Never turn brassy.* When you purchase shoes insist upon having those which have the little diamond  mark on the eyelets. It is a guarantee of wear.

Samples Free and Booklet telling all about them mailed on request by

**United Fast Color
Eyelet Company,
Boston, Mass.**

"CARTER"

UNION SUITS

For Men Women and Children

are made expressly for those who are particular about fit, comfort and quality.

When desired, we make suits to measure at a small additional charge.

Every suit is guaranteed for fit and quality. Money will be returned at once if suit is not entirely satisfactory.

"Buy a CARTER UNION SUIT and you will never wear another make." Customers all over the country are making this statement.

Don't be put off with one called "just as good."

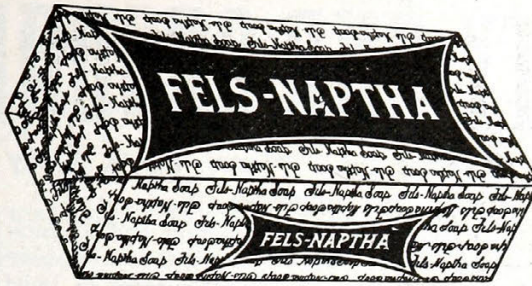
Carter Union Suits Have no Equal

Look for this  Trade Mark

If you will cut out this advertisement and send it to us with the address of your dealer, we will send you our booklet and samples with much more valuable information.

THE WILLIAM CARTER COMPANY
M. M. Highlandville, Mass.

The



News

COSTS LITTLE, DOES MUCH

SAVES WOMAN'S LIFE!

A STARTLING POSSIBILITY

Half a Day's Work Cut Out of Every Week.

It Means a Great Deal More Than Perhaps You Think It Means, To Save a Woman Half a Day Every Week of Her Life.

Cutting wash-day in half with Fels-Naptha soap means more than the saving of time. It means saving the most precious part of a woman's life.

Health, youth, good looks, cheerfulness—all the things that make her life worth living—are dragged out of a woman before her time by the unnecessary slavish drudgery of common wash-days.

Nearly all this hard labor is stopped by Fels-Naptha.

It saves strength and energy and womanly vigor.

Like money laid up in the bank drawing interest, this saving goes on week by week, mounting up to years of added life and happiness.

The remarkable nature of Fels-Naptha is to loosen all

the dirt quickly and completely, without hurting the clothes.

And it does this either in cold water or water just warm enough to be comfortable to the hands.

Does the same thing that boiling is intended to do, and does it better.

It is entirely different from other soaps and washing compounds.

Fels-Naptha Soap

No raging fire, with extra coal to lug—and to pay for; no disagreeable suds—steam (perhaps a bad cold is saved); no lifting the boiler on and off; no lifting the clothes in and out of the boiler.

Just think of it! No boiling, and much less rubbing.

And what is the result?

The clothes are really cleaner and more purified than you can get them with the common way of washing, no

matter how hard you work or how much scalding you do.

They look brighter, and wear longer.

The clothes are not rubbed to pieces. You save money. Above all, you save a good measure of that day's life.

If life is worth anything to you, or to your help, you can't afford to delay.

You can't afford to let another wash-day go over your head without trying Fels-Naptha.

Surprising Discovery

Thousands of women astonished at new value found in a familiar article.

A multitude of women have lately discovered that Fels-Naptha soap is surprisingly effective in ways they never dreamed of.

Its wonderful purifying qualities take away all germs and impurities. It is a great boon to pet animals, as it drives off fleas and leaves fur soft and fluffy.

It cleans beautifully glass, silverware, fine rugs, oil cloths, straw and felt hats, silk, laces and other delicate fabrics, and many ladies say it is a grand thing to keep off dandruff and make the hair bright and glossy.

Ask your grocer for it to-day. If he hasn't it, send us his name and we will send you a free sample cake.

Full directions on each wrapper.

Fels-Naptha, Philadelphia.

THE FIDELITY AND CASUALTY CO.

97 Cedar St., New York City

1876

GEORGE F. SEWARD, President
ROBERT J. HILLAS, Vice-President and Secretary

1905

(Insurance Press, February, 1905)

Strong in Dollars and in Brains of Management

The Fidelity and Casualty Company of New York is a great corporation and is steadily growing greater. At the close of business on December 31, 1904, it had assets amounting to \$6,791,185.19, of which \$2,186,230.47 was surplus to policyholders. The company's capital is \$500,000. Its net surplus, above capital, is \$1,686,230.47 or more than three and one-half times the capital.

System and organization have reached an unusual degree of perfection in the conduct of the Fidelity & Casualty's business. Operating various lines of insurance, an effective organization is necessary for each line; in no other way could a diversity of interests be taken care of. The executive staff of the company is a strong one; the several departments are under the direction of underwriters of reputation and experience.

The purpose to build carefully, to underwrite conservatively, to separate wheat from chaff, prevails throughout the corporation. This is the wise policy which President Seward has impressed upon all his subordinates, and is today and for a long time has been, the spirit of the Fidelity & Casualty's management. THE INSURANCE PRESS notices that the company continues to add steadily to the funds voluntarily set aside as a reinforcement of the liability reserves. In liability underwriting it adheres firmly to the most conservative practices.

The table below indicates briefly the growth of the company since 1884, in 5-year periods:

Year	Gross Assets	Cash Income
1884	\$ 512,026.11	\$ 428,757.48
1889	1,017,315.74	1,079,754.92
1894	2,136,700.33	2,483,176.07
1899	3,601,126.49	3,591,338.86
1904	6,791,185.19	5,474,474.72

Since its organization, in 1876, the Fidelity & Casualty has paid losses amounting to \$19,655,793.02.



No more eye-glass troubles

No more dropping and breaking of glasses.
No more wrinkled foreheads and pinched noses.
No more shaky and drooping lenses.

Shur=On Eye-glasses

come off only when you want them to. They fit perfectly and rest so easy on the nose that you don't know you're wearing them.

All shapes to fit any nose; used with any nose guard. Sold by all opticians. "Shur-on" on every pair.

Valuable book free

We will send you, in return for the name of your optician, a copy of our booklet, "Eyeology," that contains eye-information of value to everybody.

E. KIRSTEIN SONS CO., Department C
Established 1864 Rochester, N. Y.

Vose PIANOS

HAVE BEEN ESTABLISHED 54 YEARS

and are receiving more favorable comments to-day from an artistic standpoint than all other makes combined.

WE Challenge Comparisons.

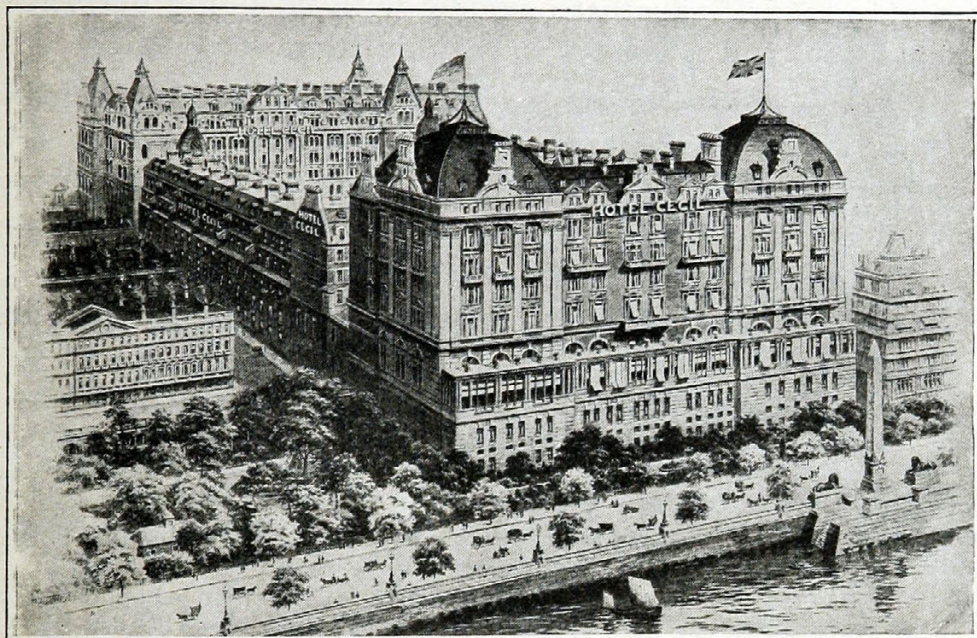
By our easy payment plan, every family in moderate circumstances can own a Vose piano. We allow a liberal price for old instruments in exchange, and deliver the piano in your house free of expense. You can deal with us at a distant point the same as in Boston. Catalogue, books, etc., giving full information mailed free.

Vose & Sons Piano Co.

160 Boylston Street, - - - Boston.

The American Mecca in the Heart of Old London

Well-to-do Travelling Americans find Home Comforts and Luxuries, skilfully blended with the quiet and elegance of a British Mansion.



HOTEL CECIL, FROM THE RIVER THAMES.

Fronted by a splendid court, opening into the Strand—London's Broadway—towers the Hotel Cecil, which still remains by far the largest hotel in Europe.

Dignified and stately in its architecture—standing on the very spot where British history was made a thousand years ago—the Hotel Cecil outwardly is typically British. But inside its doors the American feels that he is home again. Here he can obtain the little comforts and services that an American wants. He finds English comfort and American methods combined, with politeness, promptness and reasonable charge—is it any wonder that Americans who know London always stay at the Hotel Cecil.

The Hotel Cecil is within 650 yards of all the best theatres, music halls, and restaurants of London. The Hotel Cecil is very centrally located. A twenty-five cent cab fare will take

you for two miles in any direction—practically including all the points you wish to visit.

The Hotel Cecil can accommodate over eight hundred guests in its quiet, comfortable bedrooms. Its position and solid structure make for quiet and even temperature. Its splendid dining rooms—its grill room—its fashionable restaurant—its American bar (almost the only really good American Bar in London)—all these features help to make the American guest truly comfortable.

Rooms cost from \$1.25 per day; table d'hôte breakfast from 60 cents; lunch from 85 cents; dinner from \$1.50.

A line to the Manager announcing that you are coming means a welcome for you as soon as you reach London. Your room will be ready, your baggage will be taken care of. Polite servants who understand American money and American requirements will look after that for you.

Address: The Manager, Hotel Cecil, London.

Investment Value of Bonds

Stock represents part-ownership in the value of the properties of a corporation *after* the bonds have been paid. Its price fluctuates widely with changing business conditions and is subject to manipulation.

Bonds are "promises to pay" in full at a specified time. The payment of both interest and principal is secured by both the properties and income of the corporation issuing them.

The investment surplus of **National and Savings Banks, Insurance and Trust Companies** is placed largely in:

Municipal Bonds issued by states, counties and cities, to secure money for public buildings, bridges, streets, sewerage systems, water works, etc. The payment of both interest and principal is *guaranteed by the power of taxation*.

Railroad Bonds. Railroads are public carriers with the right of eminent domain. The volume of their traffic fluctuates with changing business conditions, but the minimum amount necessary to pay *fixed charges* (including interest on bonds) is practically *assured at all times*.

Public Service Corporation Bonds. These corporations operate under public franchise, in most cases under a grant of monopoly for a given time. They perform public needs, which are *affected but little by general business depressions*.

These bonds are the safest securities there are; they command a general market and can be realized upon at any time; they yield from 3½ to 5%.

We recommend them for private investment.

We own and offer them for sale in small or large amounts (\$100 and up) to suit purchaser. Our booklet "Safe Investments Yielding 3½ to 5%" explains in detail, the advantages which they afford. *Write for it.*

Rudolph Kleybolte & Co.

New York

Cincinnati

Chicago



Chickering Pianos

*Recipients of 129 First Medals
and Awards*

THE justly admitted title to supremacy so long held by the Chickering Piano is stronger to-day than ever, for the present output of our house is finer than at any time in its more than eighty-one years of existence. Manufactured solely by

CHICKERING & SONS

CATALOGUE UPON REQUEST

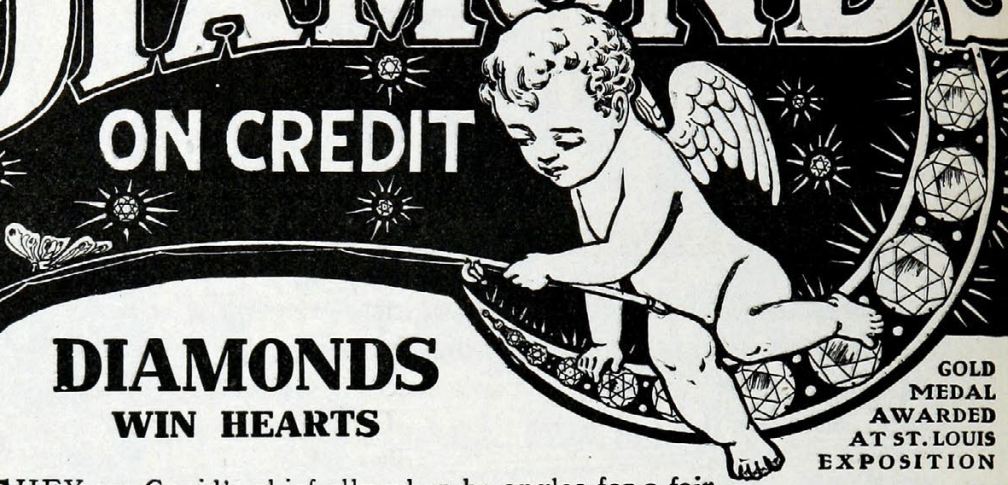
Established 1823

789 TREMONT STREET, BOSTON

Please mention McClure's when you write to advertisers.

DIAMONDS

ON CREDIT



DIAMONDS WIN HEARTS

THEY are Cupid's chief ally when he angles for a fair one's heart. On a woman's finger, a sparkling solitaire bespeaks and reflects some man's enduring regard and affection. Worn by a man, a Diamond bespeaks prosperity; in fact helps to gain it, and renders literally true the saying—"To be successful, look successful."

You Can Wear Or Give A Diamond

Your First Step Is to write for our beautifully illustrated 1905 Catalogue, every page of which is laden with reproductions of the latest and most artistic Diamond pieces, watches and jewels. Your first impression will be of a bewildering variety of the finest goods at most reasonable and attractive prices.

Making A Selection Some one particular piece will, we believe, attract your special attention, and we hope create a desire to see and examine it closely. If so, you have only to designate it to us, and it will be our immediate pleasure to send it to you on approval. We do this without expecting you to assume the slightest obligation to buy, and without incurring a penny of expense for we prepay everything.

Decide for Yourself If your selection pleases you in every way, if you believe it to be splendid value for the price asked, pay one-fifth and it is yours to wear, or to place upon a loved one's finger. The balance you may send to us in eight equal monthly payments. The entire transaction may be as confidential as you wish, and if you prefer, may be a strictly personal matter of business between ourselves.

Guarantee The quality of anything sent you is absolutely guaranteed. No Diamond leaves our establishment without a signed certificate of value and quality. The signature attached is the one of greatest responsibility in the Diamond and Jewelry trade.

Money Back Offer While our business involves very largely the extension of credit courtesies to distant buyers, we of course sell for cash as well, and it is in connection with cash business, that we make the refund offer following: Pay cash for a Diamond and we will give you a written agreement, to permit you to return the Diamond to us at any time within a year, and upon its return, to pay you in cash, all you paid us—less ten per cent, the reasonable cost of transacting business. You might, for instance, under this offer, wear a fifty dollar Diamond for a year, then return it to us and get \$45, making the cost of wearing the Diamond for a whole year, less than ten cents per week.

Advantages Offered There are certain advantages offered by our house that are clearly beyond the reach of small concerns. We are for instance, the largest retailers of Diamonds in the world, and the only Diamond Cutters in the world offering their product at retail. These facts are very significant of the price advantages which we can offer. The quality of our goods is attested by the Highest Award made in the Diamond and Jewelry section at the Saint Louis Exposition; while our responsibility is attested by the highest commercial rating (by far the highest) enjoyed by any house in our line of business.

Our Credit Offer is open to any adult of earning capacity and honest intentions in the United States. The account of the small salaried employee for anything within reasonable requirements, is just as welcome on our books, as is that of his or her well-to-do employer. The Loftis System is universal in its scope and application. It is open to every honest man and woman.

Please write today for Catalogue and Souvenir Booklet.

Loftis Bros. & Co. (Est. 1858)

DIAMONDS—WATCHES—JEWELRY

Dept. D. 32, 92 to 98 State Street, Chicago, Ill.



The Curve of
Comfort
in the

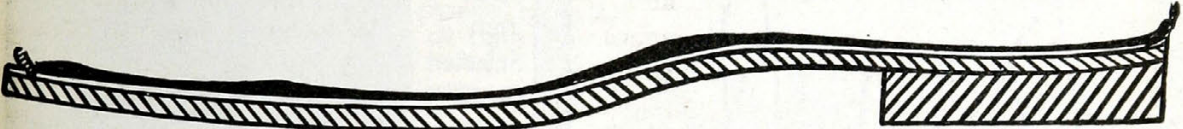
Ralston
HEALTH
Shoes \$4.

Distinguishes
them from
all others



This line is a fair representation of the inside sole surface of practically every shoe *not* bearing our mark. It shows a strange disregard of the true contour of the foot-bottom.

Look at your foot to-night. Compare its outlines with *this* line which marks the inside sole surface of every RALSTON HEALTH SHOE—the line of the famous Ralston *anatomical* lasts.



There is a depression for every mound on your foot. It touches at every point. It takes the pressure off the heel and ball and distributes it uniformly over the whole sole-surface. There's perfect fit for you *the moment you put the shoe on*—perfect comfort during the long period of wear, which we guarantee in every shoe that bears the Ralston name.

With unsurpassed workmanship and material you get also styles approved by the careful dresser and patron of the exclusive custom maker.

Our shoes are not clumsy or ugly. They have the comfort line inside, the style line outside.

Send for Our Free Catalogue

It will show you models designed to appeal to the conservative man as well as the seeker after the newest shoe fashions. Send for name of nearest dealer. In the few places where we have no agent we will sell direct from our factory (only 25c. extra for delivery). Satisfaction guaranteed or money promptly refunded. (Price in Canada, \$5.00.)

We have opened the eyes of thousands of others to perfect shoe satisfaction. We can do the same for you.

*Only the genuine Corona Colt
used in all our Patent Shoes*

Ralston Health Shoemakers

979 Main Street

Campello (Brockton), Mass.



Stock No. 83

In ordering this shoe ask for stock No. 83, Patent Corona Colt Blucher, Stamford Last, Single Sole.

Please mention McClure's when you write to advertisers.

THE WORLD'S FAVORITE



FOR SKIN
SCALP HAIR
AND HANDS



Dr. Scott's

ELECTRIC HAIR BRUSH



Made
from
Selected
Bristle—
No Wire
to Injure
the Hair
or Scalp

**This Profuse Growth of Hair is the
Direct Result of Using My Brush.**

The circulation of the scalp is easily obstructed. The hair falls out from lack of nourishment—the skin dries in the form of dandruff. Electricity stimulates the circulation, brings back the blood to the hair-roots, resulting in a healthy growth of hair.

My brush furnishes a mild, continuous current of electricity and infuses new life into the hair-roots.

It stops falling hair and dandruff and relieves all disorders of the Scalp. It will prevent baldness.

GUARANTEE. If, after 30 days' trial, my brush does not do all I claim—your money will be refunded. You risk nothing.

BEWARE OF IMITATIONS. My brush is packed in a neat box, with compass to test power.

**Sent postpaid to \$1.00
any address for**

Get my book, "The Germ of all Life is Electricity"—it's interesting and will be mailed free upon request. My Brush is for sale at all the better class stores. If, for any reason, you cannot get it, write direct to us or call.

DR. GEO. A. SCOTT, (Est. 1878)

Agents Wanted.

870 Broadway, New York

DO YOU WANT CASH



IF YOU WANT CASH for Your FARM, HOME or BUSINESS I CAN GET IT

No Matter where Your Property is Located or What it is Worth.

If I did not have the ability and facilities for promptly disposing of your property at a good price, I could not afford to spend \$100,000 a year in advertising that I can do so.

Every one of my advertisements places on my list a number of new properties. I quickly sell these, and so am able to pay for the advertisement and make a good profit besides.

My office is a veritable clearing house for real estate and properties of all kinds and my whole energies are centered on finding people who want cash for their real estate or real estate for their cash.

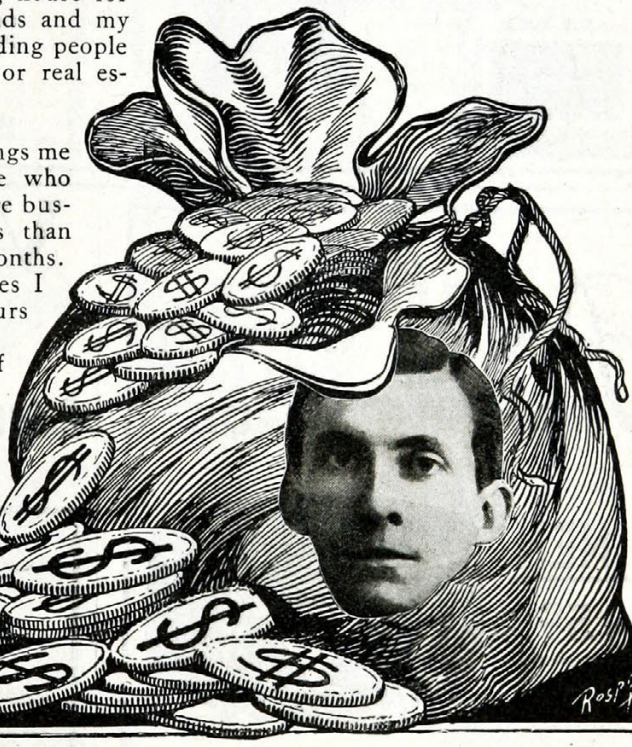
AND I DO FIND THEM.

My advertising each month brings me hundreds of inquiries from people who want to buy and sell. In the average business day, I sell more properties than many real estate brokers sell in six months.

But before I can sell properties I must list them. I want to list yours and **SELL IT.**

If you want to sell any kind of real estate in any part of the country, send me a brief description including your lowest cash price.

Upon receipt of the necessary information, I will write you fully and frankly, stating just what I can do for you and how and why I can do it.

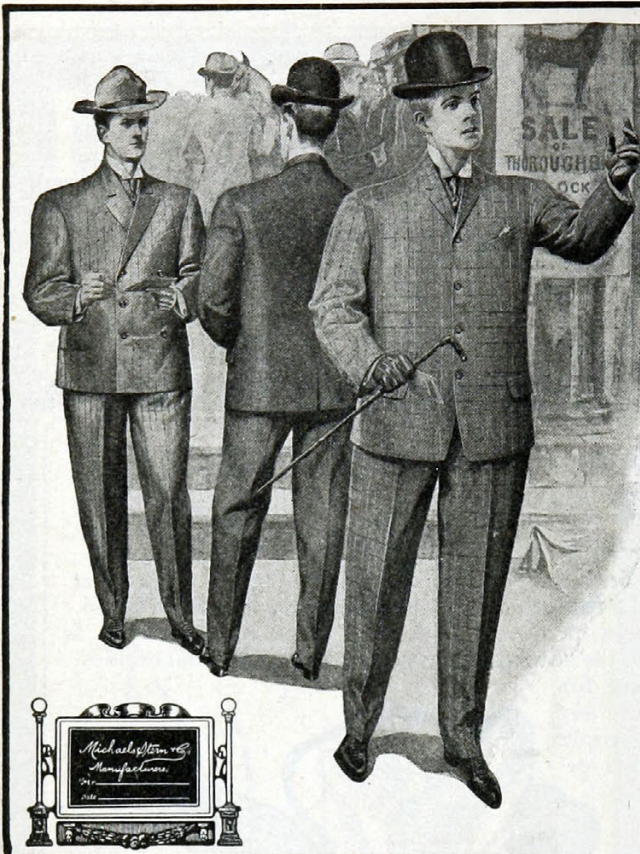


IF YOU WANT TO BUY any kind of a farm, home or business in any part of the country, tell me your requirements, I will guarantee to fill them promptly.

W. M. OSTRANDER,

302 N. American Building,

Philadelphia.



MICHAELS-STERN FINE CLOTHING

in the
**New Spring and
Summer Fashions**

is shown by leading retailers in nearly every city in the United States.

This illustration shows how our new model Sack Suits fit and look—how you may expect them to fit you and make you appear to others—the *well dressed man*.

**SUITS AND TOP COATS
\$10 to \$30**

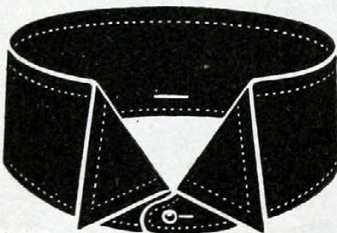
Write for more information, name of retailer and our new Spring booklet "B" "Styles from Life," **FREE.**

MICHAELS, STERN & CO.,
Manufacturers, Rochester, N. Y.



Royal TRADE MARK **THE "WHITEST" COLLAR MADE**

**LINEN
15¢
EACH**



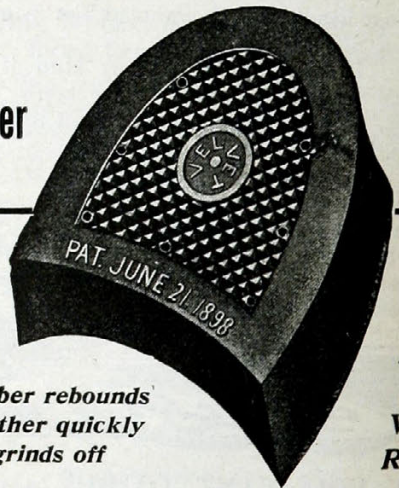
OTTAWA

**IF YOUR DEALER WONT
SUPPLY YOU, WRITE US
EMIGH & STRAUB-Dep't C.C.TROY,NY**

VELVET

Rubber

Heels



*Rubber rebounds
Leather quickly
grinds off*

*Of
Pure
New
Velvet
Rubber*

**Wear 3 Times
As Long as Leather**

PRICE 50 CENTS, ATTACHED

Of your dealer, or sent by mail on receipt of 35 cents in stamps. Mark size of heel on paper.

F. W. WHITCHER & CO., BOSTON and CHICAGO



THOMSON'S "GLOVE-FITTING" THE ONLY "HABIT - HIP" CORSET

The celebrated Velvet Grip cushion button is used exclusively on all our hose supporter models.

The new models are of higher bust with long waist, tapering the figure in an unbroken, graceful curve, and giving a flowing effect through the hips.

**GRAND PRIZE
AND
GOLD MEDAL**

awarded by the St. Louis Exposition on Thomson's "Glove-Fitting" Corsets and "H & W" Underwaists.

GEO. C. BATCHELLER & CO., 345-347 Broadway, New York



**1/4 CARAT -
QUALITY A-1
WHITE PERFECT**



**PRICE -
\$36.00**

\$6 DOWN

**& \$3.
PER
MO.**

**3/8 CARAT -
QUALITY A-1
WHITE PERFECT**



**PRICE
\$52.50**

\$9 DOWN

**& \$5.
PER
MO.**

We are willing to send you, on approval express prepaid, your choice of rings shown. Send first payment with order, or if you prefer, we will send ring C. O. D. first payment subject to your examination. Balance as indicated. Your reputation for honesty and your promise to pay constitute our entire security.

HERBERT L. JOSEPH & CO.

Diamonds - Watches - Jewelry

Established 1882. 213 (D103) State St., Chicago.

Responsibility, \$250,000

How TRED-AIR Helps the Walker

HANG a champagne cork by a thread and let it swing against a suspended iron bar weighing 100 lbs.

The effect on the huge weight is imperceptible.

But repeat the operation regularly for an hour, and so great is the sum total of these little impacts that the big iron bar will be swinging as though struck by a giant's club.

It's a good illustration of what happens in walking.

When you take a step the jar seems insignificant, but repeat the operation in an hour's steady walking and the resulting jar is something tremendous.

The only reason it doesn't kill you is because Nature has given you many joints and placed cushions between your bones. But when Nature planned you she didn't take into consideration hard leather heels hammering along on flinty pavements.

We help Nature out by giving you an added pad.



View Showing Heel Cushion.

THE TRED-AIR HEEL CUSHION

(Patented)

fits inside the shoe directly under the heel. Takes but a second to slip the cushion into place.

The little air cells you see in that layer of pure Para rubber makes a series of pneumatic tubes under your feet. You actually walk on air. All the jar of walking is gone. So is the soreness in the feet, the ache in the limbs and spine and head. You can walk all day without tiring.

Ideal for women. Nothing to change appearance of shoe heel or to catch and tear the skirt.

Highly recommended by physicians and chiropodists.

Sold by all first-class shoe dealers, dealers in surgical instruments or by mail.

Postage prepaid for 25c.

Showing Cell Construction.

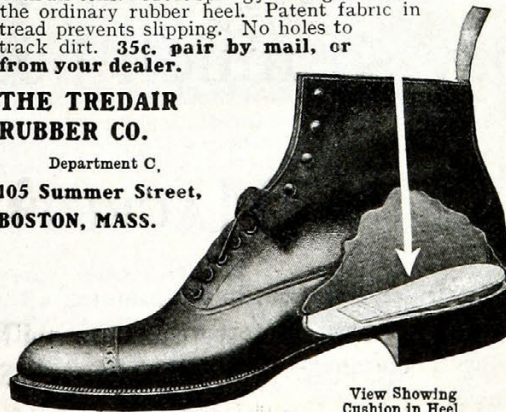
THE TRED-AIR RUBBER HEEL

which we also manufacture, fits under the heel of the shoe. Made of the best Para rubber, honeycombed with air cells. More springy and lighter than the ordinary rubber heel. Patent fabric in tread prevents slipping. No holes to track dirt. 35c. pair by mail, or from your dealer.

THE TRED-AIR RUBBER CO.

Department C,

105 Summer Street,
BOSTON, MASS.



View Showing Cushion in Heel.

Balsam Sanitissue

Is different from any other toilet paper.
Fine tissue, Canada Balsam, parchment wrapper, pasteboard box. These things make Sanitissue soft, healing, clean.
Rolls and flat packages in 10c, 15c and 25c sizes.

50 sheets free upon request to show you what it's like.

Ask your dealer for **Sanitissue**. If he hasn't it, we'll deliver free \$1 worth anywhere in the United States or Canada upon receipt of \$1.

Manufactured only by



733 Glenwood Ave., Philadelphia

Managers of office buildings, factories and stores should investigate the Scott Paper Co. Cabinet (the improved Hoyt Cabinet) more saving than any other toilet paper fixture made.



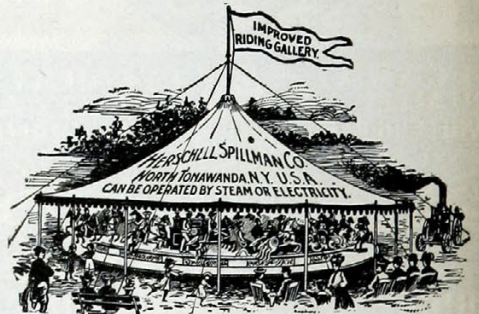
It takes a good dealer to sell right lamp-chimneys when wrong ones pay so much better.

MACBETH.

The Index tells you, in ten minutes, all you need to know for comfort with lamps and the saving of chimney-money; sent free; do you want it?

MACBETH, Pittsburgh.

**\$8,000 to \$10,000
Yearly**



This is not a large profit for owners of Merry-Go-Rounds. It is a delightful, attractive, big paying, healthful business. Just the thing for the man who can't stand indoor work or is not fit for heavy work. Just the business for the man who has some money and wants to invest it to the best advantage. We make the finest appearing and easiest running Merry-Go-Rounds manufactured. They are simple in construction and require no mechanical knowledge to operate. If you want to get into a money-making business, write today for catalogue and particulars.

HERSCHELL-SPILLMAN CO.
220 Sweeney St., N. Tonawanda, N.Y., U.S.A.

Modern Housecleaning

¶ When you clean house this Spring, try the modern method of going over your Woodwork and Furniture with a cloth moistened with *Liquid Veneer*.

¶ You will be delighted at the result. Everything will look like new, with a beautiful lustre, and housecleaning time will be much easier. *Liquid Veneer* will instantly remove all scratches, stains, dirt, dullness, destroying disease germs and leaving a smooth polished surface.

¶ It will benefit the finest finish. It cleans as well as builds up the surface and makes refinishing unnecessary. *Liquid Veneer* will remove that smoky look from the Piano and Mahogany Furniture and is highly beneficial to White Enamel Woodwork, Gilt Chairs, Cabinets, Frames, etc. Easy to use—a child can apply it—only a piece of cheese cloth is necessary. No drying to wait for.

¶ Sold by Grocers, Druggists and Furniture Dealers. Large bottle, enough to renovate the ordinary home, 50c. If you cannot obtain *Liquid Veneer* at your dealer's send 50c. and we will express you a bottle prepaid.

**FREE
SAMPLE**

Send us your dealer's name and address, and we will mail you a sample bottle, postpaid. Write today.

BUFFALO SPECIALTY MANUFACTURING CO.

Dept. I, BUFFALO, N. Y.

WHY RENT YOUR MONEY

at three or four per cent. per annum to those who earn an additional three or four per cent. on it, when you yourself can receive this additional profit by investing in the bonds of the

Southern Mutual Investment Company OF LEXINGTON - KENTUCKY.

The most profitable investment security consistent with absolute safety is afforded by the FIVE PER CENT GOLD BONDS issued by this Company. It guarantees payment semi-annually of 5 per cent interest on amounts paid in, and the return of principal at maturity, together with the apportioned surplus earned; issued in denominations of \$100 and upwards, on single, annual or monthly premium basis. Investments of from 84 cents per month up to any amount may be made.

A conservative expectation of 10 per cent interest on savings is warranted by the eleven years' experience of the Company with

Seven Profit Earning Sources

\$100,000.00 deposited with the Treasurer of Kentucky for the benefit of investors. Over \$2,900,000.00 paid investors and held for their benefit. Operates under the supervision of over thirty states.

Highly recommended agents can be used. Write for our booklet, "THE PERFECT INVESTMENT." Address,

Bond Department 6, S. M. I. Co. Block, Lexington, Ky.

Instalment Credit on Furniture and Household Goods To Anybody Anywhere in America

A magnificent national proposition to wage earners by Chicago's oldest and most reliable furniture house. Complete home outfits, or single articles, sold to you on small weekly or monthly payments, no matter where you live.

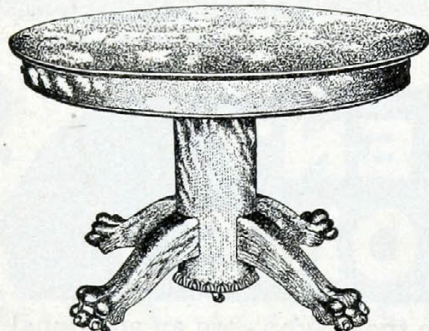
Buy what you like and pay for it while using it, on precisely the same terms and at the same low prices accorded regular Chicago customers.

For the first time in the country's history, a high-class furniture house extends instalment credit to the nation, so people living at long distances from a great buying center are offered all the advantages city people enjoy. Add to the home you have, or furnish a new one, and take weeks and months to pay the bill.

We are led to establish this great innovation by the repeated demands of country people and those in small towns and these demands have so increased in volume that we can no longer overlook them so we have decided to sell furniture to all sections of America on the easy instalment plan which has proved such a boon to wage earners in the city.

This offer so completely overshadows the cash method of payment exacted by mail order houses that it will create a complete revolution in furniture buying.

Send for our free catalogue now. Defer all purchases until you get it. Money refunded in case goods are not as represented. Our books are open to you.



This New Spiegel Pedestal Extension Table

is shown merely as an example of the class of goods we handle and the terms on which they are sold. Exactly like illustration. Has 46-inch solid oak top built of thoroughly seasoned stock, hand-rubbed, polished to mirror-like brilliancy, pedestal of quarter-sawn oak, in barrel shape, handsome hand-carving at bottom, legs massive and heavy claw feet hand carved. Our price one-third less than market value. Shipping weight 200 lbs.

No. A141, 6 feet \$16.75
Terms: \$2.50 cash, \$1.50 monthly

Spiegel's

House Furnishing Co.

Wabash Ave.

Chicago, Ill.

We trust the people everywhere.

The Reign of the **KNABE** **PIANO**

Began in 1837

Every year new subjects acknowledge its supremacy in the world of music

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WM. KNABE & CO.

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EVERY possibility of artistic touch and finish consistent with sterling merit of construction, is attained and maintained in McClamroch Mantels. Our designs are exclusive, individual, and new in all that is artistic and correct.

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Write at once for handsome 76-page catalog and remember that in buying direct from makers, you save all intermediate profits

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CHICAGO, ILL.



The Mark That Multiplies Your Salary

When an institution with a working equipment valued at \$5,000,000 and a reputation of 13 years' continued success offers to show you *without charge* how to **multiply your salary**, either by advancing in your present work or by changing to a more lucrative occupation offering greater opportunities for your natural talents, isn't the offer worthy of your consideration?

When this institution further offers to give you the names and addresses of **a thousand and one** who as the direct result of investigating this offer have either secured lucrative positions or are managing enterprises *of their own*, isn't it worth the time it takes to ask how **you** can do likewise?

When this institution places before you a selected list of the most profitable and promising occupations, and invites you, without further obligations on your part, to indicate the position you would like to have by simply making

A MARK LIKE THIS X

doesn't your curiosity, if *not* your ambition, make it impossible for you to allow the opportunity to go by?

Study the List—Mark the position you desire—Cut out the Coupon and mail it to us.

International Correspondence Schools,

Box 814 SCRANTON, PA.

Please send me your booklet, "1001 Stories of Success," and explain how I can qualify for the position before which I have marked X

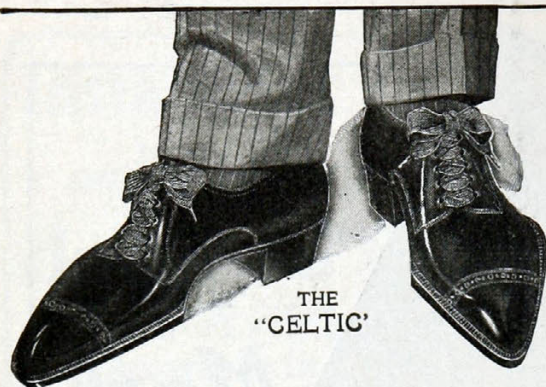
Bookkeeper
Stenographer
Advertisement Writer
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Window Trimmer
Mechan. Draughtsman
Ornamental Designer
Illustrator
Civil Service
Chemist
Textile Mill Supt.
French } with Edison
Spanish } Phonograph

Electrician
Elec. Engineer
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Name _____

Street and No. _____

City _____ State _____



The Florsheim SHOE

LOOK FOR NAME IN STRAP

OUR "CELTIC"

last represents an extreme style. **C.** The sole is perfectly flat right out to the toe and has an extreme "swing" or outward bend. The toe is quite narrow and the heel—military. These styles are the proper thing for devotees of fashion and they make a snappy, swagger shoe. But even though the shape is radical you'll find the "Celtic" a perfectly comfortable shoe. **C.** Like all Florsheims it is moulded on lasts that are anatomically perfect. Their shape and construction is bound to give comfort as well as service and style.

Most Florsheim styles sell for \$5.00.

FREE Write for our new Style Book. Contains valuable advice to shoe buyers and explains why Florsheim's are the best. If you cannot get them at your dealer's, or have the least trouble in being fitted, send us your dealer's name and we will make a pair to your special measure.

FLORSHEIM & COMPANY
CHICAGO, U. S. A.

MAKE YOURSELF TALLER.

GILBERT'S HEEL CUSHIONS



"Worn inside the shoe."

Increase Height, Arch the Instep, Make Better Fitting Shoes, Remove Jar in Walking. Indorsed by physicians.

Simply placed in the heel, felt down. Don't require larger shoes. 2 in. 25c; 3/4 in. 35c; 1 in. 50c per pair. At shoe and dep't stores. Send name, size shoe, height desired, and 2c stamp for pair on ten days' trial. **GILBERT MFG. CO., 63 Elm St., Rochester, N. Y.**

Ordinary Socks Wear Like This.

Vitality Socks

are 4-ply on all wearing surfaces—
toe, heel, sole and back—giving four times
the wear of ordinary socks. Made of speci-
ally combed long staple cotton. Comfort-
able because *knit to fit*. In Black,
Tan, Gray, Blue—all Fast
Colors—even after repeated
washings.

Vitality

REGISTERED

THE SOCK WITH LIFE

3 pairs for 50c.

The only sock of merit ver sold at less than
25c. Ask your dealer. If he cannot supply you,
accept no substitute, but order direct from
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are just the thing for
BALDNESS
\$10 and up.

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cover gray and streaked
Hair, \$8.00.

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Guaranteed best
quality and lowest
prices.

Illustrated Catalog free

Natural Wavy Pompadour, \$3.

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STEREOPTICONS

You Can Make **BIG MONEY**
Entertaining the Public.
Nothing affords better opportu-
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We start you, furnishing complete
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Supply Catalogue and special offer fully explains everything, **Sent Free**

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Send For This

Print your own cards, circulars, &c. Press \$1.
Small newspaper press \$18. Money saver. Print
for others, big profits. Typesetting easy, printed
rules sent. Write to makers for catalog, presses,
type, paper, &c. **THE PRESS CO., MERIDEN, CONN.**

Comfy Slipper

Lightest, Easiest,
Coziest Made

Made of pure wool felt, kid soles with one inch of carded wool between
felt inner sole and felt and kid outer soles, making a perfect
cushion tread—ideal for the bedroom. Weight 2 ounces.

Colors : Navy Blue, Drab, Brown and Red.

Send for CATALOGUE No. 27 showing many new styles.

DANIEL GREEN FELT SHOE CO., 119 West 23d St., New York.

Women's \$1.00
Men's - \$1.25

Delivered

UPPER FELT
FELT
CARDER WOOL
LEATHER

You might as well send an important document by penny post, as a business letter on poor paper.

OLD HAMPSHIRE BOND

"Look for the Water Mark"

tends to the letter that "undefinable something" called quality.

Write us on your present letterhead for the Book of Specimens showing OLD HAMPSHIRE BOND in white and fourteen colors, printed, lithographed and engraved in letterheads, checks, and other business forms. Or, ask your printer for it.

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The only paper makers in the world making bond paper exclusively.

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The
**International
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One-Third
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**Standard
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World**

A delicious beautifier, preserver and cleanser of the teeth; makes the breath sweet and the gums less tender.
The Metal Box is a handy package for the toilet table and traveling; no powder to litter, no liquid to spill or stain. 25 Cents, at all Druggists.

C. H. Strong & Co., Props., Chicago, U.S.A.

**ARNICA
TOOTH SOAP**

THE IMPROVED
**Boston
Garter**

**KNOWN AND
WORN ALL OVER
THE WORLD**

The NAME is Stamped
ON EVERY LOOP—

The *Velvet Grip*
CUSHION
BUTTON
CLASP

Lies flat to the leg—never
slips, tears, nor unfastens

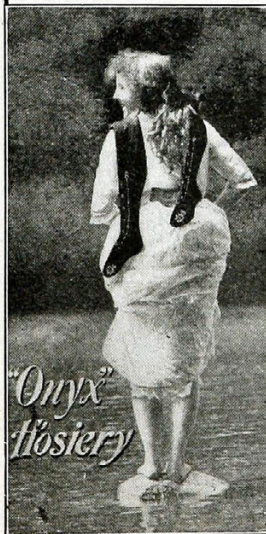
EVERY PAIR WARRANTED

Send
50c. for Silk,
25c. for Cotton,
Sample Pair

GEO. FROST CO., Makers
Boston, Mass., U.S.A.

ALWAYS EASY

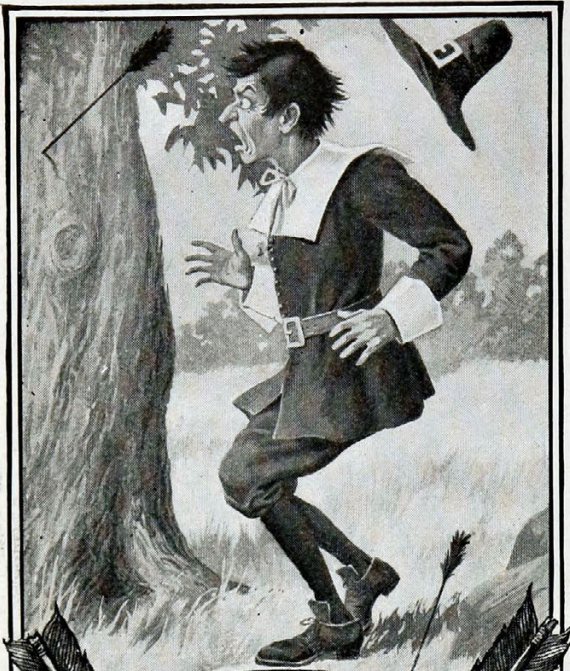
When in Doubt Buy "Onyx" Hosiery



This is the quickest and most direct way to obtain hosiery perfection. In the "Onyx" Brand is concentrated every requisite as regards quality, style, shape, elasticity, and durability that the most critical purchaser demands. From the most popular priced to the exquisite creations in silk, embroidered in original designs, and adapted for all occasions, the "Onyx" Brand of Hosiery will be found unequalled.

Some Brands of Hosiery are "GOOD," some are "BETTER," but the "ONYX" is the "BEST."

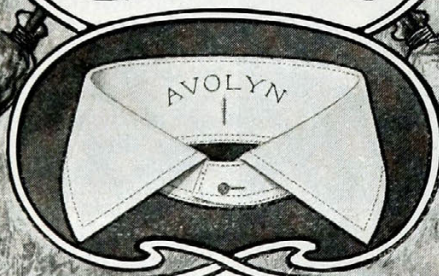
If you cannot procure at your dealers, write to
Lord & Taylor, Wholesale
New York



**THE
ARROW**

once stood for trouble, now it stands for collar comfort. It marks a sturdy, honest collar, which being made of materials that have been shrunk by the Clupeco process, retain both size and shape. They are the only real and non-shrinkable

**QUARTER SIZE
COLLARS**



ONE OF 100 STYLES
All in Quarter Sizes and Several Heights
15 Cents each, 2 for 25 Cents
ALL GOOD SHOPS
CLUETT, PEABODY & CO. *Makers of*
CLUETT AND MONARCH SHIRTS

SHOE RETAILERS

Our Advertisements in the Fall Issues of
the Leading Magazines

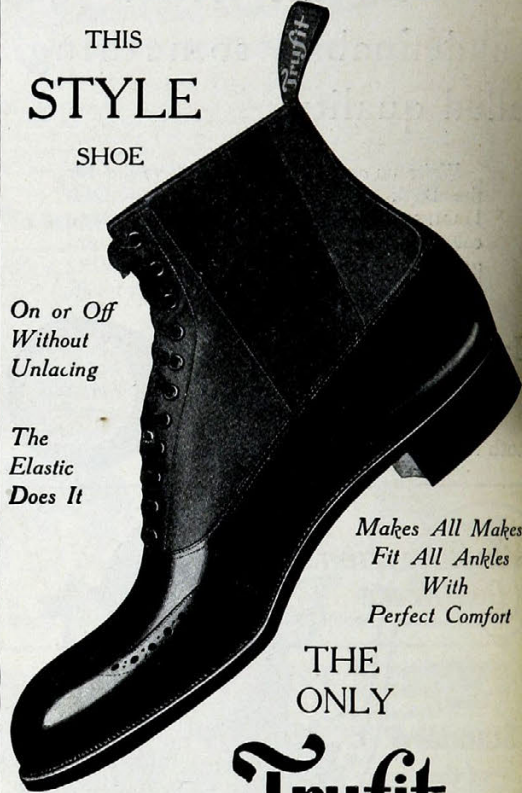
WILL CAUSE
"THE VOICE OF THE PEOPLE"
TO BE HEARD

DEMANDING

THIS
STYLE
SHOE

*On or Off
Without
Unlacing*

*The
Elastic
Does It*



*Makes All Makes
Fit All Ankles
With
Perfect Comfort*

THE
ONLY

Trufit
TRADE MARK

*You should be able to get it in all
styles and leathers, to retail from \$2.50
up, from your manufacturer or jobber.
If not, write*

THE **Trufit** CO.
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331 ALBANY BLDG., BOSTON

Single Pairs in \$2.50 and \$3.50 Qualities
Sent, Postpaid, on Receipt of Price



O'Sullivan's

Heels of New Rubber

have the springy elastic tread that makes walking healthful and delightful. Eminent scientists admit that a person weighing 150 pounds, who walks three miles a day, lifts 1,188,000 pounds. Where do rubber heels come in? Don't it stand to reason that the heel of new rubber is essential? That it sheaths your walk through life with comfort, because they carry out what nature intended? Experience teaches that heels of new rubber are economical. That they make you look energetic and feel young. There is only one kind of heels made of new rubber, "O'Sullivan's." Unless you order by the name you may get worthless substitutes that cost you the same as O'Sullivan's, 50 cents attached. If dealer can't supply send 35c. and diagram of heel to O'Sullivan Rubber Co., Lowell.

ACCEPT NO SUBSTITUTE!

The word of an impostor is as unreliable as a misrepresented article. No hosiery unless stamped *Shawknit* on the toe has the right to be sold as such. Assert your rights! Refuse substitutes, no matter under what conditions offered, and remember that we, as manufacturers of *Shawknit* Half-hose for men and misses' cotton ribbed stockings, stand back of every pair sold, and will make good if, through any fault of ours, goods bearing our trade-mark are found imperfect.

A New Creation Style 40 SW.

The upper portion is made from **Fast Black Lisle Yarn**, the sole of **Pure Irish Linen**, combining style with wear. 50 cents per pair, or \$3.00 for 6 pairs in attractive box.

ASK YOUR DEALER

In case he will not supply you, do not accept a substitute, but order from us direct. The goods will be promptly shipped to you express or postpaid to any point in U. S. upon receipt of above price. Our Art Catalogue is free, beautifully illustrated, and will be of great assistance to you in selecting the latest and most popular styles in men's hosiery. Send for it, and we will keep you posted on the latest effects, as we are constantly adding new styles to our already large assortment.

SHAW STOCKING CO.,

Smith St., Lowell, Mass., U. S. A.





HY-JEN TOOTH PASTE

"Puts You in Good Humor With Yourself."

Hy-Jen Tooth Paste is a toilet luxury for the whole family. It leaves a clean, cool refreshing taste that puts the man in good humor with himself and fits him for the day's business. It's delicacy and smoothness and the bright natural polish it gives the teeth, delight the tastes of the discriminating woman, while the presence of Hy-Jen Tooth paste on the bathroom shelf, is a sure guarantee that toothbrush time will be eagerly watched for by the children. Every new trial of Hy-Jen Tooth Paste makes another "Hy-Jen family." The dentifrice for careful folks.

Special Introductory Offer.

Ask your dealer for Hy-Jen Tooth Paste. If he doesn't have it, send us his name with 8c in postage and we will send you a full size 25c tube to try. This offer is open for 30 days only, and is made to prove to you how good Hy-Jen Tooth Paste really is.

Hy-Jen Chemical Co.,
206 Kinzie St. Chicago, Ill.

Vapo-Cresolene

(Established 1879)



**An
Antiseptic
Inhalation
for the
Throat
and a
Disinfectant
for every
Sick Room**

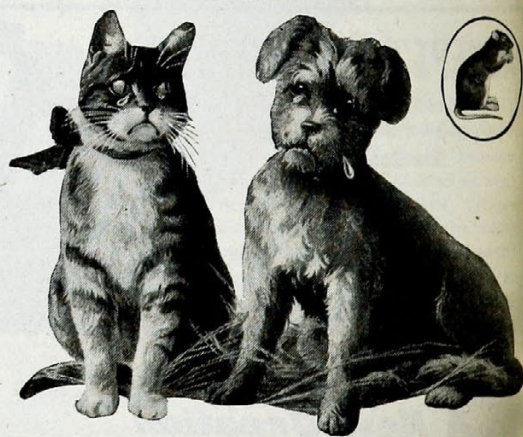
The air rendered strongly antiseptic is carried over the affected surfaces of the bronchial tubes, with every breath giving prolonged and constant treatment. For more than twenty years we have had the most conclusive assurances that there is nothing better.

A descriptive booklet is sent free which gives the highest testimonials as to the value of *Cresolene*.

ALL DRUGGISTS

VAPO - CRESOLENE CO.
180 Fulton Street NEW YORK

288 St. James Street, Montreal, Canada



"We've lost our job"

Rats and mice leave choicest food and grain for Rat Bis-kit (ready for use.) Die in open air seeking water.

At druggists—15 cts. a box.

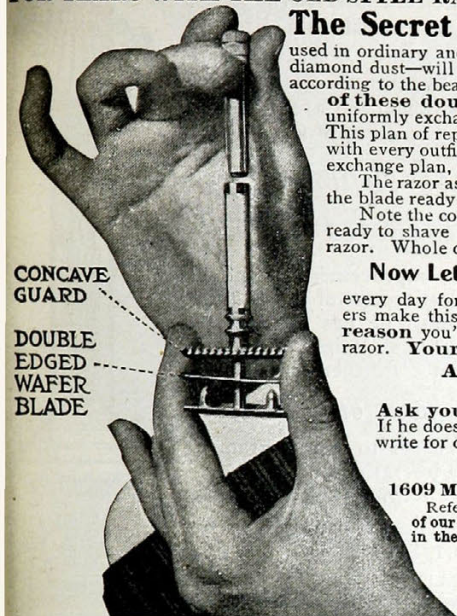
If yours hasn't it send us 25 cts. for 1 box (10 cts. covers expressage,) or 60 cts. for 3 boxes, prepaid, and we will include **free above poster, 10x14 in., handsomely printed in six colors.** Where Rat Bis-kit is on sale, poster sent for 4 cents to pay postage.

THE RAT BISCUIT CO., Dept. L., Springfield, O.

MORE THAN 400 SHAVES WITHOUT STROPPING

AT LESS THAN 1/4 CENT A SHAVE

THINK WHAT THIS MEANT TO THE MAN WHO TORTURED HIMSELF FOR YEARS WITH THE OLD STYLE RAZORS BEFORE HE WROTE US.



The Secret is in the wafer-blades, double-edged, and tempered in a manner not possible with the forged blade used in ordinary and other safety razors. Every blade—ground with diamond dust—will give an average of 10 to 40 perfect velvet shaves, according to the beard, without bother of stropping devices. **Twelve of these double-edged blades go with each set.** We uniformly exchange one new blade for two old blades returned. This plan of repeated exchange is equivalent to twenty-two blades with every outfit. After these are all used, **new ones**, by this exchange plan, **cost you less than 5 cents each.**

The razor as shown is separated into its three solid parts with the blade ready to be clamped into position for shaving.

Note the concave effect of the double-edged wafer blade when ready to shave and compare this **one feature** with any other razor. Whole outfit sent in velvet-lined case.

Now Let The Gillette Prove Itself to You

every day for a month on our 30 day free trial plan. Most dealers make this offer; if yours don't we will. **Then, if for any reason** you'd rather have your money than the razor, return the razor. **Your money back and welcome.**

Awarded Gold Medal for MERIT
At St. Louis Exposition, 1904.

Ask your dealer for the **Gillette Safety Razor.** If he doesn't sell it he can procure it for you. At any rate, write for our interesting booklet. Mailed free.

The Gillette Sales Company,

1609 Manhattan Bldg.

Chicago, Ill.

References: Continental National Bank, Chicago, or any one of our 168,141 satisfied users to January 1, 1905, our first year in the market.



ACTUAL
SIZE

TRIPLE
SILVER
PLATE

VACCINATION and Life Insurance are alike in one particular: Vaccination makes a man immune from smallpox; Life Insurance makes his family immune from poverty.

We insure by mail. Booklet free.

PENN MUTUAL LIFE, Phila.

READ RIGHT
SARGENT'S
ADJUSTABLE BOOK HOLDER
Solves the Problem

Attaches to any place—on Morris or any chair. No screws—clamp it on, take it off. Adjustable to any angle or height. Durable. Practical. Wires hold leaves in place. Metal parts finished in black enamel or bronze. Desk, quartered oak or mahogany.

Price, \$3.50

G. F. SARGENT CO. 287 Fourth Ave. New York

Reduced Rates on Household Goods to or from Colorado, California, Washington and Oregon.
Write **Bekins Household Shipping Co., 95 D Washington St., Chicago.**



PLAYS New Plays, Dialogues, Speakers, Hand Books, Drills. Catalogue free.
T. S. DENISON, Pub. Dept. 48 Chicago

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CALOX

Depends for its virtues upon

- (1) The presence of active oxygen or ozone, nature's great cleanser
- (2) The formation of milk of lime

THE Oxygen

The oxygen cleans and whitens the teeth and sterilizes the whole mouth, *which no other dentifrice will do.*

The milk of lime neutralizes corroding mouth acids, removes deposits from the teeth and heals tender and suppurating gums. Keeps gold and amalgam fillings clean and bright.

Tooth

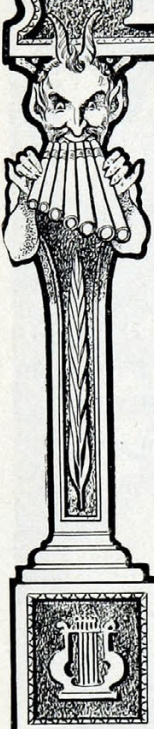
In metal bottles with new patent top; operated by one hand. Price 25 cents. of all druggists

Our illustrated booklet "The Care of the Teeth and Mouth" shows the importance of sound teeth and a clean mouth to good health. Sent free on request.

McKESSON & ROBBINS, 91 to 97 Fulton St., New York

Powder

BLASIUS



DURING fifty years, the skill and energies of two generations of the house of Blasius have been persistently directed to the highest possible attainment in piano-tone. The numerous constructive improvements thus perfected are summed up in the

*55 points of superiority
of the Blasius Piano.*

No other piano ever built possesses *all* of these improvements; and no piano without them can have the tone-quality and lastingness of the Blasius. No purchaser can wisely decide upon a piano until he has investigated these *55 improvements*. We offer every facility for so doing. We will send on request a book describing each improvement. Furthermore, we will

place the Blasius piano in your home on trial

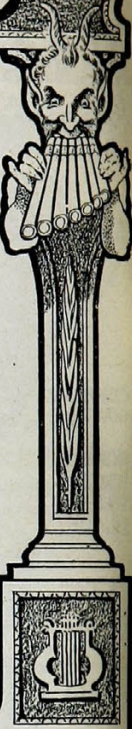
free of charge, and entirely at our own risk, in order to demonstrate its greater desirability. Write for particulars of this liberal offer.

We accept old pianos in part payment; arrange terms to suit purchaser. Complete information sent on request.

**BLASIUS

Piano Makers**

1004 CHESTNUT STREET,
PHILADELPHIA



**COMMUNITY
SILVER**

Is sought for its "style" and durability
ONEIDA COMMUNITY, LTD.
ONEIDA, N.Y. FOUNDED 1845 NIAGARA FALLS, N.Y.

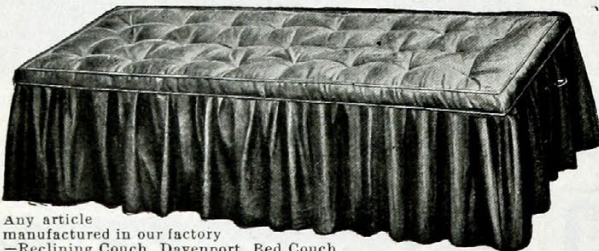
WONDERFUL STOVE—BIG MONEY

BURNS 90% AIR—ONLY 10% OIL-GAS.
1200 sold one month. Customers delighted with **Harrison Valveless Oil-gas Stove**. Splendid for cooking; also heating rooms, stores, offices, etc., with Radiator Attach. No wick, dirt, or ashes—no coal bills or drudgery—cheap, safe fuel, 15c to 30c a week should furnish fuel-gas for cooking for small family. Easily operated—absolutely safe—all sizes, \$3 and up. Write—Catalog **FREE** and Special Prices. **AGENTS WANTED—\$40 Weekly**. Call in or address **WORLD MFG. CO., 5790 World Bld'g, Cincinnati, O.**

Be Your Own Boss!

MANY MAKE \$2,000.00 A YEAR. You have the same chance. Start a Mail Order Business at home. We tell you how. Money coming in daily. Enormous profits. Everything furnished. Write at once for our "Starter" and **FREE** particulars. **M. KRUEGER CO., 155 Washington Street, Chicago, Ill.**

Couch, Bed, Wardrobe for \$10.



**Handsome High-Grade Couch and Double Bed
Complete with Spring, Mattress and
Flounce; and Wardrobe Box.**

The mechanism is so simple that a child can operate it. Made of very best quality steel angles, attractively and durably enameled. Good dark green denim-top mattress, filled with fine, carded wool. **Rip Van Winkle Spring** guaranteed 20 years. Cedar-stained, pine box, rolls from beneath on castors. Closed, couch is 2 ft. 2 in. wide, 6 ft. 2 in. long; as bed, 4 ft. 2 in. wide. Send \$10, money order or N. Y. draft, and we will ship couch to you promptly. Bargain at \$18, but we make this low price to introduce sample of our goods in every community.

Any article manufactured in our factory—Reclining Couch, Davenport, Bed Couch, Dropside Couch, Ironfold Bed, Mattresses—may be returned at our expense if not thoroughly satisfactory. We ship direct from factory to you. Send us your address for our Literature and Prices.

METAL FURNITURE MFG. CO., Department M, 17 West 42d Street, New York



ROOKWOOD

Is The Best Gift

because no piece is ever duplicated, and the piece you have is an original painting on pottery—there is no other like it in the world.

Have You Seen The New Rookwood

with its exquisite colorings in soft shades of gray, pink, blue, green and yellow, and its beauty of form, design, and glaze.

Send For

"The Rookwood Book"

which shows many of the latest and most charming pieces, superbly illustrated in colors, and explains how to order Rookwood by mail.

Grand Prix Paris 1900
Two Grand Prizes St. Louis 1904

This mark is
impressed in
every piece

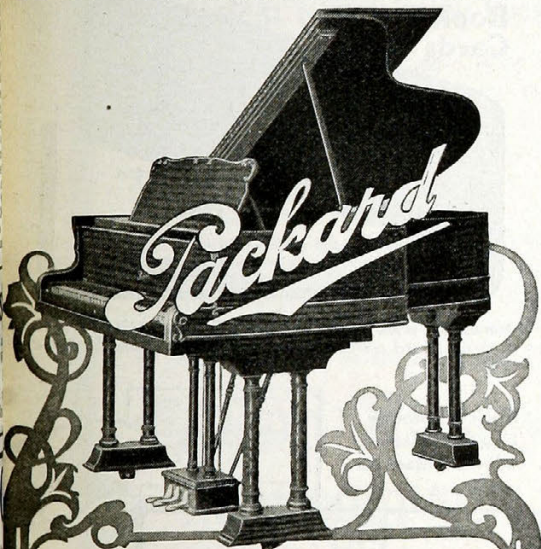


and there is
no Rookwood
without it.

Sold by leading dealers.

The Rookwood Pottery

8 Rookwood Place, Cincinnati, U. S. A.



There are certain songs like "The Suwannee River" or "The Last Rose of Summer," so winning and sweet that they please at once, and always.

LIKE AN OLD TUNE

the tone of the Packard goes straight to the heart, each separate note revealing the art of the accomplished maker with rare sympathy and charm.

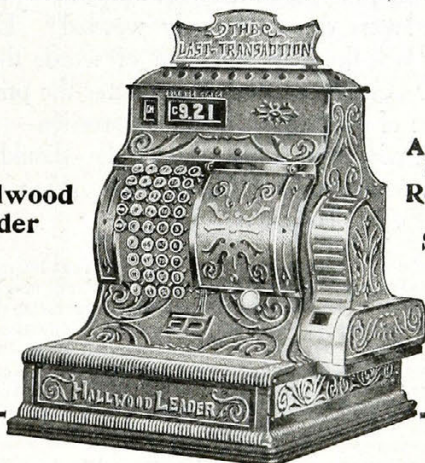
Catalogue and full information on request

THE PACKARD COMPANY

Dept. L

Ft. Wayne, Ind.

The
Hallwood
Leader



A \$250
Cash
Register
for
\$125.

How can we do it?

The New Hallwood Leader embodies all of the up-to-date features on every make of Cash Register, records on printed tape "Cash Sales," "Charge Sales," "Money Received on Account," "Money Paid out," "No Sale," initial of clerk making each transaction and totals day's business. It has many features which no other register has. It meets every need of 80% of all businesses. We can thus build it in large lots and greatly reduce the cost of manufacturing. Highest grade mechanism and materials.

Thirty Days' Free Trial.

Write for Catalog and our booklet "SYSTEM" for a retail store.

Agents wanted where we are not already represented.

Splendid opportunity to add our line to your business.

Write for our liberal proposition.

THE INTERNATIONAL CO., 1162 Yale Ave., Columbus, O.



NOWADAYS, when billions of dollars' worth of business is transacted by mail, the ability to write a strong, original convincing letter is an *imperative* business requirement. No man can hope to reach the highest place in business if he is unable to express himself clearly and forcefully. The language you use in correspondence—or even in speech—must help you sell goods, win customers, collect debts, even secure the positions you hold but it cannot do these things if weak, clumsy and half intelligible. The success of an idea or plan—often of a business itself—depends upon the way it is presented.

How is Your English?

Are slips of speech habitual with you? Are your letters dry and poorly worded? Do they lack the snap, the tone of words that win? Get out of this rut—master the principles of smooth, easy fluent expression—of crisp, powerful, straight-from-the-shoulder business English. Tighten your grasp on the English language—it pays.

The man who will help you is Sherwin Cody. He has an international reputation as an expert on English for business men, and now has put his private lessons into four handy little volumes (time saving sizes)—seven complete courses. Word Study, Grammar, Punctuation, Composition, Business Letter Writing, Story Writing, Creative Composition hitherto sold in typewritten form for \$15 to \$25 for each separate course. These books contain everything that will help you, nothing that is mere lumber. Better than a dictionary, because they teach a man to be his own dictionary.

Several large business concerns have introduced these books to their clerks, from the merest stenographer to the most experienced correspondent. Heads of big businesses like Marshall Field & Company, Lyon, Healy and Company, Tobey Furniture Company, Montgomery Ward & Company have personally indorsed them. No stronger testimony could be given.

This Set of Four Books

Containing seven complete home-study courses is sold regularly at \$3 per set. We offer it to you at the wholesale price of \$2, if you mention this magazine in sending order—\$3 if the magazine is not mentioned.

THE SYSTEM COMPANY

New York Desk 11 CHICAGO London



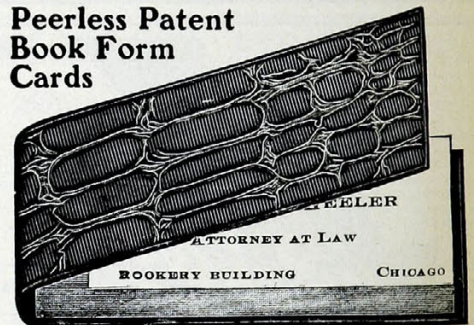
The Man Behind

that door is the one you want to see. Your personality is going to count only **after** you have gained admittance, but until then your card must speak for you.

¶ Why not use an engraved card that will appeal to the most disinterested,—a card, the neatness and correctness of which will attract the most fastidious tastes?

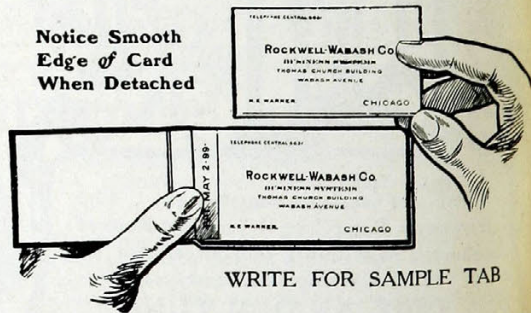
¶ You save 50% of your cards by using our Peerless Patented Book Form. Being bound together with a tissue over each card, they can not become soiled or marred in any way, and when card is detached, it is clean and perfect in every respect—all edges smooth.

Peerless Patent Book Form Cards



¶ If you use our Book Form Card, you will find there is more advertising in a bit of cardboard correctly gotten up, than in other things that cost more money.

Notice Smooth Edge of Card When Detached



WRITE FOR SAMPLE TAB

The John B. Wiggins Company

Sole Manufacturers

Peerless Patent Book Form Cards
Engravers, Embossers, Stationers

147-149 Wabash Avenue CHICAGO

Increase the Capacity of your Office

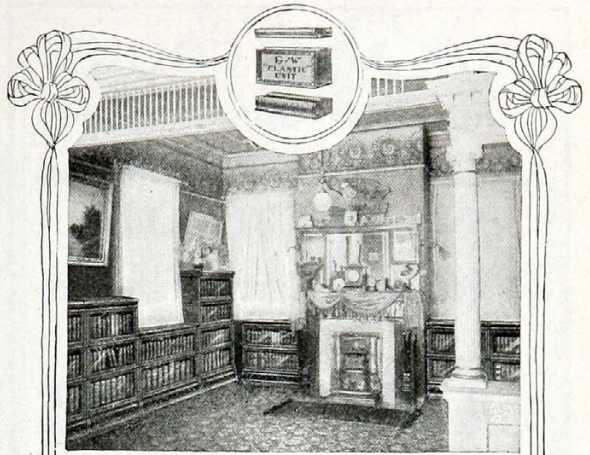
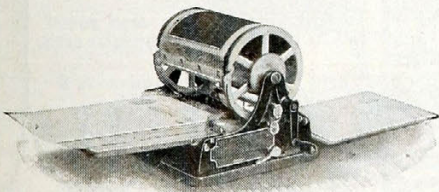
Are you losing valuable time and allowing opportunities for profit to slip by because you are loaded with detail — because your correspondence clerk is writing individual letters when a form would do — because you can not keep your agents advised of the new things constantly coming up — because you are doing things in the same old retail way when you ought to adopt modern methods?

Install a Mimeograph

Equivalent to a Printing Press

Do business in a wholesale way — write to A. B. Dick Company, 161-163 West Jackson Boulevard, Chicago, Ill., or 47 Nassau Street, New York, for a booklet telling how your letter, circular, price list or blank form, can be written on an ordinary typewriter on prepared wax paper, which becomes a stencil from which hundreds of duplicates can be printed in a few minutes in your own office by the aid of the new

Edison Rotary Mimeograph



WHEN you think of book cases, you naturally think of GLOBE-WERNICKE. There are a good many logical reasons why this is true, and we would like to explain to you just why you should cling to first impressions and buy Globe-Wernicke book cases.

We make more book cases than all our competitors combined. The magnitude of the business closely affects the product. A big, prosperous business means economy in the buying of materials. It also means first choice in materials.

We select the finest woods that can be found, and because our purchases are large, the price is low. We employ none but the most skilled workmen, and our equipment is the best that money can provide.

The finished product embodies the best materials, workmanship and finish, and every book case we make is equipped with a door equalizer that is an *absolute surety against binding*, so that every section is as near perfection as human effort can make it.

It fits itself, and all other Globe-Wernicke cases of its class with which you may use it in the future. Another thing of importance is that our standing, our commercial rating and the magnitude of our business insures permanency.

When you wish to add additional book cases next year, or in ten or twenty years from now, the Globe-Wernicke product will be ready for you.

As to price, we fix that. No goods of quality can be sold at lower prices than we make, and no manufacturer trifles with the prices we have set. Thus we protect you as to quality, as to assurances of the future and as to price.

You do not have to pay the freight, and if one of our agents is near you, the book case will be delivered and set up free of charge.

Write for our catalog 104-M, and list of a thousand agents.

The Globe-Wernicke Co
CINCINNATI

NEW YORK: 380-382 Broadway
CHICAGO: 224-228 Wabash Ave.
BOSTON: 91-93 Federal St.
LONDON: 8 Bunhill Row, E. C.

THE U. S. COURT

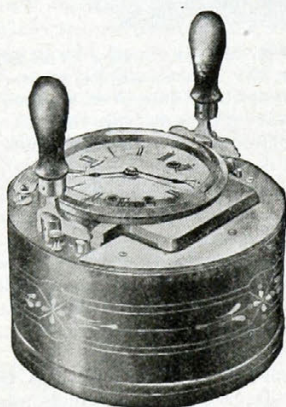
HAS ISSUED ITS

"PERPETUAL INJUNCTION"

Against Infringers

OF THE

CALCULAGRAPH PATENTS



The **Calculagraph** is therefore the only machine in the market capable of computing and recording **elapsed time**.

By operating one handle of the **Calculagraph** when commencing and the other handle when finishing, the machine subtracts the time of commencing from the time of finishing, and prints the length of the time interval between the two operations.

One **Calculagraph** will make hundreds of such records of overlapping periods **without confusion**.

The Calculagraph Makes No Clerical Errors

Calculagraph Model 6 records in minutes and quarter minutes the time a Telephone Toll Line is in use. These machines are used in all principal cities of the world.

Calculagraph Model 9 records in hours and minutes time consumed in industrial operations of every kind.

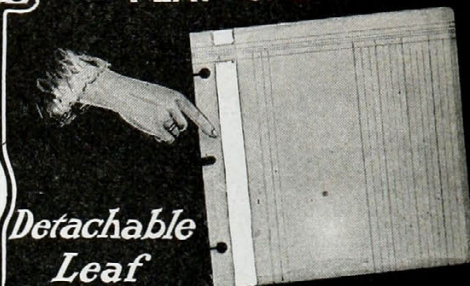
Calculagraph Model 15 records in hours and tenths of an hour, the working time of employees on jobs or operations, for determining the labor costs of factory products.

Calculagraph Model 12 records in dollars and cents the value of time periods for service rendered at a fixed price per hour, and computes the pay of employees who receive uniform wages.

Illustrated booklet on request

CALCULAGRAPH COMPANY
1421 Jewelers Bldg. NEW YORK CITY

"Fire-and-be" FLAT OPENING



*Detachable
Leaf*

Ledger Sheets

THAT "STREAK"

shows where the **Bond Paper** is woven in with the **Ledger Paper**, producing absolutely the only flat opening detachable leaf ledger sheet on the market.

**No Crimping nor Scoring No Buffing
No Gouging No Cloth**

No Treatment of any kind—made at the mill by our own process, giving **great strength and absolute flexibility** at the binding margin, and at the same time **decreasing the thickness** at this point.

If you have never seen our **Ledger or Ledger Sheets**, send for Catalogue A, which contains a full description of our **Detachable Leaf Goods**.

THE RICHMOND & BACKUS CO.

(Established 1842)

DETROIT, MICH.

NEW YORK:
N. Y. Life Building.

BOSTON:
636 Old South Building.

A Breech Loader

THE PERPETUAL PENCIL

loads like a magazine rifle, with a succession of sharp pointed leads. Press the top! Presto! A new point slips into place, and the old one drops out. A stiff clutch prevents any slipping backwards. Another point wanted? Press the top! Presto! A new one is in place instantler.

The Perpetual Pencil

never wears out. All kinds of leads on application to us or your dealer. No looking around for a knife or sharpener.

PENCIL & 33 POINTS at dealer's or sent **POST PAID for 25c.**

11 lead points are in each pencil and 22 in box that accompanies each

Write for Agents' Proposition A 5

**AMERICAN LEAD
PENCIL COMPANY**

59 East Washington Square,
New York.

21 Farringdon Ave.,
LONDON, E. C.





Solid Oak

48 in. long, 30 in. wide, 50 in. high. Roll-top curtain is constructed by the Shoemaker steel wire cable method—doesn't get out of order; won't stick or work hard; can't break. Top of desk has 35 places to put things—pigeon holes, shelves, drawers. Base has seven large easy-working drawers. Same desk with closed back and long center drawer, \$18; or desk with quartered oak front and top, \$18.

Send for our free 52-page catalogue "E."

Freight
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\$16

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The greatest value ever offered in a roll-top desk. Thoroughly well-built from start to finish.

This price is 40% lower than retailers' regular price. We can make this offer because we make this desk in large quantities and sell direct to the people at the price dealers would pay.

We send you the desk

**Freight Prepaid on Approval
EAST OF THE DAKOTAS.**

If you don't find it as great a value as we say, return the desk at our expense and get your money back.

JOSEPH O. SHOEMAKER & CO.,

934 Arch St., Philadelphia

Makers of Office, School and Library Furniture.

Protect Yourself

FROM ROBBERY

Every check you issue is likely to be raised, if unprotected and it falls into unscrupulous hands. And YOU are liable, not the bank. The smaller your account the less you can afford the loss.

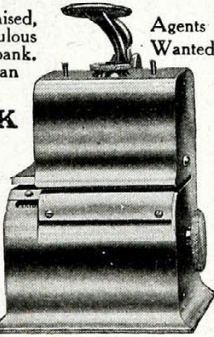
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to rated parties. Protects absolutely. Embosses and prints indelible figures. Capacity \$5 to \$5,000. Price \$15 if accepted, otherwise return at our expense. Send for machine or booklet today.

Rochester Metal Mfg. Co.

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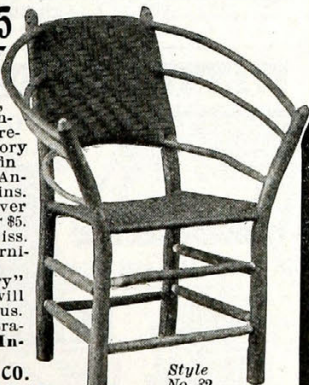
"Old Hickory" \$2.75 Andrew Jackson Chair

Comfortable, serviceable and stylish. Fine for Porch, Lawn and Out-door use, weather cannot affect it. Made entirely of genuine white hickory with beautiful natural bark finish. Exact duplicate of Old Andrew Jackson Chair. Seat 17 ins. wide, 15 ins. deep; height over all, 36 ins. Price \$2.75. Two for \$5. Freight prepaid east of Miss. River. 120 other pieces of furniture from \$1.50 up.

Be sure to get "Old Hickory" Furniture. If your dealer will not supply you, remit to us. Write for new 48-page Illustrated Catalogue and Special Introductory Offer—FREE.

THE OLD HICKORY CHAIR CO.

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"The Original 'Old Hickory' Furniture Manufacturers."

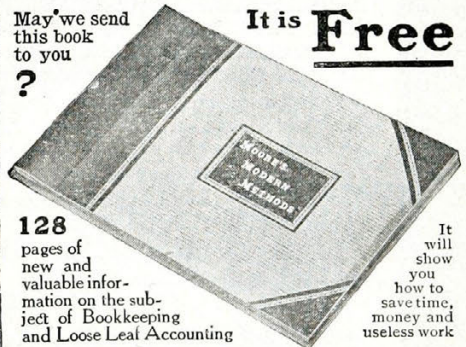


Style
No. 32

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It is **Free**



128 pages of new and valuable information on the subject of Bookkeeping and Loose Leaf Accounting

It will show you how to save time, money and useless work

WE shall be glad to send it, postage prepaid, if you will ask for it on your business stationery. Those who have sent for it, say it is worth a great deal more than it costs to write for it.

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YOU will be surprised to learn how easy and inexpensive it is to keep important records of every sort, kind and description in our Loose Leaf Binders. Their many advantages over Card Systems will be obvious to you. **May we send it?**

WE sell direct to consumers ONLY, which means you pay one profit ONLY; and we GIVE you the benefit of sixty-five years' experience in simplifying and improving office methods. Our book will convince you. **May we send it?**

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306 Stone Street, Rochester, N. Y.

Printers and Makers of Blank Books, Loose Leaf, Post, and Clutch Binders—Office Stationery.

THE FOX TOUCH TYPEWRITER

The FOX Typewriter is recognized as the best adapted for this method of operating, the compactness of the keyboard, the short key dip, the light touch (25% to 50% lighter than any other), are perfected features in the FOX and give it a great advantage over all others.

THE FOX FOR SPEED

By a special arrangement of the escapement the operator can instantly change the *speed* of the machine from "regular" to "fast," so that any FOX Typewriter is adapted to the speed of the operator, a wonderful advantage where speed is any consideration, and one not found on other typewriters.

TWO COLORED RIBBON

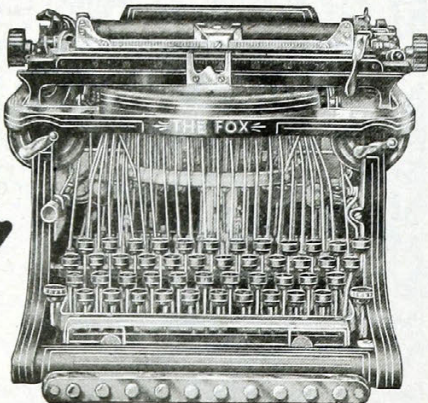
can be used when desired, and by simply touching a button credits, or special notations can be inserted in a different colored ink from the body of the letter.

We know that the FOX Typewriter is a higher grade typewriter than any other, that it will do more work, more varied work, do it easier, and has greater durability than any other typewriter manufactured.

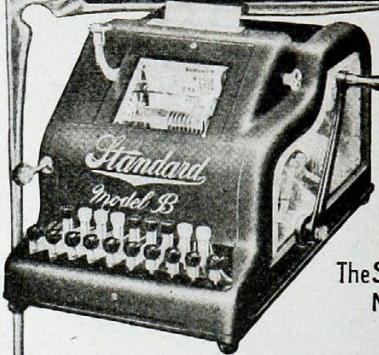
We are proving this assertion every day. We want an opportunity to prove it in your office, and we are willing to undertake it without any expense to yourself.

Our catalog describing the machine in detail will be sent free upon request.

FOX TYPEWRITER CO.
456 North Front St., Grand Rapids, Mich.
Branch offices and agencies in principal cities.



STANDARD ADDING MACHINE



\$185.00

FOR
SPEED
CAPACITY
DURABILITY
ACCURACY
SIMPLICITY

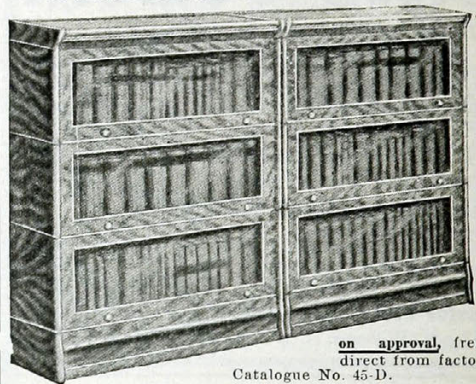
The STANDARD has
NO EQUAL

The Standard Adding and Listing Machine gives more satisfaction to the owner than any other time and labor saving device. It enters into the active life of every department of the office and renders prompt, speedy and accurate service. The Standard cannot make a mistake. Awarded Grand Prize at St. Louis. Write for ten reasons why.

STANDARD ADDING MACHINE CO.
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The STANDARD WAY

AT FACTORY PRICES The "Lundstrom" Sectional Bookcase



Pronounced the best by thousands of users. Highly finished in Solid Golden Oak. Price per book section, with disappearing non-binding glass doors,

\$1.75

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Tops and bases, \$1.00 each. Sent

on approval, freight prepaid direct from factory. Send for Catalogue No. 45-D.

THE C. J. LUNDSTROM MFG. CO., Little Falls, N. Y.
Mfrs. of Sectional Bookcases and Filing Cabinets.

What Is Daus' Tip-Top?



To Prove that Daus' "TIP-TOP" is the best and simplest device for making **100 copies** from pen-written and **50 copies** from typewritten original, we will ship complete duplicator, cap size, without deposit, on ten (10) days' trial.

Price \$7.50 less trade discount of 33 1/3%, or **\$5 net**

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TYPEWRITERS ALL MAKES
ALL THE STANDARD MACHINES FOR Sale or Rent at **HALL MANUFACTURERS' PRICES.** EACH MACHINE FULLY GUARANTEED. SHIPPED WITH PRIVILEGE OF EXAMINATION. WRITE FOR CATALOGUE.
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Back Space Key Saves

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Handsome Souvenir FREE to stenographers sending address and place of occupation

The Ball Bearing Densmore gives the Best Service. Ask its users

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DAY'S White Paste

Pure white; can't soil anything. Never sours or moulds. Made to stick and *does*.

Largest Jar and Best Paste for
**Office, Library
and Photos**

On your Desk at the Office and at Home—a daily helper. Brush and Paste always soft, in our improved jar and water-well.

Day's large jar at Stationers,

Sample jar postpaid, 25c.

Also sold in bulk for large users. Circulars Free.

DIAMOND PASTE CO., 64 Hamilton St., Albany, N.Y.



"Day's" at all dealers or
Sample Jar by mail, 25c.

**WE
CAN
SAVE YOU
25 TO 75%**

ON TYPEWRITERS
of all Makes

Send for samples of writing, prices, and catalogue. Machines shipped for inspection.

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**THE
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New Model Comptometer

Light and Uniform Key Touch

Its Duplex Key Action permits of a single stroke touching several keys all together to instantly add amounts like \$4.55, \$13.40, et cetera.

We have what no other has; a machine operated by keys only with

Perfect Duplex.
Noiseless Operation.
Uniform Key Action.
Dust Proof.

Light Touch.
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All the Really Valuable Features. No Impractical Complications.

The result of 16 years' practical experience in the making of mechanical calculators.

Many thousands used by Accountants and Engineers in all lines of business.

Send for literature and Special Trial Offer.

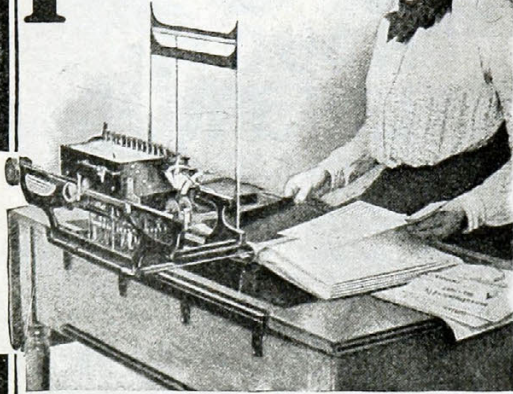
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Elliott-Fisher Billing and Bookkeeping machines will make any other system of entering orders and writing bills appear quite ridiculous and shamefully wasteful. Just inquire.

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**Lead and Colored Pencils
Pen Holders, Rulers
Calculating Rules, Inks
Water Colors
Rubber Bands and Erasive
Rubber**

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24 Grand Prizes at International Fairs

See that **A. W. Faber** is on all pencils,
erasers, etc., before buying

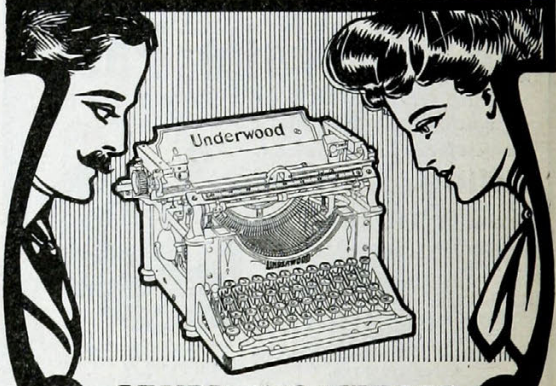
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**The
Smith
Premier
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transforms correspondence



into profits
Send for booklet
**The Smith Premier
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Syracuse NY
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STUDY ITS MERITS
UNDERWOOD
WRITING IN SIGHT

Saves one-quarter of your employee's time.
Adds 25% to your typewriting
and office efficiency.
Saves its cost within one year in any busy office.

"Once tried, always used."

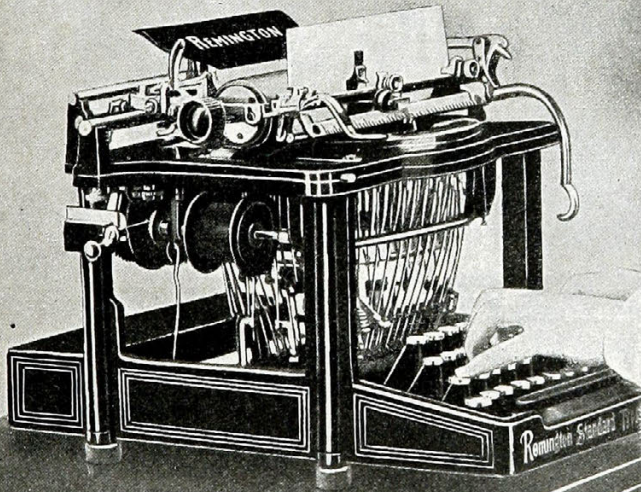
UNDERWOOD TYPEWRITER CO.,
241 Broadway, New York.

Specially adapted for use with the "Unit
Book-keeping System."

The REMINGTON TYPEWRITER

Does not overwork
the Operator

The Operator can not
overwork the Remington



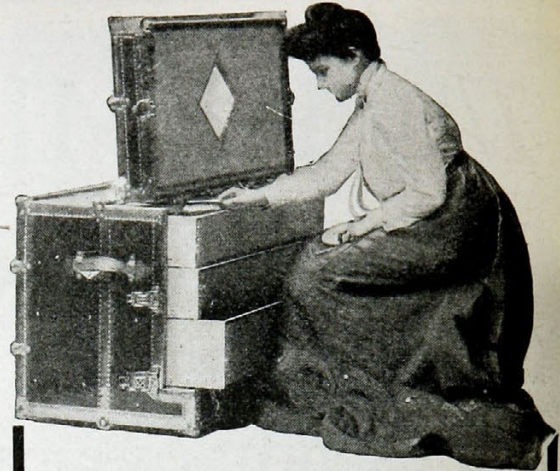
To Success

The Right Way

**PAUL E. WIRT
FOUNTAIN PEN**

A direct path to success because of its efficiency and durability. Reputation world-wide. Ask your dealer. They are unconditionally guaranteed. Catalogue of 100 styles for the asking.

Box G 2,
Bloomsburg, Pa.



Don't leave comfort, convenience and order at home when you travel. Take them along by packing your clothes in a

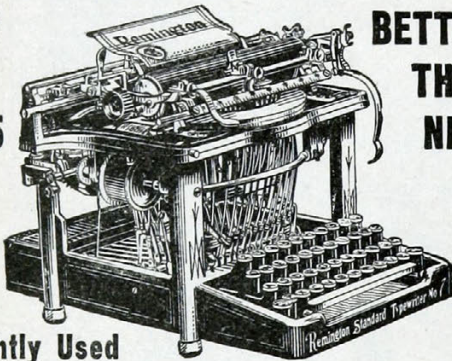
Stallman Dresser Trunk

Built like a dresser. Everything you want when and where you want it. Keeps garments in perfect condition. Simplifies packing and unpacking, eliminates re-packing. Strongest, roomiest, most convenient trunk made and costs no more than the ordinary style. Sent C. O. D. privilege examination.

Send two-cent stamp for booklet.

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**\$10
to
\$65**



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THAN
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Slightly Used

TYPEWRITERS

At Less Than Half Price

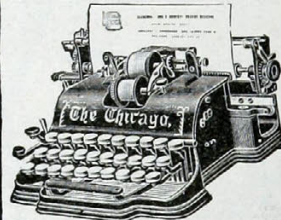
1500 machines of **all the leading makes**. In use only long enough to insure smooth-running adjustment. **\$10 to 65**. Shipped to any part of the U. S. on approval, subject to examination. Guaranteed rare bargains such as no other house can offer you. 1000 new **Visible Sholes** machines built to sell for **\$75**, our price while they last, **\$35**. We rent all makes of machines at **\$3 a month and up**.

Send for our big catalogue list of typewriter bargains — **Don't buy until you see it**. Special offer to agents. **Write today** before our great factory clearing sale closes.

ROCKWELL-BARNES COMPANY

BIG DISCOUNT ON TYPEWRITER SUPPLIES
504 Baldwin Building, CHICAGO, ILLINOIS

SALESMEN WANTED



to sell **CHICAGO** Typewriters and supplies in all unoccupied territory. If you can sell **\$100** machines for **\$65**, write us and we will start you in a permanent and very profitable business. The **CHICAGO** has many points of superiority over any other machine, but sells at its right price **\$35.00**—one-third the trust bolstered price of the so-called "Standard" machines. Catalogue and full information free.

THE CHICAGO WRITING MACHINE CO., 85 Wendell St., CHICAGO, ILL.

THE LOCKE ADDER
PATENTED
DEC. 24 - 1901

LOCKE ADDER

\$5.00 \$10.00

Now Everybody Can Have an Adding Machine! Rapid, Simple, Handy, Practical, Durable. CAPACITY, . . . 999,999,999. Booklet Free. Agents Wanted.

C. E. LOCKE MFG. CO.
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EUROPE *Go Clark's Way*
New S.S. CALEDONIA, 9,400 tons. Specially Chartered.
July 1st. \$245 up. Exceptional advantages. Many other
Tours. Write us. **FRANK C. CLARK, 113 Broadway, New York.**

Southern California

For reliable information, enclose five cent stamp to the Chamber of Commerce, Los Angeles, California.

Packard

"Ask the man who owns one"

The four-cylinder Packard when second-hand sells for a higher percentage of its original price than any other motor car made.

Owners of 1904 Packards after using them for an entire season are able to sell them for 90% of their list price.

We can tell you what the Packard is, or we can show you how it works—but for the most convincing arguments in its favor you must always *"ask the man who owns one."*

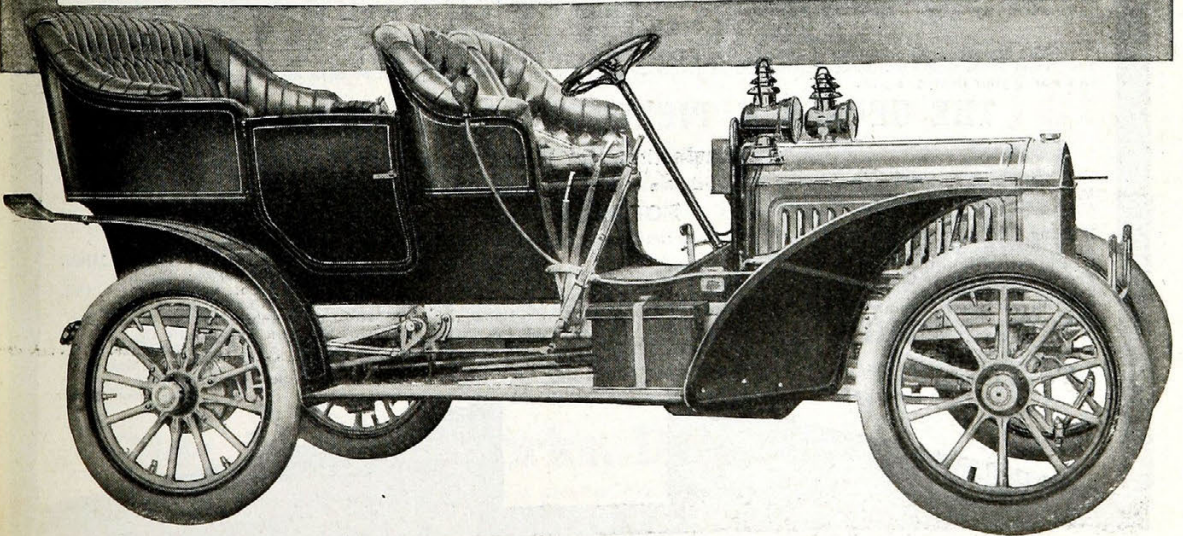
Price, with standard Equipment, \$3,500, f. o. b. Detroit

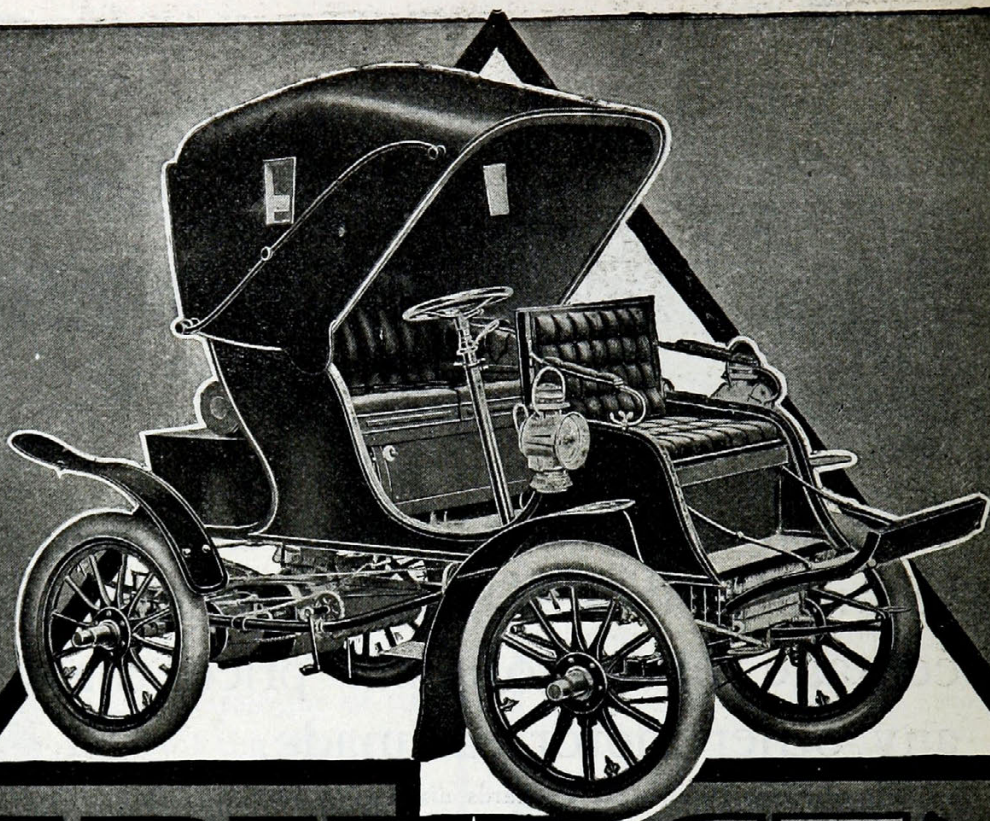
For our new catalogue and name of the nearest Packard dealer, address

**Packard Motor Car Company, Dept. A.
Detroit, Mich.**

Member A. L. A. M.

New York Branch
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PIERCE

THE PIERCE STANHOPE

is and always was a distinct achievement in the way of a popular-priced, all-around automobile, built primarily to stand the strenuous demands of a physician's work, which means to give the greatest amount of service with the least amount of bother, and which certainly fulfills the requirements of any ordinary user. It is built for hard work. It has all the good points of the Pierce cars. It is inexpensive, and it is a particularly graceful design to look upon.

See it at a near agent's, and also write for both popular and technical descriptions.

The Pierce line for 1905 is ready. It consists of three mechanisms and six cars.

There are The Pierce Stanhope without top	\$1,200	The Suburban, 28-32 H. P.	} Bodies { \$3,000 by { 5,000 Quinby { 5,000
The Great Arrow Tonneau car, 28-32 H. P.	4,000	The Landulet, 28-32 H. P.	
The Arrow Tonneau, 24-28 H. P.	3,500	The Opera Coach, 28-32 H. P.	

The Suburban, The Landulet and the Opera Coach have what are known as Limousine bodies. Pierce cars were awarded the Grand Prize at the St. Louis Exposition. The Pierce book and technical description of each of these cars sent on request to us or to your nearest agent.

THE GEORGE N. PIERCE COMPANY, Buffalo, N. Y.

Manufacturers of Pierce Cycles

Members of Association of Licensed Automobile Manufacturers.

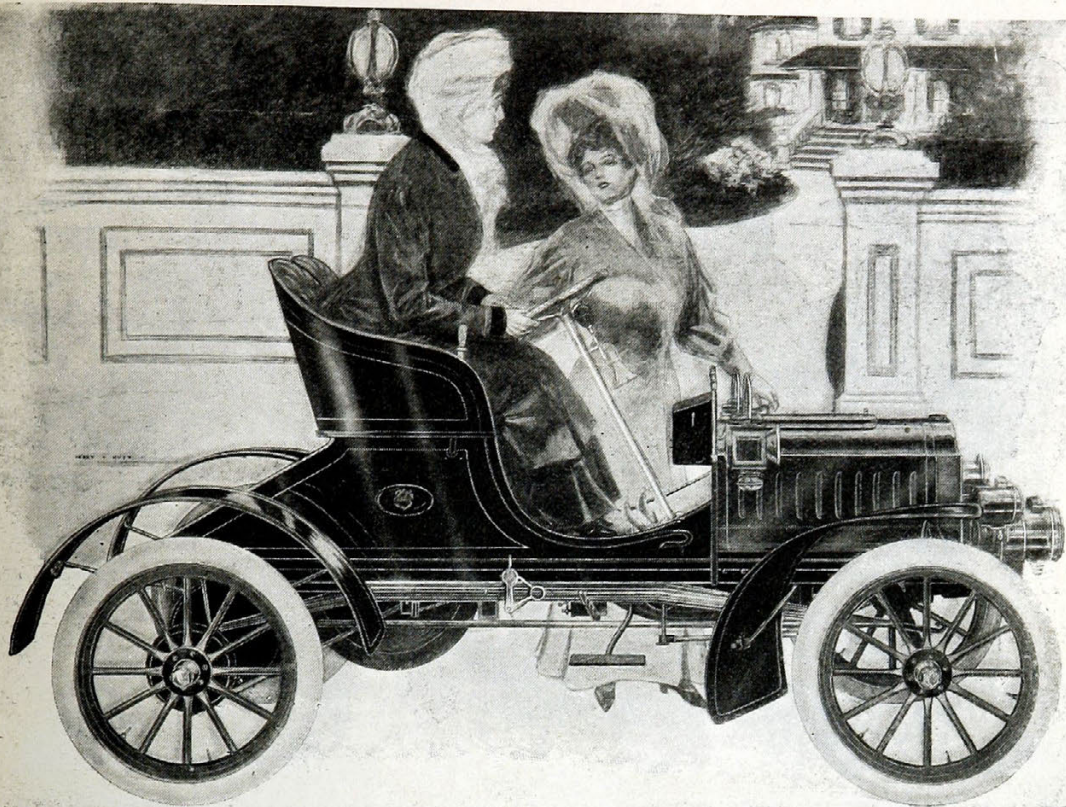
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Makes everyone your neighbor—the

OLDSMOBILE

has endeared itself to the feminine heart just as it has established itself in the business world, by the universality of its merit. Its ease of control and freedom from getting out of order make every woman its friend. John Lothrop Motley said, "Give us the luxuries of life, and we will dispense with its necessities"—the *Oldsmobile* is both.

Our line of light cars is the most complete ever built. Satisfactory to your ideas of style, your requirements for comfort, and to your pocketbook.

Oldsmobile Standard Runabout, \$650	Oldsmobile Touring Car, . . \$1400
Oldsmobile Touring Runabout, \$750	Oldsmobile Light Delivery Car, \$1000
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All prices f. o. b. factory.

Detailed specifications of any of these cars sent on request.

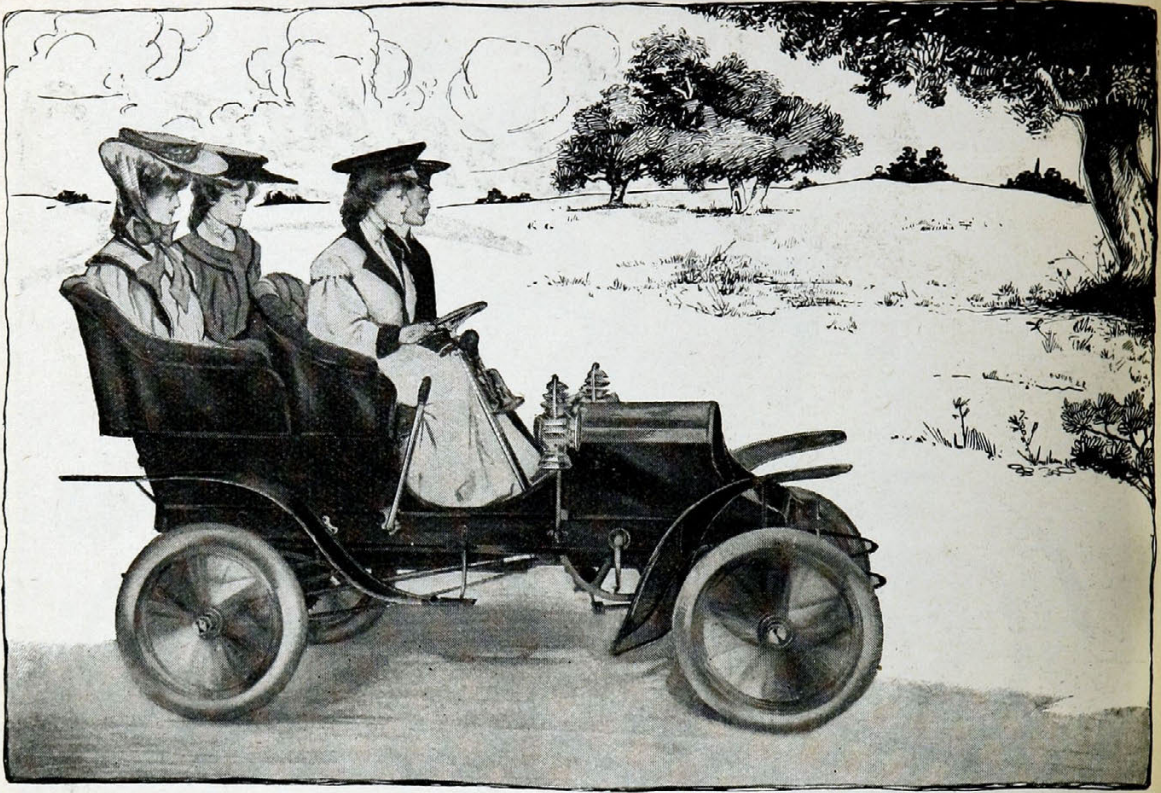
Send 10c. for six months' trial subscription to *Motor Talk*, a magazine devoted to automobile interests. Address Dept. A.

Olds Motor Works, Detroit, U. S. A.

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FRANKLIN

The charm of motoring
in a Franklin is due to its enormous power,
its lightness and ease of control.

Water-cooled cars have been developed to a high degree of excellence—especially since they have followed the lead of the *Franklin* in adopting four cylinders. But so long as they are hampered by their heavy and cumbersome water apparatus, and their power is exhausted through great weight and wasteful application, they cannot attain that spirited and bird-like buoyancy that is found in every *Franklin* car.

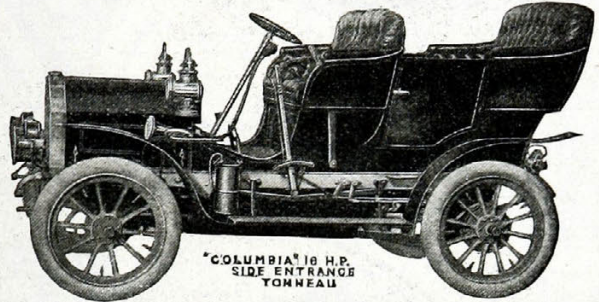
Runabout
Light Tonneau

20 H. P. Touring-car
30 H. P. Touring-car

Send for catalogue and booklet which tells of the *Franklin's* record run from San Francisco to New York. Both books are read from cover to cover.

H. H. FRANKLIN MFG. CO., Syracuse, N. Y.

Member Association Licensed Automobile Manufacturers



Columbia Mark XLV 35-40 H. P. Gasolene Cars

A surplus of material for every strain, but no excess of material where it is not needed. Every part and piece of chassis from selected stock subjected to the most thorough mechanical and laboratory tests, so that parts that most frequently break in cars of ordinary construction axles, frame, springs, casings, transmissions, etc.—are made unbreakable under any stress of normal use, however severe. Exclusive features of unequaled merit are: new carburetor, which positively maintains a correct explosive mixture; new system of spark and throttle control, with ball-joint connections from levers mounted on non-revolving head within the steering wheel; new method of releasing compression in starting; new steering mechanism and other improvements adding to efficiency of the motor and ease of control and care-taking.

COLUMBIA supremacy in body designs and furnishings has never been questioned. We supply the Mark XLV Chassis with the following styles of bodies: Standard Double Side Entrance Tonneau, \$4000; Royal Victoria, \$5000; Double Victoria, \$5000; Landaulet, \$5500; Limousine, \$5500. Each pattern reaches the limit of elegance and sumptuous appointment.

Catalogue of Columbia 35-40 and 18 h. p. Gasolene Cars will be sent on request. Also separate catalogues of Columbia Electric Carriages and Columbia Electric Commercial Vehicles.





SILENT, STRONG, MAGNIFICENT

Say all the good things about all other cars, there yet remains one thing true only of Knox Cars—they are the most reliable, most economical for 365 days in the year! Air cooled by the Knox Patent Air Cooling System. No overheating, nor freezing possible. The 1905 Models are the handsomest cars on the American market. Six styles passenger and six styles commercial cars.

EVIDENCE AND CATALOGUE
OF US OR FROM AGENTS

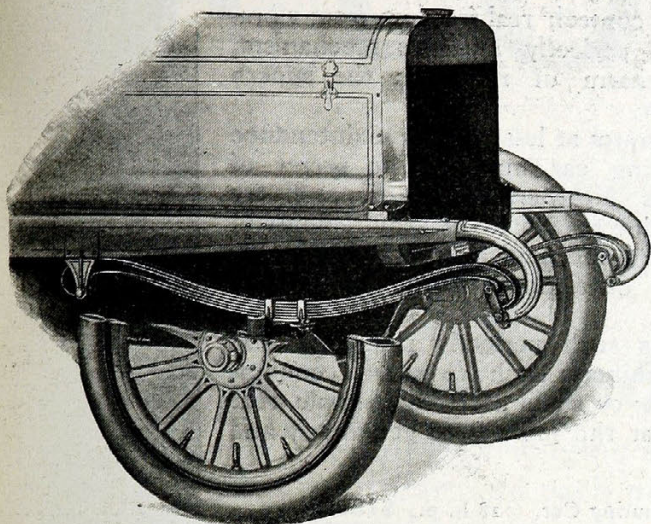
KNOX AUTOMOBILE COMPANY,

Selling Agencies in Principal Cities.

SPRINGFIELD, MASS.

Members Association Licensed Automobile Manufacturers

Why Winton Twin-Springs save Tires



A PNEUMATIC TIRE is just a sensitive Spring.

Its compressed air cushion responds to a thousand minor vibrations that never reach the Steel Carriage Springs.

And every vibration is a Bounce, in miniature.

There are just so many Bounces in the life of any Pneumatic Tire.

You may therefore figure Tire-cost at so much per bounce.

And, that cost is tremendously high when compared with the cost, per bounce, of Spring Steel.

But, the regular steel springs on Motor-Cars are too stiff to do the work of Pneumatic Tires.

Because, these steel springs must be made strong enough to receive the hardest shocks, with the heaviest loads.

Thus they cannot be made light enough—sensitive enough—to relieve the Tires of the million minor bounces per hour.

And so, the Pneumatic Tires must do 90 per cent of the springing.

That's why they wear out, and are such an expensive item in the year's running.

That's why the Twin-Springs of the "1905 Winton" were invented and patented.

Because, each of the four Winton Springs is really two springs in one, or eight springs on each carriage.

Note (in picture) that the car-body, and the Motor, ride (in the Winton) on the thin steel of the upper springs.

These upper springs are so sensitive that they respond even quicker than the Tires to slight vibrations, and minor shocks.

They thus do most of the "spring" work before the Pneumatic Tires can do it. In this way they relieve the Tires of about two-thirds the Bouncing that wears them out.

Figure that out in dollars and cents and you'll see its importance.

But, these sensitive springs would be impracticable on a car without the Winton auxiliary springs, which are shackled beneath them for emergency work.

When running over rough roads, or with heavy loads, the sensitive upper springs receive the support of the lower springs every time the Car bounces over a railway track, or over a "thank-ye-mum."

These auxiliary springs then come into action only when needed, relieving the Tires of their severest work and their most destructive strain.

Consider what these Winton Twin-Springs mean to the life of the Motor, as well as to the wear of the Tires.

Consider the double comfort they give in riding over average country roads.

Consider the greater speed you can drive a Winton at, when you know that the Motor, Tires and Passengers are insured against jar, by these compensating springs.

No other Car can use these Twin-Springs. Because, they are an exclusive and patented Winton feature.

There are seven other features as exclusive as these sensitive springs, in "The Winton of 1905."

Drop us a line today and let us tell you about them.

THE WINTON MOTOR CARRIAGE CO.
Dept. B Cleveland, Ohio

The WINTON

16-20 H. P.	\$1,800
24-30 H. P.	\$2,500
24-30 H. P.	\$3,500
40-50 H. P.	\$3,500
40-50 H. P.	\$4,500

NORTHERN

Wonderful ease of control; real freedom from vibration and dust, and perfectly noiseless mechanism, contribute to the charm of riding in the superb Northern Touring Car.

The Northern operates at less cost for maintenance than any other touring car made. The secret of Northern economy is Northern *construction*. Every part is designed with due regard to the requirements of the whole. Unrivalled mechanical simplicity; great strength, and perfect distribution of weight are the predominating factors.

No other car has such perfectly protected and quickly accessible machinery; such *direct* and economical power transmission; or such a strong, simple rear axle. No other car at the price is so generously and completely equipped.

Two passenger Touring Car,	18 h. p.,	\$1500
Five passenger (rear entrance)	18 h. p.,	1600
Five passenger (side entrance)	18 h. p.,	1700
Four passenger, Limousine body,	18 h. p.,	2500

Sturdy Northern Runabout—7 h. p. Strong, speedy, and reliable. Most stylish looking and best finished car of its class. Price \$650. Write for complete catalogue No. 10.

Northern Manufacturing Co., Detroit, U. S. A.

Member Association Licensed Automobile Manufacturers.



REO



A Goer and A Stayer

The REO touring-car engine develops a full horse power for every 90 pounds of Car; and each ounce of power is applied where it does the most good and gives the highest continuous speed on all roads and grades.

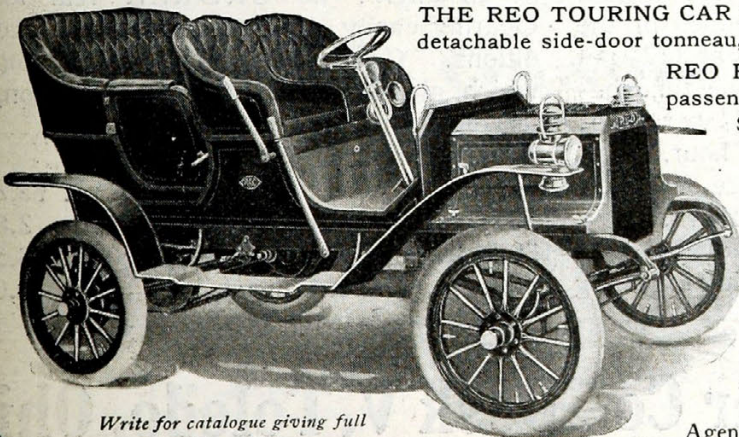
It has a 6½ inch stroke; perfect lubrication; direct-drive speed from 5 to 35 miles; positively automatic carburetor adjustable from 150 to 1500 revolutions; vibration-proof and heat proof radiator, and accurate, sensitive, certain control.

That's the "Go" of it

REO transmission is practically unbreakable; the frame is pressed steel; the entire mechanism self-contained dust-proof; and all working parts running in oil.

There are full elliptical rear springs; no warm gears; large and ample bearings, and improved extra-strong construction at every point—particularly the minor ones—usually found weak or defective in motor cars.

That's the "Stay" of it



THE REO TOURING CAR 16 h. p., 1500 lbs., 5 passengers, detachable side-door tonneau, 35 miles per hour, price, \$1250

REO RUNABOUT, 8 h. p., 900 lbs., 2 passenger car, 25 miles per hour, price, \$650.

The REO Motor Car Co

R. E. OLDS, President

R. M. OWEN, Sales Manager

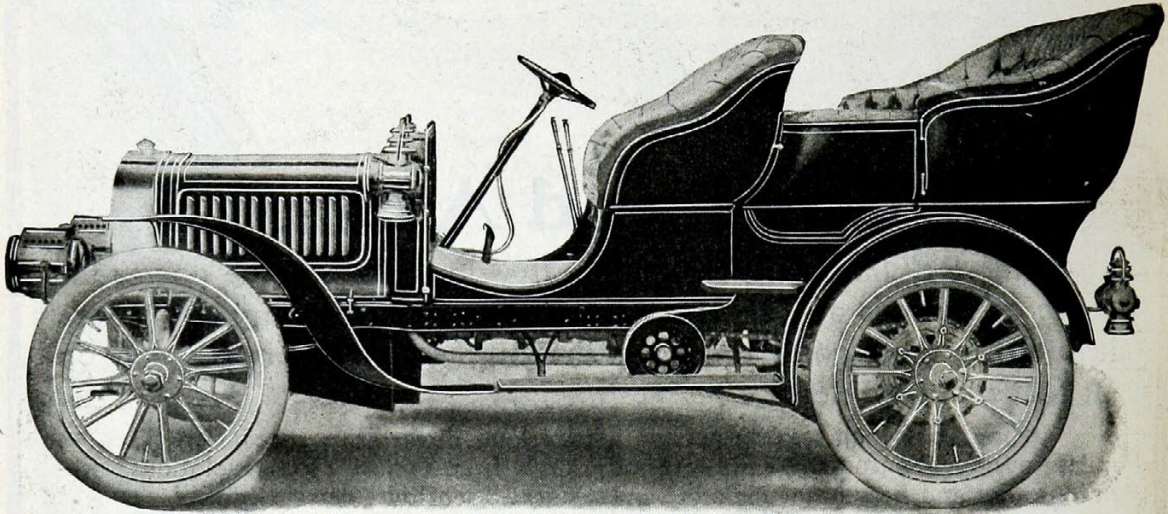
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Write for catalogue giving full information

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As Usual, Pope-Toledo Proves Itself The Peer

The Florida Racing Carnival once more proves that "Pope Product Means Mechanical Perfection." The performance of the regular stock model Pope-Toledo Touring-car was undoubtedly the greatest of the many sensations that marked the recent Ormond-Daytona Races, where the best cars of the world's best Automobile Factories competed for supremacy.



Type VIII, 30 H.-P., Price, \$3,500.

THE exact duplicate of the car illustrated above, 30 h.-p., price, \$3,500, won everything in its class, cars costing \$2,750 to \$4,000; also in the class for cars costing \$4,000 to \$6,000, defeating all comers, irrespective of weight, cost or power, carrying full equipment and four passengers, making the five miles in the first race in 5:13 $\frac{3}{4}$, an average of 1:2 $\frac{3}{4}$ per mile. In the second event the time being 5:17 $\frac{3}{4}$, an average of 1:3 $\frac{3}{4}$ per mile; 57:5 and 56:6 respectively per hour. This car also won the ten-mile race for stock cars costing \$2,750 to \$4,000 in 10:35 $\frac{3}{4}$. This victory is merely one of over a hundred the past year in speed, hill-climbing and endurance runs.

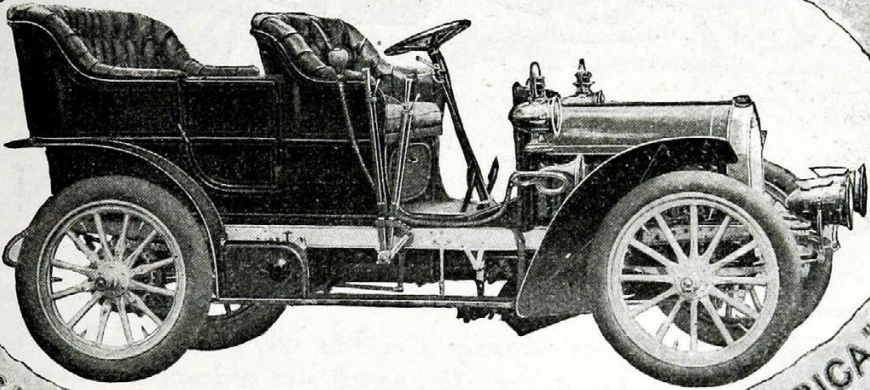
The high-powered, easy-running, quiet, flexible and absolutely controlled Pope-Toledo Engine and our ability to get this power **TO THE WHEELS** by **Double Direct Chain Drive** is the only secret of Pope-Toledo success. No driving shaft at an angle; no **BROKEN** rear axle. Gearing easily changed to meet road conditions. Get a copy of our 1905 Catalogue which gives all details of construction, a list of victories and describes

30 h.-p., front entrance, immediate delivery	\$3,200
20 h.-p., side entrance	2,800
30 h.-p., side entrance	3,500
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Victoria or Canopy Top, \$250 extra.	

Pope Motor Car Co., Desk V, Toledo, Ohio

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"EASILY THE BEST BUILT CAR IN AMERICA"

Locomobile Gasolene Cars

are not only equal in all respects to the best foreign cars, but are a *great deal* better for American roads. There are many reasons for the superiority of LOCOMOBILE Cars, but little room here to state them. What we want you to do is to send for our catalogue. It is not a rambling mass of generalizations but a book of facts and figures. Our catalogue tells you *why* the LOCOMOBILE is better than any other car in the world. Mailed free.

1905 MODELS. ALL 4-CYLINDER SIDE-ENTRANCE CARS.

15-20 H. P. Price, \$2,800. Weight, 1,800 lbs. Make-and-break ignition. Pressed steel frame.	20-25 H. P. Price, \$3,700. Weight, 2,300 lbs. Jump spark ignition. Channel steel frame.	30-35 H. P. Price, \$5,000. Weight, 2,700 lbs. Make-and-break ignition. Pressed steel frame.	40-45 H. P. Price, \$7,500. Weight, 3,000 lbs. Make-and-break ignition. Pressed steel frame.
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The *Locomobile* Company of America, Bridgeport, Conn.

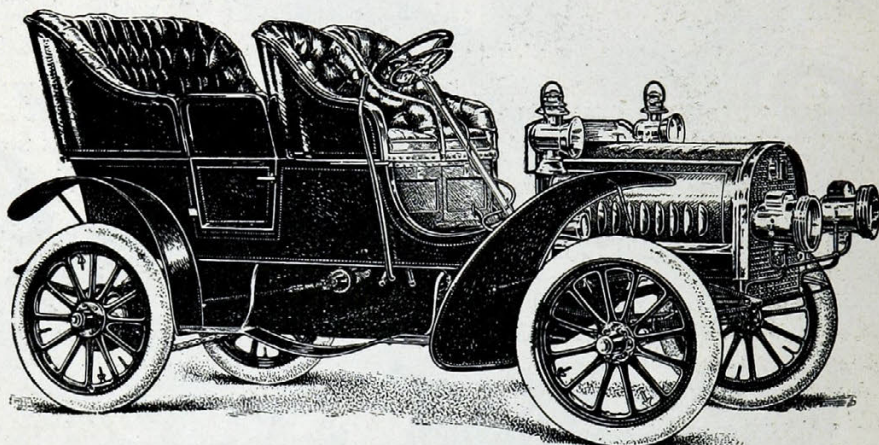
NEW YORK, Broadway and 76th St.
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Rambler



SURREY TYPE ONE

18 horse power, \$1350

The working parts of the RAMBLER are so simple and so readily accessible through the hinged floor and seat falls that adjustments can be made without the help of a chauffeur, while the methods of operation are so plain they can be learned at a glance. Instruction given without charge to all buyers who wish it. Other models \$750, \$850, \$2000 and \$3000. Immediate delivery.

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Branches, Boston, Chicago, Philadelphia.
New York Agency, 134 West Thirty eighth Street.
Representatives in all leading cities.

THOMAS B. JEFFERY & COMPANY

The Reliable WAYNE

Model C, A five passenger touring car, 90 inch wheel base, double
 opposed 16 H. P. motor, double side en-
 trance tonneau. Price with standard equipment, **\$1,250**

Model B, with standard \$2,000
 equipment

A big, comfortable Touring Car, 102 inch wheel base,
 double side entrance tonneau, 4-cylinder 24-28 H. P.
 vertical motor, direct drive, sliding gear transmission
 and fewer moving parts than any 4-cylinder car made.

Write for Catalog

WAYNE AUTOMOBILE CO.
 DETROIT, MICH.



POPE-HARTFORD and POPE-TRIBUNE AUTOMOBILES

represent the best efforts of high-class automobile engineering. They are cars not only graceful and of fine appearance, but possess simplicity, strength and durability. Every minute detail has been carefully studied to give the greatest comfort and satisfaction. Power and speed are suggested in every line and each performance amply bears out the impression.

Pope-Hartford Model D

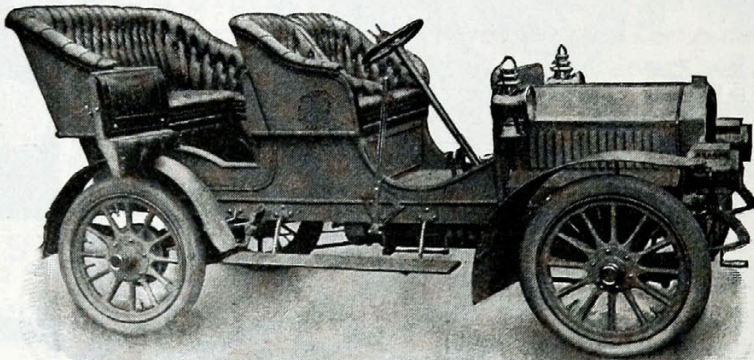
with its simplicity of construction and remarkable accessibility for adjustment, stands out pre-eminently as the ideal car for one who has neither the time nor inclination to bother with complicated machinery. The car seats five, having divided front seat and roomy tonneau with an abundance of carrying space. Everything in finish and equipment bespeaks luxurious comfort. Two-cylinder horizontal opposed engine develops 16 h. p.

\$1,600.

Pope-Tribune Model IV.

is the result of our effort to produce a light touring car of high quality and power. Graceful design, staunch construction, powerful two-cylinder vertical engine, bevel gear drive, three speeds forward, one reverse, together with the moderate price, make this car the happy combination of good things so long desired.

\$900.



Pope-Hartford Model D, \$1,600

Complete catalogues mailed on request.

Pope Manufacturing Co.

Hartford, Conn. Dept. A.

Members Association Licensed Automobile Manufacturers.

An Automobile Advertisement Without Pictures

Have you ever been in the driving seat of a motor car when you needed more speed? It may have been in climbing a hill, and you did not want to throw in the low speed gear; it may have been that somebody had just passed you, with head turned enough to let you see that tantalizing grin; or perhaps there was absolute necessity for you to reach your destination in a hurry—whether to catch a train, a boat, or keep an appointment.

But there you “stood” with everything wide open, and yet you couldn’t get the desirable—the necessary speed.

Did you ever stop to think how much you could have gained if two full-grown passengers could have been dropped, or if some part of your car that weighed, say, 350 lbs. could have been thrown overboard? How she would have leaped ahead if you could have done either!

It would already have been done if you owned an Orient—made in Waltham.

All the heavy cumbersome parts that go with water-cooling—that much dead weight, so far as the actual motive power is concerned—are cut right out of the Orient.

It is time to get in line for scientific air-cooling. There is no guessing about it, there is no theory about it. In 1901 we made our last water-cooled car. Since that time we have marketed over three thousand air-cooled motors.

More than twice as many as any other two makers.

Such experience is valuable, not only in cylinder cooling, but in all the problems that go with motor building.

For two years, Orient air-cooled touring cars, carrying 5 adult passengers, have climbed the steepest hills of eastern Massachusetts, on the high gear. Have run ten hours a day, without even blistering the paint, or varnish on the hood, or dash—and this in the hottest days of August.

Two years ago there were 5 builders of air-cooled cars, but we are glad to have led, where this year nearly 20 makers have followed. Next year air-cooling will have been adopted by every live American maker for cars of 20 horsepower or less.

Down at Waltham we have made air-cooled cars long enough to avoid all freakish designs. Europe has always led in beautiful body designing and Orients have the massive, powerful lines of the best European models from the Mercedes hood to the clean-cut finishing lines of the tonneau—but, you don’t carry their 350 lbs. excess weight in an Orient.

Prices, \$1,500 to \$2,250. Beautifully illustrated style book—free. Address Dept. D.

Waltham Manufacturing Co.

Members of Association of Licensed Automobile Manufacturers.

FACTORY: WALTHAM, MASS.

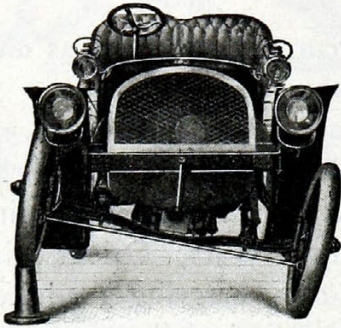
GENERAL SALES OFFICES

44 BROAD STREET, NEW YORK CITY.

BATES ADVERTISING CO.

THE MARMON

A MECHANICAL MASTERPIECE



Raise the wheel a foot and you
will raise the question:
Why isn't the body tilted?

The Only Car embodying the great feature of **Double Three Point Suspension**. Body and mechanism on separate frames, EACH suspended on three points; and therefore

The Only Car whose perfect flexibility can be demonstrated as it is in this picture, since this effect **cannot** be attained in the customary rigid four-point suspension; and hence

The Only Car that successfully defies rough roads, insuring a luxury of motion to the passengers, dependent on **mechanical reasons**, not on unsupported claims; and also,

The Only Car whose principles of construction eliminate binding strains and afford a really consistent reason for few parts, maximum efficiency and durability. Perfectly rigid shaft drive, without Cardan joints, delivers the full power of the motor to the wheels.

The Only Car with its peculiar system of automatic forced lubrication—itsself "A Mechanical Masterpiece"—the positive end of oil troubles. Economical, perfect. All parts readily accessible, yet oil-tight and dust proof.

The Only Car with its advanced type of motor. Four cylinders occupying space of two tandem, set on angle of 90 degrees, powerful, yet perfectly balanced and **perfectly air-cooled**.

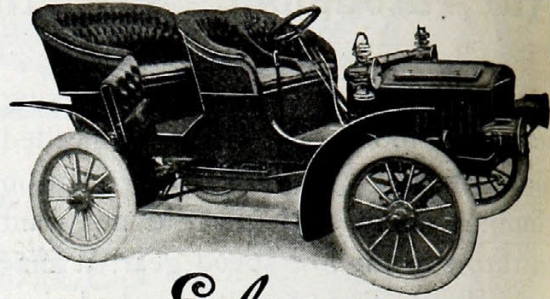
The Only Car with a solid cast aluminum body, strikingly handsome and of durable finish.

The Only Car that really typifies the American spirit of progress with boldly original features that distinguish it from **all other cars**—not "novelties," merely, but solid mechanical principles applied to the automobile by a company whose engineering products have enjoyed a world-wide fame for over fifty years, backed by a guaranty that has never been questioned.

Send for Booklet M, nothing
but **real** automobile argument

NORDYKE & MARMON COMPANY
ESTABLISHED 1851. INDIANAPOLIS, IND.

AN IMPULSE EVERY REVOLUTION!



The Elmore \$1250

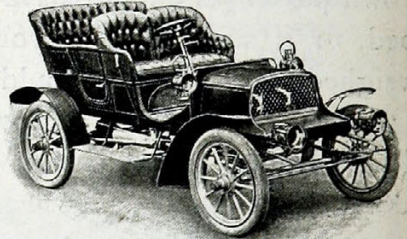
This is the famous Elmore Pathfinder which has demonstrated beyond a doubt the superiority of the two-cycle engine over the four-cycle engine. The most significant feature of the American automobile situation to-day is the complete triumph of this impulse-every-revolution idea (or with two cylinders two impulses every revolution) as exemplified in the Elmore. That the Elmore does produce a constant torque; that it does utilize every particle of power and put a stop to waste energy; that it will take the steepest hill or roughest road on the high speed; and that it has the most reliable self-starting engine in the world,—for each and every one of these claims overwhelming proof has been produced.

The whole trend of expert and popular opinion is rapidly being directed toward the two-cycle engine.

You owe it to yourself to see this car, which will astonish you not only by its fine appearance, but by its excess power and its extraordinary control on the high speed.

Send for our full line of literature, the booklet, illustrating the 6000 mile trip, our catalog, explanation of our engine, and the opinions of people who have used our cars,—all sent free, or if you wish we will send a 10 x 12 photograph of the Pathfinder on receipt of 10c. in stamps.

THE ELMORE MFG. CO.,
404 Amanda Street Clyde, Ohio
Members of Association of Licensed Automobile Manufacturers



Premier
The Quality Car
4 CYLINDER
AIR
COOLED

Cools Under All Conditions

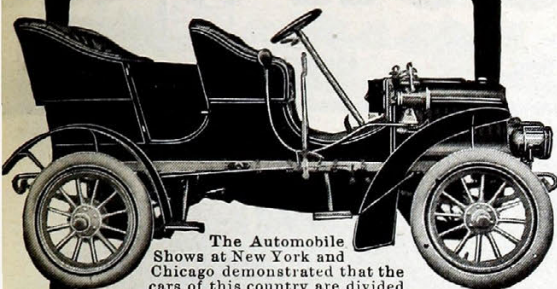
The following letter just received is one of the hundreds of proofs:

Alliance, Nebraska, to Denver, Colorado, we made a raise of one thousand feet in seven miles through sand up over the rims, using the hill climbing gear, and when we reached the top we threw in the high gear and she started off at a thirty mile an hour gait.

PREMIER MODELS
\$1,250 to \$1,500
PROMPT DELIVERIES
Write for Catalogue

Premier Motor Mfg. Co., 204 Shelby Street
Indianapolis, Indiana.

\$1000⁰⁰



The Automobile Shows at New York and Chicago demonstrated that the cars of this country are divided into two classes, to wit: Low-priced cars which are low-powered cars; and high-priced cars which are high-powered cars.

There was one striking and noteworthy exception to this general rule—one car which demonstrated its ability to get out on the road and do business alongside of cars costing \$400 to \$700 more. That car was

THE YALE

14-16 H. P.

Rear Entrance, \$1000. Side Entrance, \$1100

This question of horse-power is paramount. Simplicity of operation and motor, structural strength, accessibility, elegance and comfort—all these points are vital, but the question for you to ask and answer is this:

Is there a car in America, even at \$1500 or \$1800, possessing all these requirements, which at the same time delivers the same degree of power as the Yale at \$1000 and \$1100?

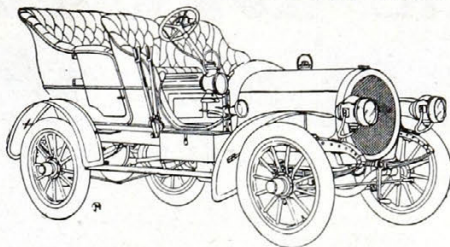
It means a saving of \$400 to \$700 to you—isn't the investigation worth while?

Send for the 1905 catalogue describing this beautiful car and the superb 24 and 28 H. P. Yale at \$2500.

The Kirk Mfg. Co., 910 Oakwood Ave., Toledo, Ohio

Members of the Association of Licensed Automobile Manufacturers

NATIONAL



MODEL C.

Four-Cylinder vertical, $4\frac{1}{4} \times 5$, 24-30 H. P.

Direct drive, slide gear ball-bearing transmission, side entrances, pressed steel frame, **Round Radiator, Triple Ignition System, Etc.**

Rear wheels revolve on double ball bearings on outer axle tube, removing weight from inner live axle. All parts readily accessible.

PRICE \$2500.

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NEW YORK—Homan & Schulz Co., Broadway-38th St.
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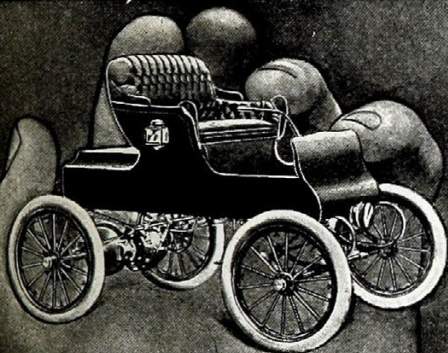
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NATIONAL ELECTRICS

EASY TO HANDLE

No chauffeur required to operate a little National Electric Automobile.

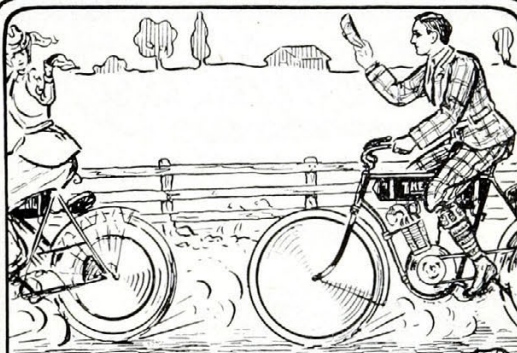
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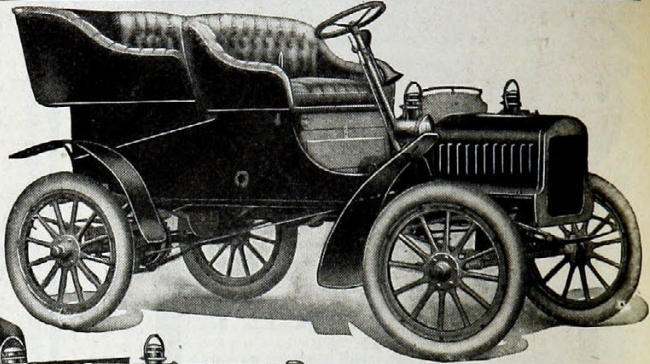
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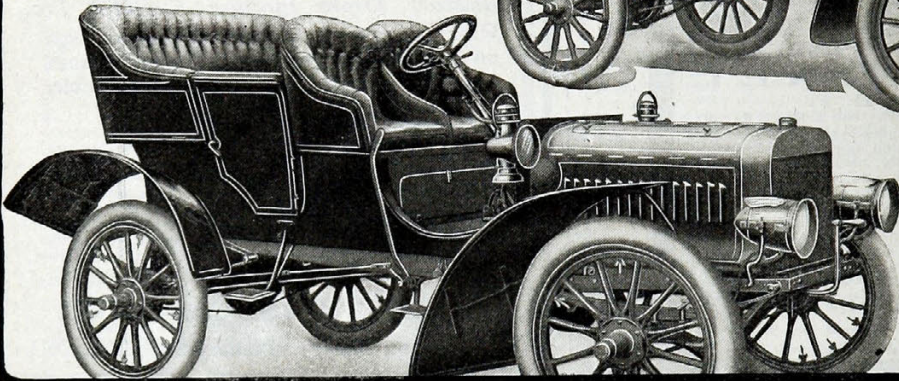
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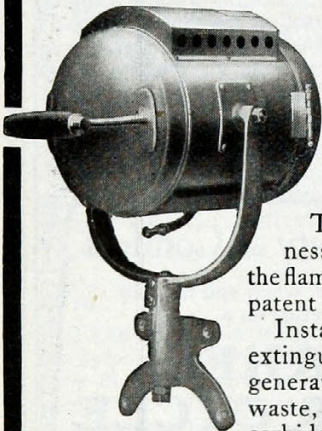
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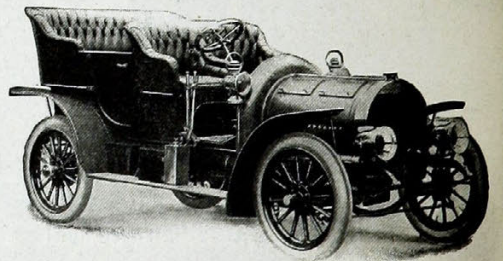
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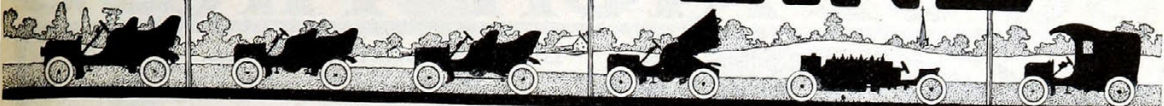
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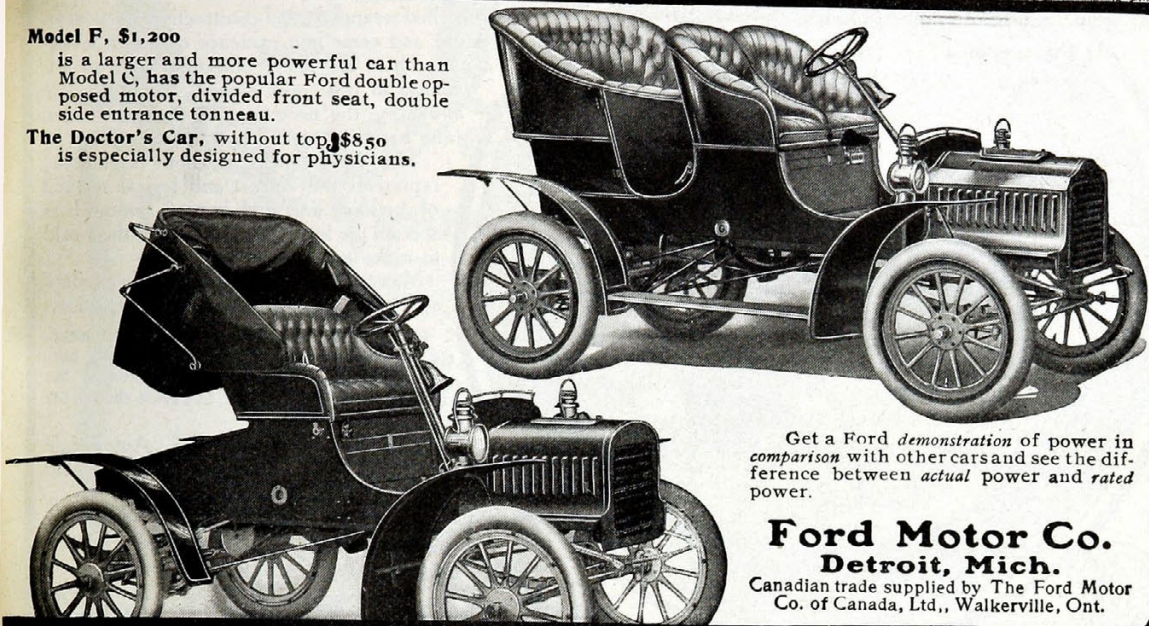
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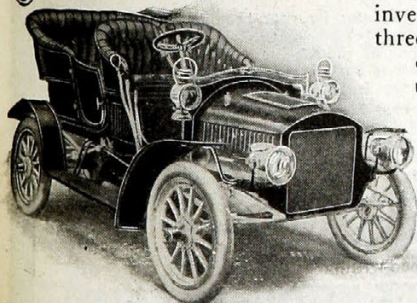
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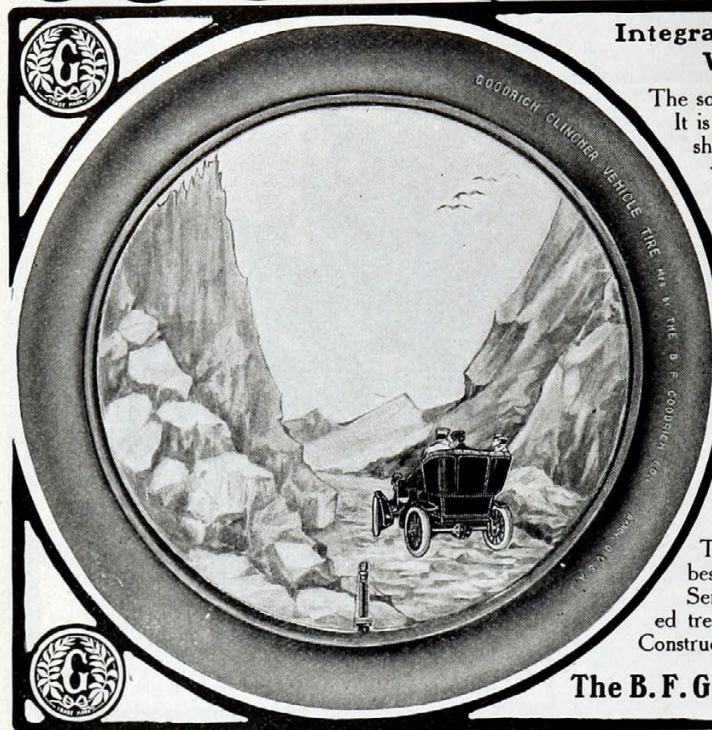
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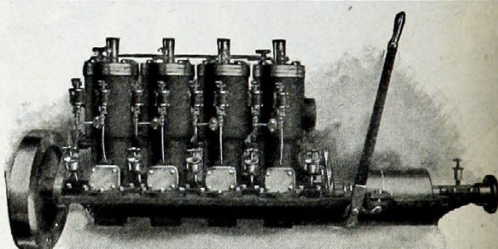
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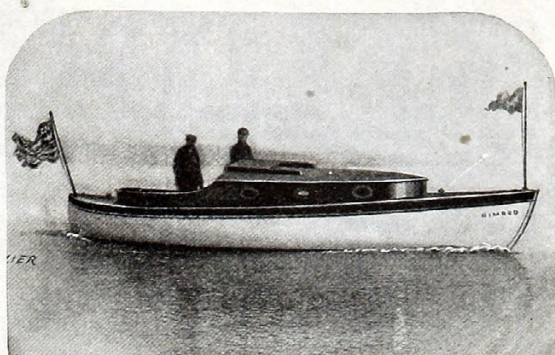
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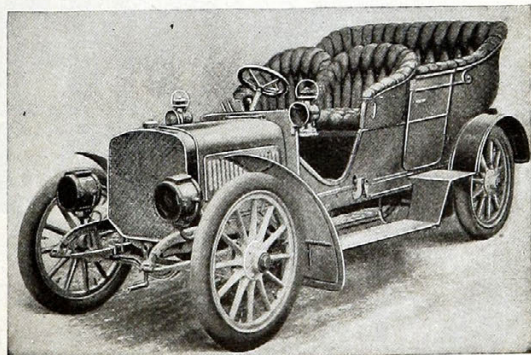
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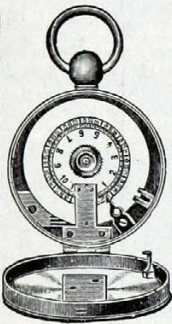
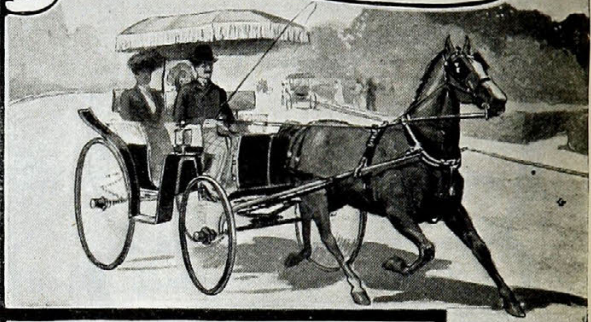
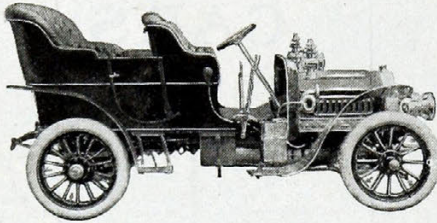
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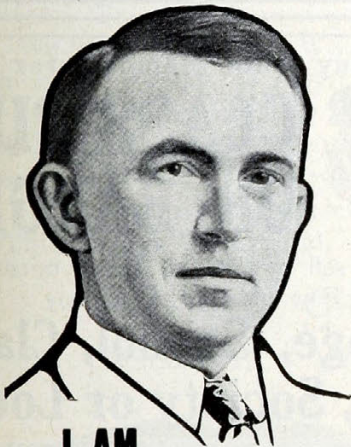
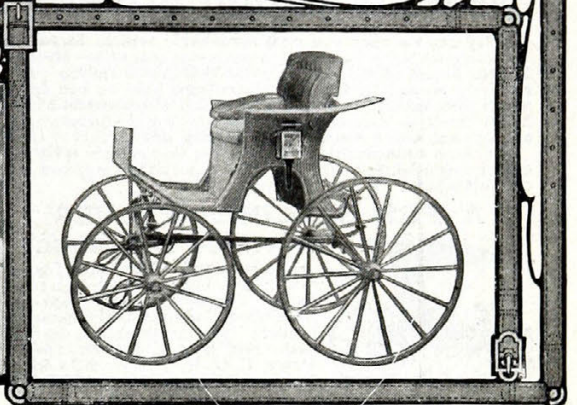
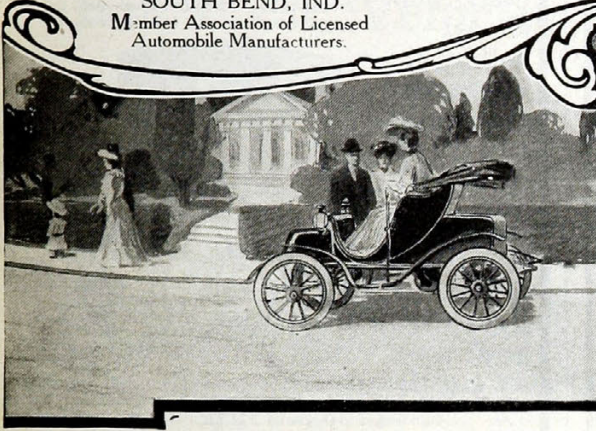
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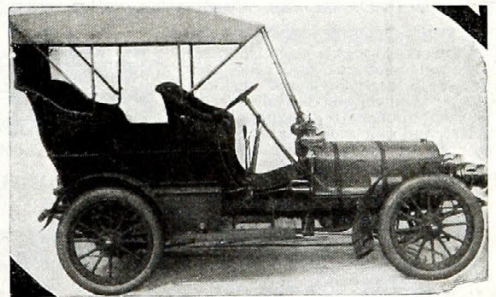
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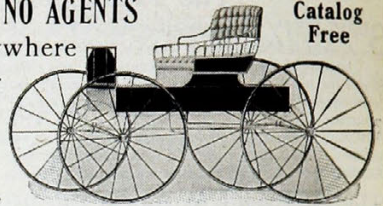
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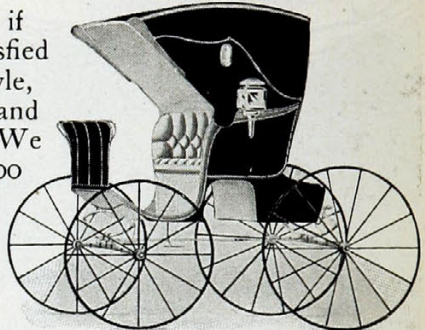
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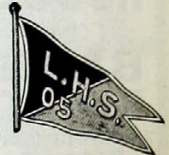
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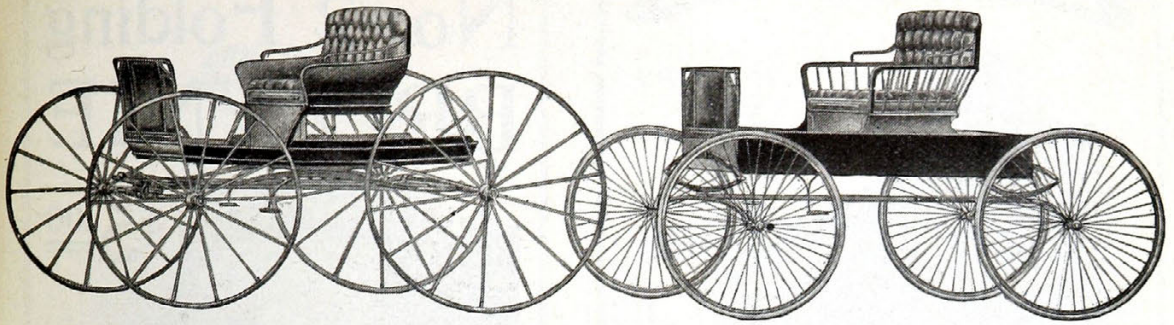
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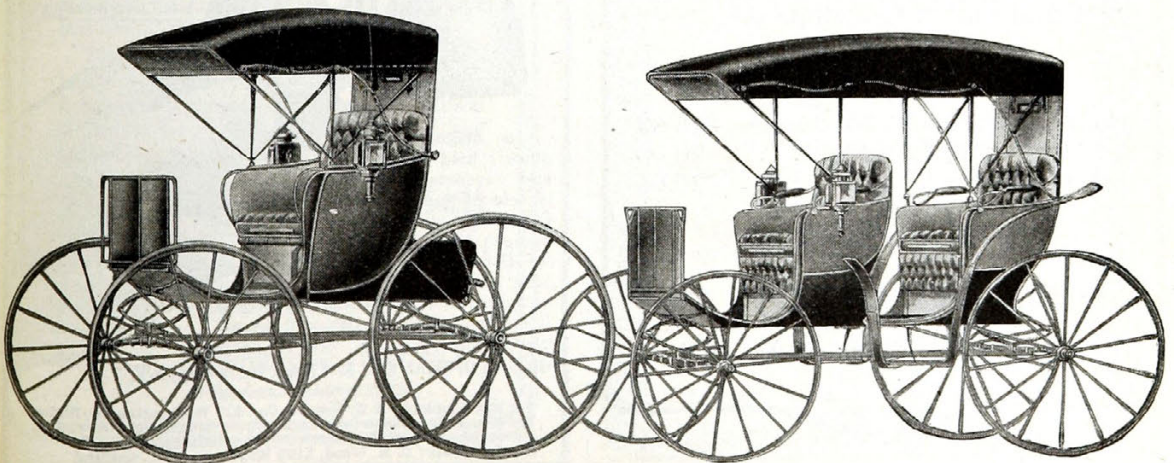
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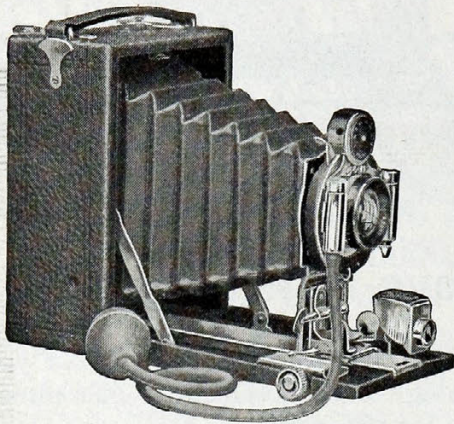
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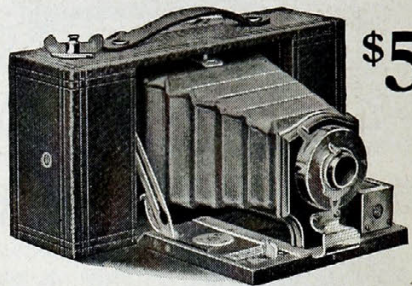
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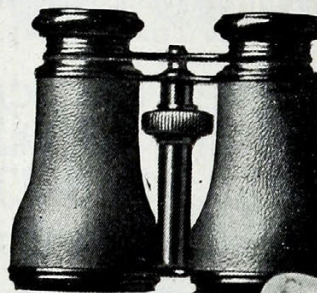
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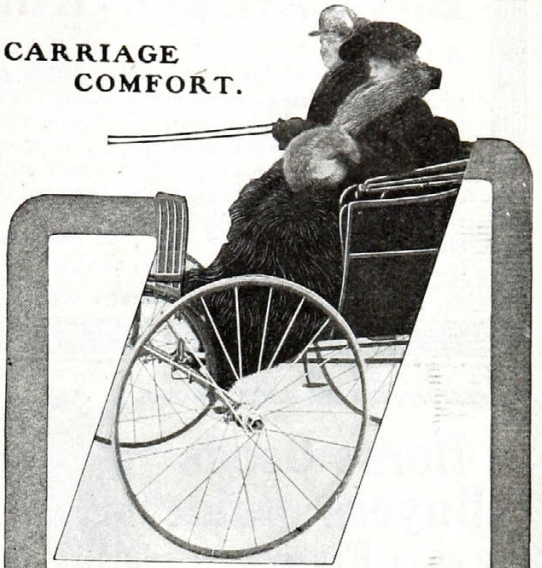
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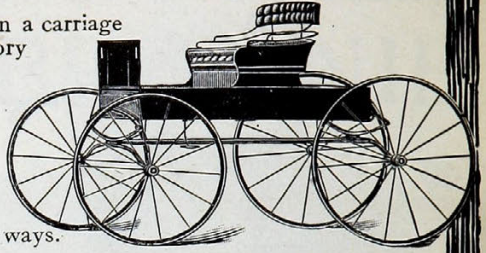
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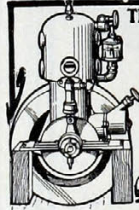
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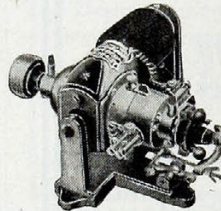
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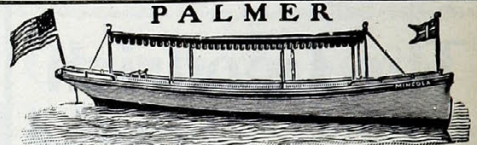


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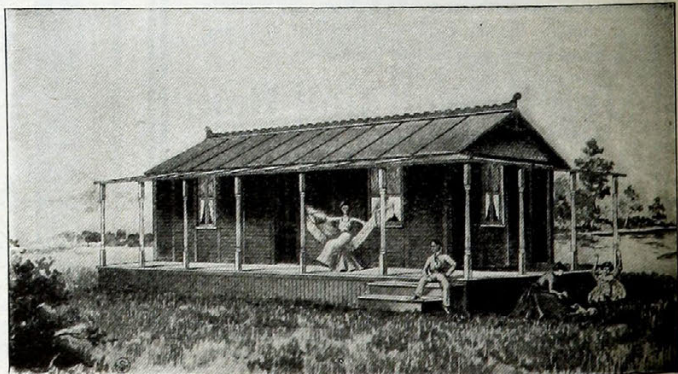
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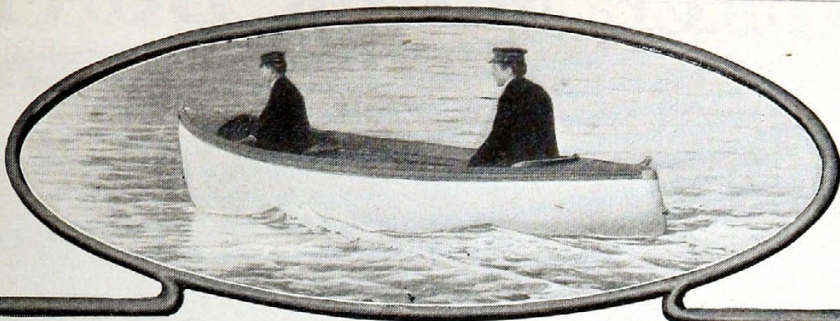
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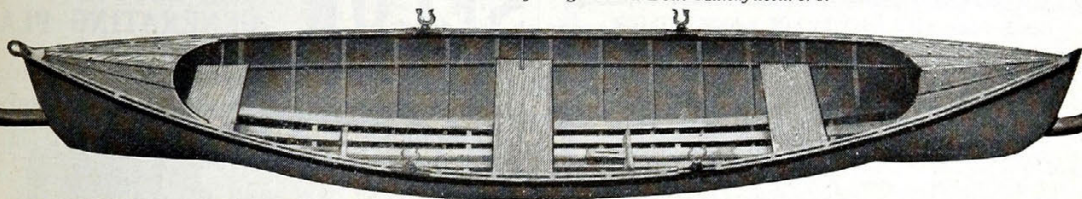
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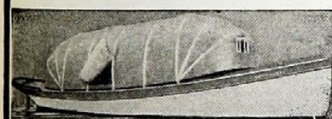
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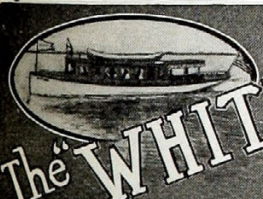


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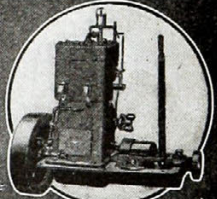
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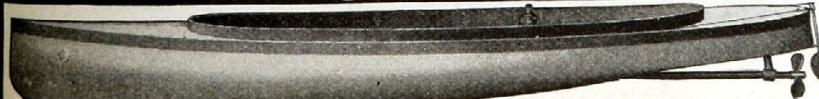
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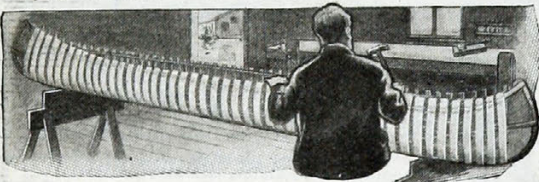
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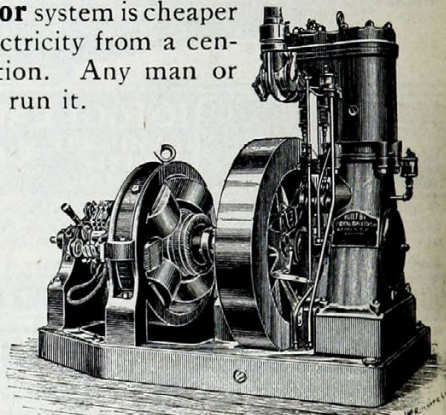
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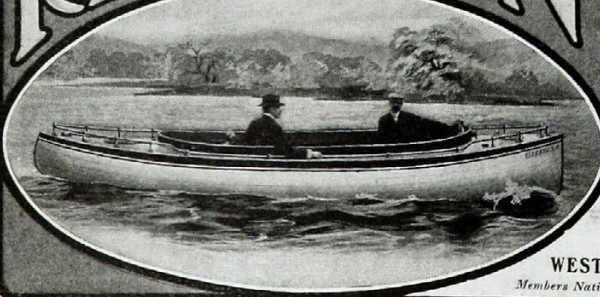


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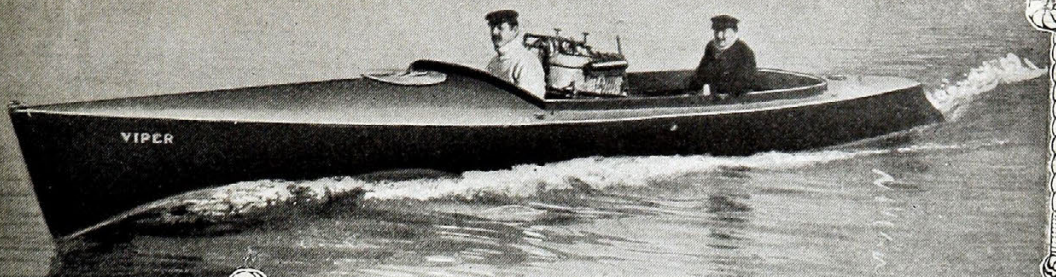
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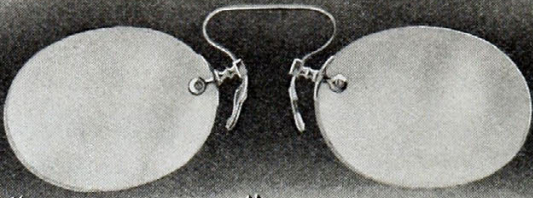
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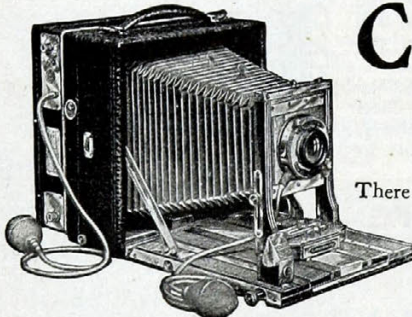
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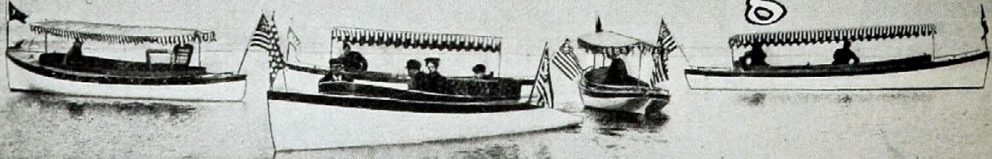
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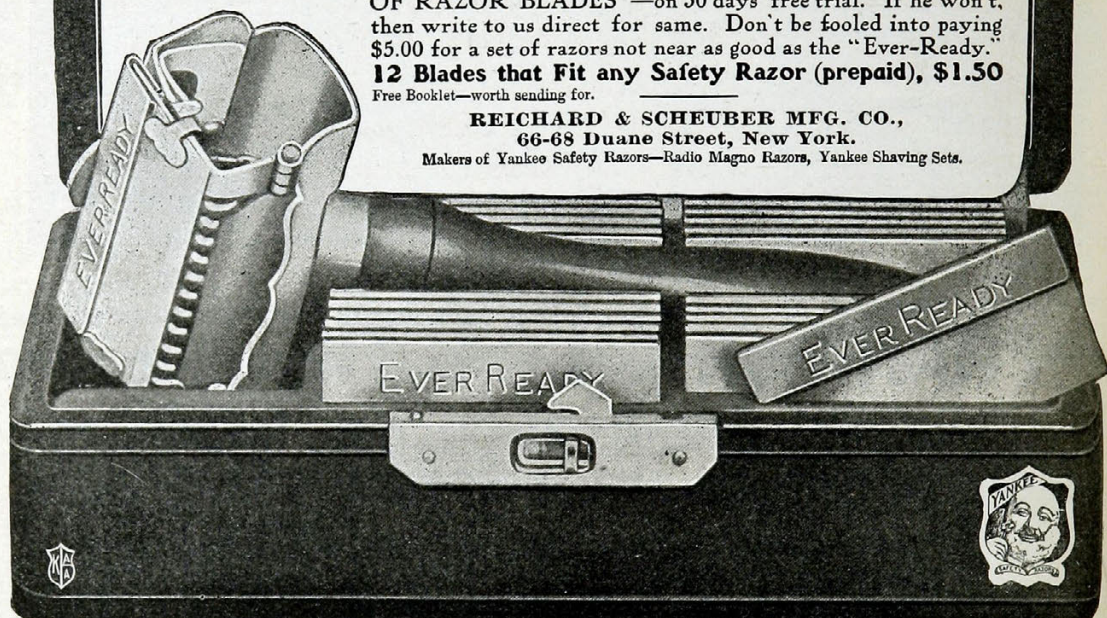
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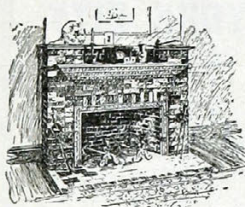
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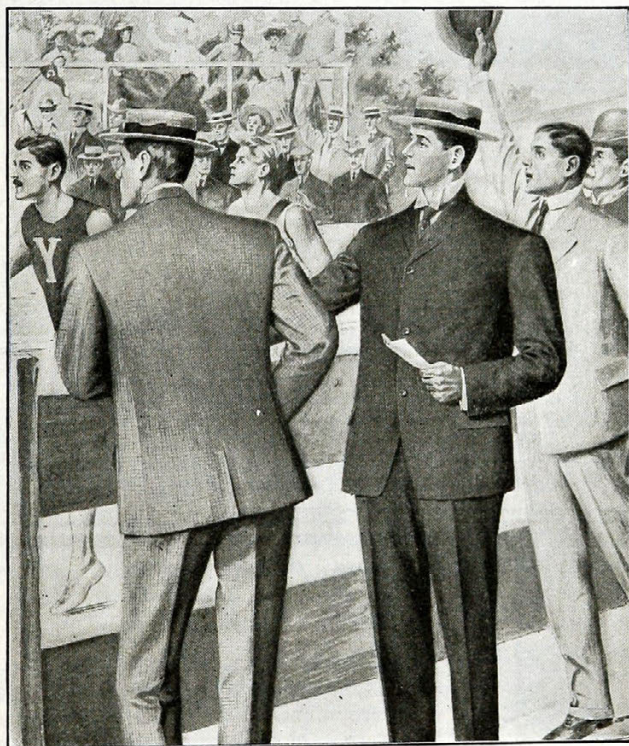
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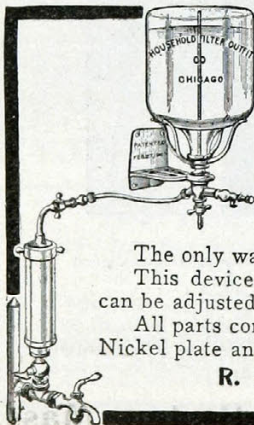
Nine-tenths of the People have some physical complaint which can be traced to the use of **Impure Water**. **They are water starved!!!**

Nature intended that you should drink, and drink freely, of **Pure Water** only. Perhaps you never realized the danger you meet in drinking impure water. **Think it Over.**

The only way to remedy this is by using **The Household Filter Outfit**. See cut. This device is the **Acme of Success**, being a perpetual fountain of pure, sparkling water and can be adjusted to any faucet in ten minutes.

All parts coming in contact with water are either **Glass or Block Tin**. Attractive appearance. Nickel plate and aluminum finish. Correspondence solicited.

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The **PERFECT
TALKING
MACHINE**



Has a **better tone**—louder, clearer, more natural, richer, truer—a tune that is absolutely natural and that reproduces sound as no other talking machine has ever done. The combination of Talk-o-phone and Talk-o-phone record has put the popularity of this instrument on a firm basis. By entirely new principles, we have eliminated in the Talk-o-phone all those unpleasant imperfections of sound that have heretofore made the talking machine a doubtful blessing in the home. You need but to hear this wonderful invention to appreciate its perfection.

Let us send you our catalogue and the name of nearest dealer.

THE TALK-O-PHONE CO. Toledo, Ohio

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Ivers & Pond Pianos.



accurate pictures of all our charming new
choicest materials by expert piano-makers.
staying are important considerations with careful purchasers.

Have you a little room in which you have wished it were possible to place a Grand Piano? We have enabled you to do so. For a quarter-century we have patiently experimented to reduce the size and price of Grand Pianos to adapt them to the limited space and purse of many music lovers. In the "Princess" we have at last produced a Grand that meets musically the requirements of the most exacting tone critic. This dainty, beautiful instrument charms all who hear and see it. The "Princess" has $7\frac{1}{2}$ octaves, overstrung scale, Capo d'Astro bar, agraffes, duplex scale, the true Grand action of the French-Swiss repeating model, and other features of concert-grand construction. May we send you our new catalogue fully describing this unique instrument and containing

styles? Ivers & Pond Pianos are constructed of the
Their phenomenal durability and capacity for tune-

HOW TO BUY. We can supply you with one of our Pianos though you may live in the most remote city or village in the United States. On request we will give you information of interest, and if no dealer sells the Ivers & Pond in your locality, quote prices and explain our Easy Pay Plan—12, 24 or 36 months to complete purchase. The piano will be carefully selected by experts, conscientiously following your preferences in every detail, and shipped subject to approval, to be returned if not entirely satisfactory. Write us.

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Not only because of the pain, but also because it deforms the foot and makes an ugly shoe necessary. A

FISCHER SELF-ADJUSTING BUNION PROTECTOR

instantly and permanently relieves the pain and enables one to wear an unstretched shoe of the ordinary size. Sufferers from

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who wish to test the protector before buying, may have one by simply stating whether right or left foot and size of shoe.

Wear the protector 10 days —if satisfactory send us 50c. If not, return the protector.

It is a neat little device of soft leather specially tanned and shaped, which goes *over* the stocking, *inside* the same size shoe that one would wear without a bunion and is fully guaranteed.

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CHAPPED HANDS, CHAFING,
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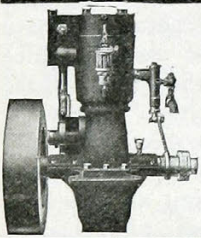




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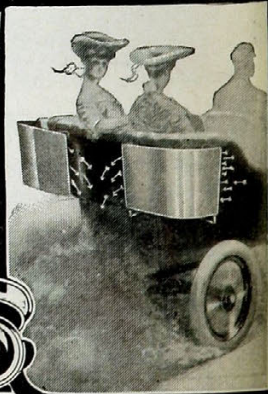
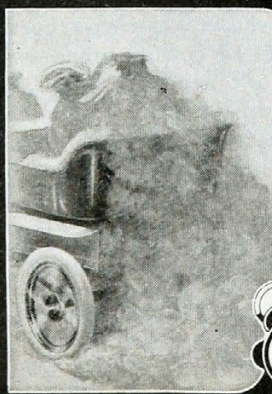
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make the dustiest road delightful. They give you absolute cleanliness and comfort, even when traveling at highest speed. Your most delicate clothes cannot be soiled if there is a Brown Dust Gard on your car.

Sent on Approval

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Fine China

Rich Cut Glass

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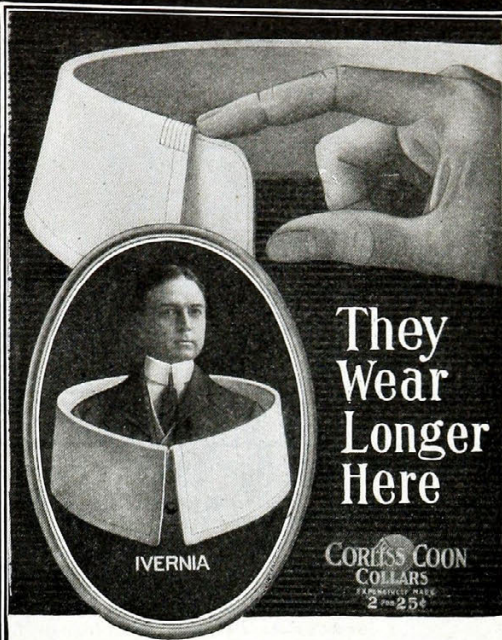
"As yet no fruit has been imported that quite takes the place of grape fruit, and although it is so frequently served when in season, it is one of the prudent stand-bys of which one never seems to tire. Many and delightful are the guises in which one's hostess offers this delectable dainty at luncheon and dinner, but the acme of perfection seems reached in this ultra dainty and exclusive service shown in the illustrations. The empty glasses are seen in the lower picture. The small glass on the left with diminutive stem is intended to be supported on a layer of cracked ice, the small handle holding it in place. This smaller cup is then filled with the skinned and chopped lobes of grape fruit, which has been chilled and saturated with sugar and Maraschino for hours. Around this cup on the ice are placed cherries. This is the simple mode of serving, but a delicious compound may be obtained by using other fruits.

"The glasses are of the clearest white crystal, either perfectly plain or with gold band and line and can be had also in rich gold patterns, and by adding monogram in gold an individuality is obtained. The whole is generally served on a rich gold plate as shown."

From "Vogue," January 12, 1905.

Full particulars, prices, etc., on request, also our beautifully illustrated catalogue, No. 14 M

W. 21st & W. 22d Sts., New York



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This makes the collar flexible where other collars go to pieces quickly,—allows it to fold more times without breaking.

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Ask the best dealers for Corliss-Coon Collars. They have them or can get any style you desire in our make. If you are not willingly supplied, send your order to us with retail price, (2 for 25c), stating style and size desired. *Quarter Sizes.*

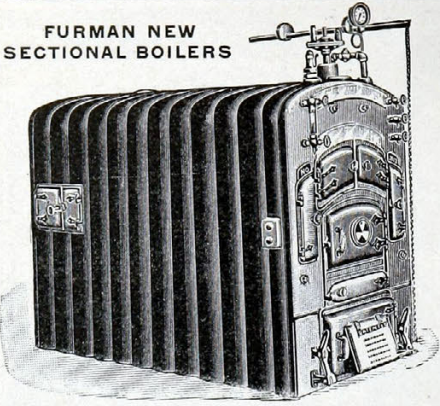
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SECTIONAL BOILERS



THE CELEBRATED FURMAN BOILERS

GUARANTEE YOU
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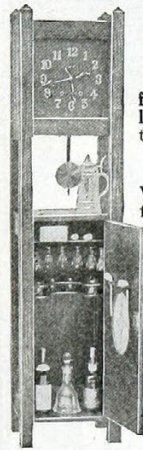
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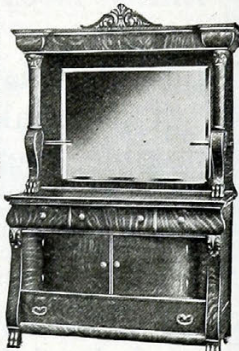
You take no risk in buying Grace furniture. We ship on approval, deliver promptly, pay freight east of Dakota, north of Tennessee, and equalize to points beyond, and **guarantee satisfaction** or money refunded.

Our Catalogue contains over 500 pieces of the most complete, attractive line of furniture ever sold direct from the factory.

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You can't estimate the benefit and fun your boy or girl would get out of the

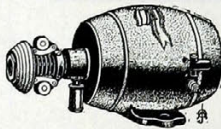
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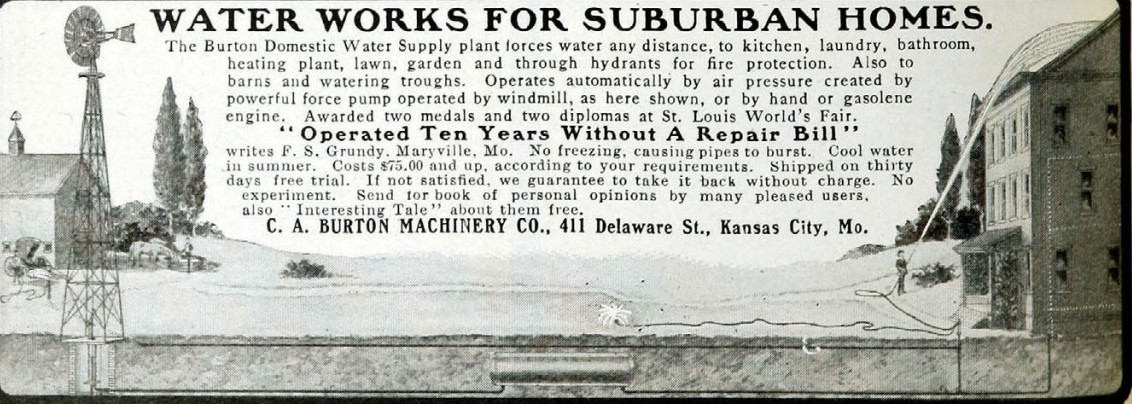
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The Burton Domestic Water Supply plant forces water any distance, to kitchen, laundry, bathroom, heating plant, lawn, garden and through hydrants for fire protection. Also to barns and watering troughs. Operates automatically by air pressure created by powerful force pump operated by windmill, as here shown, or by hand or gasoline engine. Awarded two medals and two diplomas at St. Louis World's Fair.

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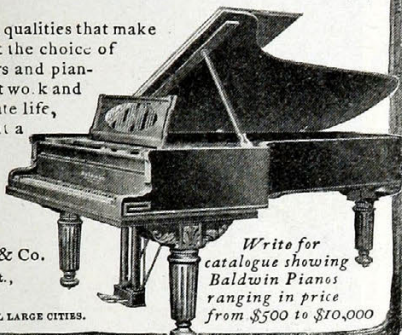
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The individual qualities that make this instrument the choice of eminent singers and pianists, for concert work and for use in private life, have won for it a distinguished place in homes of means and taste.



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Our Exclusive Importation

MAUNA COFFEE is the most perfect blend of the finest **Java** grown in the East, with selected hand-picked **Arabian Mocha**, the proportions being correct and unvarying. The berries are scientifically roasted in our own establishment, and the method of packing thoroughly preserves the peculiarly rich flavor and delicate aroma characteristic of this exceptionally choice blend.

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On receipt of \$1.75, postoffice or express order, or registered letter, we will deliver, **ALL CHARGES PREPAID**, to any home in the United States, east of the Mississippi, a 5-pound air-tight can of

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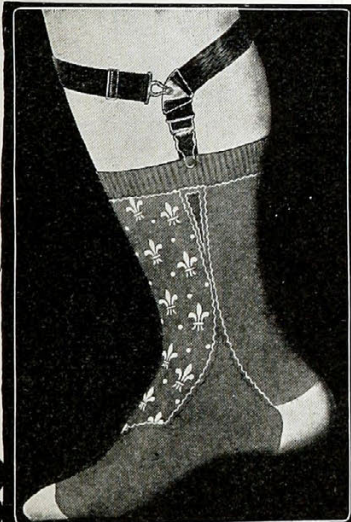
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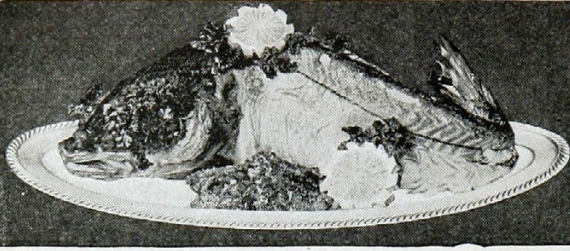


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fit perfectly, hug the limb comfortably without binding, never let go of the hose, never tear them, last longest, look neatest—are best garters

Sold by all dealers. Insist on Flexo, and if the dealer hasn't them, send us his name and 25c. and we will see that you are supplied. Flexo Garters in fine heavy ribbed silk elastic, 50c.

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Essential to well appointed tables are serving sets for the various courses, with individual pieces to match. From the oyster forks to the coffee spoons, rich and exclusive designs are shown in the famous brand of

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"Silver Plate that Wears."

Illustration shows a fish serving set and individual knife and fork. The small pieces are reproductions of the "Berkshire" pattern, the large ones of the "Avon," our newest design.

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**Ideal trips for pleasure
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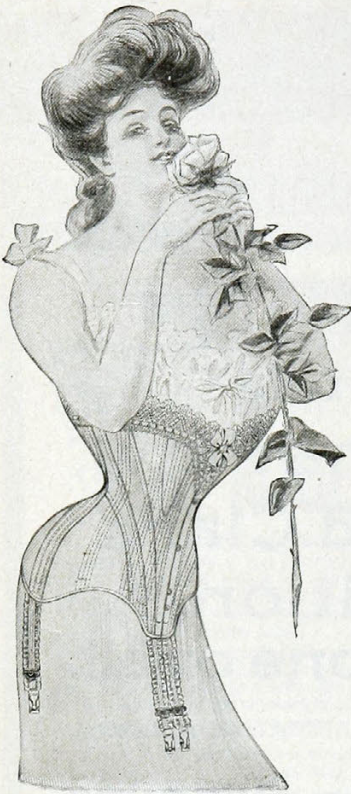
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Map in three colors. 23 x 16 inches.

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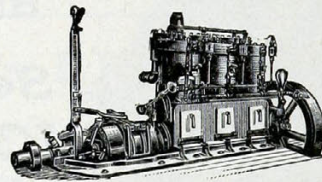
Profile of the Canal

showing in different colors the work done by the De Lessep Company, the French Company which succeeded De Lessep's, and the work which remains to be done by the United States Government.

Enclose ten cents to cover postage and mailing, and address,

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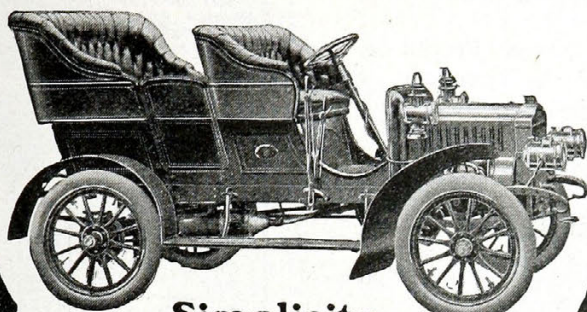
Wolverine Motor Works, Grand Rapids, Mich., U.S.A.
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Touring Car
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"If there is a locality on earth which is harder than any others on paint, it is Pittsburg. My experience has been that under the most favorable conditions, the very best white lead paint will not stand to exceed one year in this city and look good.

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"The paint went on easy and gallon for gallon spread almost 25 per cent farther than any I had ever used. I did not believe it would last. To my astonishment that house looked better at the end of two years than others in the neighborhood that have been painted less than six months.

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Write to-day, telling us what you have to paint and we will send you names of those who have used Carrara Paint in your locality, name of nearest dealer and show you how to beautify your property and save half your paint bills in the future.

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I have never used Carrara Paint. Please send me FREE by return mail, prepaid, 50 Sample Colors and handsome booklet showing many buildings in colors just as they are painted with this great paint.

105

Give full address—write plainly.

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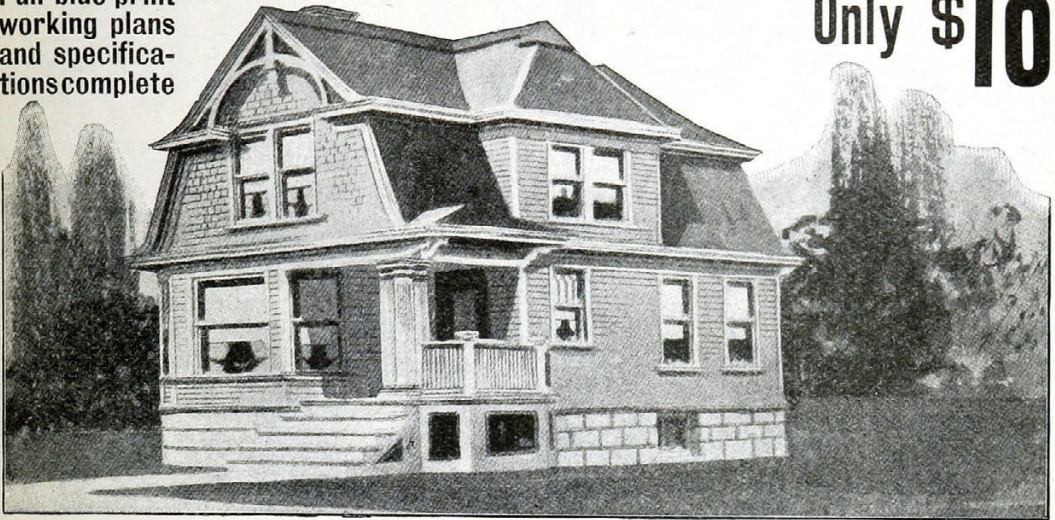
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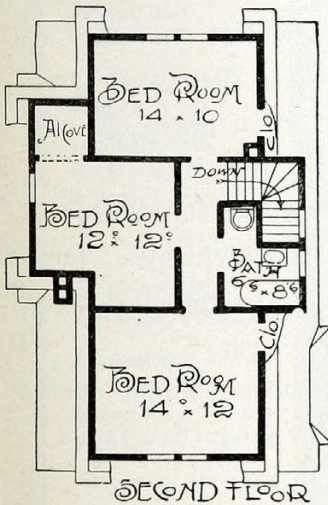
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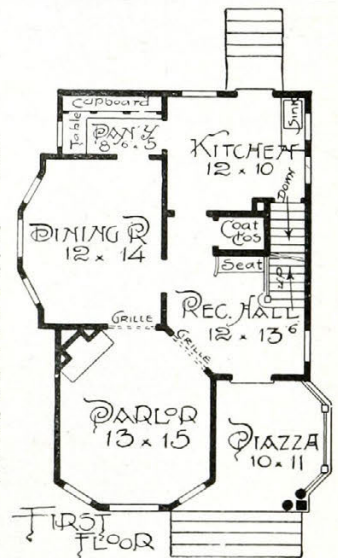
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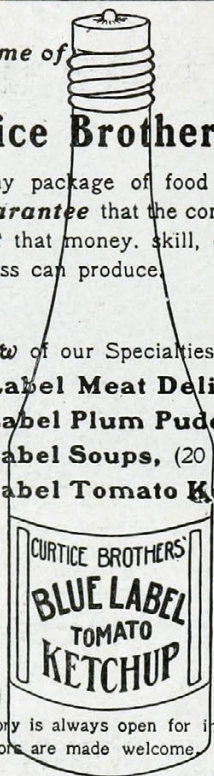
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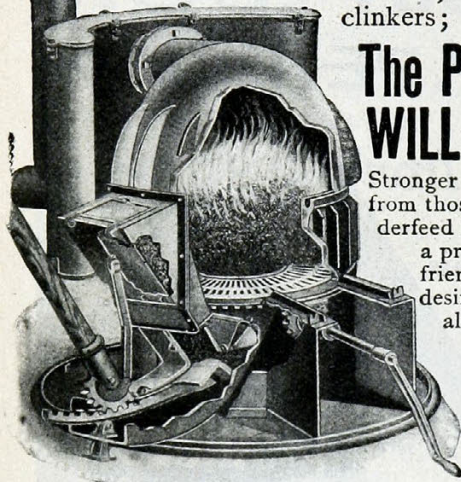
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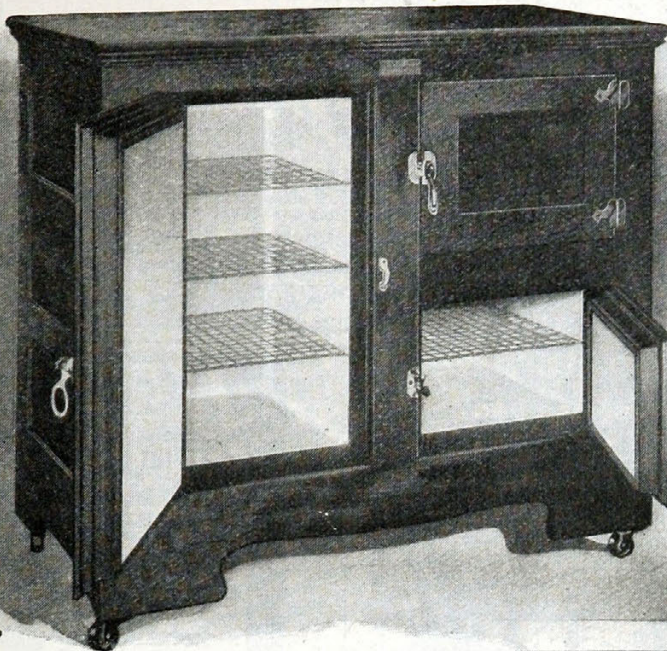
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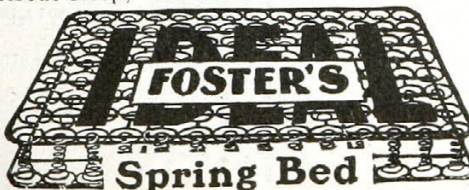
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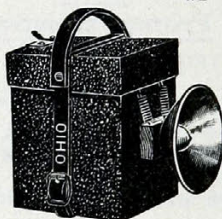
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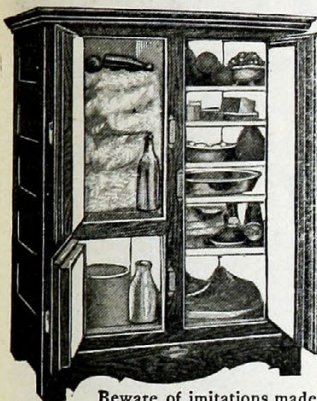
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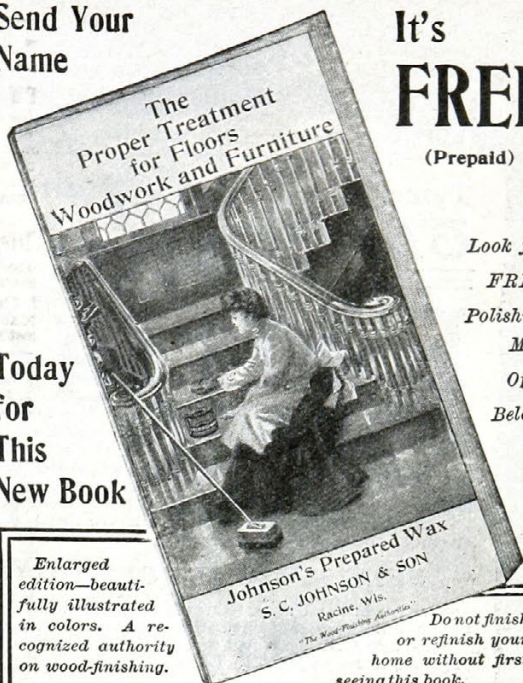
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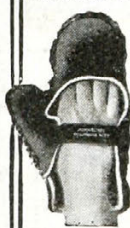
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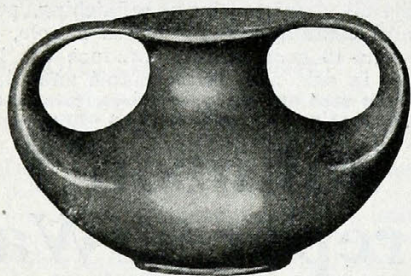
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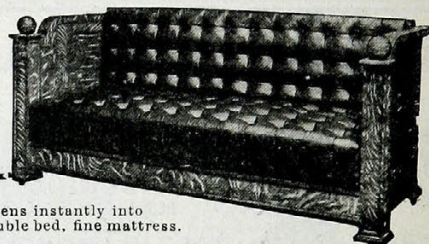
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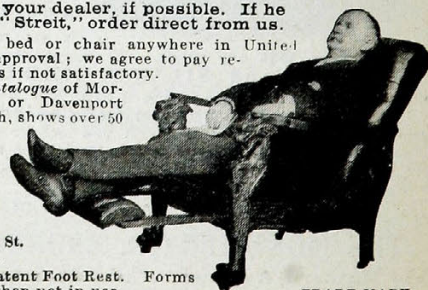
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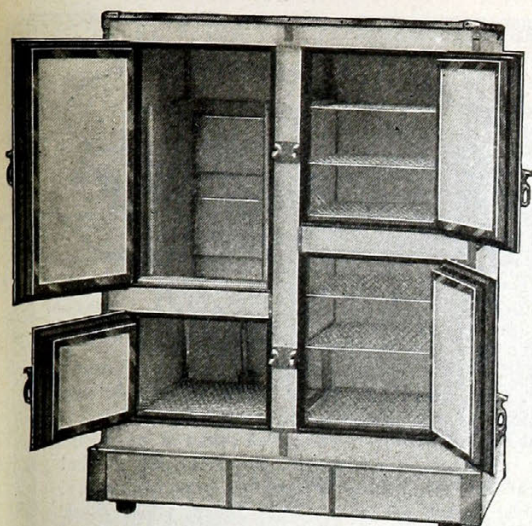
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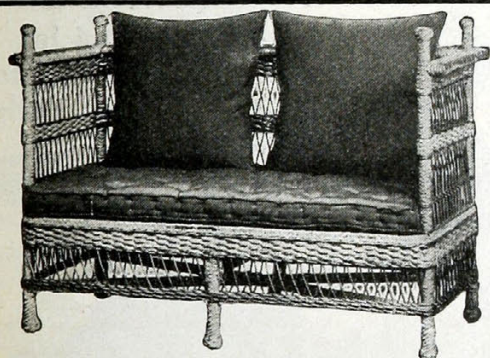
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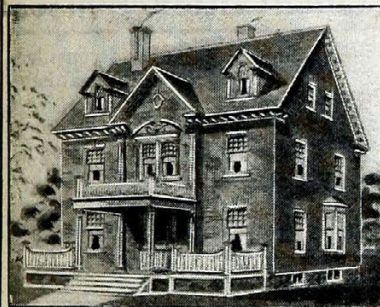
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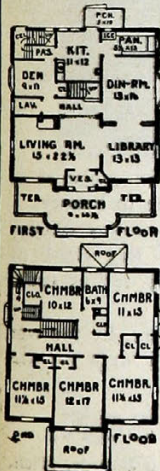
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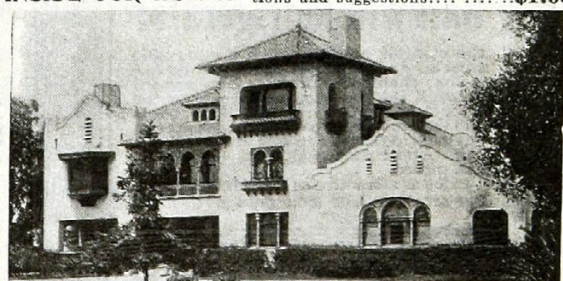
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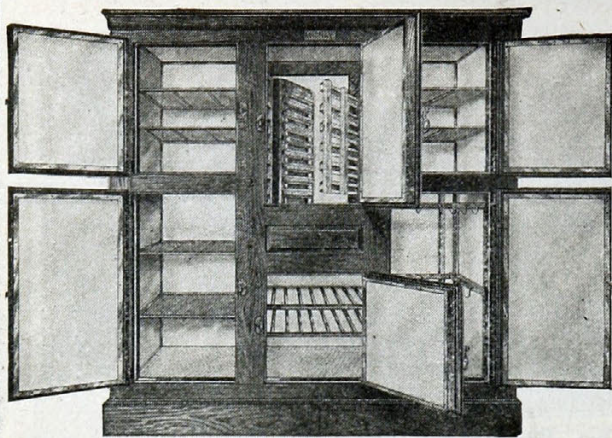
THE BUILDING OF IT 128 pages, illustrated, a practical guide so you can recognize and remedy faulty work; thus supervising the construction of your own home, \$1.00

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McCray Refrigerators are lined throughout with Porcelain Tile, Opal Glass, or Odorless Wood (no zinc is used). They are Dry, Clean, and Hygienic, of superior construction, are unequalled for economy of ice, and can be iced from outside of house. **Every refrigerator is guaranteed.**

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Porcelain Tile, Opal Glass or Wood Lined. All sizes, for Residences, Clubs, Hotels, Hospitals, Grocers, Markets, Florists, Etc.

Endorsed by physicians, hospitals and prominent people.

The McCray Patent System of Refrigeration

insures perfect circulation of pure cold air, **absolutely dry.** Salt or matches keep perfectly dry in a McCray Refrigerator, the most severe test possible.

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That stale smell about a refrigerator is a danger signal. The zinc is corroding and the oxide poisoning the milk and food.



Good to Look Upon—Better to Use

A scientific refrigerator for particular people. **Baldwin Dry Air Refrigerators** stand preeminent for economy, beauty of construction and sanitation. The positive circulation of cold dry air is strong and continuous. From the ice chamber of the

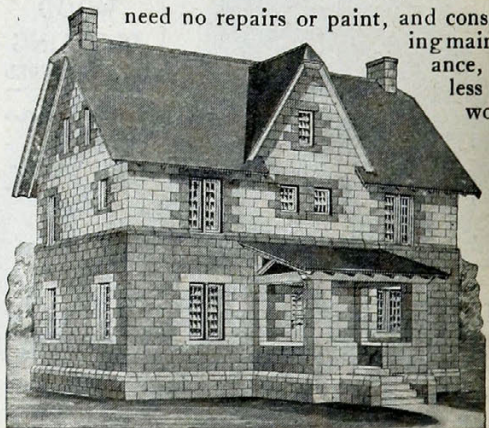
Baldwin Refrigerator

the cold air drops through a removable steel air-duct to a passage beneath the provision chamber—then rushes upward through the provision chamber over the top of the ice carrying with it all odors and moisture to be cooled, condensed and purified. 140 styles in soft wood, ash and oak. Lined with opal glass, tile, metal and spruce.

Price as attractive as the refrigerator. Our catalogue tells about them, write for it

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Dykema Cement Stone Houses



need no repairs or paint, and considering maintenance, cost less than wood.

Dykema Cement Stone absorbs no moisture—never discolor and excel natural stone in beauty.

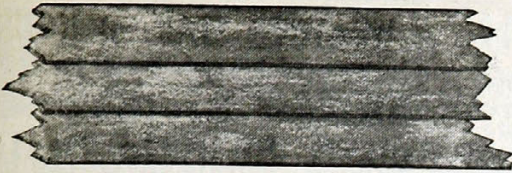
Dykema Cement House Plans represent special knowledge in cement construction. Big Book of plans beautifully illustrated is sent for 25 cents coin and 8 cents stamps.

Dykema Cement Stone Manufacture, by the wet process, is worth investigation. *We help get the business.* Booklet E 45 sent free.

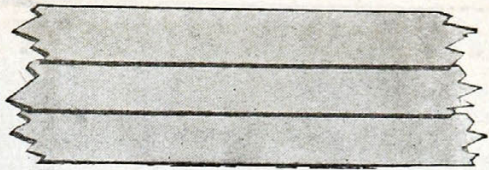
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The Paint is Dead when the Oil is gone.



A Long-Lived Paint is made of Oil-Protecting Pigments.

When Is Paint Dead?

"Linseed Oil is the life of paint." When the oil departs, the paint is dead. Dead paint—a lustreless, dry, chalky coating—has no protective qualities, and disintegrates rapidly because the pigments have no cohesive attraction after the departure of the oil.

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Resists Expense

Resists

sparks, embers and blazing brands, resists rain and snow, resists the ravages of time and the changes in temperature—resists, in fact, everything that a good roofing should. REX FLINTKOTE is, therefore, adapted to buildings, large and small, in all countries and climes—covers buildings to-day from the Equator to the Arctic Circle, from Newfoundland to California.

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everywhere. "Look for the Boy" on every roll, and take no imitation. Insist upon their getting the genuine.

J. A. & W. Bird & Co.

Expense

follows the laying of any roofing but REX FLINTKOTE. Shingles rot, become leaky and blow off—they must be replaced; tin warps, rusts and curls up at the corners—it must be repainted and soldered.

Quality and freedom from repair considered, REX FLINTKOTE is not only the best, but the most economical roofing made. Any careful workman can lay it. Outfit in every roll.

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"The Resister"

Rex Flintkote

ROOFING



WILLIAMSON & CROW, ARCHITECTS, GRAND RAPIDS.

A WEATHER STAINED HOUSE

With a Tile Red Roof pleases the Eye.

Dexter Brothers' English Shingle Stains

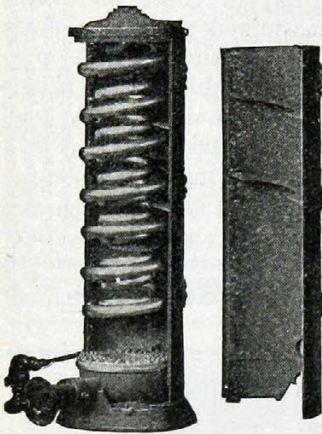
will produce this effect permanently. Send plans or sketches for advice.

Write for particulars of Austrian Gray

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The following firms act as our Agents: H. M. HOOKER CO., 57 W. Randolph St., Chicago; W. S. HUESTON, 24 East 22d St., New York; JOHN D. S. POTTS, 218 Race St., Philadelphia; SMITH & YOUNG, San Francisco, Cal.; MOUND CITY PAINT & COLOR CO., St. Louis, Mo.; GRAY & DUDLEY HARDWARE CO., Birmingham, Ala.; F. CODMAN FORD, New Orleans, La.

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An abundant supply
of hot water at small
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THE LION

Double Copper Coil,
Cast-iron Jacket
Does not Rust, Leak
nor Crack

DURABLE AND ECONOMICAL

If you want **HOT Water**

We make the heater you need at the price you want to pay

Write for Catalogue "F"

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**Your Light Bill Reduced
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This may sound incredulous, but it is just what

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do. You may be skeptical, but we can prove it to you. Let us send you our book-lets on lighting:

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We make over 200 styles of globes and reflectors. The globe shown above is for open gas jet. Price, 95c, prepaid. Holophane globes are sold by all leading dealers in gas and electric light fixtures.

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This trade mark in blue, appears on every genuine Holophane Globe and Reflector.

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THE MAN WHO SPENDS

a little time investigating the pedigree of varnish before he permits its use on his woodwork usually gets big interest on the investment.

An indifferent attitude towards varnish is responsible for many a spoiled interior.

The use of LUXEBERRY WOOD FINISH and LIQUID GRANITE gives the highest results in the way of a finish attainable on wood.

Under its old name of Berry Brothers' Hard Oil Finish, LUXEBERRY WOOD FINISH has been known for forty years. Use it on general interior woodwork.

For floors, bathrooms, window sash and sills, inside blinds, and front doors, use LIQUID GRANITE. It is the extraordinary wear resisting qualities of LIQUID GRANITE that make it equally valuable for floors and all woodwork where the exposure is severe.

Samples of finished woods and interesting booklets on wood finishing sent free for the asking.



This is the celebrated Toy Wagon that we give away free under certain conditions. Since we introduced it a few years ago it has found its way to all parts of the world and has made thousands of boys and girls happy.

Copy of picture and full particulars sent upon application.

BERRY BROTHERS, LIMITED,

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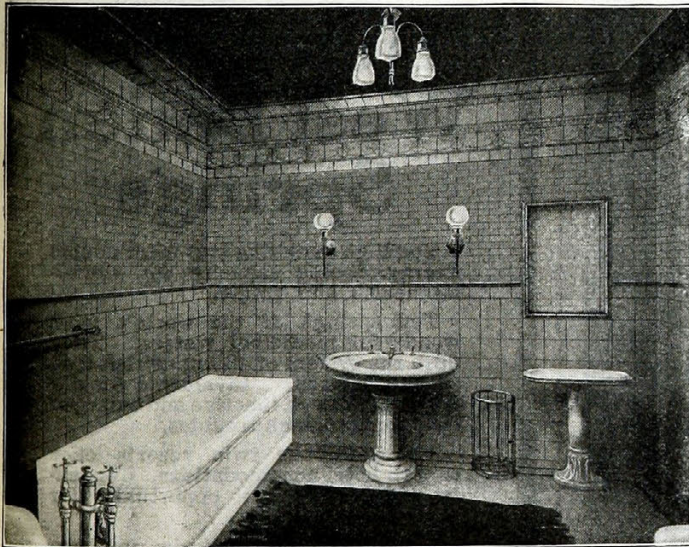
Varnish Manufacturers

CHICAGO
CINCINNATI

ST. LOUIS
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A Handsome Bathroom

Is a satisfying **luxury** in any home. **Good Tiling** makes the plainest bath-room beautiful. We make our own designs, and can furnish anything in floors, walls, ceilings, and mosaics. In setting tiles and mosaics we employ only experts. Good tile-setting requires long apprenticeship and the highest skill. The artisans are few, and are found mostly in the large cities, and the man

who builds a home at a remote point can not readily procure the services of such workmen.

We Execute Work Everywhere

If you will send diagram of your requirements, we will give you estimates for the work finished, — or we will sell you the tiles. We guarantee complete satisfaction. We are the only dealers in our line who publish an illustrated catalogue. This we shall be pleased to send you upon application.

WEARY & BECK, - - Marquette Bldg., Chicago

Time to Paint

Buy *Good* paint, this time—employ a good painter—and you won't have to repaint for years to come.

Our forty-years' experience has proven conclusively that the best paint is paint which is mixed with pure linseed oil the day it is applied.

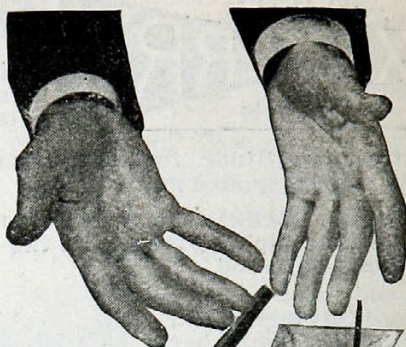
Best, because the oil—"The Life of the Paint"—does not become stale, as it does in "ready-mixed paint"—and

Best, because it is less expensive. The oil costs less than the pigment, therefore you save money by buying them separately.

KINLOCH HOUSE PAINT is the pure, thick pigment, in all standard colors, and needs only mixing with pure linseed oil to make the best looking, most durable paint ready to apply.

Your dealer will supply you with both Kinloch Paint and pure linseed oil; if not, send for our introductory offer and valuable and interesting book on what "The Householder Ought to Know" about paint and painting.

Kinloch Paint Co., St. Louis.



Drop Everything

if need be—
and come, for
a fortnight, to

French Lick West Baden Springs

You'll go back like two men: double energy, double capacity for work—all health and tingle.

Ten springs of the world's most wonderful medicinal waters. They flush the system of all impurities, tone and strengthen. Invaluable for disordered kidneys, inactive and enlarged liver and stomach troubles.

These famous twin resorts offer superb hotel accommodations. Congenial people—abundant opportunity for recreation.

Delightfully situated in southern Indiana, on the

MONON ROUTE

Easily reached from anywhere. Write for illustrated booklet, giving full particulars, hotel rates, etc.

Chas. H. Rockwell Traffic Manager
Frank J. Reed General Passenger Agent
202 Custom House Place, Chicago

JAP-A-LAC

WEARS LIKE IRON

What JAP-A-LAC will do

WE are trying to show you in this present advertisement exactly what **JAP-A-LAC** will do, and we have illustrated a few of the many uses to which it can be put.

In every house in America there is some painted thing that would be improved by a coat of **JAP-A-LAC**.

It will rejuvenate floors, weather-beaten front doors, chairs, old carriages, metal work, radiators, porch furniture, oil cloth, refrigerators, chandeliers, andirons or anything and everything that needs freshening, and you will never believe until you try it, just how complete the rejuvenation is.

Most of the **JAP-A-LAC** that is used is used by women. An intelligent child ten years old will have no trouble with it, and will take pleasure and gain knowledge in using it.

The old table, or chair, or desk, or bookcase that you think is fit only for kindling because the varnish is scuffed or because the color is not to your liking, can be brought back practically to its original new value with 25 cents worth of **JAP-A-LAC**.

A simple description of **JAP-A-LAC** is, that it is a stain and a varnish combined, and its uses exist from the cellar to the attic of every house in America.

The Colors of **JAP-A-LAC** are twelve:

WALNUT

OAK

MAHOGANY

CHERRY

MALACHITE GREEN

BLUE

OX-BLOOD

DEAD BLACK

BRILLIANT BLACK

FLAT WHITE

GLOSS WHITE

GROUND

Besides these there is Natural or Clear **JAP-A-LAC**.

We want you to know **JAP-A-LAC** as it really is. For you will never perfectly appreciate it until you have actually put a brush in a can of **JAP-A-LAC**, and with your own hands transformed some old floor, or old piece of furniture.

WE will gladly give you a full-size quarter-pint can if you will pay the cost of mailing. Send us ten cents, and the name of your dealer, and we will mail free, to any point in the United States, a sample can of any color you select.

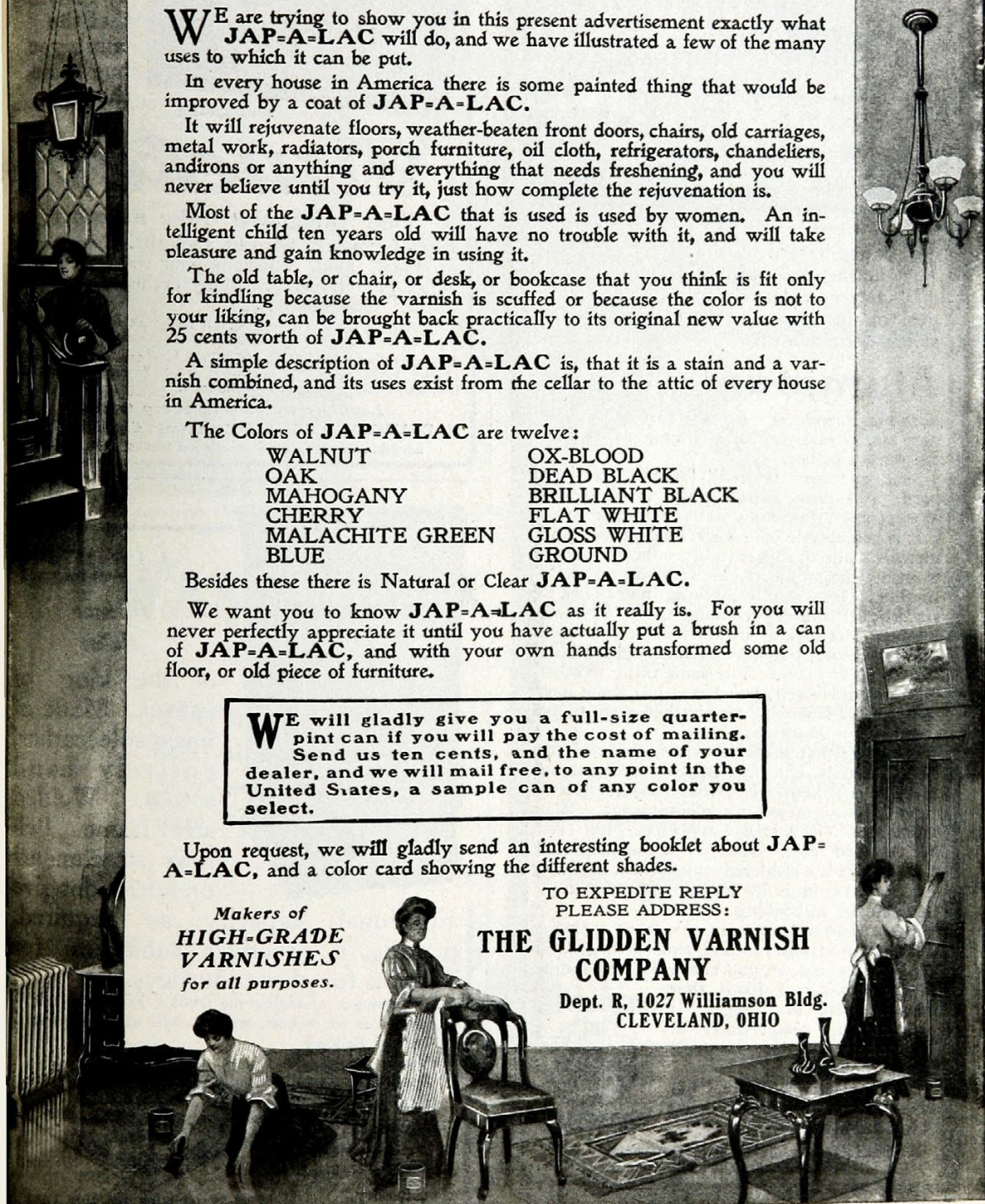
Upon request, we will gladly send an interesting booklet about **JAP-A-LAC**, and a color card showing the different shades.

Makers of
**HIGH-GRADE
VARNISHES**
for all purposes.

**THE GLIDDEN VARNISH
COMPANY**

Dept. R, 1027 Williamson Bldg.
CLEVELAND, OHIO

TO EXPEDITE REPLY
PLEASE ADDRESS:



NO "POT LUCK"

When you
Cook with

"WEAREVER"

IT'S THE ONLY

ALUMINUM
WARE

NO hap-hazard results in the cooking; no metallic poisoning from copper, brass or plated ware; no enamel to peel off in spots and burn the food just as it's done to a turn.

Aluminum Ware

does not corrode nor become rusty. It is as near *indestructible* as anything in regular daily use can be.

¶ Send 25c and we will forward, carriage paid, a 1-pint sauce pan, made of our Wearever Aluminum, for you to try.

¶ It is susceptible of a very *high polish*, and utensils made of this metal in sufficient weight to insure the proper degree of strength last a lifetime. It is no unusual thing, nowadays, to see bright, shining cooking pans in some kitchens that look as if they had been bought the day before, but have been in regular daily service *eight years*. The same thing in other wares would—well, you know just about how they *would* look if, indeed, they were to be found at all about the place.

¶ The idea that *Aluminum*, being one of the *newer* metals, is at first costly, has dissuaded many *thrifty* housewives from considering it as practicable in their kitchen equipment. But, *Aluminum Ware* is *not expensive*—not even at the first cost. And when the length of time it lasts is considered—and *clean, sanitary all the time*—it is by far the *cheapest ware* one can use in cooking.

¶ *Even heat* is necessary to perfect cookery. *Aluminum* so *absorbs and holds* heat that it produces *even heat*, and hence the best results in the cooking of foods that contain milk and eggs. It *regulates the temperature* of the cookery and the "*temper*" of the cook.

¶ Don't trust to "pot luck," but be *sure* of your dinner by using Aluminum Ware—always.

WEAREVER



TRADE MARK

ALUMINUM COOKING UTENSIL CO.,
Box G, Pittsburg, Pa.



TRADE-MARK

A trunk
name
to trust

Avoid
make-shift
construction
by insisting
that the
trunk you
buy bears
the name

Drucker

Your safeguard—take no other.

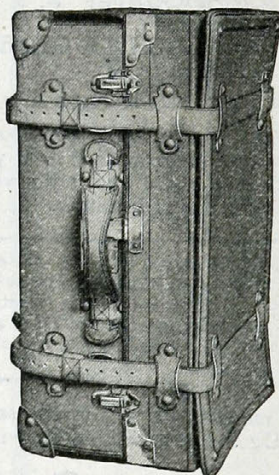
Built for wear. Strong, yet light. Conveniently arranged, finely finished—your wardrobe travels *safely* in a Drucker. Many exclusive styles; all prices. **Guaranteed.**

ASK YOUR DEALER. If he hasn't them, send us his name and we will see that you are supplied.

You need our trunk book. Tells how trunks that *last* are made; indispensable to intelligent trunk buying. Shows the beautiful Drucker designs. Write for it.

Look for the lion in every trunk.

N. DRUCKER & CO., 913 Broadway, Cincinnati, Ohio.
Largest and oldest makers of good trunks. Est. 1864.



A "Likly"

Bellows
Valise

is the king of valises. Made of finest sole leather, entirely hand sewed. Welded steel frame. Bellows attachments on both sides give

additional capacity as required, making a practical substitute for a trunk for short journeys.

Catalogue of high-grade trunks, bags and suit cases sent on request, with booklet describing our line of Bellows Valises.

Specify
Book 1H.

Our goods are sold by most dealers or may be ordered from factory.



THIS TRADE MARK ON EACH PIECE

The practice of wearing low shoes has become almost universal among well-dressed men. Therefore, a snug-fitting stocking becomes an absolute necessity.

Ball-Bearing Garter

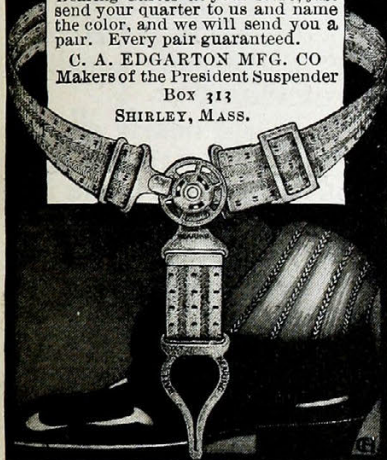
keeps the stocking snug and tight without binding the leg. That is all you want in a garter.

If you cannot get the Ball-Bearing Garter at your store, just send your quarter to us and name the color, and we will send you a pair. Every pair guaranteed.

C. A. EDGARTON MFG. CO
Makers of the President Suspender

Box 313

SHIRLEY, MASS.



President Suspenders

(LIGHTWEIGHT)

sustain the trousers without straining the shoulders.

If you had ever worn President Suspenders, you would never wear any other kind except by accident.

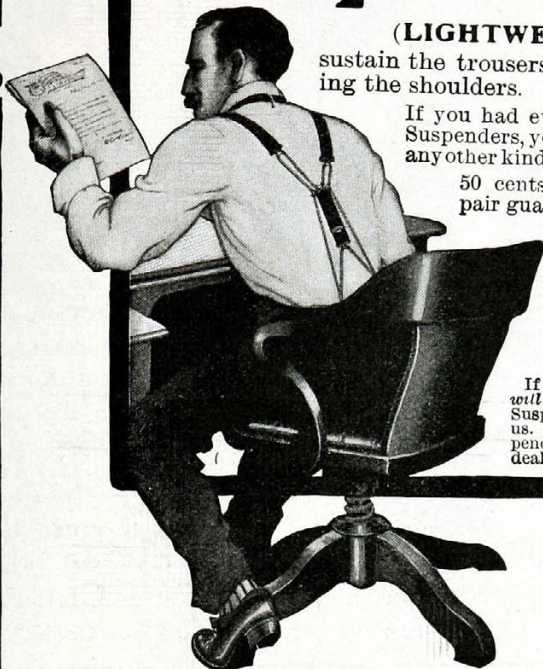
50 cents and \$1.00. Every pair guaranteed.

THE C. A.
EDGARTON MFG.
CO.

Box 313

SHIRLEY, MASS.

If your dealer does not or will not sell you PRESIDENT Suspenders, send 50 cents to us. We will send the suspenders and the name of a dealer who will.



"WASHINGTON NAVY SERGE"

No better cloth for all-round business wear.

This serge is pure wool dyed, its color is absolutely fast, it has passed U. S. Government requirements. We believe that no better cloth of this character can be found elsewhere in the world.

This trade-mark is your guide.



Your tailor should have it—if not, write us.
AMERICAN WOOLEN COMPANY
Wm. M. Wood, Vice-Pres't and Treas., Boston, Mass.



Afloat or Ashore

No matter where you are, it's easy to put on or take off a

Cluett COAT SHIRT

The coat feature is one of many good points to be found in a Cluett shirt, a garment never quite equalled by other makes at the price.

The patterns used are nearly all exclusive and the colors are warranted fast. In white goods the fabric retains its whiteness.

For \$1.50 and more you can find no better shirts. Most dealers have them but if your dealer cannot supply you write us.

Makers of **CLUETT, PEABODY & CO**
Cluett & Arrow Collars. Factories, TROY, N.Y.

No. 500

Our Price

4.98

Regular

\$10



Latest Creation
...in...

Tailor-Made Skirts

at lowest prices
ever offered,
quality of Cloth
and making
considered.

We manufacture the cloth and our tailors make the skirts saving you the jobbers' and retailers' profits. A sample order will convince you that we make only high grade skirts at half the price they cost at the store.

Send for Spring Styles
and Prices.

**Novelty Skirting
Company, Station A
WORCESTER, MASS.**



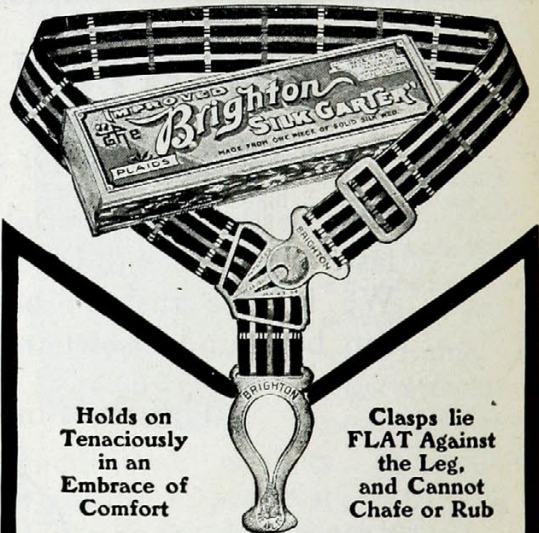
No. 9

Our Price

5.98

Regular

\$11



Holds on
Tenaciously
in an
Embrace of
Comfort

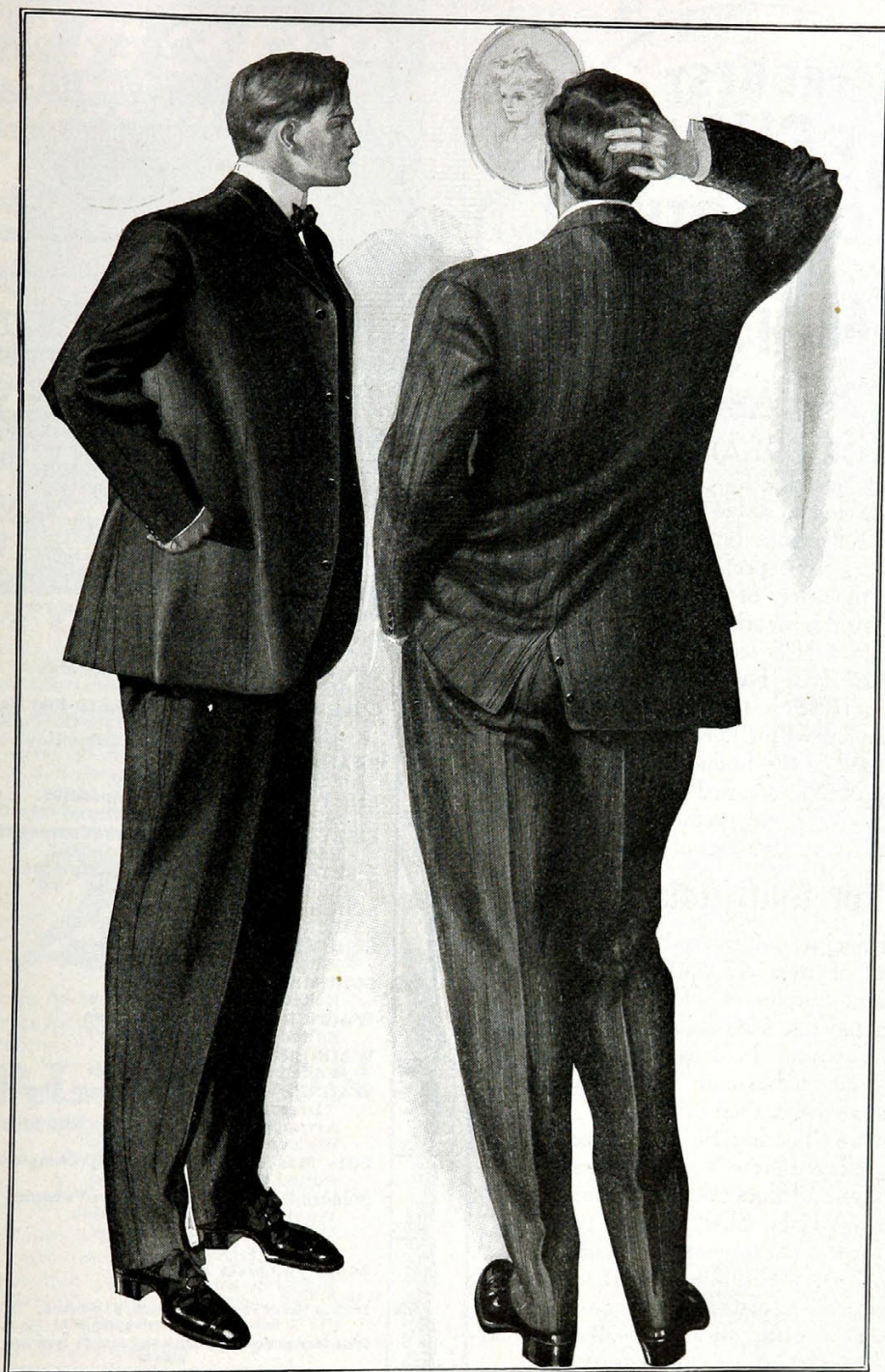
Clasps lie
FLAT Against
the Leg,
and Cannot
Chafe or Rub

BRIGHTON Silk Garter

FOR MEN

Don't buy an inferior article. Look for the word **Brighton** on the clasps and on the box. Sold by dealers or by mail. Price 25 cents.

PIONEER SUSPENDER CO., 718 Market St., Philada.
Makers of Pioneer Suspenders.



Copyright 1900 by Hart Schaffner & Marx

YOU don't expect much distinction in sack-suit style; just plain business. It's pleasant to give folks more than they expect. Ask your clothier to show you how we do it; \$15 to \$35.

Our label means all-wool; never any mixture of cotton, or "mercerized" fabrics. It is a small thing to look for, a big thing to find. Send six cents for the new Style Book, and find out the correct clothes styles.

Hart Schaffner & Marx
Chicago

Boston

Good Clothes Makers
New York

Please mention McClure's when you write to advertisers.



NEW YORK REAL ESTATE offers to-day, as it has for over 100 years, the most profitable and stable field of investment. It does not fluctuate but steadily grows in value, paying large profits on and constantly increasing the safety of any investment based upon it. It is this security—millions of dollars' worth of it—which secures A-R-E SIX'S.

The American Real Estate Company, founded in 1888, is the original and oldest corporation among the hundreds now successfully engaged in the business of buying and improving New York real estate for income or for sale. In the enlargement of its business it offers at par in multiples of \$100

Six Per Cent Gold Bonds

Both Principal and Interest are guaranteed by Assets of over \$7,000,000, including Capital and Surplus of over \$1,125,000; interest is payable semi-annually by coupons at The Chemical National Bank, N. Y. They are negotiable and transferable and carry liberal withdrawal privileges.

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American Real Estate Company

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FORTY SONGS JOHANNES BRAHMS FOR HIGH VOICE



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A LIBRARY not only for musicians, but for all who believe in music and who cherish musical ideals. It is designed to include the masterpieces of song and piano music. Each volume is compiled and edited by a leading authority and contains a biographical and critical introduction and the best obtainable portrait of the composer.

The vocal numbers are published for both high and low voice, with the original texts and poetic, singable translations. The books are uniform in size and binding, and represent the highest excellence in typography and printing. Volumes now ready:—

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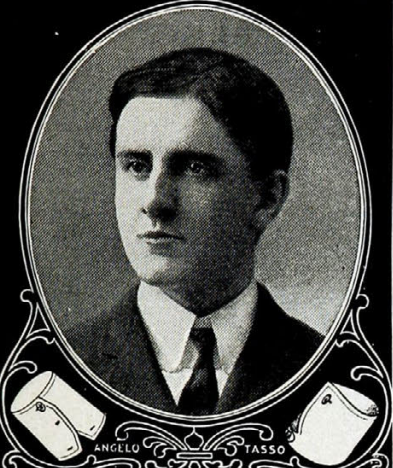
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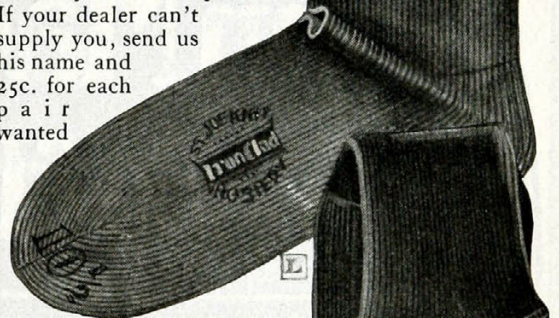
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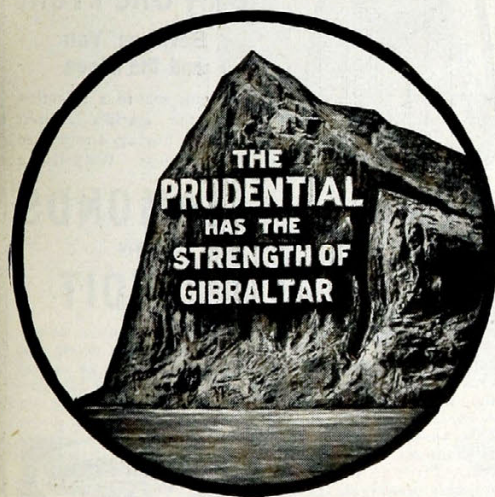
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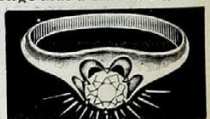
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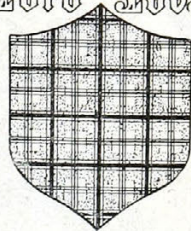
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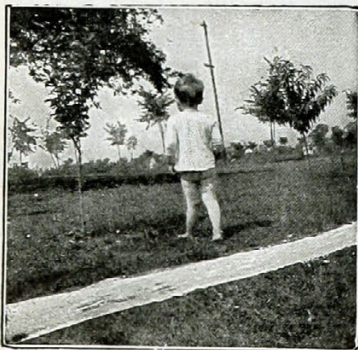
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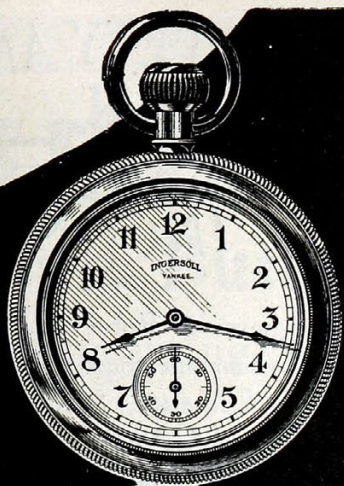
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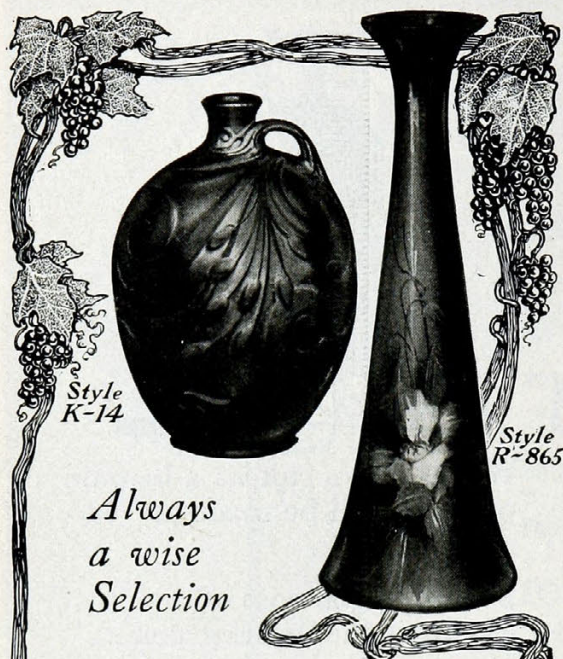
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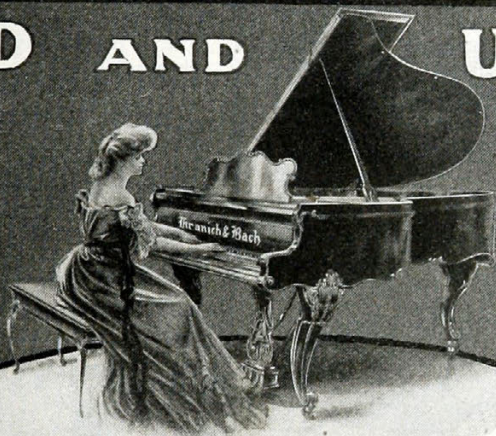
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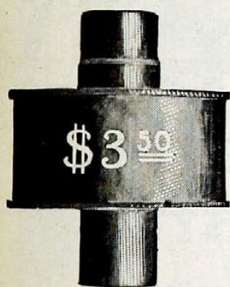
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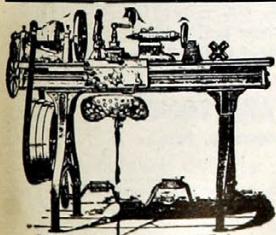
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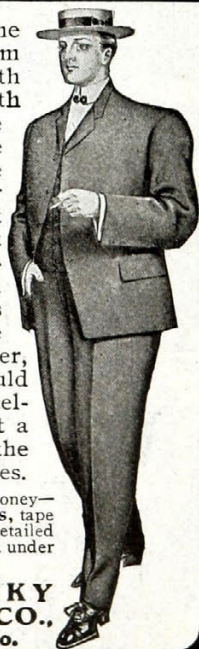


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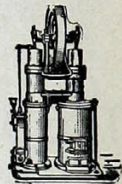
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Can be changed from wheeler to carrier in three seconds, without removing baby.

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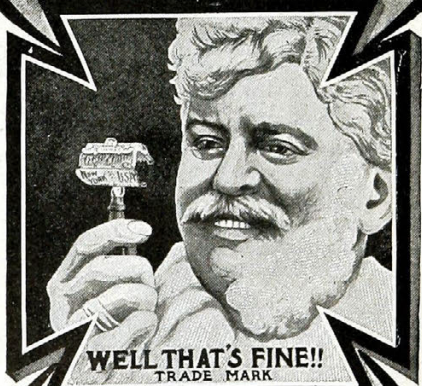
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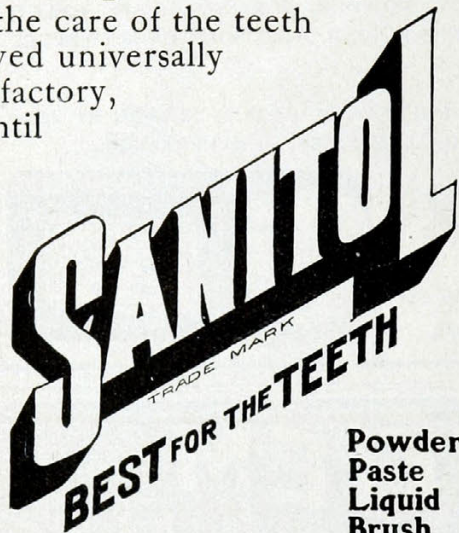
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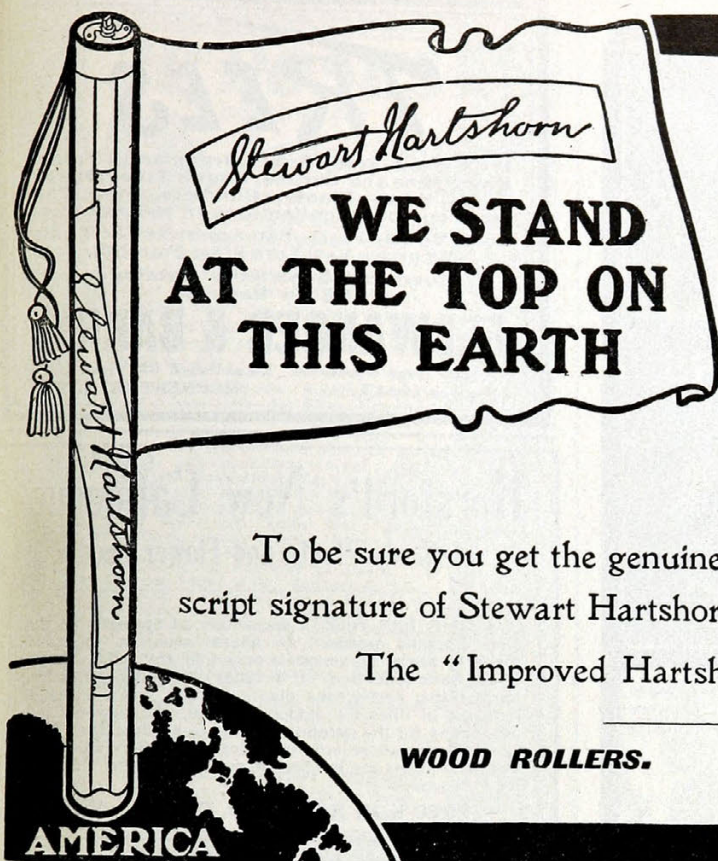
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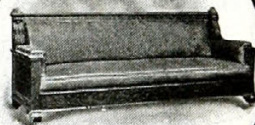
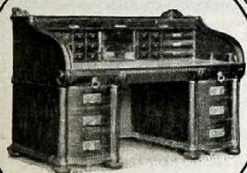
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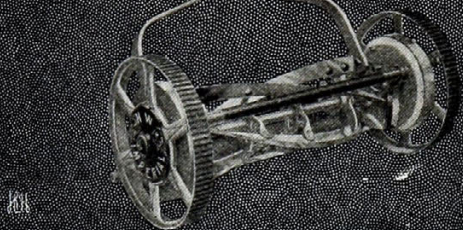
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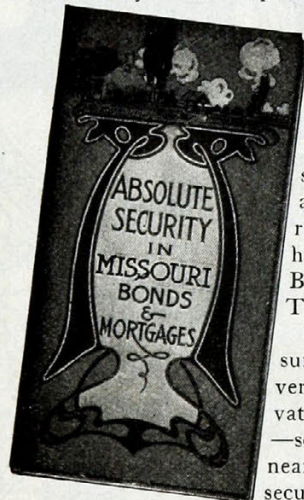
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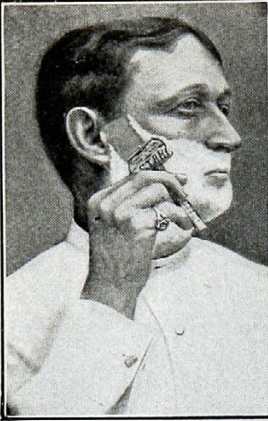
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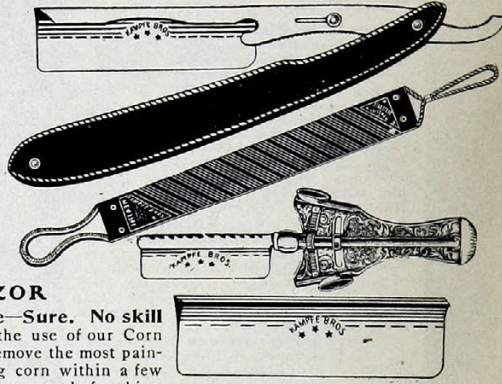
(This cut shows guard partly open.)

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Simple—Safe—Sure. No skill required. By the use of our Corn Razor you can remove the most painful and annoying corn within a few minutes. There is no need of soaking

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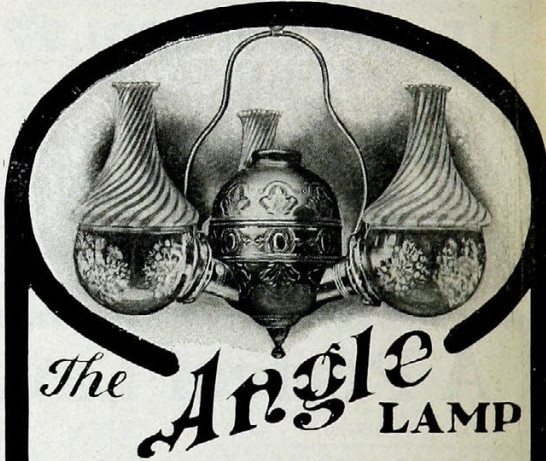
Mitchell's Furniture

See the Mitchell Catalog before you buy any furniture anywhere. It is the recognized guide to quality-value in furniture. Sent upon receipt of postage, 25 cents. Address

THE ROBT. MITCHELL
FURNITURE CO.
DEPT. H, CINCINNATI

Our Mantel, Grate and Tile
Catalog is sent on receipt of 10
cents postage.

**69 Years of
Furniture Success**



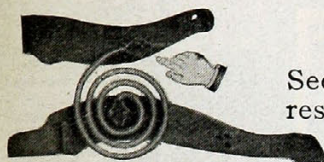
The Angle LAMP

OUR PROPOSITION is to send you a light which, burning common kerosene (or coal oil), is far more economical than the ordinary, old-fashioned lamp, yet so thoroughly satisfactory that such people as ex-President Cleveland, the Rockefellers, Carnegies, Peabodys, etc., who care but little about cost, use it in preference to all other systems. We will send you any lamp listed in our catalog "D" on thirty days free trial, so that you may prove to your own satisfaction, that the new method of burning employed in this lamp makes common kerosene the best, cheapest and most satisfactory of all illuminants.

CONVENIENT AS GAS OR ELECTRICITY
Safer and more reliable than gasoline or acetylene. Lighted and extinguished like gas. May be turned high or low without odor. No smoke, no danger. Filled while lighted and without moving. Requires filling but once or twice a week. It floods a room with its beautiful, soft, mellow light that has no equal. WRITE FOR OUR CATALOG "D" and our proposition for

30 DAYS FREE TRIAL

Do it now—right away. It will tell you more facts about the How and Why of good light than you can learn in a lifetime's experience with poor methods.
THE ANGLE MFG. CO., 78-81 Murray Street, New York.



Just Like Floating on Air

See that spring over there. It makes the Schram Rocker so restful, so "comfy"—so delightfully easy that you'll swear you have never rocked before after you've tried

The Schram ^{Convolute Spring} Rocking Chair

It responds to every motion of the body, relieves the tension of tired nerves and muscles, and permits the perfect relaxation so vitally essential after a hard day's work. You'll never know till you try the Schram how



restful a chair can be. And this wonderful convolute spring (patented) is only an *incident* in the make-up of a royally good chair. The wood is selected golden oak, carefully kiln-dried and piano-finished. The coverings—heavy leather, plush or verona—are the best the market affords, each piece being carefully inspected for the slightest flaw before using. The filling is the best imported curled hair. The whole is assembled into as perfect a chair as we can make, and we've been making *good chairs a our lives*.

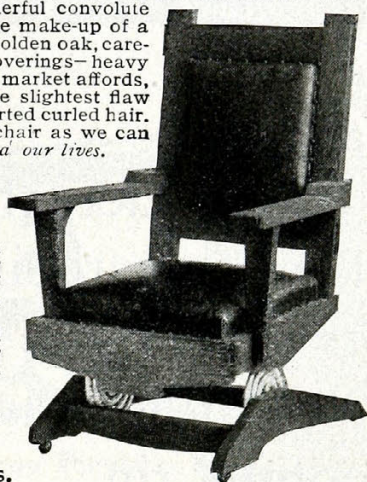
Rock Ten Days for Nothing

and if it isn't the easiest chair you ever sat in—and a better chair other ways—send it right back *at our expense* and we will return every penny of your money.

Take advantage of this Special Offer *at once*. Send a postal *today* for the details. For your body's sake, do it NOW.

A. W. Schram & Sons Company

118 Marion St., Oshkosh, Wis.



"A KALAMAZOO Direct to You"

We will send you direct from our factory, freight prepaid, any Kalamazoo Stove or Range on a

360 Days Approval Test

If you are not perfectly satisfied in every way, return it at our expense. We save you from 20 per cent to 40 per cent, because we give you

Lowest Factory Prices,

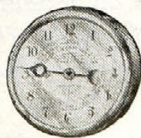
cutting out all dealers', jobbers', middlemen's and agents' profits. We are the only stove manufacturers in the world who sell their entire product direct to the user. We guarantee quality under a \$25,000 bond.

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describing full line of ranges, cook stoves and heaters of all kinds.

KALAMAZOO STOVE CO., MFRS.
Kalamazoo, Mich.

We fit all our ranges and cook stoves with our patent oven thermometer which makes baking easy.



NATURO

Ten Centuries of Physic

Mankind has endured the mistaken suffering of physic for over 1,000 years. It was not until this Twentieth Century that science perceived the true inwardness of the matter and produced

NATURO the closet with the slant, the only sort of construction that is *actually* comfortable, cleanly, healthful. Combines the health-enforcing necessities of primitive man with the highest luxury of modern civilization.

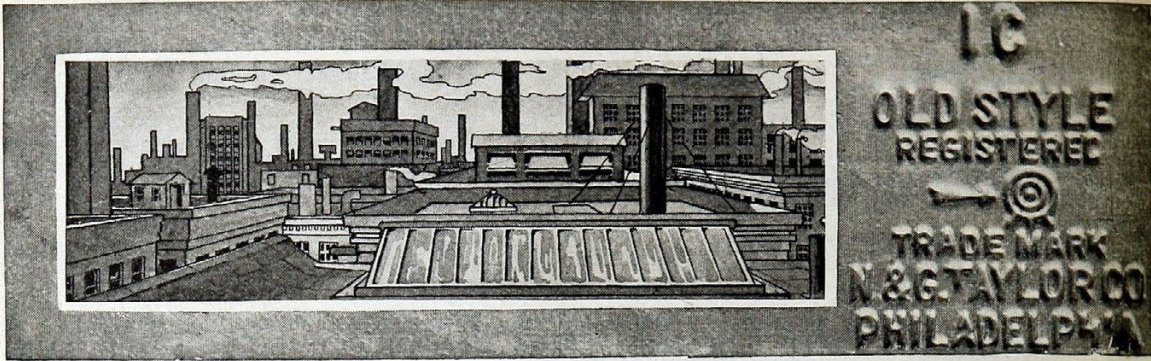
Foremost physicians report that Naturo offers assurance of health to you, stronger constitutions to your children. Progressive architects are unanimous in specifying Naturo closets for all purposes—particularly in schools and hospitals, where their use is a vital necessity. Cost but a trifle more than ordinary closets.

You owe it to yourself to understand this subject thoroughly. Booklet A fully illustrated, free on request.

The Naturo Co.

Salem, N. J., U.S.A.





The fact that over a hundred dealers claim that their tin is as good as our "Old Style" brand is one proof that "Taylor Old Style" is the standard of the best roofing tin.

A house is made to live in. That is its first requisite. Comfort and utility come before ornament and show. No kind of roofing should be put upon a house (or any other building) whose first quality is not that of enduring protection. Protection that does not endure is not protection. Protection means protection from the elements—from rain, snow, fog, heat, cold, fire.

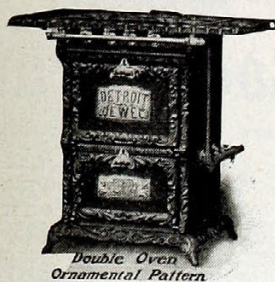
We urge every reader of this magazine not to spend a cent upon a house until he has fully settled the roof question once for all. We are here to educate any one who wants to know why his house should be covered with tin, and why that tin should be "Taylor Old Style" tin. Our booklet, "A Guide to Good Roofs," is sent to any one who asks for it. It explains the difference between "Taylor Old Style" tin and other tin.

N. & G. TAYLOR COMPANY

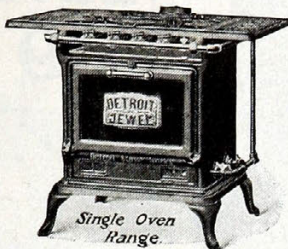
ESTABLISHED 1810

Philadelphia

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*Double Oven
Ornamental Pattern.*



*Single Oven
Range.*



*Double Oven.
Smooth Plain Finish.*

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Gas Ranges

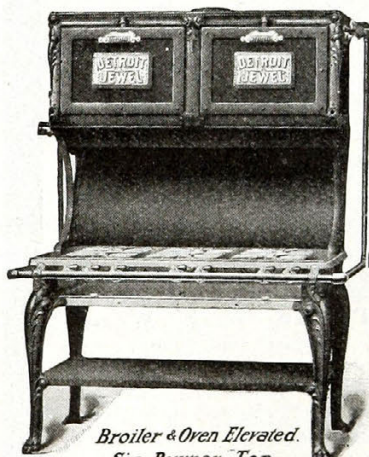


They have that Quality which guarantees you Durability, Convenience and low Gas Bills. The genuine, bearing our Trade Mark, cost no more than others of inferior grade. Insist on the Trade Mark, and if your dealer cannot supply you, write direct to us.

*Broiler
& Oven
Elevated.
Low Warm-
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*Broiler & Oven Elevated.
Six Burner Top.*



"Cooking by Gas," a valuable booklet telling all about use of Gas for fuel, FREE
DETROIT STOVE WORKS, Dept. M, DETROIT, CHICAGO.



Floors of Beauty

The most beautiful floors—those which captivate by their appearance of richness and distinction—are invariably the ones finished with **Old English Floor Wax**. Whether your floors are of hard or soft wood, no matter what their condition, you can finish them in a most satisfactory manner by the use of

Old English Floor Wax

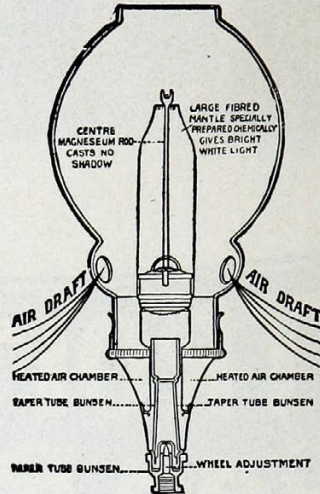
which imparts a peculiarly deep, rich, subdued lustre that may be maintained indefinitely by the least expenditure of labor. Let us send you a free copy of "**What To Do With Wood Floors**"—a booklet that gives expert advice on the treatment of floors. It is based upon actual experience under all conditions—will tell you exactly what to do in your particular case. It is a revelation to everyone interested in fine floors.

A. S. BOYLE & CO.,

Dept. L,

Cincinnati, O.

This Light Saves About \$19 Each Year



How much does your Light Cost?

Do you spend \$25 a year on it?

For \$25 a year you can get this much light:—

About eight ordinary 3 foot open-tip Gas Burners, each burning 3 hours each evening for a year and giving all told 160 candle power light.

About eight ordinary Incandescent Gas Burners each burning three hours each evening for a year, and

giving all told 800 Candle Power Light.

About 3 ordinary Incandescent Electric Light Bulbs burning 3 hours each evening for a year, and giving 48 Candle Power Light.

Or 6 Lindsay Lights each 300 Candle Power each burning 3 hours each evening for a year, and giving 1800 Candle Power Light.

Now you want the most Light for the least cost!

And if you have \$25 to spend on Light—why not make that \$25 buy the most light it can?

Why not make it buy the 6

Lindsay Lights

with their **enormous** 1800 Candle Power—to ease your eyes—to assist you to read—to flood each room with light—rather than the 8 ordinary open-tip burners with their 160 Candle Power, or the 8 ordinary Incandescent Gas Burners with their 800 Candle Power Light, or the 3 Incandescent Electric Lights with their 48 Candle Power Lights?

For \$25 the 6 Lindsay Lights will give twice as much light as 8 ordinary open-tip burners—8 ordinary Incandescent Gas Burners and 3 Incandescent Electric Bulbs combined, costing 3 times as much, or \$75.

It would cost you about \$150 by ordinary methods of lighting, i. e. the cost of burning 16 ordinary open-tip burners, 16 ordinary incandescent gas burners and 6 incandescent electric bulbs combined to get the same light as 6 Lindsay Lights costing just \$25 for gas.

Therefore 6 Lindsay Lights will save you about **\$125** in one year!

Or about 19 times their own cost—which is \$1.25.

You can't afford to be without a Lindsay Light.

We'll send you one Lindsay Light for \$1.25 and pay the express charges if your dealer doesn't handle it and if you send us his name.

You can easily put up the Lindsay Light yourself.

Start saving on your gas now—and get More Light at Less cost.

Lindsay Light Company, Chicago

Eastern Office 91 Chambers Street, New York



True Heating Economy

The home builder discredits the best value of his property at the very start unless he puts in steam or hot water heating.

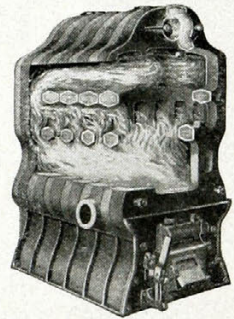
AMERICAN & IDEAL RADIATORS & BOILERS

bring a quicker transaction at a higher price in the event of sale or lease of the property.

Meanwhile they produce true heating comfort for the owner, protect the family health, reduce his fuel bills, require no repairs, are dustless, simpler to run than a parlor stove, and they outlast the building.

Unlike stoves or hot-air-furnaces, our Boilers and Radiators are made upon the unit or sectional plan, so that if the building is made larger, or the rooms altered (65% of all buildings are rebuilt) extra sections or parts may be readily added or removed. Hence, to buy IDEAL Boilers and AMERICAN Radiators is an investment—not an expense.

Whether your building is OLD or new, SMALL or large, farm or city, send for our booklet (free) "Heating Investments Successful."



Open view of Ideal Boiler, showing long fire travel and all fire surfaces backed by water to absorb and deliver to the various rooms the largest possible percentage of heat from the fuel.

AMERICAN RADIATOR COMPANY

Dept. 42.

CHICAGO



CROSSETT SHOE



\$3⁵⁰

"MAKES
LIFE'S
WALK
EASY"



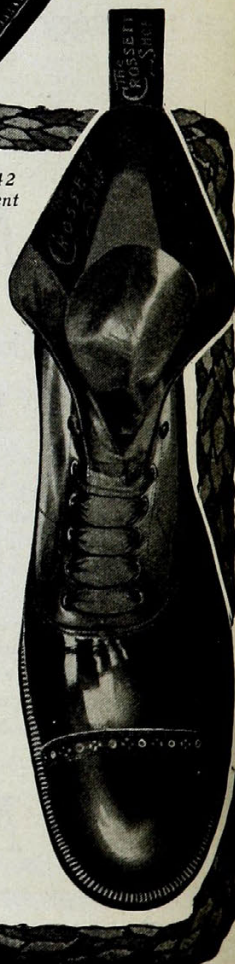
2347 Patent 2348 Russet



\$4⁰⁰



2344
Calf



2342
Patent

DISCRIMINATING dressers should call on the Crossett dealers and see the correct shoe styles for Spring, 1905. The complete line of Crossett shoes is a little in advance of anything yet shown. You will find every new desirable shape in every good, seasonable leather. The only old-fashioned feature is—COMFORT.

Twenty years of scientific shoe making are responsible for the graceful lines and perfect fit of the Crossett. Vigilant care in the selection of material accounts for the splendid wearing qualities. These elements combined produce that complete satisfaction known as CROSSETT COMFORT. Next time you buy, try Crossett shoes—a more thrifty purchase can't be made.

If your dealer does not keep them, we will send by mail or express prepaid on receipt of price and 25c for delivery. State size and width—narrow, medium or wide toe—with or without toe cap—kind of leather desired—Lace, Button, Congress or Blucher. For further information let us send you our illustrated style booklet.

LEWIS A. CROSSETT, Inc.
North Abington, Mass.

THE HOUSE OF KUPPENHEIMER

"The Watershed"

THE superior strength of the "WATERSHED" springs from Kuppenheimer's determination to elevate the rain coat. This is the only house in America that waterproofs its own fabrics—the only one properly qualified, therefore, to advance a conscientious guaranty. The faultless style, workmanship and refinement characteristic of our overcoats, are also true of the Watershed, so it is fit for day or night, sunshine or rain

WATERSHEDS

\$15.00 to \$40.00

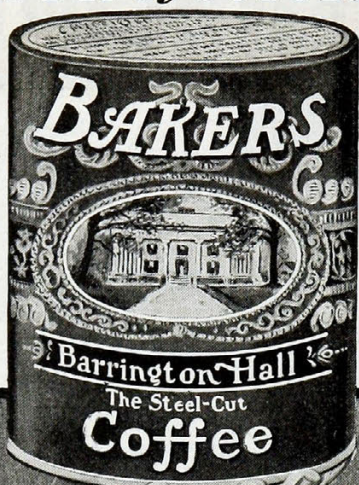
Our very artistic Spring Book
sent free if you ask for it



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AMERICA'S FOREMOST CLOTHES MAKERS
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The
Steel-Cut
Coffee

We are so certain it will please you that we offer a

Sample Can Free

SEE COUPON

(Possibly your nearest grocer handles it now)
Barrington Hall is a rich, well-matured, well-blended Mocha and Java prepared for the coffee pot by an entirely new process. It is cut into fine particles of uniform size and is freed from the dust and bitter tannin-bearing chaff—the only injurious property in coffee—always found in coffee ground the old way.

Send for Free Booklet
"The Secret of Good Coffee"

It explains why no other coffee can equal Barrington Hall in flavor, and why it can be used without ill effect by those who find ordinary coffee injures them. One pound of Barrington Hall (steel cut) will make 20 cups more of perfect, full-strength coffee than the same or any other brand ground the old way.

A Delicious Coffee
Not a Tasteless Substitute

CAUTION: Baker's Barrington Hall is the only genuine Steel-Cut Coffee.

We own the process by patent right; and roast, steel-cut, and pack by machinery at our factory in 1 and 2-lb. sealed tins. There are so-called imitations on the market. Your protection therefore is in asking for and receiving only the Original Barrington Hall Brand.

CUT OFF THIS COUPON

or copy coupon, giving magazine and grocer's name.

BAKER & CO.
COFFEE IMPORTERS

212 2d St. N., Minneapolis, Minn.

Please send me without expense sample can of Barrington Hall, the Steel-Cut Coffee, and booklet; in consideration I give herewith my grocer's name (on the margin).

My own address is.....



FIGPRUNE CEREAL COFFEE

Highest award given to any Cereal Coffee at Louisiana Purchase Exposition.

HERE'S YOUR HEALTH!

An aromatic, steaming cup of

Figprune Cereal Coffee

something like coffee in flavor, only better when you know it. You will learn about this goodness of fruit and grains in a perfectly roasted and blended substitute for coffee, when you have tried Figprune. Your grocer has it or can get it. Prepared in California's famous fruit section by

If your grocer cannot supply you, send to us for free sample and booklet.

THE FIGPRUNE CEREAL CO.,
292 Maket St.
San Jose, California.



DELICIOUS HOME DESSERT

**FREE
TO YOU**



booklet of dainty dessert receipts. We are doing this to more widely introduce our famous

JUNKET

A healthful dessert food which used in conjunction with pure sweet milk makes exquisite desserts, delighting everybody. It is pure and wholesome; easily and quickly prepared. No baking, no boiling, no eggs, no corn-starch required. This is the dessert prescribed by Doctors for their patients; the dessert which agrees with and will be retained by the most delicate of stomachs; the dessert which can be bountifully given to children and invalids with none but beneficial results. Fresh, ripe fruit frozen in Junket makes a desert fit for a king.

If you have not tried Junket, do so at once. You are missing an unequalled table dessert.

Write us to-day and learn, free, the delicate goodness of Junket.

CHR. HANSEN'S LABORATORY,
Box 3043, Little Falls, N. Y.

ESKAY'S FOOD

AND THE FOUR CHILDREN OF A
PHYSICIAN RAISED UPON IT



THEIR father—a physician of prominence—continues his enthusiastic faith in it, and says it is the most nourishing and satisfactory of foods.

Thousands of doctors prescribe it in preference to anything else.

We print a few excerpts from physicians' letters—selected from thousands of similar ones on our files—omitting the names for ethical reasons.

One says: "I am using Eskay's Food in my own family and have found its effects wonderful; also in general practice, where infants have thrived on nothing else except Eskay's Food. I cannot speak too highly of it."

Another says: "Within an hour the boy had his first taste of Eskay's Food. From the first he digested it better than any other we had tried and he cried less from pain. He is to have Eskay's Food and nothing else till his second birthday."

Another says: "I must confess that in this case of my own child, I could not by the most painstaking efforts make or prescribe a food that agreed with her as well as the Eskay's Food."

This is important testimony and worth your earnest consideration. The actual experience of physicians with Eskay's Food in their own families is the strongest proof of its unexcelled value.

FREE!

Our splendid book, "How to Care for the Baby," and a generous sample of "Eskay's Food." Write to-day.

SMITH, KLINE & FRENCH COMPANY, 443 Arch Street, Philadelphia, Pa.

Blooker's cocoa

Not cheapest, but most economical in use—goes twice as far as others and—then the flavor.

Samples sent postpaid.



46 Hudson St., New York

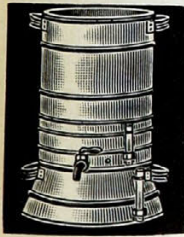
Absolutely Pure and Aerated DISTILLED WATER

made in your own house with the
SANITARY STILL

without trouble—and trifling cost.

Write for 100-page booklet, FREE, with letters from prominent people. Agents Wanted.

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WRITE A SONG AND MAKE A FORTUNE!
We compose music to your words.
GROOM MUSIC CO., 48 Steinway Hall, Chicago.

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A
DELICIOUS
FOOD

UNLIKE
OTHER
CHOWDER



FROM
THE
MAINE
COAST

SERVED
IN
YOUR
HOME

OUR chowder is different because of its excellence in taste and ingredients. Served on Pullman Buffet Cars, used in thousands of American homes. Grocers sell it. If you can't get it, send your dealers name. A sample can sent postpaid, 10 cts. Booklet sent free on request.

BURNHAM & MORRILL CO., 12 Franklin St., Portland, Me.

IVER JOHNSON REVOLVERS



ACCIDENTAL
DISCHARGE
IMPOSSIBLE

Firing Pin
Safety Lever
Hammer



Iver Johnson
Revolvers
are for sale at
all Hardware
or Sporting
Goods houses

THIS IS THE SAFETY POINT

—the Safety Lever that makes accidental discharge impossible, and disposes of this last argument against owning a revolver.

The safety principle: The firing pin is entirely separate from the hammer and cannot be struck without the aid of the Safety Lever; the Safety Lever is put into operation *only* by deliberately pulling the trigger. That's why you can "Hammer the Hammer" of an IVER JOHNSON or throw the arm around anywhere—any way—it can't possibly go off.

Learn about it by sending for our bright little booklet "Shots" sent to you free together with our handsome catalogue.

Iver Johnson's Arms and Cycle Works, Fitchburg, Mass. New York Office, 99 Chambers Street.

PRICES :

Hammer,
\$5.00

Hammerless,
\$6.00

JELL-O

SIX FLAVORS:

Strawberry
Raspberry
Orange
Lemon
Chocolate
Cherry



These Six Flavors

of Jell-O make an assortment of delicate, delicious desserts that are not only tasty but healthful, and easy to prepare. Add a pint of boiling water to a package of Jell-O and set to cool.

Illustrated book of Recipes of more elaborate desserts mailed **FREE**.

Address,

The Genesee Pure Food Co., Le Roy, New York.

Welch's Grape Juice

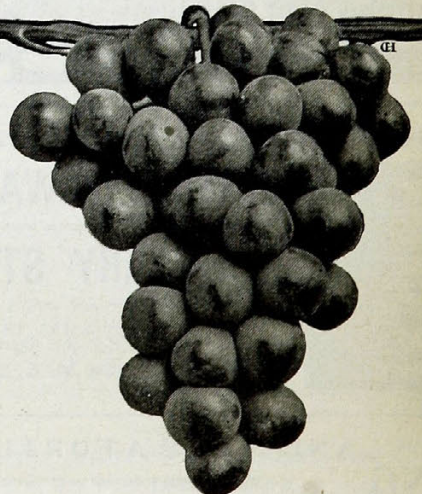
is a delicious drink for the table or between meals; a life-giving tonic for the sick; a substitute for wine in all cases; pure as the grape itself.

The Welch process retains all of the real, delicious taste of the Concord grape and all of its tonic properties. It will stand dilution because it is nothing but grape juice.

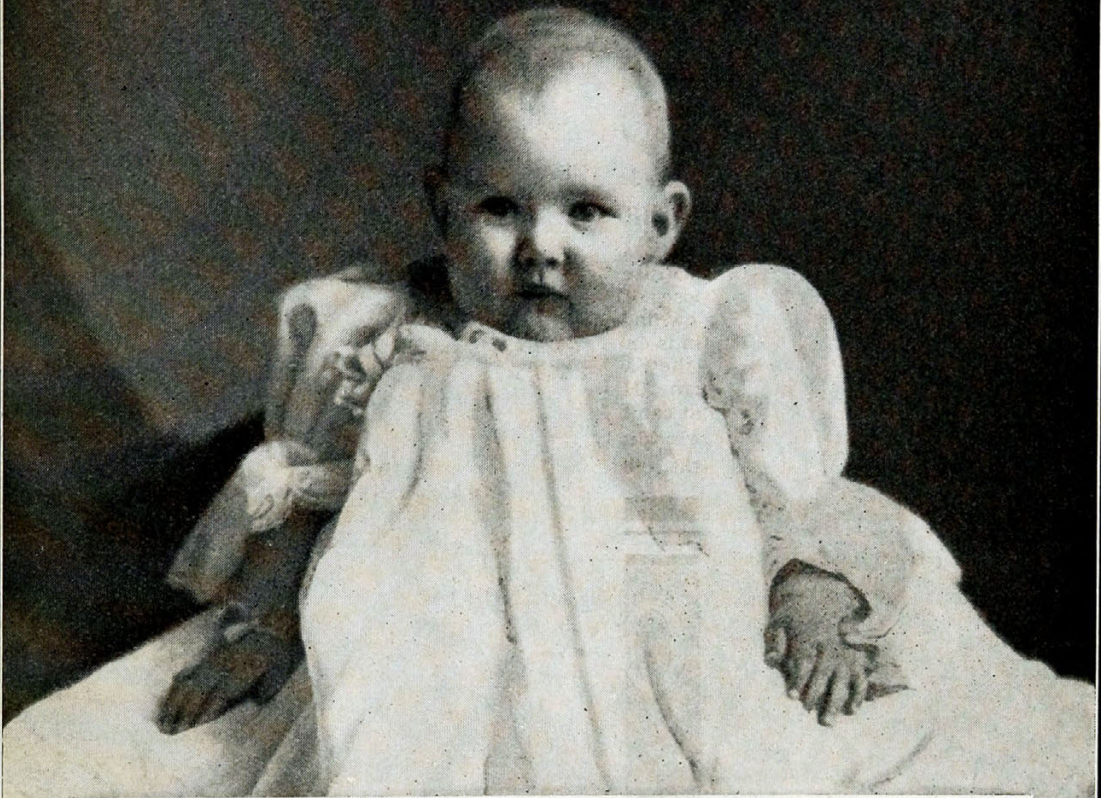
Ask your druggist or your grocer for it. It is sold in quart and pint bottles. Trial dozen pints, \$3. Express paid east of Omaha. Booklet with delicious recipes for beverages and desserts made from Welch's Grape Juice, free. Sample three-ounce bottle of Welch's Grape Juice by mail 10 cents

HIGHEST AWARD AT ST. LOUIS.

WELCH GRAPE JUICE COMPANY, Westfield, N. Y.



MELLIN'S FOOD



CATHERINE C. McNAUGHTON, Chicago, Ill.

This Mellin's Food baby, when 6 1-2 months old, weighed 19 1-2 lbs. Her flesh is hard and firm and she is, and always has been, perfectly happy and well.

Mellin's Food will do just as much for your baby, and we should like to send you a sample free to try.

Mellin's Food was the **ONLY** Infants' Food which received the Grand Prize at the St. Louis Exposition, 1904. Higher than a gold medal.

MELLIN'S FOOD COMPANY,

BOSTON, MASS.

Van Camp's

**BOSTON
BAKED
WITH TOMATO
SAUCE**

**PORK
AND
BEANS**

Why are Van Camp's Pork and Beans best? asked Hans.

First—said Lena—the best beans grown in the country are from Michigan. But the best beans may be better or worse. So these are hand picked, carefully assorted, and every poor bean removed. These good beans are sent to Van Camp's for their Pork and Beans. They are then carefully washed three times. While washing, all the light and broken beans remaining are skimmed off, leaving only the solid, perfect ones.

Second—Central Indiana produces the finest Tomatoes that can be grown anywhere. The Van Camp factory is located right in this Tomato Belt. Tomatoes, like any fruit, are best when nearly ripened on the vines. The Tomato Sauce for Van Camp Pork and Beans is made from these Indiana Tomatoes, carefully selected, firm, ripe and piquant.

Third—In this same part of Indiana the finest of young, tender Pork is grown and used for Van Camp's Pork and Beans.

Fourth—Experience, care and neatness—like that of the New England Housewife—are needed to make Pork and Beans right. Van Camp's have had the experience. Great care and absolute neatness are observed throughout the Van Camp establishment.

The right proportions of Beans and Tomatoes, giving that unequalled flavor found in Van Camp's, are the result of experience.

Eat the Beans—Van Camp's—
t all grocers.

Don't forget to order them.

Van Camp Packing Company
Indianapolis, Ind.





The highest grade of flaked food in the World.

3,600 miles of Egg-O-See are manufactured and consumed annually, that is, over twenty-eight million packages are sold, and if these were laid touching each other end to end they would reach 3,600 miles, or from New York to San Francisco.

This is the largest showing ever made by any flaked wheat food factory in the world, and the use of Egg-O-See is steadily increasing. There must be a reason for this enormous consumption.

It is simply a story of the very best flaked wheat food at the lowest possible price. The quality and price advertise it, one user brings another. Egg-O-See contains the brain and muscle building, strength giving qualities of the whole wheat, the king of all cereals.

It is thoroughly steam-cooked, and is made easily digestible by the addition of refined diastase, the highest grade of malt. It is more nutritious than beef, and is infinitely more healthful. It is wholesome and nourishing to people of all ages.

Egg-O-See is in no sense a medicated food, but its purity and strength giving qualities make the use of medicine unnecessary.

A large package AT ANY GROCERY FOR 10 CENTS.

If you can find a grocer that does not sell Egg-O-See send us his name and 10 cents mentioning this publication and we will send you a full size package prepaid and a useful souvenir. Address the Egg-O-See Co., Quincy, Ill.

Hasn't scratched yet!!!

REGISTERED 1901 BY BON AMI CO.



Bon Ami

A SCOURING SOAP
A METAL POLISH
A GLASS CLEANER

The Best Scouring Soap Made
(13 y'r's ^{ON} THE m'kt.)

Banking by Mail

Send for booklet D which tells why THE CLEVELAND TRUST COMPANY pays 4 per cent interest on savings deposits; how it is managed by a conservative and active body of prosperous Cleveland business men; and how you can open an account no matter where you live.

Be Sure of Your Bank

48,000 depositors
\$25,000,000 assets
Dollar deposits welcome

**The
Cleveland
Trust Company**

CLEVELAND

OHIO

"The Sacramento Valley"
"The San Joaquin Valley"
"The Coast Country"
"South of Tehachapi"

are books of one hundred, fully illustrated and honestly written, describing four great regions of

California

Sent to any address for two cents postage each.

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In effect to May 10, 1905

\$42.50, \$50.00 or \$60.00

According to accommodation on steamer

\$42.50 from New York

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Elegant Passenger Steamers, New York to New Orleans, thence Rail through Louisiana, Texas, New Mexico, Arizona.

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RESINOL SOAP

**Both Food & Tonic
for the
Scalp & Skin**



The Best Stimulant For Your Scalp and Hair

Resinol Soap is a natural nourishment for the scalp and hair follicles, as well as the skin. Continued use in the shampoo prevents and stops falling hair, keeps the scalp clean, sweet and wholesome and gives the hair a gloss and beauty unobtainable by any other means.

Clear brilliant complexions result from its use in the bath and toilet. Its rich, soft lather soothes the delicate skin texture, clears and refines the pores and makes you glow with exuberant health.

The same health giving qualities which have made Resinol Ointment famous the world over are in Resinol Soap. The ingredients are so pure that continued use will not injure the most delicate skin. The safest soap for chafing, and all skin troubles ordinary to babyhood.

A Free sample of Resinol Soap and one copy of the Resinol Beauty Album—telling convincingly what Resinol Soap has done for beauty and skin health, and what it will do for you—will be sent upon receipt of your name and address and that of your druggist. Send coupon to-day.

Buy of your druggist wherever possible. Do not accept a substitute for Resinol Soap under any circumstances. If your dealer does not sell it, we will mail you a cake postpaid on receipt of 25 cents.

Address Dept. 17, RESINOL CHEMICAL CO., Baltimore, Md., U. S. A.
Great Britain Branch, 97 Oxford St., London, W. C.



The Soap with the Green Wrapper

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RESINOL CHEMICAL CO., Baltimore, Md.

Gentlemen: Please send me one copy of your Beauty Album and a sample of Resinol Soap, in consideration of which I give you my druggist's name and address and my own.

My name is..... Druggist.....

Address..... Address.....

Does he keep Resinol Soap? Yes? No?

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It will pay you to go even farther than this and to name the brand of White Lead to be used. In these days of adulteration, it is not safe to assume that White Lead is *pure* because the label or brand says so.

For the benefit of those people who do not know what brands of White Lead are *pure*, we have printed a booklet "What Paint and Why." It tells why *Pure White Lead* is the Best Paint and names the brands that are purest and best. This is valuable information for every house-owner, because while all White Leads sell at practically the same price, there is great difference in the value of different brands.

We will send this booklet, free, to anyone who will ask any of our offices for it. Architects and painters are invited to send names of customers interested in house-painting. "What Paint and Why" will be valuable to them.

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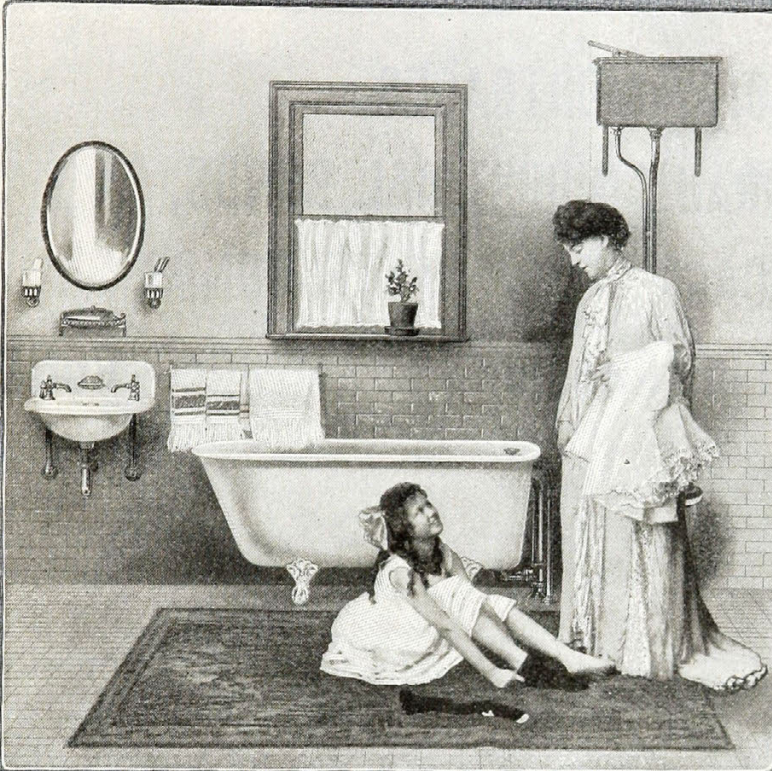
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CAUTION: Every piece of "Standard" Ware bears our guarantee "**Green and Gold**" label, and has our trade-mark "Standard" cast on the outside. Unless the label and trade-mark are on the fixture it is not "Standard" Ware. Refuse substitutes—they are all inferior and will cost you more in the end.

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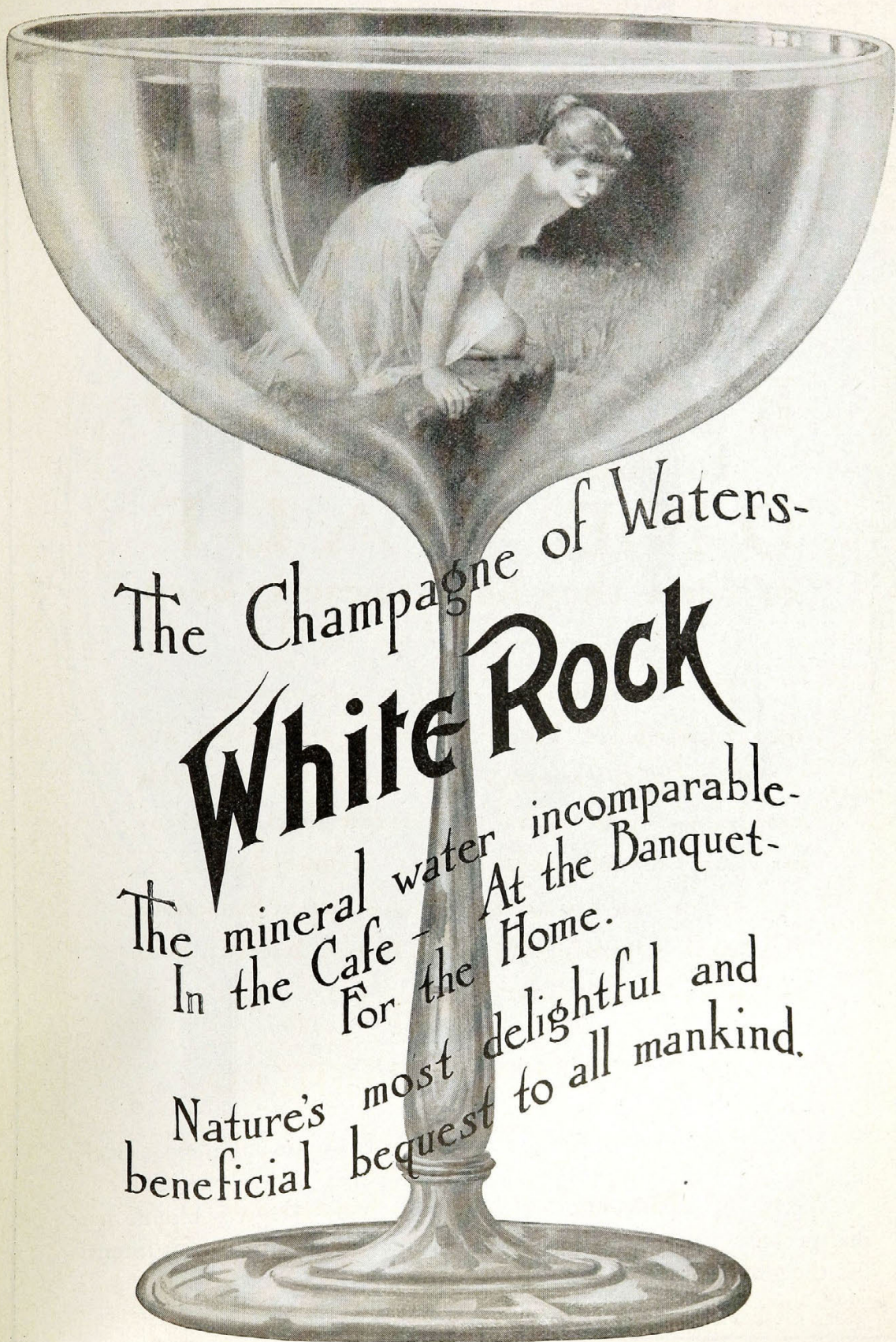
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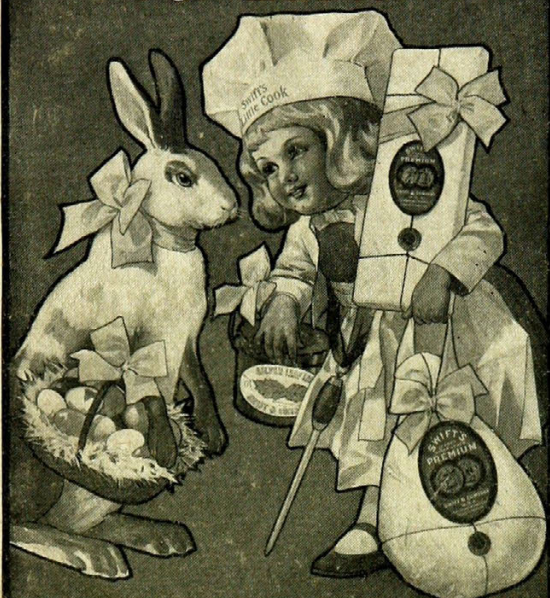
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