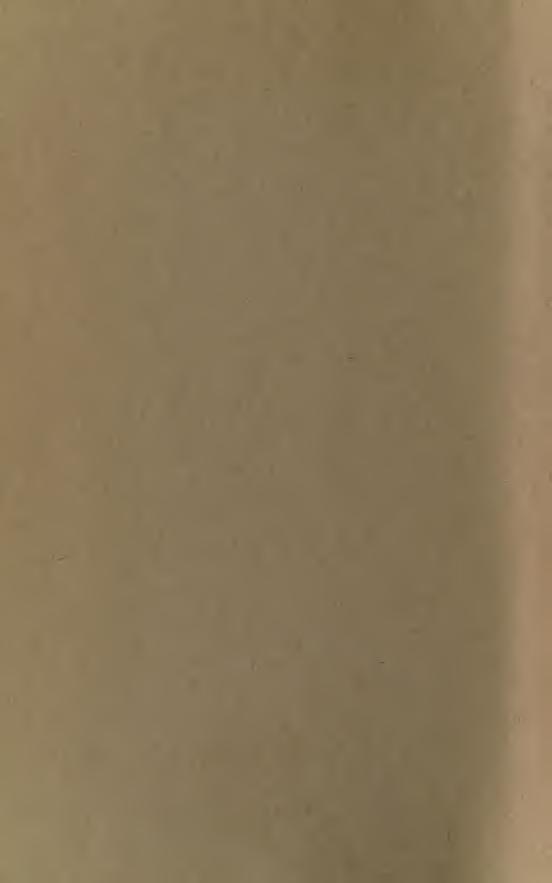


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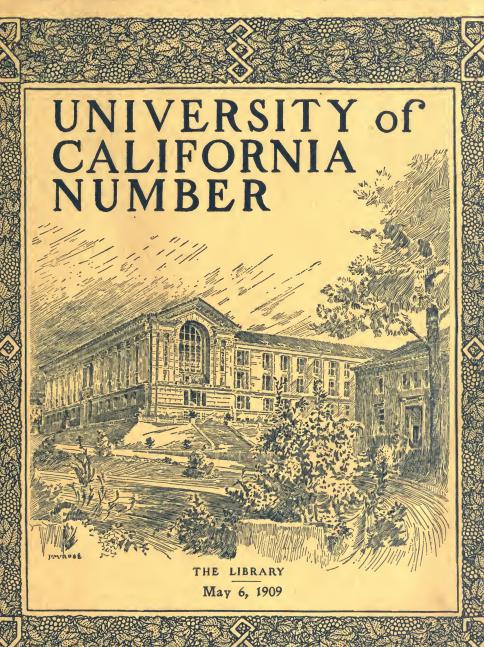
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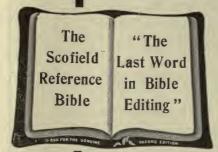
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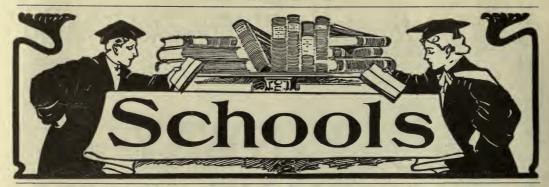
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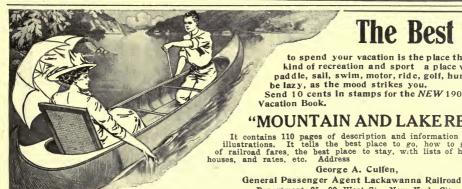
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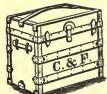
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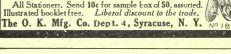
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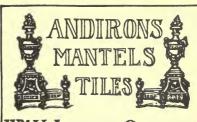
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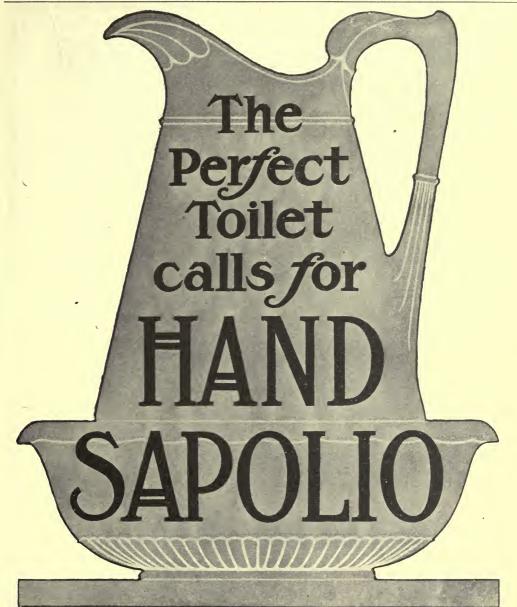
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# FEEDING THE SGALP

A Little Sermon on Soap

ULL, lustreless Hair denotes a starved Scalp, when it does not denote a dirty one. Glossy, lustrous, flexible Hair denotes a healthy, well-nourished Scalp, as well as a

Thousands of people who are very fastidious about washing their hands and faces, and about taking a Bath every day, do not wash their Hair even once a month.

And surely the Hair is much more likely to collect dust, dirt, perspiration, and worn-

out Cuticle than either the face or the body.

Surely the accumulation of these forms of dirt must breed Bacteria and attract Disease-Germs more than any other common source of contagion.

So that dull, lustreless Hair is a very unpleasant sign to the initiated.

It is also as unnecessary as it is unpleasant.

Because Cleanliness and Nutrition will bring lustre to any Hair that is living.

y y

But Cleanliness is too often secured at the expense of Nutrition. Many well-intentioned people not only starve their Scalps for want of sufficient Skinfood, but parch out the little remaining Nutrients stored up in its cells, by the use of Caustic Soaps.

These Soaps are successful enough in cleaning the Scalp, because their excess of Alkali cuts not only the accumulated dirt in the Hair, but also cuts out all its Natural Oils—its

supply of Nourishment.

The use of Alkali in Soap, you know, is to cut its Fatty Oils so that it will Saponify

and lather freely.

An excess of Alkali makes easy washing, but it also parches the Scalp or Skin, and replaces none of the dirty Oils it cuts out with a nourishing supply of Clean Oils and Nu-

Many alleged "Hair Growers" help on this "drying-out" process till the Scalp scales, the Hair grows dull and lustreless, brittle, fine, and falls out gradually to the Stage of Bald-

The Scalp has then been finally starved.

Well,-what to do?-you ask.

Feed it while cleaning it.

Disinfect it from Bacteria while you feed and clean it.

Wash it twice a week with Soap that is overflowing with bland, soothing, nourishing "Sweet-Oil" characteristics, preserved and sterilized by a Skin-specific prescribed the world over by Physicians. Wash it with

# RESINOL SOAP

which is a Pure Soap, having an excess of Fatty Oils in it instead of the usual excess of Alkali, a condition rendered possible by the fine antiseptic qualities of "Resinol."

This Resinol-what is it?

It is Anodyne, Antiseptic, Healing. Soothing, and has the marvelous effect of Con-

This means that "Resinol," when incorporated in Soap, not only cleans but cools the Scalp, frees it from Germ-life, heals any irritation, and brings a delightful Soothing Sensation of Repose, Cleanliness, and Well-being while generously feeding the pores with its Nutrients.

Try Resinol Soap for two months and see how lustrous, soft, healthy, clean and free

from scurf your Hair will become.

Observe that Resinol Soap is not a "Hair Grower," but a Scalp and Skin Nutrient and Stimulator, which makes Hair grow only where it should grow—by assisting, and not by forcing, Nature.

Its creamy, soothing, healing, antiseptic lather, and its delightful odor, make it ideal for Toilet, Bath, Shaving or Baby's bath, as well as for Hair-washing and Scalp-feeding. Resinol Chemical Co., Baltimore, Md.

# The Independent

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## Survey of the World

The Government's Trust Policy

of the bar of New York at a dinner in that city, on the 30th ult. The speech made by him on that occasion, concerning the policy of the Department of Justice with respect to the enforcement of the Anti-Trust law and certain other statutes, is regarded as one of much significance and weight. It is asserted that his statement had been approved in manuscript by President Taft and the Cabinet. He said:

"You all know that the attitude of a very large part of the business community toward some of the laws enacted by Congress was prior to six or seven years ago one of indifference when not of hostility. There was a prevailing impression that many of the laws dealing with economic subjects had been passed to be pointed to with pride rather than to be enforced.

"Then there came a rude awakening. The last Administration set to work with vigor, with energy, which was accompanied at times with newspaper clamor, to enforce these laws. Business men who eight years ago had not read the Sherman anti-trust law today know it by heart, and railroad men and shippers alike have an intimate personal acquaintance with the interstate commerce act. No American business man can today truthfully say that he does not know that it is a crime for a railroad to give or a shipper to accept a rebate from the established interstate rates.

"The work of the present Administration is none the less important than was that of the last in continuing to enforce the laws of the country and in endeavoring to effectuate the intent of the people speaking thru Congress, in preventing the things which the people have come to believe to be inconsistent with the welfare of the republic, but the methods which were necessary to awaken the business community to a recognition of the existence and vitality of these laws are no longer essential. "It may be, it probably is, true that in the

"It may be, it probably is, true that in the movement to impress upon the whole business world the meaning and force of certain laws

and the necessity of attention and obedience to them, some suits were instituted and some prosecutions commenced without sufficient consideration and without adequate cause. When such conditions are found to exist the present Administration will not hesitate to withdraw the suits or dismiss the prosecutions. Such action must not, however, be taken as any indication of an intention by the Administration to abandon in the slightest degree the vigorous, impartial enforcement of the law or to undo in any degree the splendid work of the last Administration."

We had heard frequently of late, he continued, from representatives of certain business interests cries of "Let us have peace!" and "Let us alone!" The price of peace was obedience to law. "Those who honestly try to keep the law need not fear prosecution." He was aware that there was uncertainty as to the precise scope and meaning of the Sherman Anti-Trust law:

"I should be the last to authorize the institution of a criminal proceeding against men who without intent to violate the law have nevertheless acted in technical contravention of an extreme and most drastic construction of that enactment. But certain of the principles underlying that law are assuredly now understood, and any attempt made at this time with the present construction of that law agreed upon by all the higher courts to combine in the form of a trust or otherwise with the obvious intention of restraining commerce among the States or of creating a monopoly of an important part of that commerce would evidence such deliberate intention to break the law as to justify and compel the Government to use all or any of the remedies given by law adequate to prevent the accomplishment of such purpose and to punish the attempt.'

It was to be hoped, he said in conclusion, that at an early day the Supreme Court would authoritatively define the full scope and effect of the Sherman act. If that court should give to it "a construction as far reaching as some of the Judges of the Court of Appeals in this

Circuit gave in the tobacco case, Congress may so amend the act as to except from its provisions the ordinary agreements which are the necessary result of healthy business conditions, while still effectively prohibiting the creation of those far-reaching monopolies which are believed to be incompatible with the wholesome growth and progress of the The present Administration had the subject under consideration with a view of submitting to the next Congress proposed amendments to the act. —Joseph H. Choate presided at the dinner, and the remarks with which he introduced Mr. Wickersham were not regarded as complimentary to the latter's predecessor or to Mr. Roosevelt's Ad-Said he: ministration.

"Under Mr. Wickersham, justice will not be administered as a burlesque and a travesty. You will see no corporation fined \$29,000,000 as the result of an ill-advised demand, only to be reversed and to be regarded as a travesty. There will be no encroachment of the Executive upon the judiciary, no criticism of the one by the other at intervals. He will demonstrate once more that ours is a Government of laws and not of men. He will defend the Constitution. He has been a corporation lawyer, a defender of institutions which twelve months ago were everywhere condemned. It is quite time they had their innings."

Among those present were about fifty Judges of the Federal or State courts.

X

Restitution by

In a test suit brought

by the Government, the the Sugar Trust American Sugar Refining Company (or Sugar Trust) was recently found guilty of defrauding the Treasury by a device attached to the scales which determined the weight of the company's imported raw sugar, on which duties are paid. The penalty fixt by the verdict in that suit was \$134,116. The Government at once set out to collect from the Sugar Trust about \$2,250,-000 more, alleging that the Treasury had been defrauded of this sum, at least, by the false weighing of cargoes not involved in the suit which we have men-On the 29th, the Sugar Trust tioned. practically admitted the justice of the charge and settled with the Government by paying \$2,269,897 in cash, this sum including the \$134,116 awarded in the suit that was tried. This payment was made by advice of the Trust's counsel.

It appears from the statement of these attorneys that there was a prospect that the Government's claim would be raised to \$3,000,000, and that proceedings for forfeiture of the sugar fraudulently weighed would have increased greatly the sum to be paid. The Trust abandons its protest and gives up its right to appeal. This settlement has been approved by the Attorney-General and the Secretary of the Treasury. It does not, however, restrain the Government from prosecuting criminally the officers of the Trust, or the employees, who were guilty of these frauds. They will be prosecuted vigorously, it is asserted by attorneys representing the Government, and earnest efforts to bring them to justice will be made.—The same company, or Trust, has been sued by the City of New York for taking water from the public mains by means of pipes running into the refineries and having no meters attached. It has offered to settle by the payment of a sum which the city authorities will not accept. They demand \$230,000.—The fine of \$1,808,753 imposed upon the Waters-Pierce Oil Company in the suit of the State of Texas against that company for violation of the Anti-Trust law has been paid. Officers of the company carried the money in an automobile from a bank to the State Treasurer's office in Austin.

3

The most interesting in-Tariff Rates in cident during last week's the Senate tariff debate in the Senate was the introduction, on Friday, of the Finance Committee's amendments relating to maximum rates, a customs court, and the employment of investigators by the President. In the early part of the week Mr. Bailey spoke for several hours in support of an income tax, urging that the weight of taxation should fall upon wealth rather than upon poverty, and asserting that a reduction of the tariff rates by one-third would leave enough to insure a legitimate profit to protected industries. He suggested that labor might be protected by restricting immigration. Mr. Overman offered an amendment increasing the head tax on immigrants to \$12. On the 28th, during a discussion of the duties

on lumber, the declaration of last year's Democratic platform (for free lumber, wood pulp and print paper) was repudiated by several Southern Democrats. Mr. Bacon, of Georgia, said the platform had been drafted over night by a few men and did not represent the sentiment of the party. Mr. Fletcher, of Florida, argued for the retention of the present duty on lumber. This was also the position of Mr. Simmons, of North Carolina. It is said that about one-half of the Democrats will vote for a lumber duty as high as the one now imposed. Mr. Nelson, of Minnesota, who severely criticised the Senate bill and preferred that lumber should be on the free list, was willing to compromise on a duty of \$1 per thousand feet.—The committee's plan for maximum rates provides for much higher duties than were indicated in the bill past by the House, which for convenience may be called the Payne bill, while the Senate committee's revision is commonly called the Aldrich bill. The Payne maximum was an addition of 20 per cent., or one-fifth, of the ordinary or minimum duty. But the Aldrich bill would add to the ordinary duty 25 per cent. ad valorem. would multiply some of the ordinary rates by two, or even by three, for a 15 per cent. rate would be increased, not to 18 per cent. (as in the House bill), but to 40 per cent. Inspection of the Senate committee's table of average rates under the Aldrich bill shows that duties would be increased as follows: Chemicals, from 28.21 per cent. to 53.21; glassware, from 48.70 to 73.70; metals, from 31.08 to 56.08; sugar, 65.30 to 90.30; agricultural products and provisions, 32.25 to 57.25; cotton goods, 47.14 to 72.14; silk goods, 60.76 to 85.76. Of course, the rates so increased would in most cases be prohibitory. The reported amendment provides that these maximum rates shall go into effect upon imports from all countries automatically on March 31st, 1910, but the President is empowered to give, by proclamation, then or thereafter, the ordinary rates to any foreign country if he is satisfied that the country in question imposes no export duty on goods sent to the United States, and does not discriminate, directly or indirectly, against imports from the United States.

There is no provision for any concession, on our part, of a rate lower than the ordinary Aldrich duty. It is also provided that in the application of maximum rates a duty of 10 cents a pound on tea, and one of 5 cents on coffee, may be imposed. The committee also proposes the establishment of a Customs Court of Appeals, composed of five judges (salary, \$10,000), which is to have exclusive appellate jurisdiction to review decisions of the Board of General Appraisers, and whose decisions are to be final. For this court there is to be appointed an Assistant Attorney-General, with a deputy and four attorneys. The committee was asked to provide for a permanent advisory tariff commission. Its amendment merely authorizes the President to secure information for his use and for Congress by employing such persons as may be required to make thoro investigation concerning domestic and foreign products.—Foreseeing the enactment of maximum and minimum rates, the State Department has given to the several foreign countries with which we have commercial agreements notice of our intention to terminate them.-Advocates of an income tax have ascertained, it is said, that a majority for such a tax cannot be obtained in the Senate. It is understood that Mr. Aldrich needs a few votes for the committee's bill. Some predict that they will be procured by certain concessions in rates. The number of Republican insurgents who demand revision downward is said to be about eighteen.

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At the convention of anthracite coal miners, on the 28th ult., the

agreement made by their representatives in conference with the mine owners was approved by unanimous vote, and on the 29th it was signed. The term of it is three years. It is identical with the agreement which expired on March 31st, except that the following provisions have been added:

(1.) The rates which shall be paid for new work shall not be less than the rates paid under the Strike Commission award for old work of a similar kind or character.

(2.) The arrangement and decisions of the conciliation board permitting the collection of dues on the company property and the posting

of notices thereon shall continue during the

life of this agreement.

(3.) An employee discharged for being a member of a union shall have a right to appeal his case to the conciliation board for final ad-

(4.) Any dispute arising at a colliery under the terms of this agreement must first be taken up with the mine foreman and superintendent by the employee, or committee of employees, di-rectly interested, before it can be taken up with the conciliation board for final adjustment.

(5.) Employers shall issue pay statements designating the name of the company, the name of the employee, the colliery where employed, the amount of wages, and the class of work

performed.

An impression prevailed among the miners that no further concessions could be obtained, and that renewal of the old agreement would probably prevent a reduction of wages. It is expected that there will be less work at the mines for some weeks to come, because the companies have about ro,000,000 tons of coal on hand.—The strike of employees in the carrying trade on the Great Lakes is now in force, and it involves about 30,000 men. The controversy began with the refusal of the marine engineers to sign contracts in which there was an open-shop clause.—In Pittsburg, the threatened strike of the street railroad employees has been averted. The demand for higher pay was withdrawn, and the company will make a more satisfactory arrangement of work hours. — Carpenters, bricklayers and painters in Montana are on strike for an increase of wages.

An election is soon to Politics in take place in Newfound-Newfoundland land, and the canvass has been a lively one. Sir Robert Bond, formerly Premier, has been making addresses in villages along the coast. was recently reported that he had been quietly negotiating with the Dominion Government to bring about confederation of the island with the Dominion. This report excited the sharp hostility of many voters. When Sir Robert, on the 30th ult., approached Western Bay in a small steamship, intending to make an address at that place, he was met by a party of residents, who came out in a boat and warned him not to land. He insisted, however, upon going ashore. He was permitted to ascend the steps leading up to the floor of the pier, but when he reached the top he was seized by -

those who had assembled there, was kicked and was then thrown headlong into the sea, where he nearly drowned before rescuers lifted him into a small boat, which carried him back to the steamship. The campaign has been one of much bitterness. At Western Bay a majority of the residents are supporters of Sir Edward Morris, leader of the party in opposition to Sir Robert Bond.

Confronted with the The British Budget necessity for meeting a deficit of \$80,-

000,000, caused chiefly by the adoption of old age pensions and the demand for a greater navy, the British Government has been obliged to seek out new sources of revenue. The new budget presented by the Chancellor of the Exchequer to the House of Commons on April 20th will arouse strong opposition from the moneyed classes, because it is devised to throw upon them the burden of the increased taxation. The budget speech by Mr. Lloyd-George occupied four and one-half hours. The sitting had to be suspended for half an hour in the midst of it for the Chancellor to recover his voice. Mr. Lloyd-George congratulated the country on the decrease of revenue from one of the sources, that is, the consumption of liquor due to the growth of temperance sentiment. On the naval question he admitted the necessity of greatly increased expenditures for defense, but stated the Government refused to incur the enormous expenditure advocated by the Opposition unless there was manifest need for it. "We cannot afford. great nation as we are, to build navies against nightmares." There must also be an extension of the old age pension system and a measure for state insurance against unemployment. The treasury would be called upon to contribute a million dollars to supplement the compulsory contributions of the working classes for this purpose. Legislation must be enacted for the encouragement of small agricultural holdings and the reclamation of waste land. A system of afforestation would be started by an appropriation of To provide for the in-\$1,000,000. creased expenditure, the amount appropriated for the sinking fund would be reduced by \$15,000,000. The income tax would be unchanged on earned incomes

below \$15,000. Fourteen pence to the pound would be imposed upon incomes above that. Persons whose incomes are less than \$2,500 a year would have an abatement of \$50 for each child under sixteen years of age. The super-tax of six pence in the pound, making a total of one shilling, would be placed on all incomes over \$25,000. Death duties would also be increased. Estates of £5,000 value would pay 4 per cent.; those of £20,000, 6 per cent.; £40,000, 7 per cent.; £70,000, 8 per cent.; £100,000, 9 per cent.; £150,-000, 10 per cent.; £200,000, 11 per cent.; £400,000, 12 per cent.; £600,000, 13 per cent.; £800,000, 14 per cent.; and above £1,000,000, 15 per cent. The extra yield was expected to be \$63,850,000. Automobiles will be taxed for the maintenance of highways. A six horse-power motor car will pay two guineas and one of sixty horse-power or over forty guineas, with others in proportion. A tax of four cents a gallon is placed on gasoline, with a rebate for commercial motors. Doctors' cars would pay only half rates. stamp duties on the transfer of real estate would be increased from one-half to per cent. Stock exchange transactions and bonds would pay I per cent. Legacy and succession duties were to be raised from 3 to 5 per cent. when the beneficiary is a brother or sister, and to 10 per cent. where there is no relationship. The cost of liquor licenses would be increased to \$50 in small villages and to \$175 in London. A tax of three pence on the pound would be imposed upon all receipts from the sale of liquor. tax on spirits would be increased, while that on beer would remain unchanged. Eight pence on a pound is added to the tax of manufactured tobacco. Tea and sugar, being accounted by Mr. Lloyd-George necessities of life, will bear no additional burden. The unearned incomings due to the increase of land values will be taxed 20 per cent. Labor exchanges would be established in England at a cost of \$500,000 to the Government.

The Young Turks have Abdul Hamid again met a perplexing Deposed crisis with promptness and decision. On April 27th, Abdul Hamid was dethroned and his younger brother, Mohammed Rechad, made Sultan. The deposition was duly effected

according to the forms of Moslem law by a fetwa or legal decision by the Sheik-ul-Islam in response to the following hypothetical question:

"What becomes of an Imam who has destroyed certain holy writings and who has seized property in contravention of the Sheri, who has committed cruelties and ordered the assassination or imprisonment of exiles with-out justification by the Sheri, who has squan-dered the public money; who, having sworn to govern according to the Sheriat, has violated his oath; who by gifts of money has provoked internecine bloodshed and civil war, and who is no longer recognized in the provinces?"

'Answer of the Sheik-ul-Islam: 'He must

abdicate or be deposed."

The notification was conveyed to Abdul Hamid at 3 p. m. by a committee of two officials, two deputies and two senators.



ENVER BEY, Leader of the Young Turks.

As they entered the Yildiz Kiosk they looked to their arms, fearing an outburst of murderous rage from the Sultan. He was brought out from the Harem carelessly dressed, pale and trembling. As soon as he was informed of the fetwa he begged for his life, and when assured that his life was not in danger he protested that he had deserved better treatment from the nation, that he had defended his country against the Greeks, that he had kept his oath to support the constitution, that he had refused to sign many death sentences, and even spared the life of his brother Mohammed and treated him well. "Any other Sultan," he said, "would have had him killed." Finding the committee reticent and in-



## The Navy from the Business Standpoint

BY REAR ADMIRAL CASPAR F. GOODRICH

[The following article is the substance of an address delivered last week, Thursday, before the Business Men's Association of Hartford, Conn. Admiral Goodrich is one of the most progressive and able officers of the Navy and what he says is of much importance.— EDITOR.]

THE naval appropriations have risent from comparatively insignificant beginnings until they have reached the not inconsiderable sum of 130 odd millions of dollars per annum. The only real and justifiable object of this large expenditure is the efficiency of the fleet, something which must appeal to every true American. It is, however, altogether right that our business men should insist upon knowing whether those sums are wisely and economically disbursed. In a general way I hope to satisfy your anxiety under this important head.

Speaking broadly, the naval appropriation covers three fields: First, the actual maintenance and operation of the fleet; second, the supplies for the fleet; third, the construction and repair of the fleet, including the installation of its armor, armament and equipment. There is a fourth field, to which I shall recur later.

As to the first, I think but little ground can be found for adverse criticism. The scale of pay and wages being higher in this country than abroad, each unit, whether ship or man, must and does cost more than the corresponding unit in foreign navies. An exception should be made in the case of the higher officers, who receive less pay and fewer allowances than is the case, for instance, in the British service. On the other hand, the junior officers are much more liberally compensated than those abroad. An-

other item of increased expense is the superior quality of our navy ration, a matter rather for congratulation than complaint. Ill-nourished troops are not good fighters. As Napoleon said, "An army marches on its belly." Ships of the same horse power burn practically the same amount of coal, no matter under what flag they move. Herein we are better off than our neighbors, whose fuel cannot be had on terms as favorable as

The question involved in the second field, that of supplying the fleet with the thousands of items needed by the modern man-of-war, has been solved in a way which must compel the admiration of even the most critical man of affairs. At New York, for instance, our purchases amount to between twenty and thirty millions of dollars a year. spite of a very rigid inspection and the holding of contractors to strict compliance with specifications, which almost, if not quite, represent the standard of excellence. I believe that it may be claimed that the navy buys as advantageously as and possibly more advantageously than any other concern in the market. One reason for this good standing is that supplies are inspected with the utmost promptness; miscellaneous articles which require no prolonged test are either accepted or rejected within twenty-four hours of delivery, and the public bills covering these purchases, made out at once, are sent to the disbursing agent, who, without even the formality of a receipt, mails to the contractor the full face of his account in a check on the treasury of the United States. It is not in the least an uncommon occurrence for a business house to receive its cash in

Certain articles, such as cement, which has to undergo a rather long test, metals whose physical characteristics have to be determined, or tool steel, india rubber, cloth, etc., that have to be chemically analyzed, are necessarily subject to slower payment, but the fault, if fault there



ADMIRAL GOODRICH.

forty-eight hours after making delivery. The result of this system is that firms are only too anxious to quote their lowest figures. It is no small thing for a house to know that it can get its money almost by return mail. Can the same be said for the houses which you gentlemen represent?

be, lies in the nature of the things themselves and not in our business methods. It would abundantly repay any one to look in at the New York Navy Yard, go thru its great storehouse, handling the multitudinous variety of objects, ranging from a needle to an anchor, and including stationery, books, metals of all kinds, cordage, chinaware, etc.; in short, practically everything except millinery. I think one would be amazed at their variety and at the magnitude of the operations of this great depot, from which emanate most of the goods past to our shops. He would also be struck by the excellent order and the evidence of rigid accountability at all points.

The third division of the allotment of public funds is one which has recently and justly attracted widespread public attention. Certain phases I may not touch upon, but in the main the wisdom of the policy inaugurated by our last Secretary of the Navy, Mr. Newberry, and continued by his successor, Mr. Meyer, cannot be denied. Mr. Newberry found a condition of affairs in our navy yards which was the result of methods in vogue many years, for which some justification was possible, but only when considered from an individual and perhaps selfish point of view.

To tell the whole story would absorb too much time. I shall only venture to sketch in a very hasty and imperfect manner some of the salient features.

We must hark back to the organization of the Navy Department when seeking the cause. By statute, the business of the navy is divided among certain offices, called bureaus, in such a manner as the Secretary may think desirable. Certain of these bureaus were intimately associated with work at navy yards. First, was the Bureau of Yards and Docks, whose province may be described as the real estate, comprising buildings, roads, wharves, dry docks, etc., for the care, maintenance and repair of which this bureau is alloted funds by Congress. It has its own corps of employees, some peculiar to itself, such as masons, bricklayers, teamsters, etc. Others, however, could be quite generally employed. Such carpenters, joiners, painters, patternmakers, machinists, blacksmiths, The next bureau is that of Construction and Repair, whose duties relate to the building and repairing of ships. It is not necessary to enlarge to such an audience as this upon the vast number of trades called upon in this varied and extensive duty. Peculiar to itself, of course, were the shipwrights, yet it, too,

had carpenters, joiners, plumbers, blacksmiths, painters, machinists, etc. next bureau is that of Ordnance, charged with the construction of guns and carriages and the making of shell and battery accessories in its great gun shop at the Washington Navy Yard, inferior to none extant either in size of plant or in quality of production. This bureau had, at every navy yard, a certain number of machinists, blacksmiths, patternmakers, carpenters, etc., besides specially trained ordnancemen, who had to do with the handling and installing of things peculiar to ordnance. The fourth bureau, that of Steam Engineering, has for its domain the propelling machinery of vessels. With its variety of shops at each yard it, too, had carpenters, joiners, pattern-makers, a foundry and blacksmith shop, machinists, painters, etc. The last is the Bureau of Equipment, which deals with many of the matters which go to the fitting out of ships, particularly the electric installation, so that it, too, had at the yard its own machine shops and foundry, its machinists, patternmakers, blacksmiths, carpenters, joiners, etc.

It thus appears that there was a great multiplication of plant and in many cases as many shops of one kind as there were bureaus. For example, at New York, we had five carpenter shops, five joiner shops, five blacksmith shops, five machine shops, five paint shops, etc., requiring an adequate staff at each to direct its operations. It was held by those who favored this plan that, as each bureau was responsible for the proper expenditure of its appropriation, it must exercise complete control of the necessary plant and personnel. The logic of this induction is open to question. Such a scheme does not exist, so far as I am aware, in any private industrial establishment. I am not alone in believing that, if such were the case, the corporation, when sought for, would be found in the hands of a receiver, and that it is due to the taxpayers of this country that the Government work should be conducted with the utmost economy.

In one respect, this last remark is subject to qualification. The navy yards are simply the instrumentality by which the fleet is kept in good order. For this

reason their plants must be extensive enough to meet the demands of a sudden emergency, which is but another way of saying that frequently many tools lie idle waiting for a call, and that for pure military reasons navy yards cannot compete with concerns which depend for financial success upon running as much as is hu-

manly possible at full blast. The condition I have briefly sketched was extremely repugnant to Mr. Newberry, who, as a manufacturer of large experience, could not approve a manifestly and unpardonably wasteful system. To put things on a better basis, he exercised his wide powers with a moral courage which should command universal admiration, and directed that shops of the same nature should be consolidated, and the whole mechanical work at the yards concentrated in a manufacturing department under one head, subject, of course, to the general and military control of the commandant, who is, as he ought to be, the representative on the spot of the Secretary of the Navy and the several bureau chiefs. This was taken in the face of the most powerful opposition. For example, the local politicians, however strenuous for economy elsewhere, could not but clamor for large disbursements in their own districts. Furthermore, the move diminished the prestige of the bureau chiefs, and, by eliminating many sinecures and by instituting keen competition side by side among employees of the same trade, with retention in slack times as the reward for the greatest skill and industry, the volume of discontent was notably increased.

The saving to the Government, or, better said, to the people, is as yet solely a matter of estimate. The new plan has been in operation too short a time to yield the figures necessary to a fair comparison. The gain in rapidity of work is self-evident. Where several sets of men, working independently, were formerly employed on parts of the same general job, often having to wait for each other to get out of the way, one central direction keeps only those men busy for whom there are space, time and material.

It would, I am confident, be quite

within the bounds of moderation to hope that the new order will give the navy a new battleship each year without calling

for special appropriations.

The new administration at Washington is known to be determined to reduce its budget to the lowest practical figure and to hold its officials to a rigid economy. Its attitude toward the economics of the navy is shown in selecting, as Mr. Newberry's successor, a gentleman skilled in affairs, who has demonstrated his value in every post to which he has hitherto been summoned. At present he is wisely keeping his judgment in suspense, in order to be guided by facts and not by fancies. If navy yard reorganization cannot prove its worth by the event, then a return to the old régime will be in order. Personally, I have no doubt that, while making such changes in details as time shall show to be necessary, Mr. Meyer will be glad to adopt the present system in its broad outlines and to add to it features drawn from his own experience. In this heavy and important task I beg that he have the hearty support of such associations as yours, which do not begrudge so essential a branch of the Government as the navy the most liberal appropriations, but which deprecate the spending of a dollar except for full value received.

To fulfill my promise at the beginning of these remarks, I should invite your attention to the fact that the navy has to bear the blame for the spending of large sums of money from which it derives no benefit. The eight hour day, the granting of leave with pay for fifteen days a year to workmen, and Saturday half holidays on pay, calculated to cost hundreds of thousands of dollars annually, comprise a weighty handicap in the race with outsiders. If we also refer-in bated breath-to the navy yards and shore stations which in a business way are wholly unnecessary, we shall perceive abundant reason for saying that when the business men of this land insist upon having a naval establishment conducted on business principles, the navy, the real navy, will be relieved of the reproach sometimes urged, that it makes an extravagant and indefensible drain upon the public purse.

BROOKLYN NAVY YARD.

## The Outlook in Turkey

BY GEORGE WASHBURN, D.D., LL D.

[This article, written the day before the deposition of the Sultan, gives an inside view of the Turkish situation in the present crisis. Dr. Washburn, as our readers will remember, was president of Robert College, Constantinople, from 1877 to 1903 and is one of the world's recognized authorities on the politics of Southeastern Europe.—Editor.]

THE Turkish mind does not work as ours and it is very difficult, even for one who has lived in Constantinople for fifty years in close rela-

MEHEMMED RECHAD EFFENDI (MOHAMMED V),
The new Sultan of Turkey.

tions with the people, to predict from one day to another what is likely to happen. It is generally the unexpected which happens. The bloodless revolution of last July was unique in the history of Turkey or of the world. The counterrevolution of April 13th was equally surprising, and nothing could have been more unexpected than to see a Turkish army once more besieging and capturing Constantinople, while the population turned out to see the battles as Americans would go to see a football game, while in another part of the Empire thousands of Christians were being mas-

sacred in the name of the prophet—and this only a few months after the people of different races and religions all over the Empire had been embracing one another and rejoicing together over the proclamation of an era of liberty, justice, equality and fraternity.

The only thing that we can do in view of such anomalies is to try to understand, from our point of view, the



ABDUL HAMID II, The deposed Turkish Sultan.

causes of these events. We can see that the revolution of last July was a revolt of patriotic and enlightened Turks who could no longer endure the unmitigated tyranny of the Sultan and who, having won over the army in Macedonia, hoped to save the Empire from destruction by substituting for the autocracy of the Sultan a liberal constitutional government. For some months it appeared to the outside world that they had not only carried the people with them, but that the Sultan himself had been transformed and was in sympathy with the new order of things. Then like a thunderbolt out of the clear sky came the counter revolution of April 13th, the reaction in Asia Minor and the terrible massacres there and in Syria. It seemed that the Sultan had regained all his power and that the Young Turks had utterly failed to establish any real control over the Government.

It is evident that, in some measure, they had failed, and that they had been overconfident of their power to surmount the obstacles which stood in their way. The chief obstacle was the Sultan, a past master in intrigue, having the sympathy and support of all the fanatical and reactionary forces and all the agents who had been his partners in the plunder of the Empire, surrounded by troops ready to die for him, and possest of an enormous private fortune, with which he knew how to buy support. They could not have believed in his conversion, but they failed to discover his secret plotting against them. Until he is removed

from the scene they can never be secure.

Next to the Sultan himself the greatest obstacle in the way of the Young Turks and one which they fully appreciated, was the work which the Sultan had done in destroying the old-established civil hierarchy of the Empire—the administration of the government by the Grand Vizier, the Ministers and the officials appointed by and responsible to them—not a very perfect, but a trained and established civil service. He transferred the authority from the Porte to the Palace and gradually the officials in the provinces became simply the agents of the Palace Camarilla—the natural enemies of anything like constitutional government, and knowing no other law than the orders of the Palace. When the Young Turks came into power they could find good men to fill the highest offices in Constantinople, but it was impossible for them to replace the vast army of officials in the provinces and the government bureau in Constantinople by trustworthy men. Even when changes were made the new officials, who were bound to abandon the old arbitrary methods, had little influence. The people fancied that liberty meant the abolition of all government. The Young Turks



THE OLD SULTAN TAKING A CEREMONIAL DRIVE.

found themselves without tools to work with.

Another obstacle in their way was the foundation of an opposition party, which called itself the Liberal Union and professed to be more liberal and constitutional than the Committee of Union and Progress, the recognized leaders of the

Turks is the fact that many of the people of Turkey of different races and religions, each for reasons of its own, do not desire to see a strong centralized government at Constantinople. The Arabs, the Kurds, the Albanians, are Moslems, most of them, but they have thoughts of independence or autonomy, as have the



SERASKIERAT IN CONSTANTINOPLE, Where meeting took place which resulted in the proclamation of Mohammed V as Sultan.

This new party was Young Turks. made up of a variety of elements, Moslem and Christian, and was patronized by Kiamil Pasha. It attacked the Committee of Union and Progress in its newspapers and in Parliament with a vioience which almost exhausted the vituperative vocabulary of the Turkish language, and it played into the hands of the Sultan by so disturbing public opinion as to make his coup de main possible—a result which some of its members could not have foreseen or desired. The Greeks were especially active in this party and the Levant Hérald was one of its organs.

A general difficulty for the Young

Greeks, Armenians and Bulgarians. Only one-fifth of the population is Turkish. The Young Turks hoped to conciliate all these conflicting interests by a liberal, constitutional form of government, where the rights of all would be equally respected. At first there seemed to be a general response to this promise in the more important parts of the Empire, but all the old race hatreds seem to have revived in full force from Albania to Arabia.

In view of all these obstacles to be overcome we cannot but ask what hope there is of the final success of the Young Turks. At the time of writing it is not certain what is to become of Sultan

Abdul Hamid. As long as he lives he will be a source of trouble, but it may be reduced to a minimum if he is shut up in the palace where he held his deposed brother a prisoner for twenty-five years. The new Sultan can never inherit his This obstacle out of the way. I think that the outlook for a constitutional government in Turkey is still hopeful, altho we may wait long before we see it firmly established. We cannot expect the Turks to do better than we did, and our record of the years from 1783. to 1789 is very humiliating, however proud we may be of the Constitution which came out of it.

The Young Turks are genuine patriots with unbounded faith in their principles. Many of them are men of high character and great ability. They have an army that can be depended upon. march on Constantinople and overthrow of the counter-revolution in eleven days after its apparent triumph was a military achievement as brilliant as anything in Turkish history, and the discipline of the army was marked in the perfect security of life and property in Constantinople. They have also succeeded in organizing a Parliament which seems capable of accomplishing its purposes. I see the Constantinople papers and have read the daily reports of the sessions from the beginning. The Chamber of Deputies represents all parts of the Em-

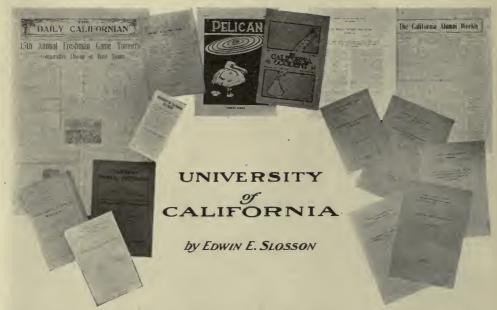
pire and all races, but the majority is Turkish and a still greater majority is Moslem. Among these are a large number of the *Ulema*, the religious functionaries. As in all parliaments, there has been too much oratory and some stormy debates, but on the whole it has shown a remarkable knowledge of the real needs of the Empire and the nature of free representative government as seen thru Turkish eyes. There have been frequent appeals to English and French precedents and certainly an honest effort to put an end to the autocracy and make the Parliament the real governing power. It compares very favorably with the parliaments of the neighboring states.

It is to be hoped that the party calling itself Liberal Union will profit by its experience and become nothing worse than a loyal, parliamentary opposition party, and when once the Sultan is out of the way it will be possible for the Young Turks to gradually organize an honest and capable civil service thruout the Empire and thus secure the protection of life and property. It will take long to restore the prosperity of the country, but as it comes it will do much to put an end to the more violent manifestations of race hatreds. So that, notwithstanding all that has happened and all the obstacles which still remain to be overcome, I am still hopeful for the future and still believe in the Young Turks.

BOSTON, MASS.



THE HOUR OF PRAYER.



HEN Dean Berkeley, disgusted at an age and clime barren of every glorious theme, set out for the new world to found the university which should inaugurate the Golden Age, he had fixed upon Bermuda as its site, apparently because its sunshine, beauty and tropical luxuriance attracted his imagination. Finding his dream, for which he had sacrificed his fortune, was impracticable, he did the next best thing, which, as often happens, proved to be very much better. He helped along other colleges. He had much to do with the founding of Columbia and the University of Pennsylvania, but Yale was his favorite. To it he gave his library and his land, and the roll of the Berkeleyan scholarship at Yale bears the names of twelve college presidents.

As the course of empire took its way westward it bore with it Berkeley's influence, and, what is unusual, his name.

On the hills overlooking the Golden Gate, where climate and scenery are most like those he had desired for his utopian university, the College of California was founded by Yale men whose ideals he had helped to form and who hoped that here his prophecy would find its nearest fulfilment.

Great individuals are apt to be the offspring of mixed parentage. So are great institutions. The University of California derives its origin from the union of a new England classical religious college and a Morrill Act school of agriculture and mechanic arts. It takes after both sides of the house, according to Galton's law. This combination of qualities that are quite diverse and often antagonistic gives the institution a unique attractiveness. I know of no other university which cultivates both mechanics and metaphysics with such equal success, or which looks so far

Great American Universities.—This is the fifth of a series of articles on the present condition and future prospects of the larger universities of the United States by one of the editors of The Independent. The dates of publication of these articles are as follows:

 into space, and, at the same time, comes so close to the lives of the people; or which excavates the tombs of the Pharaohs and Incas while it is inventing new plants for the agriculture of the future.

It must not be assumed that this happy

so violent in the early years of the union that the friends of both parties urged a divorce, and if it had not been for the legal impediments it would have been accomplished. Those who are interested in the history of the strife, which indeed is not uninstructive, may find abundant



BENJAMIN IDE WHEELER, President of the University of California.

marriage of dissimilar colleges was ef- material in the reports of legislative in-

fected without trouble. Quarrels were vestigation committees, and the crossfire



THE GREEK

of pamphlets, petitions and speeches. Some hint of it may be derived from reading an editorial in the *Atlantic Monthly* for July, 1874, which deplores the

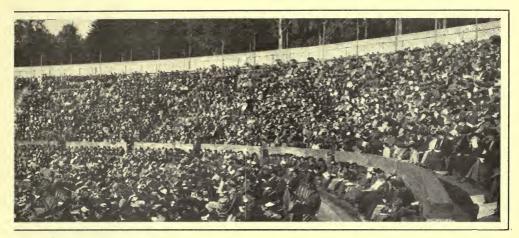
"bold effort made openly and persistently by farmers' granges . . . . that blacksmithing and carpentry as well as plowing should be taught." "Fortunately the danger has been averted."

"Many persons wonder why the friends of the University of California prefer State aid plus State interference, rather than private generosity minus State interference."

The University of California chose the better part, that is, both. In accepting State aid it has not forfeited private generosity, and, on the whole, it has not suffered more from State interference than rival institutions have from patroninterference. Fortunately, danger referred to was not averted. I wish that the writer of the Atlantic editorial could have been with me when I went thru the new granite palace constructed by private generosity at a cost of \$800,000, the Hearst Memorial Mining Building, and saw in it a room filled with models of timbering and another with forges and anvils. "A mining engineer would lose the respect of his men," said Professor Christy to me, "if he could not sharpen and temper a drill as well as any of them." That reminded me of another significant remark coming from the University of California. In the early days of agricultural research, which were not many years ago either, Professor Hilgard was under fire in some convention because he advocated the usefulness of soil analysis which he was one of the first to employ. "Why," exclaimed one of his critics, "a farmer can pick up a lump of earth and by squeezing it and smelling of it tell more about what it will grow than an agricultural chemist can find out with his test tubes." "Possibly," retorted Professor Hilgard, "but is a man entitled to be called an agricultural chemist if he cannot tell at least as much about a lump of earth by squeezing and smell-

ing as any farmer can?"

In 1877, ten years before the Hatch Act had established experiment stations in all the other States, Professor Hilgard reported the beginning of the scientific development of the agricultural resources of California. If the millions that the Government has paid out for such investigations had all been as wisely spent as his first appropriation of \$250, the United States would have been many times richer than it is. All of the important lines of work that have been developed since are represented in this report of nearly a generation ago, lectures, institutes, correspondence, experimental farms, seed introduction and analysis of water, fertilizers, alkali and soils, the last including a feature whose value the world was slow to recognize, the physical analysis according to the size of the soil particles. Last year the agricultural department published 70,000,000 pages of literature for the instruction of the farmers of the State and wrote 15,000



THEATER.

personal letters in answer to their inquir-

Looking back on the fight of forty years ago we can see that both parties were right in their fundamental con'entions, and we can rejoice that both have succeeded in realizing their aims, with a completeness that they could not anticipate, in the present University of California. The classical party had reason to charge the grangers with being prejudiced against literary studies and narrow in their ideas of education. On the other hand, the grangers were right in insisting that the State ought to provide a different kind of training from either the old-fashioned college or sort of agricultural college which had been conceded to them. They refused to be satisfied with an agricultural education which took agriculturists and turned them into teachers and lawyers and clerks, which lowered the standing of the occupation it was intended to elevate by continually drawing the brightest boys from the farms and preparing them for the city.

An indignant member of the Board of Regents in a hearing before an investigating committee of the Legislature at that time demanded of his agricultural opponents "Do you wish us to teach your sons to plow and harrow, to peg shoes or set up steam engines?"

This has been answered, as rhetorical questions are apt to be, in a way unanticipated by the querist. I do not find any Professor of Shoe-pegging in the faculty list, tho possibly that subject is

taught in the affiliated Wilmerding School of Industrial Arts, but the students not only set up steam-engines, but design and make them, and a 750-acre farm has recently been purchased at Davis in order to give them a chance to plow and harrow.

So much for the junior partner of the firm, the Morrill Act college of agriculture and mechanic arts. How about the senior partner, the College of California, whose prestige and property were generously, tho with many misgivings, turned over to the State in 1869. Fearful, and not without reasons, lest the College they had labored so hard to create should be swamped in a polytechnic institution of low grade the authorities of the College had it stipulated in the charter that their classical course should be taken over and maintained unbroken as the "College of Letters" of the new State university. They neglected, however, to provide any legal assurance that the supply of students for that course should be kept up. If the University should cease to give courses in Latin and Greek leading to the degree of A.B. it would be in danger of forfeiting its site on the Berkelevan hills, now immensely valuable, but what would happen if there should be no candidates for the A.B. degree not even a lawver can tell. Of such a catastrophe there is no danger altho the number of classical students is falling off both relatively and absolutely. The College of Letters in 1900-I had 13.55 per cent. of the undergraduate body; in 1907-8 it had 5.05 per

cent. The explanation commonly given me, that "the boys are being crowded out by the girls," will not apply here, if it does anywhere, for the classical departments are losing girls faster than they are losing boys. In the five years 1903-4 et seq. the number of classical young men fell off 42 per cent. and the number of young women 44 per cent. And since in Harvard, Yale and Princeton a similar falling off among the Greeks is observable in spite of vigorous efforts to check it, I think it would be just as well if the classicists should lay aside the argument of feminine encroachment to be used only in emergencies, and direct their attention to the more real causes of the decline, with a view to finding out how they can extend the influence of the thought and spirit of ancient Greece to a generation which has an unconquerable aversion toward its language.

The course of empire cannot be checked or diverted by faculty action. In the latest presidential report I see that Professor Ferguson had 10 students in the History of Athenian Democracy, while Professor Moses had 44 in Latin-American History. Professor Allen's class in the Iliad numbered 31; Professor Fryer's in the Chinese Language numbered 54. Ten students were beginning Thucydides under Dr. Linforth and fifteen were beginning Japanese under Mr. Kuno. The class in Sanskrit was small, four students, only one more than in Herodotus, but a boom in Sanskrit may be expected when Pacific transportation improves.

The University of California has thus inherited only the good traits of both parents, and eliminated their bad ones. It has escaped from the bonds of the traditional curriculum which some would have imposed upon it and has found outside a larger humanism than they dreamed of. It has become something far different from the congeries of trade schools, which others wanted, and has developed new forms of vocational training, both more practical and more theoretical than they thought possible. The majority of the undergraduates are now in neither the classical nor vocational groups, but in the social science courses leading to the degree of B. L., and in the natural science courses leading to B. S. Both these colleges remain rather stable in proportional size, the former comprising about 42 per cent. of the undergraduate body and the latter about 8.5 per This large middle class keeps the institution from separating into two camps as at Yale. Then at the head of this whole university of sixteen colleges there is a philologist who has outgrown philology, who has done his share of root digging, but has not been made near-sighted by it, who is "Greek minded" in the true sense of the word, not merely because he knows more than the ancient Greeks did about their language, but because he is a man of the world and a politician (also in the true sense of The fact that he was two the word). years ago asked to become president of the Massachusetts Institute of Technology, which has nothing Greek about it except its name, is not only a compliment to him, but an indication of a better feeling than used to prevail between the rival educational movements.

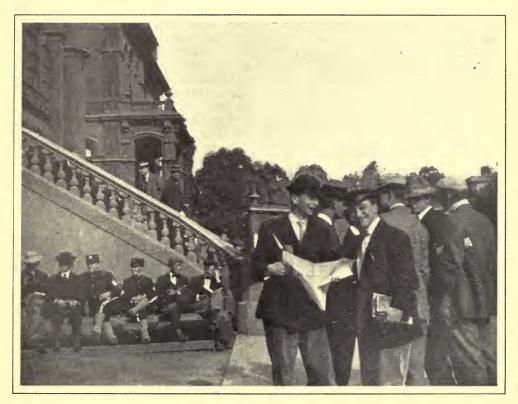
At the University of California found several things that seemed to me signs of a coming together of the right and left wings of the faculty. chanical, mining, civil and chemical engineering courses of four as well as five years are given, requiring, respectively, 144 and 160 units of work, the extension of time being made to permit the inclusion of more cultural studies. It shows how little importance is nowadays attached to degrees, that the same degree, B. S., is given for five as for four years' work. Professor Gayley repeats his inspiring course on the great books of the world for the benefit of the engineering The Greek department does not disdain to let some light shine upon the barbarians. Dr. Linforth gives a popular course on Greek literature in translation, as Professor Murray does at Stanford.

It seemed to me that there was in the University of California more unity than was to be expected in so large, complex and diversified an institution, that there was in the faculty an unusual degree of harmony, or at least of mutual comprehension and respect for each other's ideals. I may be altogether wrong in this, for such chance impressions are unreliable, but I hope I am not, and I have sufficient confidence in its correct-

ness to suggest two possible causes of it, two factors which have always been rather prominent in California, but conspicuously lacking in most State universities. I refer to the artistic and to the philosophical tendencies of the institution. The former chiefly find expression now in the musical and dramatic activities connected with the Greek theater, and in the architectural scheme of the campus. As an indication of the literary impulse it is suffi-

stead of securing him an appointment, and if they had been handed in as Sophomore themes they would have come back marked "D minus" on account of their numerous barbarisms, solecisms and improprieties.

For the philosophical impulse the university owes much to Prof. Joseph Le Conte, one of the original faculty, occupying the settee of "Geology, Natural History and Botany." His devotion to his specialty, geology, did not prevent



SENIOR SEAT, NORTH HALL,

cient to say that in 1870 Bret Harte was elected "Professor of Recent Literature and Curator of the Library and Museum" at the highest salary paid, on the strength of having written "The Luck of Roaring Camp" and "The Heathen Chinee." He did not accept, preferring New York and London. One wonders what effect it would have had on his work if he had. I mention it merely because the production of these two little masterpieces would have debarred him from most universities in-

him from considering the human and popular aspects of the science. He frankly championed the cause of Darwinism when that was perilous to a professor, but instead of meeting intolerance with contempt he provided in his "Evolution and Religious Thought" a modus vivendi very much needed in this great crisis of the nineteenth century.

There are two organizations of instructors and advanced students in the university devoted to the discussion of philosophical questions, and this year they have practically exchanged subjects. The Philosophical Union, composed chiefly of professional philosophers and humanists, is taking up the sciences, and in successive meetings calling before it representatives of each science to explain its fundamental concepts. The Kosmos Club, largely men of science, is devoting the year to the study of pragmatism, which, if not a philosophy, is nearer to being one than any that scientists have hitherto been willing to accept.

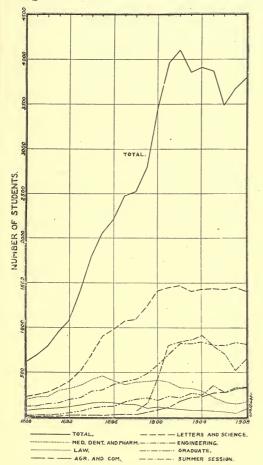
President Jordan says "the pressure

of higher education to the square inch is greater in California than in any other State." Perhaps the unit is wrongly chosen, for California is a large State, but otherwise the statement is probably correct. The same might be said of literary activity. I understand that the offer of a prize by a New York magazine for the best story brings more manuscripts from California than from any other State, even Indiana.

If California is to live up to its scenery and its climate it must develop its own characteristic art form, adapted to a new environment. We should expect it to be something grandiose and spectacular, a larger and more comprehensive combination of all the fine arts. It seems to me that California is most likely to produce a school of open-air dramatists. The sunlight has recently come into our paintings, but it is still shut out of the theater. This art would, I imagine, be a development of the pageant in which the poet and the musician and the colorist would have a better opportunity for the display of their powers than ever before, but the choragus would be greater than them all. It would be suited to the Western spirit, for it would be a more democratic form of art than any we have now in a double sense, for it could be seen, heard and comprehended by more persons, and in the performance masses of people would play the parts formerly assigned to individuals, to gods first, heroes next and stars now.

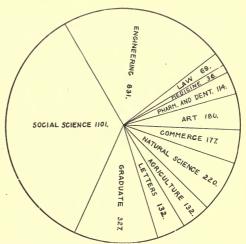
The development of the "High Jinks," of one of the San Francisco clubs, into an open-air opera, with the mountains and sky for backdrop, giant redwoods and granite rocks for properties, and all outdoors for spectacular effects, is an indication of the direction of the Californian artistic impulse. At the University there are many manifestations of the same tendency. The annual pajama parade is sloughing off its vulgarity and becoming more elaborate year by year, without losing its carnival spirit. the student plays at the Greek theater the chief feature has come to be the "mob," and this is drilled with the greatest care and costumed without regard to expense. The enthusiasm and effectiveness shown by the students who form this mob or chorus suggest that it has

been a mistake to leave to mercenary "supes" so important a part. When the first Sanskrit play seen in America was produced here the students at their own initiative brought up an elephant from San Francisco, to walk twice across the stage of the Greek theater in the pro-



THE NUMBER OF STUDENTS IN THE UNI-VERSITY OF CALIFORNIA FOR THE LAST TWENTY YEARS.

cession. This year Professor Van Dyke's poetical drama, "The House of Rimmon," was staged with like elaborateness, under the direction of a professor who had studied Assyriology in Berlin and taken his advanced work in Semitics in an Arabian tent. It might have been expected that the Princeton boys would have been the first to bring out "The House of Rimmon," but the Triangle Club prefers comic operas like "The



DISTRIBUTION OF STUDENTS AT THE UNI-VERSITY OF CALIFORNIA, 1907-08.

Duchess of Bluffshire" as better fitted to their tastes and talents.

In all the universities I visited there is a strong dramatic movement, but in no other does it take so wide a range in time and space as at the University of Here is the record of the student activities in the last year or two: "The Little Clay Cart," a Sanskrit "Eumenides"; Aeschylus's drama; "Samson," a spectacular Biblical play; "Abraham and Isaac," a fourteenth century mystery; "Thersites," a sixteenth century drama; "The Merry Wives of Windsor"; Ben Jonson's "Hue and Cry after Cupid"; Pinero's "Trelawney of the Wells"; the Junior farce and the Senior extravaganza; not to specify the plays given by the German, French and Spanish clubs.

The women students take an active part in university dramatics, both as authors and actors. The Junior farce and part of the Senior extravaganza mentioned above were contributed by women in open competition. educational universities have in this field a great advantage over institutions like Princeton, Pennsylvania and Yale. The Yale Dramatic Association, for example, is ambitious and conscientious, but cannot hope to achieve artistic success so long as it is hampered by the conventions of the Elizabethan and Japanese Boys may do very well in such rôles as Rosalind and Viola, but to attempt the impersonation of the modern women of Ibsen, Pinero and Shaw puts too much of a strain upon their histrionic genius. The marvel is not that they do it well, but that they can do it at all. The action of the Harvard Dramatic Club this year in introducing Radcliffe students into their plays shows a commendable disposition to break with traditionalism.

The building of the Greek theater has done much to promote the musical and dramatic interests of the University of California. It is the largest of its kind in the world, seating seven or eight thousand, every one of whom can see and hear perfectly. What this means can be appreciated by those universities which have auditoriums of inadequate size or of impossible audition on account of the echo. The Greek theater is built of concrete, at a cost of \$50,000, the gift of William Randolph Hearst. It is located in a wooded, semicircular dell, reached by a steep and winding path, and is most effective at night, when the scena is lighted by the reflected glow of the electrics, the tall, dark trees rise around like pillars supporting a lofty dark blue dome. But sometimes the roof leaks.

Once a year interclass games are held in the classical style. Each of the four men who represent a class contest in all events, running, jumping and throwing, and the prize is a laurel wreath. is good so far as it goes, but it is too purely imitative. What we need in art and athletics is a renaissance, not a revival. I suggested last month that the love of the beautiful and the love of the strong which in this age of specialization are rarely cultivated together, might be united, especially in California, in some new form of out-door sport which should be both spectacular and competitive. was convinced of the need of such a revolution when I went into the Harmon gymnasium and saw several hundred young men, standing as closely as possible in a hot, steamy, sweaty, carbonáted atmosphere, simultaneously going thru a long series of muscular exercises, right biceps contracted so many times, left ditto, right sartorius flexed, etc., etc., monotonous, mechanical, stupefying drudgery, when just out of doors were

hills and plains bathed in California sunlight and swept by Pacific winds. No doubt the system of muscular exercises was ingeniously devised to bring into use in due turn every one of the four hundred, but I know that most of them are employed in a quick climb up to the big C on the crest of the hill. I tried it.

California, isolated from the other States, can control its own athletic policy, and the two universities by mutual agreement have adopted the Rugby form of football in place of the American There is great diversity of opinion as to the respective merits of the two games. The students of Stanford are now quite reconciled to the change. The students of the State University would prefer the old football. Perhaps the fact that Stanford has usually beaten the State University may have something to do with the feeling. The Stanford boys have beaten the British at their own game, holding the championship of the Pacific Coast by defeating the Vancouver fifteen, and they are now ambitious to compete with England and Australia. The Rugby is a more open and spectacular game, using a wider field and giving more chance for individual initiative, but it has little advantage in respect to roughness. Injuries are just about as frequent as in the old game, but are less apt to be serious.

Military drill is required of all male students in the Freshman and Sophomore years at the University of California, as at all State universities which receive the national grants. About the value of this opinions also vary. anti-militarists object to it, of course, on principle, others think it takes up too much time and attention with little benefit to the student or advantage as a training for martial service. the other hand, it gives an out-door physical exercise, tho not of the best kind, and the two years' training in spruceness, conformity and swift obedience is good for the somewhat crude and undisciplined material received by the State universities. More important vet, perhaps it strengthens the feeling of obligation, of duty owed to the community, which is the most striking difference in the atmosphere of the State and endowed

universities.

In California it has another advantage in bringing together, shoulder to shoulder, students of many different nationalities. On the parade ground I saw a Japanese putting another of the same race thru the manual of arms, and I took a snapshot of four Chinese cadets who may in the future take an important part in the regeneration of their country. was told a pleasant incident of a Chinese student who had risen to the rank of lieutenant, altho he was afterward reduced for some trivial mistake. day as he was drilling his company of American cadets he had a visit from his family, his mother in full Oriental costume of embroidered silk and his two sisters in fashionable American attire. Without any embarrassment or affectation he gave his company "place rest" while he turned away to pay his respects to his mother and greet his sisters, and then returned to his drilling. vard a young instructor told me that it was a great mistake to let the Chinese come to the university, that we were giving them arms to use against us. I did not hear such sentiments in the University of California or in Stanford, tho no doubt I might have. Considering the intensity of race prejudice on the Coast, it seems to me rather remarkable that the two universities should show comparatively little of it. Anti-Sinicism does not appear to be any stronger in the Californian universities than anti-Semitism in Princeton, Pennsylvania and Colum-It is an indication of good feeling that a Japanese millionaire, the potato king of California, recently sent in a check to pay for fitting up a room in the students' infirmary. There were registered last year in the University of California ten students from China, as many from Japan and fourteen from India.

I do not mean to convey the impression that there is no prejudice against Asiatics in the University. Intolerance is the common failing of young people everywhere, and the Californian students are not free from this form of it. It has even given rise to disorders on the campus. The Asiatics are contemptuously referred to as "Skibbies," and are subjected to various slights which will not give them a favorable opinion of

American standards of democracy and equality. There is a Cosmopolitan Club at Stanford, but none at the State university.

The treatment they receive from both their instructors and their fellow-students is, on the whole, better than might be expected under the circumstances. Every effort should be made to keep the University free from racial discrimination and antagonism, for its future very largely depends upon close relations with Asia. Here will be found the commercial, industrial and educational opportunities for usefulness and profit, and the University of California is in the best position to take part in it, to buckle the belt of civilized nations around the globe. If, by any untoward event, it should lose its hold on the East or the West, the duty would fall on other universities. As the universities most likely to become formidable competitors of California in this new field I would suggest Chicago, Harvard, Cornell and Illinois.

But it is misleading to speak of "competition" between universities when they are merely rivals for a nominal or numerical priority. As well say that two fishermen are competing when they are angling from the same dock. There are just as good fish in the sea as ever were caught, and plenty of them. instance of this is California. No other State offers such opportunities for higher education, two first-class universities open to both sexes without any tuition fee. It is no wonder that the friends of the State University felt some apprehension of the effect of the founding of Stanford. Here was a limited field, for it is hard to draw students westward, even from Detroit to Ann Arbor, from Omaha to Lincoln, or from Kansas City to Lawrence. Here was a university, receiving insufficient support from the State, forced to do much work of highschool grade, having only a few hundred students, with its buildings getting old and shabby and little prospect of getting better ones. Query, what would be the effect of opening within thirty-five miles of it another free university with new and beautiful buildings and an endowment of unprecedented magnitude? Whatever the effect may have been, the University of California has now four

times as many students, and of higher grade; it is well supported by the State, and receives generous gifts from private sources and has started on a more ambitious building program than any other university in the country. It would be absurd to say that this is altogether due to Stanford. The university would in any case have grown and prospered, as all the other State universities have done. But it is safe to say that its normal growth and prosperity have been very materially accelerated by the presence of its so-called rival, and that in no respect

has it been injured or impeded.

The University of California has had a hard struggle to provide room and instructors for the students who have crowded to it in such rapidly increasing numbers. The end of the struggle is not vet in sight. An additional building affords no more relief than another subway in New York. The new architectural scheme is designed to accommodate five thousand students, but there are likely to be ten thousand before it is completed. The old buildings cannot be torn down, as the new ones are put up, for they are as indispensable as before. The chemistry building, for example, proliferates in vain; the added cells are at once filled to overflowing. The old carved black-walnut desks are still in use and new desks are put around the open court between the buildings, not a bad arrangement in a mild climate, and in a study where draftiness is good for the The instructors are as overworked as laboratories are overcrowded. One man, with a part-time assistant, has charge of sixty students in quantitative analysis.

Like Stanford and the State universities in general, the University of California places little dependence upon entrance examinations, but admits by certificates from accredited schools. Only about eight students a year are admitted wholly by examination. At the end of the half year students who have failed to make satisfactory grades in half their work are "flunked out." There are now 147 secondary schools on the accredited list, and they are judged as factories are judged, by the character of their product. The average grade of the first term's work of entering students for a

series of years serves as a basis of comparison for the different preparatory Tested in this way the private schools, which supply about II per cent. of the total number of students, make a very poor showing compared with the public schools. For the last seven years the percentage of students from the public high schools doing work of first and second grades—there are five grades was 51.52, while the corresponding percentage for the private schools was 37.83. Of the students from the public schools, 13.84 per cent. failed in their first term's work. Of the students from the private schools, 25.07 per cent. fail-The records of examination and class work in Harvard, Yale, Princeton and Pennsylvania show that the same is true in the East, where the private schools have been long established and held in high esteem. Since there are so many conspicuous examples of governmental inefficiency and wastefulness it is worth while calling attention to the fact that in the field of secondary education public management has proved to be more efficient and economical than private enterprise. It is sometimes argued in behalf of the private schools that they receive an inferior grade of material and therefore are not able to turn out so good a product in spite of greater expenditure per individual and more personal attention. I do not know how much weight to give this plea, but whatever the cause it is evident that a university which would get the highest quality of students must keep a close connection with the public high schools.

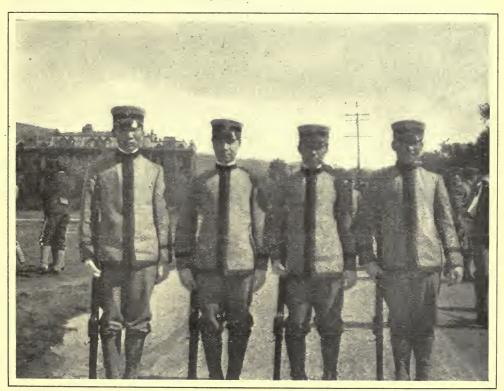
Michigan was the first to conceive the idea that the public school system of a State should be a unit, with no decided break in the educational ladder from the primary grade to the graduate school of the university, but California adopted and extended the plan. Each accredited secondary school, public and private, was visited every year by university professors representing different departments. This practice was an important factor in the development of the excellent high school system of the State, and the reflex influence on the university was not less beneficial. As the number of high schools increased at the rate of more than five a year for the last twenty-five

years, the visitations became a heavy expense to the university and a burden to the faculty, so President Wheeler has abandoned the system. This may be necessary, but it is unfortunate. university needs it, if the high schools do not. A single examiner, however efficient and well qualified, cannot do so much good as the various professors, for the inspection and accrediting, which were the ostensible occasion of the visits, were less valuable than the mutual understanding and spirit of co-operation resulting from the acquaintance between men working in the same department in the secondary school and the university. No averaging of grades can take the place of this personal knowledge of each other's difficulties and ideals. Tust as the chief purpose of the examination system in the university is not to find out how much the students have learned, but to make them learn more, so the chief purpose of the inspection system is not to find out whether the secondary school is worthy of the privilege of sending students to the university, but to make the university more worthy to receive them.

But the statistical study of grades made by the Examiner of Schools\* for the purpose of keeping a check on the work of the preparatory schools brings many other interesting points. One is that there has been no falling off in the average grade of scholarship in the entering students for the last seven years. In several other universities I heard the complaint: "The high schools are sending us poorer material every year of late." It seems that in California at least this is not the case.

The examiner finds that the average grade of the first year students in the College of Letters (classical course) is higher than in the College of Social Science (main liberal arts department), and that in the Technical Colleges it is lower than in either of the others. The examiner assumes that this indicates that poorer work is done in the technical col-

\*Biennial Report of the President, November, 1908, pp. 118-141.



CHINESE CADETS IN THE UNIVERSITY OF CALIFORNIA.

leges than in the others, and he suggests the following reasons: That the work of these colleges may be intrinsically much more difficult than in the Colleges of Letters and Social Science; that the pupils from the high schools are too immature or are not properly prepared; that the recent popularity of technical careers has drawn many lacking the natural ability for such work; lastly, that the large percentage of women, who, as a rule, make better marks than men, may have

That women students do as a rule get superior grades is undeniable, but I am inclined to believe that this is due more to their faithfulness to daily duties than to any superiority in natural ability. This, however, may be due to masculine prejudice on my part. They are certainly less apt to indulge excessively in outside activities, or, if they do, they do not allow them to interfere with their class work. Another point often overlooked is that college women as a rule enjoy



FRESHMEN CADETS DRILLING BEFORE CALIFORNIA HALL.

raised the average for the other colleges "to an abnormal hight."

University catalogs and annual reports make very entertaining reading on account of the delightful naiveté of some of their expressions, such, for example, as the word "abnormal" in the above sentence. I have often heard male students express the opinion that the scholarship and industry manifested by their feminine competitors were abnormal, but I did not expect to find this view of it officially endorsed.

better health than college men. This is brought out by the infirmary statistics in this same California report. During the year 40 per cent. of the men and 35 per cent. of the women were excused from classes on account of illness during the year 1907-08. The male students lost on the average 4.8 days apiece from illness and the female students 2.0 days apiece.

A marked line of distinction is being drawn at the University of California between the first and last halves of the college course. All work in the Lower

Division must be completed before the student passes into the Upper Division, and the Junior Certificate, which is granted at that point, is required for admission to the four years' medical course. Eventually much of this Lower Division work will probably be done in the high schools or small colleges. The graduate school has been strengthened by the new State law which requires all high school teachers to have taken a year or more of graduate work in a university belonging to the Association of American Universities, or at least a half year of such work in addition to a half year of advanced study in a normal school. Stanford and the State University are the only institutions on the Coast belonging to the Association, and the nearest eligible institution outside the State is the University of Minnesota, 1,500 miles to the East. This law brings to both universities a desirable class of students, earnest and practical, altho not necessarily candidates for higher degrees.

Altho the California universities are ambitious to develop their graduate schools, yet it is common for the professors to advise their students to go to the Atlantic universities for their advanced work, in order to get a broader education. The Harvard and Yale alumni associations of California provide scholarships of two or three hundred dollars for graduates of Stanford or the State University who wish to study in these institutions. These are very generously printed in the University cata-The universities of the East might well reciprocate and send some of their students to the universities of the Pacific Coast, both for broadening their views and for special lines of work, such as Oriental and Spanish-American history and biological and anthropological research, in which they offer unique opportunities. One of the reforms most needed in our collegiate system is greater freedom of migration, and the University of California has already shown a disposition to go more than half-way in facilitating this. At present the percentage of undergraduate intrants born in the State is about 58 and slowly increasing, with the rise in the proportion of the native born population and in the local prestige of the University.

Altho it takes only a few minutes more to go to Palo Alto than to Berkeley from San Francisco, yet the State University draws its students much more largely from the metropolis, and altho Palo Alto is less than thirty-five miles south of Berkeley as the aeroplane flies, the young people from the southern part of California show a preference for Stanford. This in itself makes a certain difference in the character of the student body. It may be necessary to remind the Eastern reader that the people of northern and southern California regard themselves as distinct in their physical, psychical, social and religious characteristics as do the people of Connecticut and South Carolina or of England and Italy; and with as good right, too, for they are as many miles apart. The existence and importance of this difference are frequently impressed upon the stranger, but it would be rash in him to attempt to characterize it, lest in trying to be fair to each he should offend both. has a much larger number of students from the eastern part of the United States than the State University.

The University of California is to be classed with the metropolitan universities like Chicago, Columbia, Pennsylvania and Harvard, and thus takes on a different character from Yale, Princeton and Stanford. A sail across the bay and a trolley ride up the hill, running up to about forty minutes, brings the student from San Francisco to the campus. present about 7 per cent. of the undergraduates doing work at Berkeley come over daily from the city, but this element tends to increase. Of the rest of the students about 80 per cent, live in Berkelev and 10 per cent. in the contiguous suburb of Oakland. The University, like most of the State universities, maintains no dormitories; consequently the fraternity system has developed to supply the need of student homes. There are 21 Greek letter fraternities and 9 sororities, beside 14 house clubs for men and 6 for wo-The house clubs differ from the fraternities chiefly in being non-secret and less permanent. In many cases they develop into fraternities by applying to one of the national organizations for a charter when they get a congenial lot of fellows together.

Being practically in a city, the University of California is in some degree relieved of the responsibility for the behavior of students, which, as we saw last month, has been the cause of considerable difficulty at Stanford, where there is not even a village organization. side this, an efficient and smoothly running system of student control has been developed within the last few years at Berkeley, and has accomplished some much needed reforms. The faculty Committee of Student Affairs boasts of its idleness. It meets once or twice a year, apparently more for the purpose of maintaining its statutory existence than for any more serious object.

The center and symbol of this undergraduate self-government is Senior Hall. This is to be found hidden away in Strawberry Canyon, which is the bed of a traditional creek running all the way down thru the campus in order to provide opportunity for several picturesque bridges. Passing over one of these and under a Shinto torii, and dodging the limbs of the live oaks that look dead in the daylight, but jostle you most rudely in the dark, you see a cabin made of redwood logs, and if it is Thursday evening you will hear the Senior Sing. Here are discussed and settled, not merely the problems of the universe at large, but also, what is more important, of the University in particular.

The inner circle is the Society of the Golden Bear, composed of twelve men elected at the end of their Junior year, who add to their number, when they become Seniors, three or more of their own There are also several honorary faculty members, including the president, elected for life. The aim is to include in the Golden Bear representatives of various departments, and the leaders in all branches of student activity, athletics, journalism, debating, dramatics, scholarship. This society secret, keeps no record of its conclusions, and takes no official action in university affairs, but is able from the character of its membership to initiate movements and to mold public opinion without the extent of its influence being fully realized by the students generally. It is not, however, under an ostentatious taboo, like the Yale Senior societies.

The official body having charge of undergraduate discipline is the Student Control Committee, composed of Seniors and, by something more than a coincidence, chiefly of members of the Golden This committee is appointed by the President of the Associated Students, of which body all students, men and women, paying the annual dues of one dollar, are members. The women have a similar organization devoted to their own affairs. A movement to disfranchise them from the general association on the ground that they had a separate organization was defeated by a heavy vote. The offices, in the Associated Students, are in practice confined

It would be easy, of course, to bring theoretical objections against the system of self-government in California. might doubt the wisdom of putting one class in control of the other three and of granting extensive and indefinable powers over their fellow students to a secret and irresponsible society. might question what would happen if the faculty, president and trustees found it necessary to take some action in decided opposition to undergraduate opinion, such, for example, as the abolition of intercollegiate athletic contests. might venture to predict that there will come in California, as there has in other universities, a time when public spirit and the sense of responsibility will decline, and the Student Control Committee come to be composed of men of no character or of bad character instead of the capable and representative students who have hitherto composed it. But this is only another way of saying that California has not discovered any automatic safety device that will insure student self-government against the evils that beset self-government outside universities. The only superiority I can see in the Californian system over those in some other universities is that it works. This, however, is an advantage of sufficient importance to outweigh any theoretical objections. The students in authority seem to have followed a policy of conservative reform rather than of radical idealism. They have not adopted the honor system of examinations, but have materially curtailed the amount of cheating. Estab-



SENIOR HALL.

lished customs of disorder, such as hazing, rough-housing and rushing, have been abolished or reduced to comparatively innocuous forms. In place of hazing, a certain mild pennalism is imposed on Freshmen, such as serving refreshments, moving the grand stand, etc. The class rush, formerly rather a brutal affair, has been done away with, and as the sign of its abolition and the seal of the perpetual treaty of peace between the warring classes a gigantic "C" has been laid in concrete on the highest hill of the campus, visible across the bay and for miles down the valley. The University of Utah boys have put a "U" that is still bigger on a mountain near Salt Lake, but it does not mean any more. Every year the Sophomores with great ceremony turn over the guardianship of the C to the Freshmen, who keep vigil over it around a camp fire all night and pledge themselves to protect it against all comers, especially against Stanford students armed with an ax and a can of cardinal paint.

A Californian custom that could be

adopted by many other universities, much to the improvement of their looks, is Labor Day, when all the students turn out to beautify the campus. It is like a scene from a utopian romance, the wageless workers, ready to do anything useful, each according to his ability, all duly co-ordinated and directed by volunteer experts; the civil engineers superintending the grading of roads and cutting of new paths; the arboriculturists the planting and trimming of trees and shrubbery; a season of general cleaning up, clearing out and putting to rights; a working day of socialistic brevity, for shortly after noon the boys are called from their labors to a bean feast prepared by the girls in the gymnasium, and the afternoon and evening are spent in sports and merrymaking. The value of the work done last Labor Day is estimated at \$2,800, but the greater gain to the university in the development of an interest in the looks of the campus cannot be calculated in dollars. The only fault to be found with Labor Day as an institution is that it has been placed on

a most unfortunate date, the most unfor-

tunate date, February 29th.

The University of California has been rather backward in the development of its professional schools. There are five of these located in San Francisco; The Institute of Art, the Hasting College of the Law, the College of Medicine, the College of Dentistry, and the California College of Pharmacy. They are still in the transitional stage, loosely affiliated, chiefly supported by fees and not largely attended. The plan for the future seems to be to establish gradually at Berkeley

those who ought not to be deprived of all chance of professional training because they cannot give six or eight or ten years to it. Of this dilemma California takes both horns, sticking one in Berkeley and the other in San Francisco.

The first two years of the medical course have now been transferred to Berkeley, giving an opportunity to establish a university hospital at San Francisco. The new Boalt Memorial Hall of Law will be built on the Berkeley campus.

Another movement that should be



THE HEARST MEMORIAL MINING BUILDING.

schools of medicine, law, architecture, etc., of a thoroly university character, keeping the San Francisco institutions as auxiliary schools, carrying one or two years of the course or giving instruction adapted to students living in the city who are not able to take a long and advanced course. That is, California is confronted like the other State universities, with the dilemma of raising its standards to meet the modern demands for a wider culture and more thoro training in the professions, and at the same time of providing for the needs of

mentioned here, altho it is independent of the university, is the development of centers of religious thought at Berkeley. The Roman Catholics have founded there Newman Hall, an admirable students' club and much more than that. The lecture courses given in it on religion and philosophy are of as high character as those of the university. The various Protestant denominations are establishing theological seminaries at Berkeley in co-operation with each other, avoiding as much as possible the duplication of chairs and utilizing the instruction of the

State University for the secular branches, including Latin, Greek and Hebrew. Similar movements are on foot in other States. The old days of rivalry, antagonism and distrust between the denominations and the State universities have evidently gone by, and we are entering upon a new era of mutual helpfulness, whose possibilities we can only

dimly foresee.

The belief is still prevalent in certain sections of the country that the State universities while they may do excellent work in utilitarian lines, can never do anything in the higher branches of scholarship and scientific research. The University of California shows how far this The branch of view is from the truth. science for which it is most distinguished is the least utilitarian of them all, astronomy. For its practical purposes astronomy requires no more apparatus than a three-inch telescope and a clock. Even a 36-inch objective like that of the Observatory discovers nothing likely to be of the least practical benefit to this planet. James Lick bequeathed \$700,000 to provide the University of California with the biggest telescope in the world, located on Mount Hamilton, about fifty miles south of San Francisco, but this sum was not sufficient for an adequate endowment of its work so the State has to provide about \$20,000 a year for running expenses and improvements. Besides this, the University keeps up an observatory at Berkeley equipped for research as well as instruction.

The list of the publications of the University of California shows how far they are from being confined to utilitarian subjects. Among them are six volumes in American archeology and ethnology, three in botany, one in classical philology, one in economics, one in entomology, two in education, four in geology, one in pathology, one in philosophy, three in physiology, two in Semitic philology, four in zoology, three in Græco-Roman archeology, one in Egyptian archeology, and twelve in astronomy.

Of course, only a minor part of the work of the faculty is published directly by the University, most of it appearing in the usual periodicals. In the last biennial report about fifty-three per cent. of the faculty are reported as having

contributed to the literature of their respective departments. From this list one would judge that about thirty-three per cent. of the faculty were engaged in research in natural science and ten per cent. in philological or other humanistic lines. The proportion of productive scholars, therefore, seems to be about twice as great as in the faculties of Yale and Stanford. Of course, I am neces sarily leaving out of consideration the all-important question of the relative quality of the contributions to knowl-

edge.

It used to be thought that State universities could not expect private benefactions of any considerable value, but this also has been disproved, first and most conspicuously by California, which, it used to be said not long ago, had received more gifts than all the other State universities put together. This statement is doubtful now for the Universities of Vermont and Virginia, as well as many others, have been generously treated of late, and when the University of Wisconsin comes into the Vilas bequest it will rival California in endowed wealth. Philanthropists everywhere are coming to realize that donations to public institutions are likely to be more permanent, more widely useful and more generally appreciated than private foundations, and the town libraries, city museums and art galleries, and State universities are beginning to benefit by this realization.

Of the benefactions received by the University of California those of Mrs. Phoebe A. Hearst, a member of the Board of Regents, have been most varied and continuous. Besides supporting many scientific and archeological researches, she has furnished the funds for the architectural plans of the University and for two of its first buildings. Ten years ago the Regents invited the architects of the world to compete in designing a harmonious building scheme providing for the future development of the University, without regard to the existing buildings on the campus. The total cost of the competition was about \$160,000, and the first prize was won by M. Emile Bénard, of Paris.

This international architectural competition was worth all it cost, perhaps not for the actual value of the Bénard plans in

themselves, but for the publicity it gave to the ambitious ideals of the University and for the impulse it gave to the movement for harmonious collegiate architecture all over the country. The portfolio of prize designs was distributed freely to other universities, and on many a campus we find indications, sometimes amusingly or pathetically futile, of an attempt to realize its grand conceptions. Even to the campus of California the plans of M. Bénard were not very closely adapted and by the time they are put into stone there will not be much left of them except the general scheme of arrange-Notwithstanding that a plaster relief map of the campus was sent to Paris and the winning architect later came in person to locate the buildings, the plans do not fit the ground, and the axis of the whole has had to be shifted. Not even the second building, the new mining building, could be placed where he had designated, for it would have involved a fill of sixty-five feet on one corner. It shows how American universities look to European eyes that the dominant note of the which M. Bénard elaborated in detail was a spectacular dome intended as a sort of Hall of Triumph to the greater glory of athletics. would have done very well as a Hotel de Ville at Lyons, or a Palace of Peace at The Hague, but no one would have suspected it of being a university or of belonging in America, least of all in California. The supervising architect, Professor Howard has abandoned this feature altogether, putting a drill ground in its place, and in drawing the plans for the other buildings has given them some touches of originality and indigenousness in varying degrees. Thus tho the new law and library buildings will adhere rather closely to classical lines, California Hall, which is used for classrooms and administrative offices is somewhat less conventional, the new Hearst Mining Building shows still greater individuality and the future Agricultural Building will be decidedly novel as befits the State. The three buildings of the Greater University, so far constructed are here il-Justrated so the reader may judge them for himseli. I liked the design of the Mining Building best, except for some

dictails. It is handsome from all sides and cleverly adapted to its peculiar purposes, as in the treatment of the central hall, sixty-four feet high, with a five-ton traveling crane running its entire length of 120 feet, and in the rows of tall chinneys for the furnaces; but I must confess, altho it may expose my ignorance or lack of taste, that I do not see any artistic or utilitarian justification for the two columns and entablature that are

stuck in the large windows.

The new library, of which we present on the cover an original drawing made from the architect's sketch for it is not yet completed, will cost over a million dollars, half paid by the State and half from the bequest of Charles F. Doe. It is much needed for the present building is painfully inadequate for 200,000 volumes and those who want to read them. The latest important addition to the library is the unique collection of Herbert Hume Bancroft on Western and Spanish-American history. This contains about 50,000 books and twice as many manuscripts, and was recently purchased by the University for \$150,000. Whatever may have been Bancroft's deficiencies as a historian he performed an invaluable service to history in getting hold of the letters and journals of the pioneers of California, and of the records of the Spanish whom they displaced. There are sixteen students now working over this rich material.

The most interesting building to me was not one of the new million dollar palaces, but a chalet of rough pine boards just across Strawberry Canyon, for this is the laboratory of Professor Jacques Loeb, one of the few scientists that the outside world is not willing to let alone. But such unheard of things as hatching sea-urchins that have a fatty acid for a father will get into the papers, however carefully concealed "in the obscurity of a learned tongue" such as German or technical English. I found Professor Loeb happier than in Hull Court at the University of Chicago, for here he has fewer reporters and an ocean full of experimental material. He wants no marble or granite palace; he wants only room and salt water, with partitions movable to suit the exigencies of the experiment, for his physiology is not a

static subject. He showed me an experiment. It looked easy. I could have done it myself if I had thought of it. Into a glass of sea water he put some minute marine animals and then sensitized them to light by a dash of carbonated water from a siphon. As promptly as at a word of command they all headed toward the electric bulb like a herd of cattle toward a watering trough. wondered whether some reagent could not be discovered that would induce such photo-tropism, such an eagerness for the light, in a crowd of human beings. Carbon dioxid does not seem to work that way on people in a lecture room. I merely mention the matter here to reserve the field for future investigation.

Leaving the physiological laboratory I went on up the hill, past a building full of clattering machinery, the realm of "the scholar in overalls," on up the steep winding path thru the tall trees to the barren brow of the hill whereon is the big C. Here I was 900 feet above the ocean and could look over the tops of the trees and the two cities of Oakland and Berkeley, out across the bay where lies the city of San Francisco. left I could see far down the valley hemmed in by mountains, among them Mount Hamilton, the site of the Observatory. Straight in front was the Golden Gate, ever open and inviting westward toward the Far East.

I was reminded that the Gate opened in as well as out when I saw a young man sitting in the glare of the afternoon sun on the bare and dusty hillside. thought he was asleep, but as I came closer I found he was reading a Sanskrit book; Vedantic philosophy, he courteously informed me. I squatted at his feet like a disciple before his guru, while he gave me a first lesson in yoga practices, drawing diagrams in the sand with a broken twig to illustrate the theory of the four selves and to show how all paths led to absorption in the All. It was surprising to find the Absolute here established, serene and unshaken, asserting its old time prerogatives of unity and infinity just as if Prof. William James had not visited the campus only a few months before.

I inquired if he were not homesick.

The philosopher is equally at home in all lands, he replied, also demonstrating it geometrically. He was obstinately uncomplaining, still I gathered the impression from the conversation that there were times when self-denial ceased to be a virtue and became a painful necessity; that when the crops in India failed and the ryots could not pay their penny or two a year to the Swadeshi fund, the Hindus in America had to practice more abstinence than yoga required. The Indian students are mostly sent to this country by the Scientific Industrial As-



A HINDU STUDENT ON THE HILLSIDE.

sociation of Calcutta to study agriculture and manufacturing in order that they may achieve the economic independence of their country. There also seems to be a desire to get them out of British influence and into a more democratic atmosphere. Every campus, as I have said, thinks it has the most democratic atmosphere in the world. I wonder what the Orientals think about it. It is worth considering now that they are looking to us for help in the development of their civilization. There is a new form of university coming, which is foreshadowed in California. Greater and more influential than a State or a national university will be the international university of the future.

NEW YORK CITY.



RELIEF MAP OF THE COMPLETED CANAL, Showing the line of the canal, the Panama Railroad, the locks and the artificial lake.

## The Construction of the Canal

#### BY GARDNER RICHARDSON

[This is the third article in our series on the Panama Canal written by our special representative. The first appeared in our issue of April 15th, the second on April 22d, and a fourth will follow next week.—Editor.]

LOCK canal across the Isthmus of Panama is promised by January 1st, 1915, thirty-one years after the French first broke ground and eleven years since the American occupation. The first plan of the French called for a sea-level canal, and it was only after the enormous difficulty and expense of the undertaking became apparent that a change to a tentative lock plan was made in 1887. When the first French company failed in 1889, a total of \$265,-000,000 had been spent. The New French Company excavated in a desultory way for fifteen years, confining their work largely to the Culebra Cut, and making their excavation serviceable for either a lock or sea-level canal. New French Company removed a total of only about 7,000,000 cubic yards, an amount which the Americans now take out in two average months.

The rate of excavation has increased enormously since the Americans began. In one month the amount of earth now removed is double the amount taken out during the entire year of 1905. "All Records Broken" is a frequent headline in the Canal Record, the official organ of the Canal Commission. The issue for April 7th, 1909, announces the excavation for March as 3,880,000 cubic yards, establishing a new high record. Of this amount 2,353,000 cubic yards

were removed by steam shovels, and I,-527,000 by dredges. The excavation made for outside construction work, and not directly in the Canal prism is not included in these figures. If this work were added, the total for March would be over 4,000,000 cubic yards. March is one of the most favorable months for establishing a record, as the rainfall is then at the minimum. It has been said, however, that there are two seasons in Panama, one the rainy season, and the other the wet. At all events, during a supposedly dry month we witnessed a tropical rainstorm that would have been designated as a cloudburst in the United States.

The following table gives the figures for the total excavation up to the present time:

Amount of Excavation in Cubic Yards on the Panama Canal.

Excavation by French companies. 81,548,000 Excavation by Americans:

May 4 to Dec. 31, 1904.. 243,472 Jan. 1 to Dec. 31, 1905.. 1,799,227

Jan. 1 to Dec. 31, 1906.. 4,948,497

Jan. 1 to Dec. 31, 1907..15,765,290 Jan. 1 to Dec. 31, 1908..37,070,887

Jan. 1 to March 31, 1909. 9,953,767

69,781,140

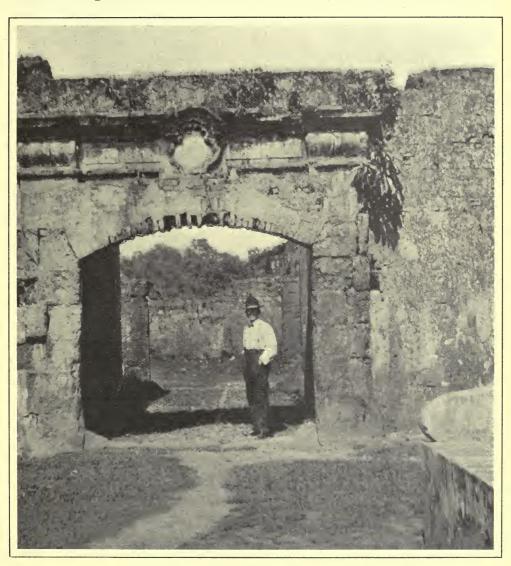
Total excavation ........... 151,329,140

President Taft has exprest the wish that the Panama Canal be completed by March 4th, 1913. The members of the Isthmian Canal Commission feel that the tentative date of January 1st, 1915, can be bettered, but the completion of the Canal during President Taft's present administration will be a difficult task. The excavation can be finished unless unforeseen difficulties arise. The present state of this branch of the work is shown in the following table:

Amount of Excavation in Cubic Yards Necessary to Complete the Canal.

Amount remaining......104,885,455

At the present rate, not taking account of the steady increase in the monthly records, the actual work of excavation can be finished in the three years. The determining feature in the completion



THE OLD FORTRESS AT PORTO BELLO. This was an important town in early Spanish days, but was destroyed by Henry Morgan, the privateer.

date is the construction of the locks and dams at Gatun.

This is a gigantic project, and figures alone do not convey the change that must be brought about to build what is practically an artificial mountain, a mile and a half long and a third of a mile wide at the base. This great barrier will form a lake 110 square miles in area, and 80 feet deep in a considerable portion. The area to be flooded contains several villages, that are to be transported bodily to higher ground. The building of the locks will require 3,500,000 cubic yards of concrete, the largest piece of masonry constructed in modern times.

The rock taken from the Canal prism is not of a suitable quality to be used in the concrete work. Most of the rock is an argillacious sandstone, and the small amount obtainable of harder formation would be expensive to sort out and transport by rail from Culebra to Gatun, a distance of almost thirty miles. This situation has led to one of the most interesting supplementary pieces of work undertaken by the Commission.

About twenty miles from the Cristobal entrance of the Canal, on the Atlantic Coast, is situated the historic town of Porto Bello. The old fortresses, captured by Henry Morgan, and the Spanish



THE SINKING OF AN EMBANKMENT AT GATUN.

It was this settling at Gatun that caused such unfounded alarm. The depression has been filled in, with no further sinking.



THE SITE OF THE LOCKS AT GATUN.

The excavation has been completed and the masonry work will soon be started. Each lock is 1,000 feet long.

convent still stand, overgrown by weeds and surrounded by the squalid thatched huts of the native village. Porto Bello is the best natural harbor in that section of the Caribbean Sea, and has a depth of from five to fifteen fathoms. At the entrance of the harbor two natural buttresses rise sheer up from the water's edge, and it is from these that 2,000,000 cubic yards of crushed stone will be brought to Gatun. The rock here, a massive andesite, is well suited for concrete, while the quantity is practically unlimited; enough, in fact, not only for the work at Gatun, but also for a breakwater at the Atlantic entrance of the This breakwater will be constructed of large squares of rock, transported from Porto Bello in barges and sunk in Limon Bay. An exploration by means of borings justifies an estimate of 20,000,000 cubic yards of good rock available at the quarry. Other considerations in selecting Porto Bello were that the rock could be sent from the quarry

to the crusher and from the crusher to the barges by gravity.

An expensive machine shop is also being installed, and it is hinted unauthoritatively that the United States will retain possession of Porto Bello permanently as a coaling and naval station. If this plan is in view rare foresight is shown, for the harbor is unexcelled, and is in a region where suitable harbors are a rarity.

From an engineering point of view, by far the most interesting section of the work is at Gatun. In the construction of the great dam, three features are prominent—the building of the rock toes, the placing of the impermeable core or hydraulic fill, and the construction of the spillway. The rock toes have been laid to furnish a solid foundation and prevent any possible slipping. The core of the dam will not be made of loose material excavated from the Canal prism, as the seepage in that case would be considerable. The material will be chiefly

a mixture of clay and sand pumped in by hydraulic machinery. The laying of the concrete in the spillway has been started. The work to be done is the lining of the channel that runs from the point where the regulating works will be built to the north toe of the dam, a dislarge to accommodate a considerable fleet, and docks and warehouses will doubtless be built along the new water front. What was formerly a tropical jungle will become a thriving seaport, where the goods of all nations will be handled.

The work at Culebra, which is the



IN THE DAYS OF THE FRENCH.

This unusual photograph was taken on February 1, 1889, and shows a group of French engineers enjoying a holiday in Panama.

tance of 1,200 feet. Thru this channel, which will be 285 feet wide and ten feet above sea level, the Chagres River will be diverted within a year. The Gatun Lake will then be allowed to rise and take its place in the world's geography.

Gatun will undoubtedly be the most important place on the Canal line, after the completion of the work. In addition to the necessity of a permanent force to operate the locks, there will probably be a harbor of some importance at this point. In preference to docking at Colon, ocean vessels will go thru the locks and dock in fresh water at Gatun. The fresh water destroys the barnacles and scaweed that gather with great rapidity on all vessels in tropical waters. There will be an anchorage at Gatun sufficiently

backbone of the Isthmus, is progressing satisfactorily. In round numbers 29,000,000 cubic yards had been taken out by the Americans up to April 1st, 1909, and there are still 47,000,000 cubic yards remaining. The following table gives the complete figures for the amount of excavation still to be done in the different divisions:

RECORD OF EXCAVATION IN CUBIC YARDS ON THE PANAMA CANAL.

| LANA              | MA CANAL.         |                   |
|-------------------|-------------------|-------------------|
|                   | Amount excavated. | Amount remaining. |
| Atlantic Division | . 17,941,711      | 25,135,600        |
| Central Division— |                   |                   |
| Culebra           | . 29,724,280      | 47,068,015        |
| Other points      |                   | 6,557,045         |
| Pacific Division  | . 15,669,996      | 26,124,795        |
|                   |                   |                   |
| Grand total       | 60.781 140        | TO 1 885 155      |

Two of the locks on the Pacific side are to be located at Pedro Miguel. At this point in the valley of the Rio Grande, the Canal will drop from the 85-foot level of Gatun Lake to the 55-foot level, the first step of the descent to sea level that will be completed at Miraflores, where twin locks are to be built between the converging hills. The final plan on which the French worked included a lock at Pedro Miguel, and some excavating was done at this point, but the American plan involves an additional excavation of 1,200,000 cubic yards. Compared with the great barrier at Gatun, the Pedro

While the breakwater on the Atlantic side will be constructed of specially procured rock, an extensive system of breakwaters will be built on the Pacific side of material taken from the Canal prism. The proximity of La Boca to Culebra admits the transportation of material to tidewater at small expense. The channel runs out from the mainland into Panama Bay, a distance of five miles, and to lessen the silting up of this channel, a breakwater is being built from La Boca to Naos Island, a distance of two and one-half miles. This breakwater is a long embankment of earth and rock ex-



ANOTHER PHOTOGRAPH TWENTY YEARS OLD.

This was taken on October 15, 1888, and shows the stage of the work reached by the French at Culebra.

Miguel dam is small, but it involves a fill of over a quarter of a million cubic yards, and is being constructed as carefully as the Gatun Dam itself. Instead of the hydraulic fill that will form the impermeable portion of the Gatun Dam, a dryclay core is being placed in the dam at Pedro Miguel. Over 20,000 cubic yards of this fine, yellow clay will be carefully packed in the center.

cavated from the Culebra Cut, and dumped from a trestle that reaches out toward the island in advance of the rapidly lengthening fill. The tide sweeps along the coast with great force, and in addition to preventing the channel from silting up, the breakwater may in the course of time become enlarged to a considerable peninsula. At all events, a railroad will be built on the embankment to

connect Naos Island with La Boca, and docks can be located along the break-water if the facilities at La Boca prove

inadequate.

In addition to the breakwaters, a large area at La Boca, which is three feet under water at high tide and a mud flat at low tide, is being filled in to a hight of fifteen feet above the high-tide mark. This improves the health and appearance of the locality, and what is more important furnishes valuable land for terminal and warehouse purposes where it is most needed.

The question of the relative merits of

essential details. The final choice between a sea-level and an 85-foot-level lock canal was made in 1906. The deciding advantages of the lock canal were the decreased cost and the shorter time required. The advocates of the sea-level canal fear the possible destruction of the locks by earthquake, accident or the dynamite of an enemy. The objections to a sea-level canal are the difficulty of controlling the Chagres, and the fact that locks cannot entirely be avoided in any case, as the difference in tides between the Atlantic and Pacific would necessitate a tidal lock in a canal built at sea-



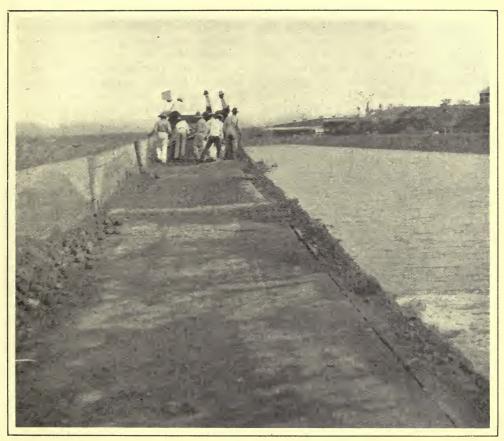
THE NORTHERN END OF THE CULEBRA CUT,
Showing the lowest level reached in this section. There is still a distance of about ninety feet to go.

a lock and sea-level canal has occupied the minds of the world's most expert engineers, and as many as eighty different plans have been presented, all varying in level. The total cost to the Americans to complete the present lock canal is estimated at \$297,766,000. The estimate for a sea-level canal is \$477,601,000.

These figures do not in either case include the \$40,000,000 paid to the French company and \$10,000,000 paid to the Republic of Panama.

The present Commission is using

prism. It was raised again last November and was repaired, with plates dug out of the mud at San Pablo, and fitted with machinery from an old dredge at Gorgona, left on the banks of the



A LIDGERWOOD UNLOADER AT WORK.

The advantage of unloading a train of cars by this steam plow over munual labor is enormous.

every effort to economize. The cost of material and labor is worked out in the most careful detail and published in the Canal Record. The French machinery is used to the utmost extent. As an illustration, the floating of the old French ladder dredge "Marmot" is an interesting The hull of the dredge had example. been erected by the French and anchored at La Boca. Before the machinery was installed work was suspended and the. hull abandoned. Early in the American occupation it was sunk in the old French Canal, to get it out of the way. A change in plans made it necessary to raise the hull and sink it again outside the Canal

Chagres by the French. Within a month it will be at work in the Pacific entrance of the Canal, doing the excavation, for which it was designed twenty-five years ago.

One thousand pounds of old French scrap iron have been forwarded to the Director of Mints at Philadelphia to be used in making medals for employees who have a record of two years' consecutive service on the Isthmus. Up to January 1st, 1909, about 2,400 medals had been earned and it is estimated that the number of medals to be earned in the future will aggregate about 500 a year. Medals earned by employees who have died sub-

sequently will be delivered to their heirs. These medals will be prized more than the public at large might believe, for to many men they represent two years of hard work, under trying conditions, and a share in an enterprise of international importance. The awarding of these medals reminds one of the erection of the statue of Columbus at Cristobal, as a tribute to de Lesseps and the French thru the efforts of Empress Eugenie, who was then an exile in England.

Many of the facts and figures in this article are taken from the Canal Record, and, in this connection, it is well to say a word of praise for this publication. It has been the object of repeated attacks and criticisms by the Senate and the House, who claim it is an expensive luxury and an improper Government ac-

tivity.

The Canal Record, however, binds the forces at Panama together in a manner otherwise impossible, and is accountable in a large measure for the ésprit de corps among the employees. The report on the work of the individual steam shovels and dredges causes a friendly rivalry among the crews. The publication of

social notes, baseball league standings and letters from employees are all of interest and of assistance in keeping the different points on the line in touch with each other. The monthly report in detail of the progress of excavation, showing a steady advance, is encouraging to the men and shows them they are not working on a task whose margin fades forever when they move.

President Taft, speaking at New Orleans on February 12th, said there were many who favored a sea-level canal and many who favored a lock canal, and neither faction would give up their views after a decision had been made. But it was necessary to build some sort of a canal, and build it at once. If a continual change of plans were made, there never would be any canal at all. President Taft is right. Nothing is more discouraging than a fire in the rear, and the men at Panama are working with their whole hearts and souls to accomplish the greatest engineering enterprise of centuries. If the men now in charge are left unhampered and undisturbed ships will be crossing from the Atlantic to the Pacific in five years.



# Glove and Hand

#### BY MARY A. P. STANSBURY

Tears, dearest, here within my arms!
What ill-winged shape has fluttered nigh
To vex your peace with vague alarms?
You "fear lest one of us may die!"

But listen! Here's your glove, a bit
Of silk-mesh sweet with breath of you,
Creased daintily the flesh to fit,
Where slipped the slender fingers thru,—

Yet, when you came to me today, And I would kiss your hand—like this—You drew the glove off, smiling,—"Stay," You said, "let the hand feel the kiss!" Sweet, do you read my riddle right?

Lo, this fair body, a live web

Of netted tissues, rose and white

As the free pulses flow and ebb

In broidered veins,—with sinuous swell
Of muscles strong and fine, with grace
Of motion, and all charms that dwell
Within the blossom-tinted face,—

What is it but a glove upon
The hand—the spirit—by so much
Defrauding insight of its own,
And subtly dulling touch on touch?

And shall some dream of fleeting breath
Shake the calm patience of that love
Which waits—beyond the door of death—
The clasp of souls—without the glove?
Appleton, Wis.



## Literature

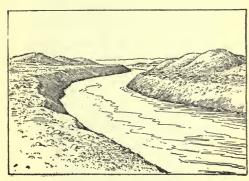




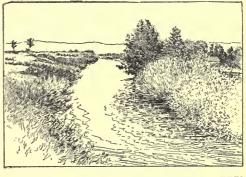
#### Cyclopedia of American Agriculture

If the farmer should attempt to keep-up with the literature of his occupation as the doctor, minister and lawyer are supposed to he would not get enough outdoor exercise to keep him in good health. In the new volume of Bailey's Cyclopedia of American Agriculture\* there is a list of 437 agricultural periodicals now published in the United States. Every State, territory and insular possession has one or more experiment stations, each of which must publish at least four bulletins a year and usually

er, has been sifted by experts and brought into compact form, without, however, making it so condensed as to be dull reading. It is bulky enough as it is. Each of the four volumes contains 600 to 700 pages, measuring 7½ inches by 10. But it is well arranged and divided into chapters, sections and paragraphs, with separate heads so one can turn directly to the subject he is interested in without even reference to the index. The cuts, of which there are more than two thousand, are just where they are wanted, little line drawings stuck in the text, illustrating just one point apiece and no more. Besides these,



APPEARANCE OF AN IRRIGATION DITCH AN IRRIGATION DIT
WHEN FIRST COMPLETED. COMP
From Bailey's "Cyclopedia of American Agriculture."



AN IRRIGATION DITCH TEN YEARS AFTER COMPLETION.

publishes two or three times that number. Then there are the voluminous publications of the national Department of Agriculture, besides State reports, proceedings of conventions, farm notes in the country papers, and books. No wonder most farmer's protect themselves against this flood of printed pages by refusing to read at all.

Here is where the usefulness of the present work comes in. This immense mass of material, wherein what is really original and valuable is hard to discov-

\*Cyclopedia of American Acriculture. A popular survey of agricultural conditions, practices and ideals in the United States and Canada. Edited by L. H. Bailey. Vol. I, Regions, soils, farm, plans and atmosphere. Vol. II, Crops. Vol. III, Animals. Vol. IV, Farm and community. New York: The Macmillan Co. Per vol., \$5.00.

there are a hundred full page halftones. The only improvement one would suggest in the way of illustration would be a few color plates where they are really needed, and the free use of diagrams and other graphical methods of presenting statistics.

The list of contributors is practically a roll of the leading American investigators. It is hard to think of a prominent name that is missing. About 150 men have collaborated and as many more assisted in the preparation of each volume. Their contributions have been welded together with such skill that there is comparatively little repetition or conflict, but the cross references should be more numerous.

The work follows the evolutionary order, minerals, plants, animals, man, beginning with the farm and ending with the farmer. The last volume deals with the economics and sociology of farm life, with such questions as why there are thousands of abandoned farms in New England, how much commission the middleman has a right to, in how far cooperation is practical, within what limits is intensive farming a paying proposition, and how to keep farm accounts. Considerable space is devoted to agricultural education and to the elevation of country life thru traveling libraries, reading courses, telephones, and free delivery. The volume concludes with 250 brief biographies of leading American agriculturists of the past.

This cyclopedia should be put at the head of the list of books to be bought by every public library having a farming constituency. The smaller the library the more important that it should have it, for it would require many other volumes to take its place. It also is a useful reference work for school libraries in town

and country.

#### Crawford's Last Novel

In these days when everybody writes whether they know how or not it gives one a pleasurable sense of relief to come upon the work of a practised hand. We may not understand the cause of the difference but we feel it just as we feel the difference when an experienced motorman replaces a green hand on a Marion Crawford wrote trolley car. forty volumes and yet the world sorrows because it can have no more from his pen. Of what other novelist could this be said? Since 1882, when "Mr. Isaacs" appeared, the taste of the public has changed several times. Schools of fiction have come and gone, but Crawford always remained in favor. There are two reasons for his continued popularity: he always had a story to tell and he knew how to tell. He was a born story-teller, and, what is more rare, a trained one. He takes an open, naive delight in his power. In The White Sister\*, for example, at the end of the fifth chapter the clouds seemed to be clearing away and Angela and Giovanni were likely to marry and live

"happily for many years, because they were suited to each other in all ways and were possessed of excellent constitutions. If all this had happened, their story would have little interest except for themselves, or as an example for young couples; and it is a deplorable fact that there is hardly anything so dull and tiresome in the world as a good example."

After this little explanation to the reader why he cannot let the course of true love run smooth the author proceeds to put the couple thru thirteen chapters more of separation and torture, mental, moral and physical, before bringing them together at the last. The story is the thing



F. MARION CRAWFORD,
Author of "The White Sister." Born August 2, 1834Died April 9, 1909.

and he is not going to allow it to be spoiled for anybody's happiness.

Another characteristic of Crawford's style is his extreme clarity and simplicity of diction. He has been accused of being melodramatic, and so he is if that means the use of dramatic coincidences and violent catastrophes. In this novel a man is killed by an automobile, two more are shot, a dynamite magazine is blown up, a will is stolen, and the theft confessed in delirium, the heroine is in turn a princess and heiress, an outcast and a foundling, a nun and a wife; the hero is a slave five years in Africa and has his arm amputated; all this and much more of the kind happens that we

<sup>\*</sup>THE WHITE SISTER. By F. Marion Crawford. New York: The Macmillan Co. \$1.50.

must not disclose, yet it has not the faults of melodrama. The characters are not wooden, but very lifelike and spontaneous in their actions, and the language is never theatrical. In the most dramatic moments the style is as plain, straightforward and unpretentious as ever. He just tells what happened. In *The White Sister* he defends his objective method indirectly by a criticism of the psychological novelists. Possibly he had in mind George Moore's "Sister Teresa."

"An accomplished psychologist would easily fill a volume with the history of Angela's soul from the day on which she learned the bad news till the morning when she made her profession and took the final vows of her order in the little convent church. But one great objection to psychological analysis in novels seems to be that the writer never gets beyond analyzing what he believes he himself would have felt if placed in the 'situation' he has invented for his hero or heroine. Thus analyzed Angela Chiaromonte would not have known herself, any more than those who knew her best, such as Madame Bernard and her aunt the Princess, would have recognized her. I shall not try to 'factorise' the result represented by her state of mind from time to time; still less shall I employ a mathematical process to prove that the ratio of dx to dy is twice x, the change in Angela at any moment of her normal growth. What has happened must be logical, just because it has happened; if we do not understand the logic, that may or may not be the worse for us, but the facts remain."

..

The Story of My Life. By Ellen Terry. New York: Doubleday, Page & Co. \$3.50.

Miss Ellen Terry is to be congratulated upon the vivacity of her recollections; they possess a rare quality of varying mood that is charming because temperament finds itself so closely allied These are more than with intellect. reminiscences; they are likewise reflections—upon people, upon acting, upon the artist's life in general. Since 1856 Miss Terry has been intimate with the stage, and her life connects the era of Tom Taylor and Charles Reade with that of Ibsen and Shaw; her remembrances of Charles Kean, of her meeting with Henry Irving in December, 1867, of the Lyceum days, have the advantage over a mere chronicle in the fact that her observation is of no casual order. are lights and shadows in this "autobiography"-a very human account that is surprisingly free from prejudices, considering the life with which it deals; it is poetically vivid, sometimes incisively so. It is whole-souled and frank, especially when it sounds the note of self-criticism; it is interesting reading, altho it is rambling, which means that it is form-Miss Terry is sound in her criticisms, altho she overestimates the inevitableness of Irving's interpretations; her comparisons, for instance, of Duse and Bernhardt are little short of excellent criticism; they are impressionistic. On all matters relating to the world behind the curtain she is eminently safe to follow, more so than any recent "raconteur" of the stage. In fact, this book, with its adequate illustrations, if rightly read, would awaken many a stage-struck girl, altho in no respect does it forsake devotion to the theater. Miss Terry has had her literary associations, and she has not lost the value of knowing such men as Tennyson, Rossetti and Burne-Jones, in the flattery of the moment. Her experiences have left their personal mark; they have this advantage over those of Clara Morris, published several years ago, that whereas the former have real substance the latter are largely fiction in their total effect.

The Standard of Living Among Workingmen's Families in New York City. By Robert Coit Chapin, Ph. D. New York: Charities Publication Committee. \$2.00.

There is a growing study in this country of the cost of living. New York City has been made the basis of two detailed studes within recent years. Mrs. L. B. Bolard, two years ago, published a volume based on two hundred family budgets of families in the neighborhood of Greenwich Village, in the Southwestern section of New York City. The present volume is based on 391 families living in various parts of Greater New York. Professor Chapin has done a most thoro piece of work, and he deserves the commendation of students of the subject for the very careful workmanship he has shown in putting together in readable, compact, accessible shape the mass of data gathered by his investigators. The work is the result of an investigation pursued under the auspices of a committee of the New York State Conference of Charities and Corrections, Professor Chapin act-

ing as secretary of the Committee. It was subsidized by the Russell Sage Foundation. The attempt was made to find families of "normal composition and moderate size." The incomes of the greater part were between \$600 and \$1,-100, but there were included some as low as \$400 and some over \$1,100. "An income of \$900 or over probably permits the maintenance of a normal standard, at least so far as the physical man is concerned." This is Professor Chapin's conclusion as to an average family for New York City. A family falling below that is liable to suffer deterioration. He says "almost every family in the \$600 and" \$700 groups shows some manifest delight on a matter most important to our social welfare. There is attached a report on the standard of living among workingmen's families in Buffalo by John R. Howard, Jr., based on an investigation of 100 families.

2

Siena. The Story of a Medieval Commune.

By Ferdinand Schevill. New York:
Charles Scribner's Sons. \$2.50.

In spite of the unceasing and overwhelming flood of literature on Italy there is room for such a book as this, which is neither a volume of snap-shot impressions nor a dry compilation of archeological monographs, but a well-digested, well-balanced and well-written



"GUIDORICCO DA FOGLIANO,"
By Simore Martini (in the Palazzo Publico). From Schevill's "Siena."

ficiency." Assistant Professor Frank P. Underhill, of Yale, calculated the food values of food materials purchased by the families, a number of the schedules having been submitted to him. His conclusion was that twenty-two cents per day was the lowest sum which could be expended for an adult man in order to give him full normal sustenance. Professor Chapin points out that one-third of the \$600 families spent less than this sum, and must, therefore, be underfed, if the calculation as to the sustaining power of the food materials is correct. There is some difference of opinion as to this. Nevertheless, such a study throws great

story of the city from its origin to its overthrow in the sixteenth century. The author seems equally at home in discussing the religious spirit which found its highest expression in St. Catherine, the civic spirit which brought a commune out of factional groups of nobles, clergy, merchants and artisans, and the artistic spirit which adorned the medieval skyscrapers and striped churches. Altho Mr. Schevill has sufficient enthusiasm for his city to do it justice yet he does not fall into the common error of exaggerating its achievements or of insisting upon the admiration for every obscure artist or author.

## Literary Notes

Within its modest limits, Mr. Jesse Lynca Williams Mr. Cleveland: A Personal Impression is a welcome, a useful, and an informing little volume, giving a suggestive glimpse of the man behind the President. (Dodd, Mead, 50 cents).

... The edition of The Works of James Buchanan, comprising his speeches, state papers, and private correspondence, collected and edited by John Bassett Moore, reaches, in Vols. V and VI, recently issued, the years 1841-46. (Lippincott, \$5.00).

.... A sizable volume of some 500 pages contains a new edition of The Life and Letters of Lord Macaulay, first issued in this country by its present publishers in 1875, in two volumes, and printed, it would appear, from the

original plates. (Harper's, \$1.50).

....One of the latest contributions to a library of amazing proportions in many languages is Edward L. Andrew's Napoleon and America, an "outline of the relations of the United States to the career and downfall of Napoleon Bonaparte." Mr. Andrews believes that American disregard of the Continental blockade was the proximate cause of the Russian campaign and Napoleon's downfall, a somewhat bold theory. (Mitchell Kennerley,

.... The progress which wireless telegraphy has made in the last few years is traced in a new edition of A. E. Kennelly's book on the subject, which we welcomed in 1906. The ausubject, which we welcomed in 1906. thor has brought this new issue entirely up to date, adding to it whatever is worth saying at the present moment on the subject of still an. other service of science to practical life, wireless telephony. The new book is therefore called Wireless Telegraphy and Wireless Telephony. For the benefit of those unfamiliar with the series of "Present Day Primers" to which it belongs, it may be said that the book is written for the general reader as well as for the technical student. (Moffat, Yard,

... The Lincoln centenary has left in its wake some minor publications that call for but brief comment. First of these is Ida M. Tarbell's Father Abraham, told in the homely style that has become so intimately associated in our imagination with the great President, and, be that added, told admirably well. The spirit of the popular memory of Lincoln is reflected in this little book, which is good reading for the young. (Moffat, Yard, \$1.25). Mr. James Creelman's Why We Love Lincoln fills acceptably its mission as a brief centenary survey of his life and career. It sounds the proper note, and does it with conviction. (Outing, \$1.25). A lecture on Abraham Lincoln, by Brevet Brig.-Gen. Benjamin Rush Cowen, an appreciation rather than recollections by the official in charge of the Lincoln funeral cortege, who, moreover, in the course of his career, had been in personal contact with him, has been put between covers. (Cincinnati: Robert Clarke Co., \$1.00). An Anthology of the Epigrams and Sayings of Abraham Lincoln, edited by Francis

D. Tandy, contains all the winged words that have become familiar to us, and many more, less well known, but well worthy of being made thus readily accessible. (New York: Francis D. Tandy Co., 75 cents.)

#### Pebbles

MATRIMONIAL advertisements are not the exclusive privilege of the emancipated Western The newest civilization of Japan has woman. also assimilated them, with improvements. Here is a specimen:

"I am a very pretty girl. My hair is as wavy as a cloud. My complexion has the brilliancy and softness of a flower. My expression is as noble as the leaf of the weeping willow, My brown eyes are like two crescents of

the moon.

"I have enough worldly goods to pass happily thru life with my husband, hand in hand, gazing at the flowers by day and the moon by night. If this should meet the eye of a man who is intelligent, amiable and of good address, I will be his for life, and repose with him later in a tomb of red marble."—Dundee Advertiser.

THE popular after-dinner speaker rose to respond to a toast.

"Gentlemen," he said, "the unexpectedly flattering manner in which your toastmaster has introduced me this evening reminds me of a story which strikes me as being appropriate to the occasion. By the way, how many of you have heard the story of the Pennsylvania farmer and the young wolf he bought for a 'coon dog'? Will those who are familiar with it from having listened to it half a dozen times or more please raise their hands?"

An overwhelming majority of his auditors raised their hands.

"Thanks, gentlemen," he said. I shall not

inflict it upon you." With their rapturous applause still ringing

in his ears, he sat down.

He made the hit of the evening.—Chicago Tribune.

HE was a naughty little brother, but little brothers very often are naughty on such occasions.

His sister's suitor was awaiting patiently in the drawing-room, and Tommy, who was entertaining him, opened fire with:

"Are you going to propose to my sister to-night?"
"Why, I—er—, —er—what do you mean?"

asked the young man uneasily.
"Oh, nothing," was the reply. "Only if you are, don't think you are going to surprise her. At dinner just now she gave me and my little brother a quarter each to go to bed at half-past seven. She's hung four Cupid pictures on the parlor wall, moved the sofa over in the darkest corner, got ma and pa to go calling next door, shut the dog in the cellar, and been practising 'Because I Love You' on the piano all the afternoon. You'll get her all right, but if she tries anything on about it's hairs so if she tries anything on about it's being so sudden, just tell her it's all bunkum!"—Washington Post.

# The Independent

Entered at New York Post Office as Second Class Matter Publisher, Clarence W. Bowen

130 Fulton Street New York

WEEKLY MAGAZINE. FOUNDED IN 1848. One Year, \$2.00. Single Copies, 10 Cents.

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Single copies over six months old 25 cents. Postage to any foreign country in the Universal Postal Union, \$1.75 a year extra; to Canada, \$1.00 extra. Subscriptions will be received for other periodicals, and clubing rates will be granted as low as offered by any responsible agency.

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Volumes of The Independent are completed at the end of December and June, and a full index is furnished free on application. Neat binders bolding in book form thirteen current issues will be furnished for 45 cents.

If the numbers comprising any semi-annual volume are returned to us prepaid in good condition with \$1.50 we will bind the volume in bandsome and substantial half buckram and deliver it free anywhere in the United States.

We are always glad to receive articles for examina-tion, but writers desiring the return of their manu-scripts, if not accepted, should send a stamped and ad-dressed envelope. We cannot, however, even so, hold ourselves responsible for their return. Authors should preserve a copy. reserve a copy.

Advertising rates will be furnished on application.

#### Trusts and the Government

Mr. TAFT, with the aid of the learned attorneys in his Cabinet, will strive to improve the machinery by which the laws against combinations and rebating are enforced, and to prepare needed amendments to the Anti-Trust law which Congress and the people will accept. To improve the machinery, a new distribution of the duties of the Interstate Commerce Commission and of parts of two Departments is required. This is not an easy task, but amendment of the Sherman act is a much more difficult one. That law should be modified, but public opinion opposes any relaxation of its

The influence of the prevailing public sentiment upon Congress was shown by the report of the Senate Judiciary Committee last winter, that the statute ought not to be changed. That report is hostile to the recommendations which, in all probability, the President will submit for the amendment of the law. It is not realized by a majority of our people that a strict and universal enforcement of the Sherman act, as it has been interpreted and applied by the courts, would profoundly disturb the legitimate business of the country, subjecting to prosecution and punishment a great number of persons whose operations have been beneficial rather than harmful.

In his remarks at a dinner in New York last week, Attorney General Wickersham spoke of the President's purpose, and of the need of amendments which would "except from the provisions of the law the ordinary agreements which are the necessary result of healthy business conditions." In that address, Mr. Wickersham, defining the policy of the Administration, did not propose any retreat from the position taken by Mr. Roosevelt:

"The work of the present Administration is none the less important than was that of the last in continuing to enforce the laws of the country and in endeavoring to effectuate the intent of the people, speaking thru Congress, in preventing the things which the people have come to believe to be inconsistent with the welfare of the Republic; but the methods which were necessary to awaken the business community to a recognition of the existence and vitality of these laws are no longer essential."

He did say, however, that some "suits were instituted and some prosecutions commenced without sufficient consideration and without adequate cause," and he gave notice that proceedings in such cases would be discontinued. found it necessary to be frank, altho he might appear to be criticising his predecessor and Mr. Roosevelt. Perhaps it would have been better to withhold that criticism and to permit the statement of reasons to accompany and explain the action to be taken. He gave notice that he should not authorize the criminal prosecution of men who, without intent to violate the Sherman act, have taken a course technically at variance with an extreme and most drastic construction of the statute. If the men in question do not wrong the public by such technical violation of the law, the public will not condemn his policy.

Some who have read the report of Mr. Wickersham's remarks in connection with the accompanying report of what . was said by the gentleman who presided at the dinner, may have been unconsciously led by the speech of that gentleman (Mr. Joseph H. Choate), who introduced and eulogized the Attorney-General, to ascribe to the latter's address a reactionary tendency which it really.

did not exhibit. Mr. Choate's unfavorable opinion of President Roosevelt's policy and of the course pursued by Attorney-General Bonaparte was quite plainly—perhaps too plainly—exprest, and we do not see how the expression of it could have been enjoyed by Mr.

Bonaparte's successor.

Mr. Choate pointed out that Mr. Wickersham had been "a corporation lawyer, a defender of institutions which twelve months ago were everywhere condemned," and he added that "it was quite time that they [the corporations] had their innings." It is true, as Mr. Choate also said, that corporation lawyers are deservedly eminent in their profession, but the corporations which engage the Attorney-General's attention are those which violate the laws. On the day before this dinner Mr. Wickersham had approved a settlement by which the Sugar Trust restored to the Government more than \$2,000,000 which had virtually been stolen by means of fraudulent weighing machines. Mr. Choate recently appeared in court for the defense in a suit in which this Trust, or corporation, and a railroad company were prosecuted by the Government for rebating, and his defense was not successful. We are confident that he does not think such corporations are now to "have their innings" because Mr. Wickersham is at the head of the Department of Justice.

1

## The Humanists and the Scientists

In the article on the University of California in this issue, as well as in previous articles of the series, attention is called to the tendency of the rival factions of college faculties to come together and forget their traditional rivalry. There is arising a new spirit of mutual toleration and comprehension and a disposition on both sides to moderate exclusive and exaggerated claims and to join forces for the promotion of modern education.

The old warfare between science and classics is practically over. The old weapons are still flourished occasionally but merely from habit. The former pugnacious zeal and dogmatism is lacking. This is not so much because the classi-

cists have been defeated as it is because the scientists have been triumphant. There is widely prevalent in technological as well as in literary departments, a feeling of disappointment at the results of a generation of scientific training, a feeling that science has had its chance now and has not "made good." Spencer's tract on "Education," Huxley's simile of life as a chess game played against Nature, are as unanswerable as ever but they are not so convincing as formerly. The men now coming out of our laboratories and shops, do not, to say the least, stand head and shoulders above their mates in the humanistic departments. They are not so distinguisht by their broadmindedness, tolerance, practicality, truthfulness, logical power and freedom from superstition and like infirmities, as to demonstrate the intrinsic superiority of scientific training.

Whether or not it has been proved that the advantages to be gained by the study of science are the same as, or equal to, those derived from the study of the classics, it has been undeniably demonstrated that the evils resulting from poor teaching of the sciences are the same and quite as great as those produced by poor teaching of the classics. That is, the subject matter of science does not in itself have any magic power to make it practical, to prevent the student from falling a victim to an instructor's dullness or laziness. All the ancient evils which the advocates of the new learning so vigorously criticised in the old are to be found too often in classes devoted to the most novel and utilitarian of subjects, that is the aloofness from life, the memorizing instead of thinking, and the cheating the pupil into the belief that he is gaining valuable information when he is only learning new words.

Of course, it is not fair to expect reformers to keep their promises. They never can "deliver the goods." It is doubtful if any reform would be zealously enough propagated to carry it thru or strenuously enough opposed to prevent it if advocates and opponents were not deluded into the belief that it would make more of a change in human affairs than it ever does. It may also be argued that science has not had a fair chance because

its teachers have not had the real scientific spirit. That is true but beside the question. Everybody will agree that zo-ölogy, as taught by an Agassiz or Huxley, is an inspiring and profitable study, but the question is whether zoölogy as taught by the ordinary high school teacher is better than Latin as taught by a man of the same caliber.

The humanists must not interpret the dissatisfaction with the results of scientific training as indicating that they are to be reinstated in their ancient rights and privileges. A restoration of the Bourbons, if they have forgotten nothing and learned nothing, would be followed by another revolution. But they may find in it an opportunity to co-operate with their disillusionized colleagues of the opposite wing of the faculty in founding a new education which shall have the

advantages of both.

The humanists were eternally right in maintaining that the proper study of mankind is man. They lost ground when they departed from this principle and acted upon the idea that the proper study of mankind is words. The scientists won their cause by showing that a study is not necessarily devoid of educational value because it has a practical bearing on modern life. We are disappointed in them when they desert their winning colors and act upon the assumption that the ultimate ideal of humanity is a mathematical formula. If the two parties can be kept to their respective ideals there would be little conflict between them and a few mutual concessions would bring them together. The classicists should concede that the human race extends bevond the Mediterranean basin and that there are other avenues of approach to it than half a dozen books in Greek and Latin. The astronomer should be required to teach that man is the center of the universe and that the sun, stars and comets really revolve around our earth, however convenient it may be for him to adopt temporarily an extra-terrene standpoint for the purpose of calculating their orbits. The zoölogist may devote his life to the anatomy of the South Sea seaurchin but he should be able to tell why he is doing it. The editor of a scientific series should do as the editor of a daily does, hand back the manuscripts to their

authors marked "H. I." with a blue pencil, this meaning to a reporter "run human interest into your story."

38

#### Oliver Wendell Holmes

THE Wonderful Year gives us now another centennial, that of the birth of our own Dr. Holmes. He is one of that marvelous company of poets that, as professors, made Harvard College famous fifty years ago. Nowhere have we the like of them in this degenerate day. But why should we call this degenerate which fills the literary gap with astronomers and engineers and inventors? Emerson's squirrel replied well to the mountain who had called him "little prig":

"You no doubt are very big,

But I count it no disgrace
To occupy my place.
If I'm not a big as you
You are not as small as I, and not half so spry.
I'll not deny you make
A very pretty squirrel-track.
Talents differ: things are well and wisely put.
If I cannot carry forests on my back
Neither can you crack a nut."
Surely so: Emerson and Longfellow
and Holmes and Lowell could not build
a Brooklyn Bridge or a Gatun Dam, or
invent the telephone or the electric light.
Those were too hard nuts for them to
crack.

The Harvard trinity were all very human men, every one lovable, flawless in their thoughts and sweetened by the affections that make life beautiful. They differed, nevertheless. Longfellow was so like other men, with no special quality, except, as each sentiment and feeling was developed or idealized, men called him commonplace, because sentiment and feeling are common, and need only to find some one who can express them. Lowell added sparkling humor; and Holmes bubbling wit. They were all, as became college professors of their day, thoro scholars, but scholars in the way of their day, which could all be extracted from or put into books, words, thoughts; nothing concrete, brick or stone or steel.

But Holmes's department was not literature but medicine, which in his day was one of the three exclusively learned professions. He earned his salary by teaching a physically useful art; but

he won his fame by what he was not paid for, by breaking into literature, and particularly by his shrewd wit, which became extravagant in some of his poems, but was tempered often by a tender touch of mirthful sympathy and sometimes by a philosophical or even scientific flavor which, as in the "Professor at the Breakfast Table," ' added a new variety to authorship. Who of the elder generation can forget the delight with which in 1858 he read the eagerly awaited numbers of the new Atlantic Monthly-no pictures then needed to float it-containing these serial papers, which were the articles first devoured, even before those by Lowell and Longfellow in prose or verse? And it is on these that Holmes's fame will chiefly rest. Nobody reads his learned medical papers now; but his table-talks are a permanent addition to English literature.

But before that he had delighted the children as well as their parents with his poems, apparently so easily dashed off, and yet so choicely worded, and so funny! Even still they cling to memory

-such as "The Kaytdid":

"Did Katy love a naughty man, Or kiss more cheeks than one? I warrant Katy did no more Than many a Kate has done."

Or the "One Hoss Shay":

"How it went to pieces all at once, All at once and nothing first, Just as bubbles do when they burst. End of the wonderful one-hoss shay. Logic is logic—that's all I say."

Or "The Last Leaf":

"I know it is a sin
For me to sit and grin
At him here,
But the old three-cornered hat,
And the breeches and all that
Are so queer.

"And if I should live to be
The last leaf upon the tree
In the spring,
Let them smile as I do now
At the old forsaken bough
Where I cling."

And he gave the same measure of fun to the "dear unmarried aunt" who would

> "Curl her wintry locks In such a springlike way."

And yet the most famous of all his poems, one spouted on every school platform, had in it not a tone of wit, only

the passion of patriotism. We can yet repeat "Old Ironsides":

"Ay, tear her tattered ensign down!
Long has it waved on high.
And many an eye has danced to see
That banner in the sky;
Beneath it rung the battle shout,
And burst the cannon's roar;—
The meteor of the ocean air
Shall sweep the clouds no more

"Oh, better that her shattered hulk Should sink beneath the wave; Her thunders shook the mighty deep, And there should be her grave. Nail to the mast her holy flag, Set every threadbare sail, And give her to the god of storms, The lightning and the gale."

When another century shall have past, not then will these three Cambridge poets have ceased to be remembered and repeated. Yes, and we will also save a niche in our memory for our Bells and Edisons, for we have not quite forgotten Morse and Henry.

2

#### A Good Man

We have occasion many times a year to make the obituary mention of great men and women. This is fitting and due, altho we would prefer to write of living men and issues. If ever it is desirable, however, to take space to eulogize the dead, it is surely so in the case of Samuel J. Barrows, whose death from pneumonia occurred in this city a week ago.

Here was a man who, for more than forty years of active life, has fought on the firing line of progress, asking only how he might serve his fellowmen, seeking no social approbation or personal gain, simply a modest, efficient, greathearted American devoted to the common good. Born and brought up on the East Side of New York City, he was a living refutation of the proposition that a modern city cannot produce a great After returning from the Civil War he prepared himself to become a Unitarian minister. After a brief term in the pastorate he was called to the editorship of the chief organ of his denomination, The Christian Register, which he controlled with fidelity and ability for nearly twenty years. It was during a vacation in Europe that he was nominated without his knowledge for Congress. As soon as he was notified by cable he returned to Boston and entered so enthusiastically into the campaign that contrary to general expectation he was elected.

While he was in Congress he was the special Washington correspondent of THE INDEPENDENT, and he used to send us weekly letters signed "Floor Correpondent." Even till the time of his death he was a frequent contributor to our columns, often in the editorial pages. President McKinley was greatly imprest with his ability and nominated him for Librarian of Congress when his term in the House was about to expire. Before the nomination had been confirmed by the Senate, however, Mr. Barrows wrote a semi-humorous interview with himself in his Washington letter, telling what he would do if made Librarian. This gave a handle to a few of the little minds in the Senate and they held up his confirmation until Congress adjourned without action. The next Washington letter Mr. Barrows sent us was signed "Floored Correspondent."

He was quickly engaged by the New York Prison Association as its Secretary, which office he held till his death. He represented the Government officially on several occasions at prison congresses and he was especially interested in the great international prison congress that is to be held in this country soon, and was planning to spend this summer in South America in its behalf. Mr. Barrows was one of the leading penologists in this country, and he has probably done more than any other American to promote the probation system and indeterminate sentence, and, in general, to change our prisons from brutalizing dungeons to great reformatory institutions.

He was the first man in this country to join the Interparliamentary Union, and those who know put his services to the cause of international peace second to those of no other American. He was a master of a dozen languages, some of which he studied after he was sixty years old. He once learned Hungarian simply to make a public address in Budapest. In meetings of Greeks he spoke in their modern tongue. Tho he and his no less remarkable wife had but two children of their own, their home was the only one known to many orphans. It was no un-

common thing in their family for children of the white, yellow, red, brown and black races to sit down to dinner together. Mr. Barrows had no race, class, sex or religious prejudice. One if his last articles in The Independent told how he wished the churches were so broad that he could join them all, Catholic, Jew, Presbyterian, Unitarian, Episcopal, etc. He belonged to all the more important philanthropic and charitable societies of New York. Why should he be expected to hold fellowship in only one church?

Perhaps the saddest thing about Mr. Barrows's death was that his devoted wife was in Russia at the time on an errand of mercy-no less an undertaking than to attempt to prevail on the autocracy to liberate from jail that noble prisoner, Madame Breshkovsky. Their home life was ideal. They married first and got their education afterward, the they are the kind of people who never cease learn-When Mrs. Barrows wanted to take a course in medicine in Europe Mr. Barrows earned the money for both. When Mr. Barrows went thru the theological seminary Mrs. Barrows supported him with her pen. For nearly fifty years this devoted pair have worked with and for each other, ever cheerful, ever fresh for new service, ever the inspiration and despair of their fellow workers. have had no time to make money, no inclination for the conventional social pleasures, when so much was waiting to be done. But when the Russian revolution and famine came they were the ones who first stretched the hand of brotherhood across the ocean from America. many a heartsick prisoner and motherless boy whom they have befriended are praying for them these days.

No prettier story can be told than that when Mr. Barrows was in Congress and the tariff bill was up for discussion. A high duty was about to be put on a product manufactured in a certain little European town. The whole town was engaged in the manufacture of this product, which was its sole means of livelihood. Mr. Barrows recounted his experiences in that little town on his vacation during the previous summer, showing how happy and prosperous all the people were as a result of their ability to

sell their goods in the American market. He begged Congress not to bring ruin and desolation on them, even if it would enable some infant industry in America to compete with them. His eloquence won the day and the duty was cut off.

Not a famous man, as fame goes, not a rich man as riches are counted, yet Samuel J. Barrows was on the whole the best type of man it has been our privilege to

know.

### Safeguarding Opportunity

It takes a startling bit of news, like the publication of the new British budget, to make the average intelligent man in the United States realize how far behind some of the countries of Europe our own nation is in the evolution of politico-economic policy. An exceptionally well informed minority of students, publicists and journalists of course understand the situation, and voters of less than average intelligence are satisfied to go on believing that ever since the fourth of July, 1776, this country has achieved the only progress on this planet worth talking about. The multitude, of average intelligence and information, hold the balance of power, and it is a good thing that now and then something compels them to "sit up and take notice" of the rest of the world

We do not wish to intimate that a certain backwardness of the United States in matters of public policy is discreditable to us as a nation. European nations are trying experiments which to us seem radical because the increasing economic pressure upon the middle and working classes compels their governments to do In America the pressure is increasing, but it has not yet reached the European degree of intensity. have an enormous amount of cheap land, and the occupation of the farmer is on the whole more profitable than it was twenty-five years ago, while the farmer's life is being made, if not as agreeable as it was seventy-five years ago, at least more attractive than it was a generation ago.

The underlying question governing both American and European public policy is the question of opportunity. So long as nature and freedom provide and

safeguard opportunity, we have little demand for public or other collective action for relieving distress, "elevating the masses," or assisting the average man to find employment or to provide for his old age. The demand for these things comes when population has become dense and society has become complex, and when corporate organizations control natural resources and the industrial opportuni-Then the question arises: shall the average man be protected? Shall we take our chances under merely restrictive legislation, and multiply the laws and ordinances forbidding the captains of business to do this and do that? Shall we try the socialistic experiment, and convert the dominant means of production into collective property subject to Or shall we take a collective control? middle course, and thru governmental agency provide such protective measures for the masses as insurance against sickness and unemployment and pensions for old age, and supplement these measures by generously planned schemes for a national development of agricultural lands, forests, waterways and so on?

It is possible that these three policies are broadly correlated with three stages of development, and that some day or other the great nations of the world will work out a successful scheme of commonwealth co-operation, the details of which seem to us, in this present age, both vague and difficult. That possibility we consign to our posterity. For the time being, it does seem to be in a general way true that the policy of restrictive control which we are trying to work out in the United States, and the policy of safeguarding economic life and opportunity which Germany, Belgium, France and now England are committed to, are respectively the policies of nations that, on the one hand, have not, and on the other hand have, arrived at experiences of the more intense degrees of economic pressure. If this is true, we may expect to see American policy in the course of time follow along the lines that are now being blazed by such experiments as the new British budget.

The feature of such policies that perhaps will prove to be best worth watching is the broad application of the insurance idea. Insurance is perhaps the sim-

plest and most easily managed method of creating a collective guarantee for the benefit of an individual. All human life is contingent upon a certain compromise between the communistic and the individualistic principles. The public safety, for instance, is based upon a communistic give and take. Every individual, in exchange for his own security, takes his chance of being called upon to risk his life for the general defense. Insurance is an application of this communistic principle, subject to luck. The insured contribute to the general fund from which those individuals upon whom bad luck falls are reimbursed. That this principle should be taken up by a commonwealth or nation, and so broadened out as to make the entire community safeguard each individual against the more intolerable calamities of life, such as ruinous loss by illness or accident, unemployment and a pauper old age, is theoretically quite as reasonable as that the entire community should, in like manner, guarantee the safety of each individual on a communistic or insurance basis against domestic disorder, or invasion by a foreign

Is the policy practically workable as well as theoretically reasonable? The American people will watch with a good deal of interest the English experiment to determine this point.

### Dreadnoughts and Airships

Austria proposed to build four Dreadnoughts. That affrighted Great Britain, for it seemed equivalent to adding so many Dreadnoughts to the German navy, and would require Great Britain to build four additional and then one more. Now we have the report of the decision of the Austrian Government to build seven Dreadnoughts, which will probably require Great Britain to add nine to her program, or give up her rule that her navy must more than match the combined navies of any two Powers, excepting the United States.

This burden is intolerable, not for Great Britain only, but also for all the other nations, us included, that are taking part in this ruinous competition. So good luck to the inventors of airships

that can be employed for military purposes.

For there is a fair likelihood that airships will make war so horrible that it will cease to be possible. Let us consider what military airships could do.

Remember that when once perfected an airship will be not very expensive. For five or ten thousand dollars one could be equipt that would carry half a dozen men, and travel fifty miles an hour. A thousand could be built for the expense of one Dreadnought. Now let us suppose a fleet of them, starting off one night from the French coast, 150 miles, for London, or from the English coast for Paris, with the purpose of dropping dynamite bombs on the city, or on the military camp of the enemy. would be utterly impossible to prevent it, and it would be perfectly possible for the attacking party to escape. No defending fleet of airships could intercept them.

The only relief would be a "gentlemen's agreement," a treaty of war, between the two nations at war, that they would not use airships to drop explosives, but only for scouting purposes. But in war everything is fair, and The Hague laws of war are meant to relieve the mere atrocities that are of minor concern. If airships could give success they would be used. To drop an explosive from an airship on a camp or a cruiser is no worse than to shoot a bomb from a cannon. We are making cannon bigger and battleships huger just so that they can do more damage, the more devilish the better. As the game is being played out to its limit, we may see the time come when that limit is reached, and the very excess of destructiveness will defeat its own purpose.

We do not yet know what the age of aerodromics will bring forth. Just as the steamboat and the locomotive have utterly changed our conditions of civilization, so the airship may create a new era. It may even break down the economic line of division between the Republican and the Democratic party by making it well nigh impossible to collect tariff duties either for protection or revenue. At least smuggling would be vastly easier and its prevention very dif-

ficult, except for heavy and bulky goods. We presume the time will come in a very few years when any well-to-do family can have its airship as it now has its horse and carriage or its automobile. The automobile may become as obsolete as the old chaise and the cariole are be-

coming.

We move fast in these days. The whole revolution, which includes the railroad, the telegraph, the telephone, the bicycle, the automobile, the wireless telegraph, and now the airship, has come within the lifetime of a man of seventy. This last invention will have its own achievements; and if one of them is the suppression of war, and the driving of nations to arbitration, it will be the greatest of all the inventions of a century. Thus science, even against its intention, serves the ideal purpose toward which humanity blindly or consciously moves.

### Mohammed V

Last week we were able to record with great satisfaction the end of the counter-revolution in Turkey and the overthrow of Abdul Hamid. This week we report the removal of Abdul Hamid by force to Salonika, where he will be tried by court-martial and probably condemned to death, the crowning of his successor as Mohammed V, and the end of the massacres in the Cilician region.

While more than two hundred of the conspirators who created the counter-revolution have been executed summarily, we doubt very much if it is the purpose to put the late Sultan to death. There are present uses for him alive.

It is surprising that he did not escape while he could. He had his private yacht at the dock behind his palace, and he could have fled to a foreign vessel. That he did not do it we lay less to his courage than to his cowardice. He could not make up his mind to the effort. His long habit of waiting, which has given him the reputation of astute political skill, failed this time to succeed.

The deposed Sultan is believed to have deposited many millions of wealth in Europe. Whatever lands or other private property he has acquired in Turkey can be confiscated to the State, and there

is said to be much of it; but what is hidden away in Berlin or Paris or London cannot be reached. This the present Government wants and needs. He is said to have offered an immense sum for the privilege of his choice of residence. We take it that this court-martial and threat of death is meant as a means to squeeze his money out of him rather than his blood. He will thus be deprived of his resources for financing another revolution, and be practically imprisoned for the rest of his life in a comfortable but secure palace, where he can grieve and mope like Bonaparte at Saint Helena and have plenty of time allowed to review his life and repent of his sins. Meanwhile the wealth which he disgorges can be in part expended in alleviating the distresses of those made widows and orphans by the massacres in the region of Adana.

And this directs attention to the obligation of the new Turkish rulers, of Mohammed V and his advisers, as also of the other more civilized Powers, to see to it that this massacre be the last which the Christian people of Turkey shall suffer from the hands of fanatical Turks. We believe that the Young Turkish régime has the best will in the world to prevent the recurrence of these outrages; and the Christian Powers also have the right and duty to put pressure on the Porte to see that this is done. We of the United States have under the law of nations no right of interference in the domestic concerns of Turkey; but this does not mean that we have no right of protest and pressure. Indeed, we have more right. Had we a naval force in the neighborhood, and had a massacre occurred within reach of our men or our guns, we would have had the right which the law of mercy imposes, to interfere by way of protection, just as for a less cause we have interfered in the affairs of our neighbors nearer home, and as we interfered a few years ago in Peking. But in this case the nearer nations have the nearer duty. We would have the President make it known at Constantinople that those who have instigated the late atrocities must be punished. That is the best insurance against repetition. The negligent vali at Adana, the commander of the troops, and those chiefly guilty of inciting the massacres should be punished as severely and summarily as were those guilty at Con-

stantinople.

And now what must be done for the sufferers left destitute by the death of their husbands and fathers and the destruction of all their property? For the present they must be cared for by charity. We in this country have before this cared for many hundreds of Armenian orphans. There are two channels thru which such aid can be given, and these are one. They are the International Red Cross and the American Board and its allied agencies, such as the orphan relief society under the care of Miss Wheeler, at Worcester, Mass. But whatever the agency receiving the money, those who are entrusted to expend it will be the missionaries of the American Board on the field. There may be jealousies between Armenians and Protestants in Turkey, but when danger comes, by the thousands they all flock to the missions for protection. There they are with friends and feel safe. And there will be found the honest administration of relief. To be sure, the Turkish Government ought to assume this burden, but it has an empty treasury and no credit. and its first duty is to secure safety and punish the guilty. If later it can give relief, that should be entrusted not to native agents, Turkish or Armenian, but to the Red Cross, with which, we believe, Turkey is officially allied.

In an article in this issue of THE IN-DEPENDENT, President Washburn gives his hopeful comments on the late situation. He anticipates a regenerated Turkey under Mohammed V. With a settled and progressive government there may be expected a phenomenal change in Turkey. The sick man of Europe will be cured. The nations will no longer be hovering like vultures around his bed, ready to tear the carcase. Millions of wealth will seek investment. The facilities of agriculture, manufacture and transportation will speedily develop. Turkev may well become one of the most flourishing as it is one of the most heautiful and by nature most highly gifted of lands. Its history will be before it. and not all behind it. The world gives its welcome to Mohammed V and its hope that with him begins a new era

for Turkey and for Islam.

It is not at all unlikely that the British end of the present Liberal Brit-Finance ish Government is near at It will fall not on Welsh disestablishment, or educational reform, or an Irish Parliament, but on the budget. With the present appearance of things, when it appeals to the people it will be beaten and free trade will go too. The trouble is that this Government is too honest. It wants to make its income meet the national expenses, and not pile up a war debt in time of peace. The people would have old-age pensions, and the Government yielded, and always the pensions cost more than was expected. We have learnt that lesson. Then the people will have a procession of Dreadnoughts as playthings, and Dreadnoughts are fearfully expensive. These must be paid for in taxes, and taxes are proposed. But the people don't want to be taxed any more. They don't want to pay the piper. Mr. Asquith gives them their toys-and taxes, very heavy taxes on incomes and graduated death duties. To be sure, it is the rich men that will pay the taxes, or their estates will, but that is what they don't like. They are making a fearful noise about it now, and some of our American papers evidently have Tory correspondents who make the worst of it. When Mr. Balfour comes into power again we shall see the end we fear, of the great free trade policy under which Great Britain has been most prosperous and has increased wonderfully her manufactures and commerce. It will not be because Great Britain is tired of free trade, but because she is tired of seeing her taxes. She will want to pay them unwittingly, and the rich men will persuade the poor men that the latter must pay their share, and they will listen and obey; for Carlyle says that those south of the Tweed are mostly Then we shall have the whole world separated into camps surrounded each by tariff walls. And each can be taxed without seeing it. Will it be better?

A Turn-About of the Index lished at Perugia under the name of Carlo Paoletti, advocating the cult of Mary's Pure Blood, was put upon the Index. It is an open secret that the nom de plume is that

of Cardinal Pecci, afterward Leo XIII As Pope he bothered not his head about removing the book from the Index. He had the works of Galileo and a few more taken off, but his own remained and is still on the Index of Pius X, published in 1907. The book was over-devout. Just lately two books of another zealot have been banned. They are the writings of the Jesuit Barbier, who, since the expulsion of the religious orders, styles himself "L'Abbé." He is among the most devoted and prolific defenders of Ultramontanism in France. He is more papal than the Pope. But he overshot the mark in singling out for his attacks Mons. Piou, the wealthy founder of the Action Libérale Populaire—a still-born Catholic party. It was this gentleman who went to Rome and persuaded Pius X and Cardinal Del Val that the Catholics, under his banner, would win in the general elections which followed the dissolution after separation. He proved a prophet lacking inspiration and if himself elected he sits in the Chamber of Deputies as the representative of the most illiterate department of France. L'Abbé Barbier never wearies of nagging Piou. His first two attacks, "Cas de Conscience" and "Rome et l'Action Libérale Populaire," are purely political writings, to which Rome gave no heed. It would not do for the Index to blacklist nowadays French books exclusively political. The Abbé just overshot the mark when he wrote "Le Progres du Liberalismo Catholique en France sous le Pape Leon XIII" and "Les Democrates chrétiens et le Modernisme." Here he ventured into fields partly historic, partly political, partly philosophic; and the Index put both under the ban. He is overorthodox. Nevertheless, his writings are thoro, well documented, and give an enlarging inner view of the ups and downs of political Catholicism in France. "Save me from my friends, and I will take care of mine enemies," L'Abbé Barbier may well exclaim.

There is trouble in the Disciple camp. A pastor of distinction in Chicago has proved to be a believer in the higher criticism, and he does not believe that every word in the Bible is historically true. He is not sure of Jonah or the Flood, so

there are those who want to turn him out. But how can it be done? The Disciples have grown to be over a million and a quarter of communicants, with no machinery of ecclesiastical courts and no creed. They have no standard but the Bible, and no articles by which to interpret it. Their very principles of conglomeration which brought many Ishmaelite fragments of other bodies together was liberty of interpretation. is a courageous principle, which allows truth and error to wrestle, with no fear that truth will be worsted in the struggle. We presume that room will be kept for historical criticism and those who accept it.

Very curious is the sociological phenomenon we now see in France of employees of the public service in France leaders in strikes against the nation which employs them. It raises serious questions as to how docile workers would be in a socialistic state. Would we have just as many strikes if the nation controlled all sources of production, and by its chosen leaders assigned to each his work and his wages? Would they be any better satisfied, or would the strikes and boycotts be just as bitter as they now are, or as the disturbances have been in France, where the cities were lately in darkness and the mails stayed undistributed?

The proposal of Mississippi to put the name and portrait of Jefferson Davis on the silver presented to the battleship which bears the name of the State is not only in bad taste, but to do it would be an insult to the officers who would use it. We may properly bury the past and fraternize most amicably, but it is not amicable to flaunt secession in a Union ship of war. Such a service should not be accepted.

Sabotage is one of those new foreign words that have not yet got into the dictionaries. It is the reverse of the strike; it is staying in and injuring the product or the machinery. The last French example is that of the postal clerks, who have sent to Tokyo the personal mail of their hated M. Simyan, Under-Secretary of Posts.

### FINANCIAL

### The New Rock Island President

RICHARD A. JACKSON has been elected president of the Rock Island Company, the corporation which controls the roads of the Rock Island railway system, to succeed Robert Mather, who recently retired from this office to become chairman of the board of the Westinghouse Electric and Manufacturing Company. Mr.

Jackson is fifty years old, and was born at Richmond. Ind. He was educated in the Richmond public schools, at Earlham College, and at the University of Virginia, having been graduated at this university in 1879, with the degree of LL. B. For several years he was prosecuting attorney of Wayne County, Ind. In 1902 he became connected with the Rock Island system, and since 1904 he has been general solicitor and first vicepresident of the Chicago, Rock Island & Pacific Railway Company, having succeeded Mr. Mather in those offices, as he

now succeeds him in the presidency of the controlling corporation.

### Trade and Industry

Signs of improvement were seen last week in the condition of the steel trade. Prices are now turning upward. On the 27th, the Corporation added \$1 per ton to its prices for bars, plates, and structural shapes. On the 28th the most powerful of its competitors followed suit. In both cases this action was due to large orders. This is the first upward move-

ment in the steel trade since an open market was declared, with a sharp cutting of prices, in the middle of February. The Corporation's report (published on the 27th) for the March quarter was much better than had been expected. Net earnings (\$22,921,000) were below those of the preceding quarter, of course, but were still much above those of the first and second quarters of 1908.

and steady progress by months was shown, altho the open market was declared in the middle of the quarter. March earnings exceeded those of February by \$320,000, despite the cutting. An impression prevails that in this important industry the corner has been turned. Recent imports of crude materials for manufacturers have been very large. Postal receipts for March in fifty large cities exceeded those of March a year ago by 14½ per cent. Capital incorporations for April were \$181,000,000. against \$105,000,-000 in March, Severe and unseasonable weather has

delayed seeding and restrained retail trade, but the prevailing sentiment is optimistic, and marked improvement after settlement of the tariff controversy is generally expected.



RICHARD A. JACKSON.

....The Merchants' National Bank, whose capital stock is \$2,000,000, now has a surplus and undivided profits amounting to \$1,665,181, an increase since February 5th of \$76,997. The deposits, which on February 5th were \$26,921,070, are now \$31,060,587, an increase of \$4,139,517.



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#### READING NOTICES

#### GENUINE MENNEN'S BORATED TALCUM TOILET POWDER

Mennen's Borated Talcum Powder lays claim to being the most perfect powder on the market both in materials and method of manufacture. It is the oldest of Talcum Powders put up for general use and has established itself on its merits in every quarter of the civilized world. The woman who buys Mennen's for toilet use or any other purpose may rest assured that she is getting the nurest and most perfect powder that chemical knowledge can originate or skill manufacture.

There is a difference in Mennen's and those who have once used it are quick to appreciate that this difference is a difference of superiority which is easily perceived in comparison with any other powder.

Some people may say: The same ingredients are open to everybody, why can't others get the same results and produce a perfect powder?

Ask the woman who is famous for her cake why Mrs. Brown working from the same recipe can't produce the same article. She has the same ingredients, the same directions for making and yet she can't make good cake. It is this knack, this touch of skill and genius which makes the difference between all original productions and imitations. It is this same genius which makes Mennen's original Talcum Powder superior to every other.—Adv.

#### CASUALTY COMPANY OF AMERICA

Owing to the resignation of Andrew Freedman, Lyman A. Spalding was last week elected chairman of the board and general counsel of the Casualty Company of America. Edwin W. DeLeon, first vice-president and general manager, was elected president to succeed Mr. Spalding. Edward L. Hearn, second vice-president, was elected vice-president and general manager to succeed Mr. DeLeon. John E. Connelly was elected treasurer and Nicholas W. Muller, secretary. The Casualty Company of America has received in premiums since organization \$6,617,545-12. The losses paid since organization are \$2,389,668.97. The capital and surplus of the company is \$761,313-26 and the total assets \$1,846,643-49. The Audit Company of New York, of which E. T. Perine is president and F. C. Richardson, secretary, has audited the accounts of the Casualty Company of America.

#### THE JOYS OF WALKING.

THE JOYS OF WALKING.

There is something very attractive about a bird flying thru the air. He does it so easily and so capriciously, and yet he keeps himself withal under such perfect control. Something approaching bird flying lies in the wearing of the O'Sullivan Heels of Live Rubber. They impart a springiness to the step that is somewhat analogous to flying. Those who have never tried the O'Sullivan Rubber Heels can have no adequate idea of the ease imparted by them to the act of walking. Shoes with these rubber heels on them look just the same as ordinary shoes, but the effect is very different. If you have never tried the O'Sullivan Heels, suppose you have a pair applied to your walking shoes, and note the result. One trial will convince you of their delightful quality. Your snoemaker can supply them, but be sure he does not give you something "Just as good."

#### A "NATIONAL PIN-MONEY LEAGUE"

Has been formed by prominent business women in New York City. The object of the league is to offer suggestions and to render practical assistance to every one wishing to earn money at home. Send us to cents, also your name and address in full and we will send you at once over 80 suggestions for home work of all kinds, any one of which, if carefully carried out, will give you an assured income of from \$5 to \$50 a week. No canvassing; unquestionable references furnished. Address the secretary of the National Pin-Money League, Dept. 9, Bloomfield, N. J.

#### **COUNTRY ESTATES**

Did you ever dream about owning your own home out in the country somewhere? Almost everybody has done just this. If you are one of those who are interested in the country-home idea, in a farm or in village property, you will be interested in the booklet, entitled "Country Estates," as issued by Moore & Wyckoff, 546 Fifth avenue, New York City. From this book you get an idea of the place that a subsequent visit may convince you is just what you have been looking for all these years.

#### THE RED CROSS LINE TOURS

The fleet of the Red Cross Line, with weekly sailings between the port of New York, Halifax, N. S., and St. John's, N. F., via Long Island and Vineyard Sounds, affords coastwise travelers with an excellent travel medium. "Florizel" is a new 3,500-ton steamer that will be available during the present season for the first time. Halifax, belonging to the British Empire, is a gay city. Nova Scotia is constantly growing in favor as a summer resort. The picturesque St. John's and quaint Newfoundland may each be made a destination for those who seek recreation by means of nearby sea travel. The Red Cross Line has an ideal summer and autumn cruise of twelve days the round trip. If interested write for further details to Bowring & Co., general agents, 17 State street, New York City.

#### THE NATIONAL RESERVE BANK

The National Reserve Bank, whose capital is \$1,200,000 and surplus, \$600,000, have moved to the City Investing Building, 165 Broadway, and have large quarters on the first floor. The officers of the bank are as follows: William O. Allison, president; Erskine Hewitt, chairman of board; R. W. Jones, Jr., vice-president; T. J. Lewis, vice-president; George W. Adams, cashier, and R. B. Minis, assistant cashier.

#### HOTEL MARTHA WASHINGTON

The Hotel Martha Washington, at No. 29 East Twentyninth street, New York, is a hotel devoted to the use of
women. A woman traveling unattended finds a welcome
here that equals the welcome given to a man who registers at any of the regular hotels. The "Martha," as it
is affectionately called by its regular patrons, is almost
a woman's club. The guests sit in the lobby and watch
the coming and going. They see their happy sisters
leave for various places of amusements convoyed by
their escorts of the other sex, whose presence in the
hotel for such purposes is ever welcome. The Martha
Washington is not like other hotels. It has an individuality all its own. In the summer time it also has a
roof garden.

#### **DIVIDENDS ANNOUNCED**

Lord & Taylor, quarterly, common, 2 per cent., payable May 1st, 1909.

United States Realty & Improvement Co., I per cent., payable May 1st, 1909.

The Nassau Bank, semi-annual, 4 per cent., payable May 1st, 1909.

Pacific Bank, quarterly, 2 per cent., payable May 1st, 1909.

General Chemical Co., common, I per cent., payable June 1st, 1909.

United States Leather Co., coupons of Debenture Bonds, payable on and after May 1st, TOOO.

### German American Insurance Company New York

STATEMENT JANUARY 1, 1909 CAPITAL

\$ 1,500,000
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When a person has used coffee for a number of years and gradually declined in health, it is time the coffee should be left off in order to see whether or not that has been the cause of the trouble.

A lady in Huntsville, Ala., says she used coffee for about 40 years, and for the past 20 years was

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"I finally concluded coffee was the cause of my troubles and stopped using it. I tried tea and then milk in its place, but neither agreed with me, then I commenced using Postum. I had it properly made and it was very pleasing to the taste.

erly made and it was very pleasing to the taste.

"I have now used it four months, and my health is so greatly improved that I can eat almost anything I want and can sleep well, whereas, before, I suffered for years with insomnia.

as, before, I suffered for years with insomnia.
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Of all the schemes which prudence and foresight have devised to make certain that the material things which men have gathered during their life time shall be preserved for the use of their families after their death, nothing approaches sound life insurance, and in all life insurance nothing can excel the policies of the METRO-POLITAN LIFE INSURANCE COMPANY, which surely and to the very uttermost provide for the preservation of the home. Metropolitan policies absolutely and unequivocally guarantee every undertaking on the part of the company; they tell their whole story on their face, leave nothing to the imagination, borrow nothing from hope. In a word, they require definite conditions and make definite promises in dollars and cents.





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When purchasing table silver—knives, forks, spoons and fancy serving pieces—it is advisable to choose a pattern you know will be continued for years to come. Thus the collection of an attractive design may be started in a small way and added to from time to time. The popular styles of the famous

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PEARLINE contains the Correct Amount of Soap in Combination with Safe, Scientific Detergents and is Superior to, and more Economical than Powders which are made to be Used with Soap.

NOT ONE WOMAN IN A HUNDRED used Soap Powder or Washing Powder of any sort when PEARLINE was Discovered and Introduced by James Pyle thirty (30) years ago—no wonder to those who recall the sort made at that time.

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in the land (as proved by a careful Census made in the year 1908) now use a Soap Powder or Washing Powder of some Sort—Good—Bad or Indifferent.

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Stores in which foods are sold—stores in which merchandise of any kind is sold—schools, offices and public buildings, should all have sanitary floors. Dusty floors are dangerous—a positive menace to health, for tramping feet set the dust particles and germs circulating through the air, thus increasing the chances of dust poisoning and resultant diseases.

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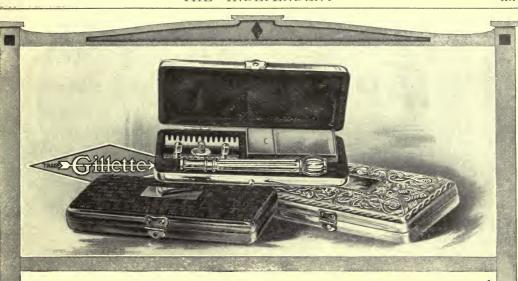
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New Pocket Edition

HERE is news indeed—for the two million men who shave themselves every morning with the Gillette Safety Razor.

Our first announcement of the latest GILLETTE achievement—the New Pocket Edition—the GILLETTE Safety Razor in such compact form that it can be carried like a card case in the waistcoat pocket, or slipped into the side of a traveling bag.

Same size blade as before, same principle; but neater, more workmanlike, the most perfect shaving implement in the world – as compact and as beautifully

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If you are a GILLETTE user call on some progressive dealer at once and examine this new razor.

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are preferred by many investors to Eastern securities not only for the higher average returns yielded by them, but because Western communities are growing more rapidly in wealth.

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of such investments carefully selected to meet the most exacting requirements of Insurance Companies, Fraternal Orders, Banks and Individuals. Such Bonds are

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Municipal Bonds are recognized by the United States, by legislation in the various States and by conservative investors of all kinds as the perfect investment for those who place Safety of Principal, Assurance of Income and Stability of Value before Speculative Possibilities,

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\$4,008,463 93

### **HUDSON TRUST COMPANY**

**BROADWAY** and 39th STREET

STATEMENT APRIL 28th, 1909.

\*RESOURCES.

| Loans and investments       |                |  |
|-----------------------------|----------------|--|
| Cash on hand and in banks   | 1,171,354 39   |  |
|                             | 13,715 26      |  |
| Furniture and fixtures      |                |  |
| Accrued interest receivable | 11,303 75      |  |
|                             |                |  |
|                             | \$4,008,463 93 |  |
| T T I DOT IMITED            | \$1,000,100 DO |  |
| LIABILITIES.                |                |  |
| a 1, 1                      | 8500 000 00    |  |
| Capital                     | \$500,000 00   |  |
| Surplus (on market value)   | 670,112 00     |  |
| Reserved for taxes          | 7.184 76       |  |
|                             |                |  |
| Accrued interest payable    | 228 74         |  |
| DEPOSITS                    | 2.830.938 43   |  |
|                             |                |  |

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### Sound Investment

### For Missionary Work Paying an Income for Life

We have prepared a booklet outlining the plan approved by the Presbyterian General Assembly by which you can obtain a good income from your investment funds—at the same time setting the principal at work along Sunday School missionary lines—while you live. We are offering in sums of \$500, \$1000, and \$5000

### Annuity Gold Bonds of the

### Witherspoon Building

These bonds will discharge the mortgaged indebtedness of \$300,000 on the Witherspoon Building, enabling the Board to direct the entire income therefrom to the growing missionary work. Those who desire an assured income for life, or parents who would protect their children, will be at once impressed with the unusual character of this investment.

The General Assembly records its opinion as follows:

"In view of the missionary character of the Board's work, the absolute security of the annuity offered, work, the absolute security of the annulty offered, and the equitable and advantageous income derived therefrom by the beneficiary, it is believed that little difficulty will be experienced in disposing of a sufficient amount of these bonds to accomplish the desired result of discharging the existing encumbrance upon the Witherspoon Building."

if you desire to take advantage of this double opportunity, send your subscription or write for a copy of the booklet containing full information.

### Presbyterian Board of Publication and Sabbath-School Work

F. M. BRASELMANN, Treasurer 124 Witherspoon Building, Philadelphia

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. A liberal rate of interest.

2. Ample security.
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With rare exceptions investments that offer large returns contain a correspondingly large element of risk.

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Descriptive circulars will be sent on application.

### The American Finance & Securities Company

5 Nassau Street (Hanover Bank Building), New York

Dr. ISAACTHOMPSON'S EYE WATER

#### REPORT OF THE CONDITION OF THE

#### LINCOLN NATIONAL BANK

at New York, in the State of New York, at the close of

| business April 28th, 1909:   |                     |     |
|--|---------------------|-----|
| RESOURCES.   | 911 PEO 100         | 10  |
| Loans and discounts  | 1,004               |     |
| U. S. bonds to secure circulation  | 740,000             |     |
| U. S. bonds to secure U. S. deposits                                     | 10,000              |     |
| Bonds, securitles, etc.  | 3,804,284           |     |
| Bonds, securitles, etc   | -,,                 |     |
| agents)  | 805,890             |     |
| Due from State banks and bankers   | 94,313              |     |
| Advances on letters of credit  | 131,231             | 85  |
| Checks and other cash items  | 99,595              | 28  |
| Exchanges for Clearing House  Notes of other National banks              | 605,185<br>35,155   | 00  |
| Fractional paper currency, nickels and cents                             | 9,705               |     |
| Lawful money reserve in bank, viz.:                                      | 0,100               | 30  |
| Specie   | 3,060,162           | 95  |
| Specie Legal-tender notes  | 1,082,221           |     |
| Redemption fund with U. S. Treasurer (5                                  |                     |     |
| per cent. of circulation)  | _ 37,000            | 00  |
| Due from U. S. Treasurer, other than 5                                   |                     |     |
| per cent. redemption fund  | 32,000              | 00  |
| Total  | \$22 100 012        | 13  |
| LIABILITIES.   | φ22,100,010         | 13  |
| Capital stock paid in  | \$1,000,000         | 00  |
| Surplus fund   | 1,000,000           |     |
| Surplus fund   |                     |     |
| pald   | 270,496             |     |
| National banknotes outstanding   | 719,597             |     |
| Due to other National banks  | 748,656             |     |
| Due to State banks and bankers  Due to trust companies and savings banks | 479,578<br>901,639  |     |
| Letters of credit issued   | 131,231             | QF. |
| Dividends unpaid   | 19,636              |     |
| Individual deposits subject to check                                     | 16,053,728          |     |
| Demand certificates of deposit   | 105,343             | 70  |
| Couper account   | 300                 | 00  |
| Certified checks   | 85,036              |     |
| Cashler's checks outstanding   | 29,918              |     |
| United States deposits   | 10,000              |     |
| Bonds borrowed   | 540,000             |     |
| Reserved for taxes   | 5,750               | UL  |
| Total  |                     | -   |
|  | \$22 100 913        | 1 4 |
| Total State of New York, County of New York, s                           | \$22,100,913<br>s.: | 14  |

I, CHARLES ELLIOT WARREN, Cashier of the above-named bank, do solemuly swear that the above statement is true to the best of my knowledge and belief. CHARLES ELLIOT WARREN, Cashier.

Subscribed and sworn to before me this 30th day April, 1909.

J. H. TIMMERMAN, Notary Public No. 36, New York County. Correct-Attest:

WILLIAM BREWSTER, HARRY J. LUCE, THOMAS L. JAMES,



Please ask for Loan List 710

#### DIVIDENDS

#### THE CORN EXCHANGE BANK

New York, April 21st, 1909.

The Board of Directors has this day declared a quarterly dividend of FOUR PER CENT., (4%), payable May 1st, 1909, to stockholders of record at the close of business April 24th, 1909.

F. T. MARTIN, Cashier.

### GENERAL CHEMICAL COMPANY

25 Broad Street, New York, May 1st, 1909.
A dividend of one per cent. (1%) has been declared on the common stock of this company, payable June 1st, to stockholders of record at 3 o'clock P. M., May 24th, 1909.

JAMES L. MORGAN, Treasurer.

#### THE NASSAU BANK

New York, April 28, 1909.

A semi-annual dividend of FOUR (4) PER CENT. was this day declared out of the earnings of the last six months, payable, free of tax, on and after May 1st, 1909, to stockholders of record April 30th, 1909. EDWARD EARL, President.

REPORT OF THE CONDITION OF THE

### IMPORTERS AND TRADERS NATIONAL BANK OF NEW YORK

at New York, in the State of New York, at the close of business April 28th, 1909;

| RESOURCES.                                   |              |    |
|--|--------------|----|
| Loans and discounts                          | \$27,215,801 | 04 |
| Overdrafts, secured and unsecured            | 6,754        |    |
| U. S. bonds to secure circulation            | 50,000       |    |
| Other bonds to secure U. S. deposits         | 12,000       | 00 |
| Bonds, securities, etc.                      | 136,600      |    |
| Banking house, furniture and fixtures        | 700,000      |    |
| Due from National banks (not reserve         | 100,000      | 00 |
|  | 1,688,483    | 00 |
| Due from State banks and bankers             | 264.174      |    |
|  |              |    |
| Checks and other cash items                  | 186,797      |    |
| Exchanges for Clearing House                 | 1,299,874    | 02 |
| Notes of other National banks                | 832<br>4,940 | 00 |
| Fractional paper currency, nickels and cents | 4,940        | 00 |
| Lawful money reserve in bank, vlz.:          |              |    |
| Specie                                       | 4,236,000    |    |
| Legal-tender notes                           | 1,876,271    | 00 |
| Redemption fund with U. S. Treasurer (5      |              |    |
| · per cent. of circulation)                  | 2,500        | 00 |
| Due from U. S. Treasurer, other than 5       |              |    |
| per cent. redemption fund                    | 90,000       | 00 |
|  |              |    |
| Total  | \$37,771,026 | 87 |
| LIABILITIES.                                 | *****        |    |
| Capital stock, paid in                       | \$1,500,000  | 00 |
| Surplus fund                                 | 6,000,000    |    |
| Undivided profits, less expenses and taxes   | 0,000,000    |    |
| paid   | 1,409,390    | 82 |
| National banknotes outstanding               | 47,000       |    |
| State banknotes outstanding                  | 5,680        |    |
| Due to other National banks                  | 9,978,480    |    |
| Due to State banks and bankers               | 1,890,436    |    |
| Due to trust companies and savings banks     | 2,366,468    | 42 |
| Dividends uppeid                             | 4,911        |    |
| Dividends unpaid                             |              |    |
| Individual deposits subject to check         | 13,368,062   | 73 |
| Deniand certificates of deposit              | 500,000      |    |
| Certified checks                             | 419,194      |    |
| Cashier's checks outstanding                 | 235,602      |    |
| United States deposits                       | 10 000       | nn |

,368,062 73 500,000 00 419,194 33 235,602 70 10,000 00 12,000 00 United States deposits

Bonds borrowed

Reserved for taxes 

April, 1909.

CHAS. E. McCARTHY, Notary Public.

Correct-Attest:

EDWARD TOWNSEND, H. R. ICKELHEIMER, H. C. HULBERT,

Directors.

#### PACIFIC BANK

470 Broadway, New York, April 20th, 1909.
The Board of Directors has this day declared the regular quarterly dividend of two per cent., payable to the stock-holders ou and after May 1st next. The transfer books will be closed to May 1st, 1909.

S. C. MERWIN, Cashier.

### The United States Leather Co.

The coupons of the Debenture Bonds of this Company, due May 1st, 1909, will be paid on and after that date at the National Park Bank, New York.

JAMES R. PLUM, Treasurer.

#### 6 % INTEREST NET

Payable Semi-annually

Minneapolis mortgages in sums of \$500 to \$2,500. Security—Choice residence property in Minneapolis, the most progressive and prosperous City in the Northwest. Some facts—Population in 1900, 200,000; in 1908, 210,000; Bank Clearances in 1908, \$1,150,000,000; Bailding Permits in 1908, \$10,000,000. 25 years' successful experience without the loss of a dollar to Investors. Refer by permission to The Independent. Write us for booklet and full information.

THOMPSON BROS. 4 Security Bank Bldg. MINNEAPOLIS

REPORT OF THE CONDITION OF THE

#### NATIONAL PARK BANK

at New York, in the State of New York, at the close of business April 28th, 1909:

RESOURCES.

| Loans and discounts                      | \$83,223,945 50         |
|--|-------------------------|
| Overdrafts, secured and unsecured        |                         |
| U. S. bonds to secure circulation        |                         |
| U. S. bonds to secure U. S. deposits     |                         |
| Other bonds to secure U. S. deposits     |                         |
| U. S. bonds on hand                      |                         |
| Premiums on U. S. bonds                  |                         |
| Bonds, securities, etc                   |                         |
| Banking house, furniture, and fixtures   |                         |
| Due from National banks (not reser       |                         |
| agents)                                  |                         |
| Due from State and private banks and ban |                         |
| ers, trust companies, and savings banks  |                         |
| Checks and other cash items              |                         |
| Exchanges for Clearing House             |                         |
| Notes of other National banks            |                         |
| Lawful money reserve in bank, viz.:      | 50,000 00               |
| Specie                                   | 24,927,490 29           |
| Legal-tender notes                       |                         |
| Redemption fund with U. S. Treasurer     | /E *                    |
| nor cont of circulation)                 | 150,000 00              |
| per cent. of circulation)                |                         |
| Due from U. S. Treasurer                 | 160,000 00              |
| Total                                    | \$120 <i>674</i> 097 01 |
| Total                                    | \$150,014,021 91        |
| LIABILITIES.                             |                         |
| Capital stock paid in                    | \$3,000,000 00          |
| Surplus fund                             | 7,000,000 00            |
| Undivided muchts less small and to-      | .,,                     |

Undivided profits, less expenses and taxes 2,681,441 17 2,943,597 50 35,885,692 39 paid
National banknotes outstanding
Due to other National banks.

Due to State and private banks and bankers
Due to trust companies and savings banks. 22 981 969 08 11,592,571 Due to trust companies and savings danks.
Dividends unpaid
Individual deposits subject to check.
Demand certificates of deposit
Certified checks
Cashier's checks outstanding
United States deposits
Reserved for taxes 1,596 00 40,517,933 60

44,000 00 2,438,833 66 1,501,393 01 10,000 00 75,000 00 Total .....\$130,674,027 91

State of New York, County of New York, ss.:

I. M. H. EWER, Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

M. H. EWER, Cashier.

Subscribed and sworn to before me this 29th day of April, 1909. WM. E. DOUGLAS, Notary Public, N. Y. Co.

Correct-Attest:

FRANCIS R. APPLETON, AUGUST BELMONT, GEO. FREDK. VIETOR,

CONDENSED REPORT OF THE CONDITION OF

### The Merchants National Bank Of the City of New York

At the close of business April 28th, 1909,

| RESOURCES.                       |                 |
|----------------------------------|-----------------|
| Loans and discounts              | \$17,595,065 44 |
| U. S. bonds and other securities | 3,620,554 16    |
| Banking house                    | 995,257 34      |
| Cash and due from banks          | 13,884,392 70   |
|                                  |                 |
|                                  | \$36,095,269 64 |
| LIABILITIES.                     |                 |
| Capital stock                    | \$2,000,000 00  |
| Surplus and undivided profits    | 1,665,181 93    |
| Circulation                      | 1,369,500 00    |
| Deposits                         | 31,060,587 71   |
|                                  |                 |

wheat Land "in the United States, proven by native grasses and proven by yield of wheat. It has been "farmed out" and is no longer a question. Are you interested as a purchaser? Are you a producer?

I have, also, just a few choice "stock ranches" close to the mountains, just a few.

J. E. WEBB, Choteau, Montana.

\$36.095,269 64

REPORT OF THE CONDITION OF THE

#### AMERICAN EXCHANGE NATIONAL BANK

at New York, in the State of New York, at the close of business April 28th, 1909:

| RESOURCES.   |  |
|--|--|
| Loans and discounts  | \$23,383,242 40                          |
| Overdrafts, secured and unsecured                                  | 24,877 59                                |
| U. S. bonds to secure circulation                                  | 5,000,000 00                             |
| U. S. bonds to secure U. S. deposits                               | 250,000 00                               |
| Bonds, securities, etc   | 2,184,265 24                             |
| Banking house, furniture, and fixtures                             | 1,600,000 00                             |
| Other real estate owned  | 1,045,768 69                             |
| Due from National banks, (not reserve                              |  |
| agents)  | 3,663,049 88                             |
| Due from State banks and bankers                                   | 339,992 19                               |
| Checks and other cash items  | 24,149 58                                |
| Exchanges for Clearing House                                       | 7,100,707 47                             |
| Notes of other National banks                                      | 45,000 00                                |
| Fractional paper currency, nickels and cents                       | 1,537 75                                 |
| Lawful money reserve in bank, viz.:                                |  |
| Specie   | 3,921,799 00                             |
| Legal-tender notes   | 1,640,000 00                             |
| Redemption fund with U. S. Treasurer, (5                           | 0.000.000.00                             |
| per cent. of circulation)  | 250,000 00                               |
| Due from U. S. Treasurer, other than 5                             | 000 000 00                               |
| per cent. redemption fund  | 208,000 00                               |
| Total  | \$50,682,389 79                          |
| LIABILITIES.   |  |
| Capital stock paid in  | \$5,000,000 00                           |
| Surplus fund   | 2,250,000 00                             |
| Undivided profits, less expenses and taxes                         | 2,200,000 00                             |
| paid   | 3,145,550 38                             |
| National banknotes outstanding                                     | 4,900,700 00                             |
| Due to other National banks  | 9.478.691 57                             |
| Due to State banks and bankers                                     | 2,818,008 15                             |
| Due to trust companies and savings banks                           | 795,069 44                               |
| Dividends unpaid   | 5,654 50                                 |
| Individual deposits subject to check                               | 19,594,845 07                            |
| Demand certificates of deposit                                     | 127,118 53                               |
| Certified checks   |  |
| Certified Checks   |  |
| Cashier's checks outstanding                                       |  |
| Cashier's checks outstanding                                       | 1,596,760 06                             |
| Cashier's checks outstanding United States deposits Bonds borrowed | 1,596,760 06<br>462,908 07               |
| Cashier's checks outstanding                                       | 1,596,760 06<br>462,908 07<br>255,182 17 |

..... \$50,682,389 79

State of New York, County of New York, ss.:

I, EDWARD BURNS, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Subscribed and sworn to before me this 29th day of April 1900

April, 1909. [Seal.]

ELBERT A. BENNETT,

Notary Public, Kings County.

Correct—Attest:

Notary Public, Kings County.

Certificate filed in New York County.

JNO. T. TERRY, J. R. MAXWELL, DUMONT CLARKE,

### THE EAST RIVER NATIONAL BANK

New York City, April 28th, 1909. RESOURCES. 

\$2,263,499,66 LUABILITIES Capital
Surplus and profits
Circulation
Direct to banks
Deposits \$250,000 00 103,947 19 50,000 00 39,782 07 1,819,770 40

OFFICERS.

VINCENT LOESER, President. FREDERIC T. HUME, Vice-President. ZENAS E. NEWELL, Cashier. GEORGE E. HOYER, Assistant Cashier.

Why put your money in the bank at 3 per cent, when we can place any amount from \$200 to \$5,000 for you at 6 per cent, and every dollar absolutely secured by FIRST CLASS FARM MORIGAGES. Write for full information.

B. H. BONFOEY MORTGAGE LOAN BANKER

Established 1879

Unionville. Mo.

### CASUALTY CO. FIDELITY

1876

FIDELITY

LIABILITY ACCIDENT

HEALTH

STEAM BOILER

ELEVATOR

PLATE GLASS BURGLARY

**FLY WHEEL** 

OF NEW YORK

GEORGE F. SEWARD, President ROBERT J. HILLAS, Vice-President and Secretary

1909

This Company has been engaged in the several MINOR MISCELLANEOUS LINES of insurance for THIRTY-THREE YEARS, and has built up gradually and prudently A VERY LARGE CASUALTY INSURANCE BUSINESS. Its annual income from premiums is over SIX MILLION THREE HUNDRED THOUSAND DOL-Its business is protected by assets of over EIGHT MILLION SIX HUNDRED THOUSAND DOLLARS, including an uncarned premium reserve of over THREE AND ONE-HALP MILLION DOLLARS, and a special reserve against contingent claims of over ONE MILLION SIX HUNDRED THOUSAND DOLLARS. It has paid over TWENTY-NINE MILLIONS to its policy-holders for LOSSES. Its constant effort is to give its clients not only insurance Indemnity, but prompt and effective INSPECTION and ADJUSTING SERVICES.

INSURANCE THAT INSURES

CAPITAL, \$1,000,000

SURPLUS, \$2,011,834

DUMONT CLARKE. WM. P. DIXON, ALFRED W. HOYT.

GEO. B. IDE, W. G. LOW, FRANK LYMAN. DIRECTORS: J. G. McCULLOUGH, WM. J. MATHESON, ALEXANDER E. ORR,

HENRY E. PIERREPONT. ANTON A. RAVEN, JOHN L. RIKER,

W. EMLEN ROOSEVELT, GEO, F. SEWARD Principal Offices, Nos. 97-103 Cedar Street, New York

Agents in all considerable towns

### STATE MUTUAL

LIFE ASSURANCE COMPANY OF WORCESTER, MASS.

A. G. BULLOCK.

President

January 1, 1909

ASSETS .....LIABILITIES .....

\$32,540,041.03 29,843,942.37

SURPLUS (Massachusetts Standard).... \$2,696,098.66 Cash surrender values stated in every policy, and guaranteed by the Massachusetts Non-Forfeiture law.

NEW YORK OFFICE, 220 BROADWAY C. W. ANDERSON & SON, Gen. Agents

**INCORPORATED 1851** 

### BERKSHIRE

**INSURANCE COMPANY** 

PITTSFIELD. MASS.

The definite surrender values in cash, or paid up insurance, gueranteed by the Massachusetts Non-Forfeiture Law, in accordance with which all policies of the BERKSHIRE are issued; the solid financial condition of the company; its large surplus; its handsome dividends; its liberal policies; and its promptness in paying all legitimate claims, make the BERKSHIRE a most desirable company for the policyholder and the agent. For circulars and rates address,

### JOHN H. ROBINSON.

General Agent for New York and New Jersey 325 Broadway, Corner Murray Street, New York

### National Life Insurance Company

MONTPELIER, VERMONT

Established in 1850.

Operating in 36 States.

Joseph A. DeBoer, Prest.

Fred A. Howland, V.-Prest,

James B. Estee, 2d V.-Prest.

Osman D. Clark, Secretary.

H. M. Cutler, Treasurer.

A. B. Bisbee, Med. Director.

C. E. Moulton, Actuary.

This Company held January 1, 1909, and gained during the past decade:

\$ 44,026,069,73 Gain, 173% ASSETS. SURPLUS. -\$ 5,279,925.70 Gain, 174% INSURANCE, \$155,755,039.00 Gain. 93%

Absolute Security and Economy of Management

LIVERPOOL LONDON

AND GLOBE

INSURANCE COMPANY

NEW YORK OFFICE, No. 45 WILLIAM STREET

INSURE IN THE COMPANY OF CER-TAIN ABILITY TO MEET HEAVY CON-FLAGRATION LOSSES AT ANY TIME IN NEW YORK, BOSTON, PHILADEL-PHIA, ETC.

A CONTINENTAL POLICY COSTS NO MORE THAN THAT OF THE HUN-DREDS OF COMPANIES WITH LIMITED RESOURCES, WHICH PROPERTY OWN-ERS UNTHINKINGLY ACCEPT.

SEND YOUR STATE INSURANCE DEP'T A LIST OF YOUR INSURANCE AND ASK THEM TO TELL YOU THE NET SURPLUS OF EACH COMPANY.

#### CONTINENTAL FIRE INSURANCE CO.

Principal Office 46 Cedar Street, New York

Western Department 280 La Salle Street, Chicago.

### Atlantic Mutual Insurance Company

ATLANTIC BUILDING, 51 WALL STREET, NEW YORK

Insures Against Marine and Inland Transportation Risk and will Issue Policies Making Loss Payable in Europe and Oriental Countries.

Chartered by the State of New York in 1842, was preceded by a stock company of a similar name. The latter company was liquidated and part of its capital, to the extent of \$100,000, was used, with consent of the stockholders, by the Atlantic Mutual Insurance Company and repaid, with a bonus and interest, at the expiration of two years.

3

dealers
Of which there have been redeemed

Or which there have been redeemed theaving outstanding at present time.

Interest paid on certificates amounts to On December 31, 1908, the assets of the company amounted to....

83,811,450.00 76,439,840.00

7,371,610,00

20,369,710.05 12,824,105,23

The profits of the company revert to the assured and are divided annually upon the premiums terminated during the year, thereby reducing the cost

of insurance.

For such dividends, certificates are issued subject to dividends of interest until ordered to be redeemed in accordance with the charter.

A. A. RAVEN, President.
CORNELIUS ELDERT, Vice-President.
SANFORD E. COBB, 2d Vice-President.
CHARLES E. FAY, 3d Vice-President.
JOHN H. JONES STEWART, 4th Vice-President.
G. STANTON FLOYD-JONES, Secretary.

### Casualty Company of America

52-54 William Street,

New York.

FINANCIAL STATEMENT December 31st, 1908.

eserves and surplus for benefit of policyholders Reserves \$1,741,728 33 ASSETS. \$1,093,610 62 326,011 50 Bonds Stocks Cash in office, banks, and trust 130,288 96

Stocks
Cash in office, banks, and trust
companies
Premiums in course of collection, not
over 90 days
Interest accrued
Reinsurance due from other companies 277,681 73 16,228 35

2,822 33 \$1,846,643 49

LIABILITIES. Policy-holders premium reserve as required by New York Insurance Department
Policy-holders loss reserve as required by New York State law.....
Reserve for taxes, commissions, and all other charges
Capital and surplus \$693,813 75 286,601,32

\$1,846,643 49

218,537

Premiums received since organization \$6.617,545 12 Losses paid since organization..... \$2,389,668 97

Boiler, fly wheel, elevator and liability inspections made since organization ......

LYMAN A. SPALDING, Ch'm Board of Directors. EDWARD L. HEARN, EDWIN W. DeLEON, President. JOHN E. CONNELLY, Vice-President. President. Treasurer.
NICOLAS W. MULLER, Secretary.

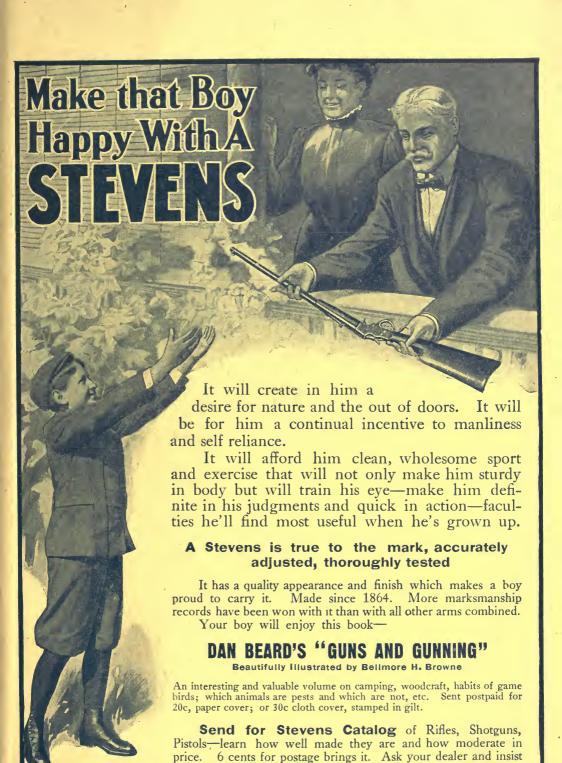
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means personal
cleanliness at
the smallest
possible cost.

Cleanliness Economy

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on the Stevens—there are no substitutes. If you can't obtain,



To every out-door hobby, to every delight of nature, to the very Spirit of Spring itself, there is an added charm for those who

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Not merely for the sake of the moment's pleasure, but even more for the pleasure in the years that follow, the Kodak is worth while. And it's all so simple now that anybody can make good pictures. Kodak, you know, means photography with the bother left out.

KODAKS, \$5.00 to \$100.00.

EASTMAN KODAK COMPANY,

1909 Catalogue at your dealers or by mail.

ROCHESTER, N. Y., The Kodak City.



