

VOL III

*The*

No. X

# NORTHERN

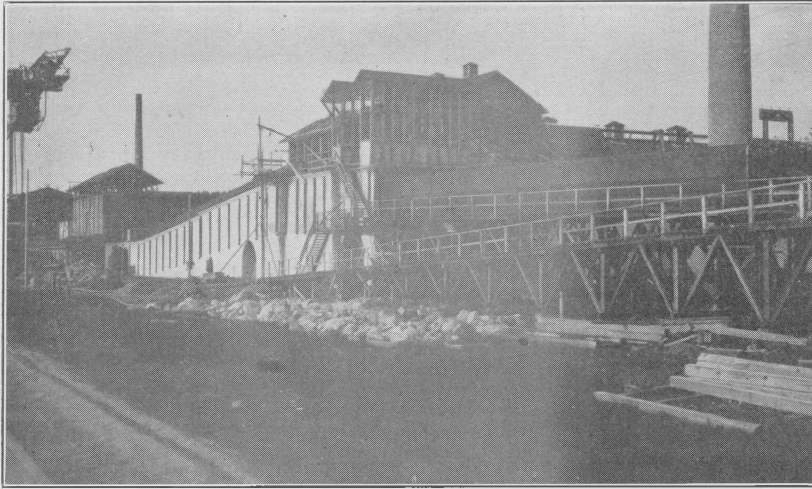
January

1924



H.A. Williams

# Lumbering in Sweden—Charcoal and By-Products



Sweden—General view of distilling plant near Falun.

In Sweden the tops of pine and spruce and miscellaneous hardwoods and also the larger and straight branches are piled in the spring into charcoal clips. These piles dry during the summer and are transferred into the larger piles for burning during the months of August and September. There is, however, a change in this method of taking care of this waste. In the future the stuff that is large enough will be wired together and floated down the rivers to the distilling plants. Thinnings from the thick growths have also been used for charcoal. 40% of the cubical contents of wood cut by the Bergslaget is for charcoal. The best charcoal is obtained from piles of wood which have been entirely barked.

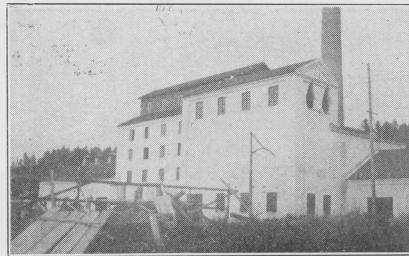
The new distilling plant at Falun will start about September 15th. (This report was made in the summer of 1922). It will cost about \$1,350,000 when completed. It will consume 100,000 cubic meters solid measure, of soft wood per year. This is about 41,300 cords loose measure per year. There is storage room for about one year's supply of wood at the plant. There are many by-products which will be procured at this new plant. At present the usual by-products procured from the old kilns are as follows:

Charcoal—(a) Wood Alcohol; (b) Calcium Acetate or Powdered Acetate or Acetic Acid; (c) Tar, grade A; (d) Tar, grade B; (e) Turpentine. Depending on the process.

In the wood charcoal pile, only charcoal and tar are produced. The great uses that the Bergslaget have for charcoal is:

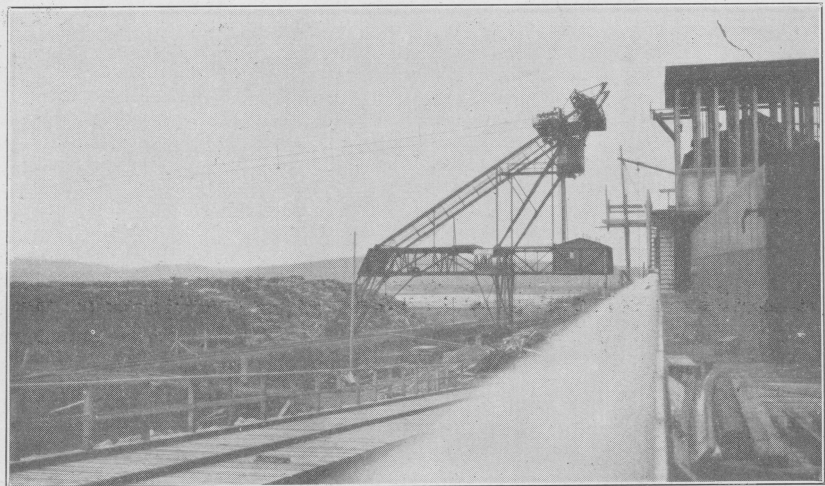
1. For producing iron and steel.
2. In making fine tools.
3. In foundry and blacksmith shops.

The wood alcohol has been used for motors as an explosive mixture. This was done during the war. The motor, however, has to have a higher com-



Sweden—Where the distilling of the by-products takes place.

pression and a special carburetor. It is said that at the present time the cost of using wood alcohol for motors was too high comparing with gaso-



Sweden—Showing method of storing soft wood at the distilling plant.

line. But there is not a great difference and in the near future they will probably be using the alcohol obtained by distillation and as a sulphite by-product in this manner. At the present time the wood alcohol is sold to the paint manufacturers and the chemical trade. The other products are easily disposed of.

Soft woods do not give as good a return upon distillation as hard woods, especially yellow birch, beech and maple.

## HARDWOOD DISTILLATION AND VENEER MILL

In the veneer mills they do not use the hearts of the hardwood logs. These hearts are turned over to the distilling mills and they return a high percentage of alcohol. The veneer mill and the distilling mill is combined.

## SWEDISH WHISKEY FROM PULPWOOD

The Bergslaget mills are producing Ethyle Alcohol as a by-product from sulphite pulp. This alcohol is drinkable. The figures of the quantity produced are something like this:

In ten pulpwood sticks here to a cubic meter cord measure there are eight cubic meters cord measure to a ton of sulphate pulp; there are forty liter, about thirty five quarts of 95% Ethyl Alcohol per ton sulphite. Thirty five quarts of 95% Ethyl Alcohol makes seventy quarts of 43% Swedish whiskey. So there is nearly a quart of Swedish whiskey to each stick of three meter length pulpwood. One stick equaling about 2.5 cubic feet solid measure.

It is better to be tickled to death by a mustache than to die an old maid.



*Inaction is the symbol of death, if it is not death itself.—Stephens.*

# Dwyer Letter

No. 2

At sunny BLIDA where the oranges and tangerines grow.

March 23.

My dear Mrs. Homer:

There are little journeys that one has a desire to place in the soft wadding of memory so that they will keep for years. They are nice to think over when tottering old age comes and when travel becomes troublesome. I am wrapping up the little journey from Algiers to Blida so that I will have it when I am seventy.

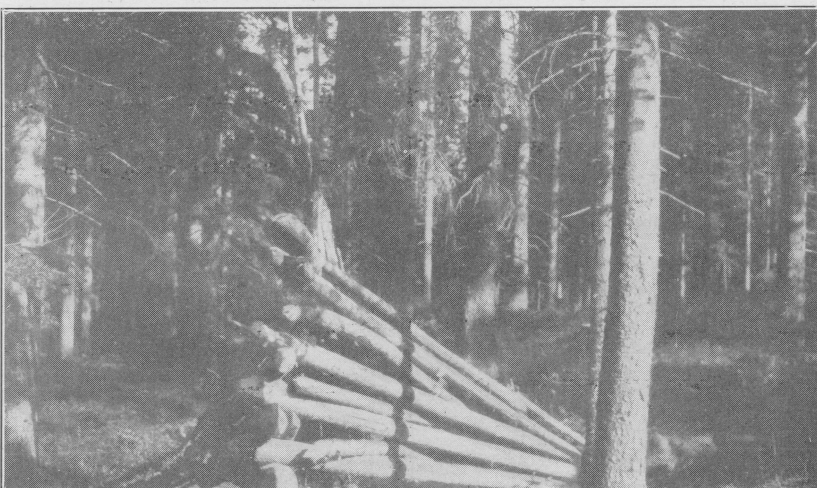
Blida is a little town of some twenty thousand people at the foot of the Tell Atlas mountains and some eighty minutes by fast train from Algiers. It is also connected by an automobile service which is much patronized by the natives. I rode in a slow train that took nearly two hours to cover the fifty kilometres, but I blessed its slowness. It gave one a chance to look at everything on the way, to examine the little stations that have curious names—Gue-de-Constantine, Baba-Ali, Birtouta-Chebli, Sidi Aid, Boufarik, and Beni-Mered. They looked very pleasant and romantic in the spring sunshine, and I had a desire to get off at each stopping place and walk around.

The train started at 12.50 p. m. and I ate lunch on it. I was the only passenger in the first class compartment, and I had a little table and much comfort. It was a wonderful day with much sunshine and winds that had been unloosed from the equator and were traveling northward to warm up the cold countries. Splendid winds. They rippled the stretches of green grass that bordered the line, and shook the thousands of orange and tangerine trees at Boufarik. This is the great centre for mandarins. They are shipped over to Europe in enormous quantities, and the Blida oranges are famous.

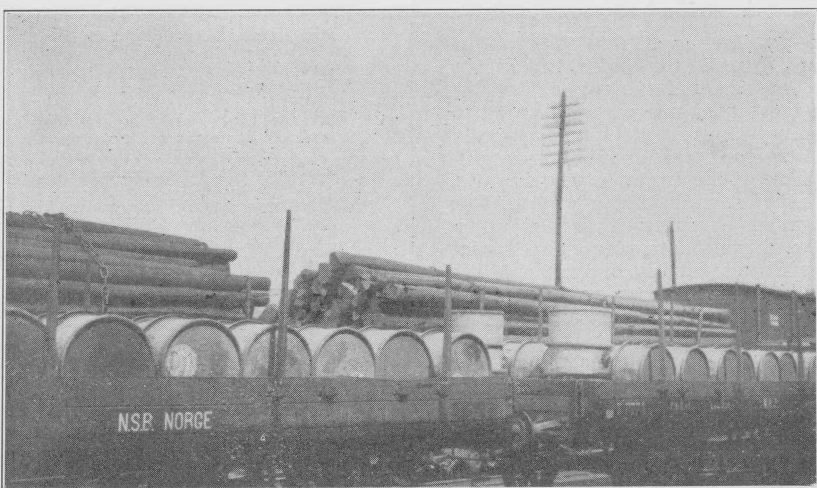
From my window in the Hotel d-Orient I look out over the Place d'Armes and the Boulevard Trumelet as I write this letter, and along the boulevard there are scores of small orange and mandarin trees that are carrying a golden fruit. How and by what means the young Arab is kept from stealing the fruit I do not know. It is there within reach of his hands but he leaves it alone. And he is a mischievous young imp. In front of the hotel there are at any minute of the day some two score youngsters with shoe blacking outfits who pounce upon the unfortunate tourist. The Arab youngster has a belief that every tourist should have his shoes shined once every five minutes, and he is active in thrusting this belief forward. One's safety lies in ignoring him com-



Finland—Showing peat drying with 3,000 tons dried and piled.



Norway—Fire wood left over for use next year.



Norway—Showing shipment of alcohol.

pletely. Once you exchange words with him, no matter what the subject, he becomes a pest. You have spoken to him, and that, in his eyes, makes you a friend. And his meaning of friend is closely allied to the

word "sucker." He is certain that if he persists in following you around that he will benefit to the tune of a few sous.

Half the population of Blida is made up of Mohammedans. The

native quarter is extensive. I have walked through its little streets hour after hour, and every new street I found more interesting than the one I had just traversed. There are fine native restaurants where, quite close to the sidewalk, the pots sit over tiny charcoal fires. Sometimes a dozen pots, each with its little fire beneath it. All spotlessly clean. I mean that they are fairly clean to my eye, but, possibly the good housewife would find things to quarrel with. I'm a careless male, and I take things as they come. One has to in the matter of food nowadays.

The Place d'Armes before my window is a very busy spot. All day long there is a continuous stream of passers by. Natives in every costume imaginable, soldiers, and officers. Women with their shawls drawn over their faces so that only one eye is visible. And I am wondering about these native ladies that look out from one single eye. Here the veil is not much worn by the common native women, and the shawl is dexterously held so that only the single eye is seen, and this fashion sets me wondering as to how the cyclops-eyed one is recognized by her friends when she meets them on the street. Her dress gives no clue. Every woman wears the same white garments, leaving the colorful stuff to the men. I think this idea of veiling the face would be popular in many places. A housewife in America could slip out and buy an onion or a head of lettuce or any little oddment that she wanted without letting her friends see her perform the menial errand.

On the Place d'Armes at the moment is a French lady with a small monkey on a string, and the shoe-blacks have forgotten the occasional tourist to play with the monkey. And watching the affair are Arabs of every degree. This is a fine place, this square. There is a bandstand in the centre and around the square are big plane trees that are just beginning to recognize the spring. I wish I could stay here for weeks. There is a perfect riot of color at every minute. Just now a mule battery went by, each mule carrying a section of a gun, with gold-laced officers riding at the head and gaudily dressed soldiers tramping beside the mules. There are Arabs selling oranges and sweet-meats; lazy, barehinned beggars, flower sellers, and everything that goes to make up a picturesque view. When you come to Blida do not rush through the place like the tourists who are in the clutch of some agency. Take a room overlooking the Place d'Armes and look down on the never ending and ever changeful stream that flows by.

I go tomorrow to the Georges de la Chiffa and then on to Perregaux. At the Ruisseau-des-Singes (Brook of the Monkeys) which I will see tomorrow, the apes come down from the mountains to get peanuts from the visitors.

## Little Joe

By MINNIE REID FRENCH

It was Christmas Eve at the poorhouse, and over a grudging blaze  
The wretched inmates shivered, thinking of other days.  
Outside, the snow beat madly against the window pane,  
Within, it was mockery only, that Christmas had come again.

Sitting apart from the others, watching the whirling snow,  
With blue eyes, wide and haunting, was little orphan Joe.  
He was only a tiny fellow, not more than six years old,  
Yet his childish lips were trembling with a sorrow all untold.

'Twas the little boy's first Christmas without a mother's love;  
There was no one to tell him stories of the angels that watch above;  
None to caress his pillow, and tuck him in warm and tight,  
No one to sit beside him, or kiss him a fond good-night.

For love was unknown at the poorhouse, of sorrow each had his share;  
Each had his own afflictions, his griefs and heartaches to bear;  
Each drank a bitter measure from the brimming cup of woe,  
And there was no time to pity the sadness of little Joe.

But Santa Claus soon was coming, for tomorrow was Christmas Day!  
He would pity a little fellow whose mother had gone away;  
He would bring some beautiful presents like those of the year before,  
And after the long, long heartache, little Joe would be glad once more.

But would he come to the poorhouse? The little one's heart stood still;  
Then he thought of the poor-keeper's children, whose stockings would be to fill;  
Their fire always sparkled brightly, and the room was so nice and warm;  
His stocking could hang with the others, it surely would be no harm.

He took off his ragged stocking, it was faded, and worn, and old;  
Then stole out into the passage, his bare toes numb with cold,  
And paused at an open doorway through which came a welcome glow  
That looked like a glimpse of Heaven to poor little homeless Joe.

All within was ready for Christmas, expectancy filled the air,  
The children were tucked up snugly, their stockings hung with care;  
Their mother hovered about them, but she turned with an angry frown  
As little Joe paused on the threshold, his timid eyes cast down.

"What do you want?" she asked him, and when he made his request  
She harshly laughed and answered, "Well, who'd have ever guessed?  
You'll have to go back where you came from, where your stocking hung last year;  
Santa Claus'll go there, I reckon, he'd never look for you here!"

She spoke in a careless fashion, not heeding his pained surprise,  
Or the look of disappointment in the tear-filled childish eyes;  
And, closing the door abruptly, she told him to run away;  
There was bother enough without him, was what she would always say.

He turned away slowly, sadly, and walked to the entrance door;  
The snow lay heaped on the doorstep, the wind swept by with a roar;  
But he thought of the words she had spoken, and whispered that he must go  
Back where Santa Claus waited for the coming of little Joe.

His mamma, too, might be waiting, she might have come home at last!  
Little Joe's face was glowing, his heart beat loud and fast.  
Into the night he stepped bravely, and struggled on and on  
With courage that never wavered, though his strength was almost gone.

Strange, but some impulse, awakened, seemed his faltering steps to guide,  
And there, next morning, they found him, in the house where his mother died  
He had hung his pitiful stocking above the cold hearthstone,  
And had sat there, waiting and watching, in the isolate room alone.

An eager, hopeful expression his wee face plainly bore,  
As his blue eyes, full of pleading, search the bare room o'er and o'er;  
At length they kindled with pleasure, and he cried, "I've missed you so!  
Oh, mama, I knew that sometime you'd come for your little Joe!"

Kind hands raised him gently, but the end was drawing near,  
And words for which he had hungered fell on a heedless ear.  
Too late came the pity denied him, and the tears that fell thick and fast;  
He needed no earthly comfort, little Joe was home at last.

The room was filled with glory which no human eye could see,  
And, unheard by the ear of mortal, rang a wonderful melody,  
As safe from this world of sorrow, too bitter for him to know,  
The angels tenderly lifted the spirit of little Joe.

A military band is playing now.  
The French lady's monkey is forgotten.  
The throb of music fills the place.  
It is splendid, colorful, and thrilling!

With all good wishes, yours very sincerely,

JAMES FRANCIS DWYER.

"Mr. Fizzington is quite a linguist, isn't he?"

"I never knew it."

"Oh, yes, he talks three languages."

"What are they?"

"Horse, baseball, and golf."—

Chicago News.

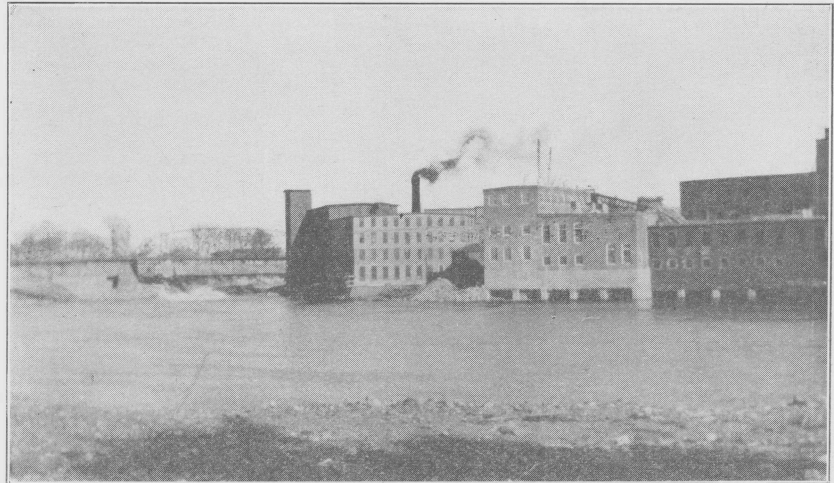


Experience is the best schoolmaster, but school-fees are heavy.—Colbridge.

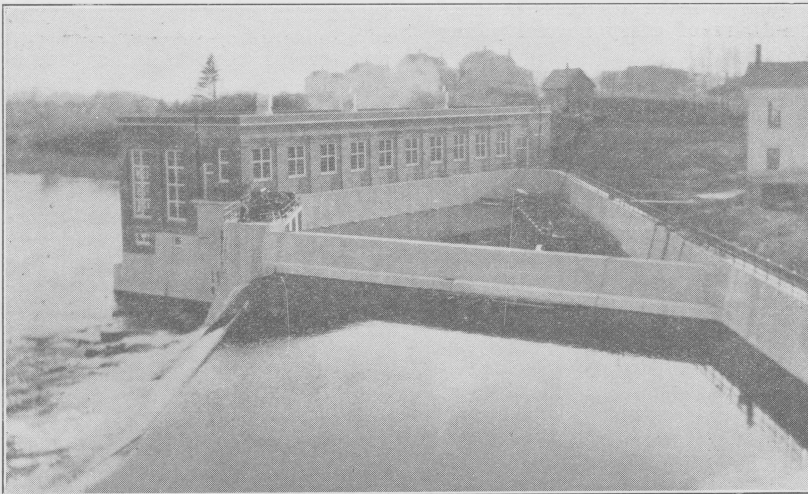
## The New Hydro-Electric Plant at Anson

The Kennebec river divides the towns of Madison and Anson—Madison being on the east side and Anson on the west side. At Madison the Company's mill is located. The main highway through these towns is a section of the road built by Benedict Arnold when making his famous march into Quebec.

The old, hydraulic development had been outgrown for a long time by the increasing demands of the Madison mill. This development was not sufficient in capacity and very inefficient in utilizing the water supply. The need for an extensive and enlarged improvement had been manifest to the officials of the Company for a long time. The decision was finally reached to proceed with the enterprise. More than a year ago the start was made and during that time an average of five hundred men have



Ground Wood Mill, Madison, Looking East.



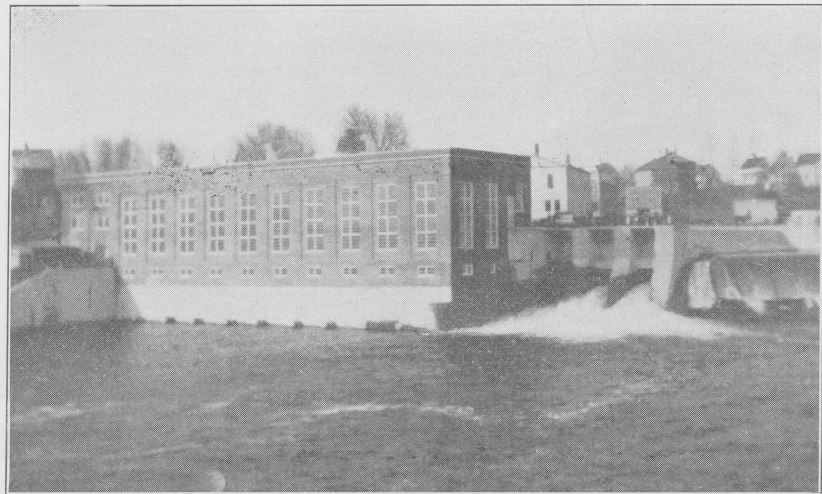
Anson Power House—Test flume in right forebay.

will be held in reserve. Each turbine operates under a head of twenty feet. They are the high speed type, guaranteed to give 90 per cent efficiency; and are set in flumes of the scroll type, built of concrete as is the whole substructure of the power house. The generators are also placed on vertical shafts and two of them have at the upper end of the shafts exciters for starting purposes. There are, furthermore, two motor generators set on the floor for exciting the main generators under ordinary running conditions. The switch board is in the gallery floor. The main switches are located in a room above the gallery. A storage battery is used in operating the switches when starting. It is from this room that the twenty three thousand volts are transmitted across the river to the mill. The power house is one hundred and eighty nine feet in

been on the job. It is now completed.

A canal has been dug connecting the dam and power house. A large amount of excavating was necessary in running this canal. A great lot of the refuse stone from the excavations not needed in the cement construction was used in making permanent roads in the town. A reinforced concrete guard wall has been put diagonally across the canal to catch debris that may float down river at flood times and so is sheered away from the power house. A mechanical raking device has been installed for cleaning the trash racks.

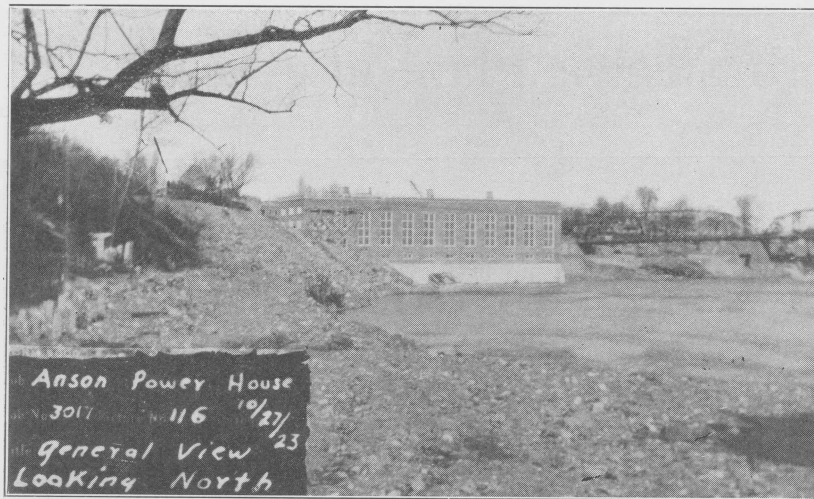
Five turbines set on vertical shafts, each of fifteen hundred h. p. have been arranged for and each driving a fifteen hundred k. v. a. electric generator. Only four of the five units have been set, these supplying all the needed power at present; but the fifth



Anson Power House, from east bank of river. Two waste gates open.

*There is a pleasure in the pathless woods.—Byron.*





Anson Power House, looking north.

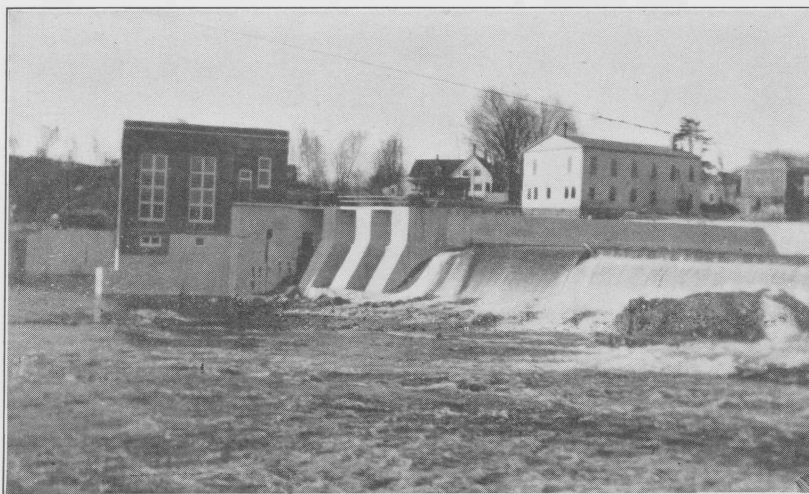
length. The flume gates and trash racks are housed in a gate house adjacent to the generator room.

The plant is located on the west or Anson side of the river and on the south side of the "Arnold" road.

In addition to this power plant the Madison mill has been a good deal improved and considerably extended.

The design of the enterprise was made by Mr. Hardy S. Ferguson of New York City and is the latest in hydraulic and electrical evolution. The construction has been under the supervision of Mr. E. W. Prouty, the local engineer. The electrical equipment has been furnished by the General Electric Company while the turbines were built by William Camp & Sons Ship and Engine Company of Philadelphia.

The village of Anson has been greatly benefited by this large enterprise. The citizens of the town are justly appreciative of this. While there a short time ago we had the chance to talk with some of the people and found them very much pleased with what has come to them by this modern plant.



Anson Power House, looking west, showing waste gates and shear wall.

## Success Factors

"I want to make a success in life," is the desire of every normal young man.

Some there are who measure success in terms of wealth, and others in terms of achievement, but in the final analysis one cannot make money honestly without making something of himself, and one who makes something of himself *will* make money.

No matter how strong the desire or how determined the purpose, not every one can achieve distinction in the eyes of the world, but every one can and *should* determine to do the best he can to make as much of himself as possible. He should aim high, work accordingly, and then he will at least not fall short of making a good living.

It is natural and right for one to want to make at least a good living. This means that he must make enough money to live comfortably, educate his children, provide adequate protection

for his dependents, enjoy some of the luxuries of life, and save enough so that he will not have to rely on others for support in his declining years. That is no easy task to accomplish. The majority of men throughout the world do not make much more than a bare living.

Now for the question: "How shall I go about it to succeed in life?"

*First*—Select a definite career,—that is, choose a vocation that appeals to you and for which you feel you are best adapted; having done this, direct your thoughts and efforts to the accomplishment of your desire.

It is a great mistake to drift along aimlessly and trust to luck to get somewhere in life. The majority who have followed this course are numbered among the great mass of unskilled and semi-skilled. They cannot make much for themselves because they have not made much of themselves.

It would be ideal if every young man could select the vocation he desires to follow, before entering high school. He could then plan his courses and direct his efforts accordingly. He would have something definite to work for; something to inspire diligence and serious application; a beacon of future plans and hopes constantly urging him forward.

If one cannot decide upon a vocation before entering high school, he should select one as early as possible in his high school course in order that he may place special emphasis on those subjects that will be of greatest benefit to him in his chosen vocation.

*Second*—Aim to develop a personality that corresponds to your ideal of fine manhood. The term *personality* is used here in a broad sense that comprehends all of those qualities, traits, and habits that make, in the aggregate, the kind of man that stands out among his fellow men because he inspires their respect, admiration, and confidence.

This matter of personality is receiving more and more attention among thinking people. It is applied psychology, and deals with the philosophy of life, or how to live. It is a powerful factor in the winning of success. Only those experienced in placing men in positions of trust and responsibility can fully appreciate the commercial value of what is popularly referred to as a *pleasing personality*. Examples of the value and power of personality are plentiful about us. Two men will graduate from the same law school, each having completed all of the courses with excellent standing. One will make a signal success, while the other will struggle through the years and never build up more than a mediocre practice. The same holds true in all the vocations. Some make great successes, some make fair successes, and some cannot be classed as successes. The reason for this wide variance in results is not luck. It lies in the combination of success



Honor lies in doing well whatever we find to do.—Trowbridge.

factors, chief among which are ability, personality, and perseverance. The more highly these factors are developed, the greater will be one's success.

The writer does not wish to appear too "preachy," nor to inflict upon his readers time-worn advice. He is intensely interested in young men and in helping them to build wisely for the future. From a wide business experience, years devoted to training men for their life work, and association with men of prominence in professional and business life, he attempts to give those who may be interested the best advice and suggestions of which he is capable, in the hope that he may thus help them in building a worth-while career.

*Third—Persevere.* That means carrying out your plans to the end. At one time it may call for the exercise of all your resourcefulness. At another time it may call for the exercise of all your will power and determination. At another time it may call for the exercise of latent forces that you never realized were in you. At all times it will call for the exercise of common sense and application.

"Never give up" has ever been the motto of successful men. Few have achieved success without overcoming what seemed for a time to be the impossible.

The spirit of competition runs strong in the blood of American manhood. It makes for independence, self reliance, and confidence—*provided one stays to the end.* Giving up because things come hard; quitting because one lacks sufficient backbone to carry on; dropping out because of discouragement; these are the things that turn a man's spine into jelly and make a loser out of a possible winner. Every time you overcome an obstacle up goes your self-confidence, self-respect, and self-reliance. The majority of failures are caused from lack of good judgment, lack of perseverance, and lack of hard work.

Acquire the habits of application and concentration. Do not mix play and work; give each its due consideration, but do not let the former interfere with the latter. When one is old enough to select a vocation he is old enough to be sensible and serious in his work. It is poor judgment to plan for a future career and then handicap yourself by wasting time or by cultivating habits that will retard your progress.

A real fellow is a good fellow who tries his level best to make good in all good things he attempts.—H. C. BENTLEY, in *Career Planning*.

"Where are you going, Lou?"  
 "Up to visit a friend of mine, Sue."  
 "How long you gonna stay?"  
 "One permanent wave."—*Georgia Tech. Yellow Jacket.*

## Hints on Sidewalk Construction

By W. G. KAISER

Agricultural Engineer

**A** BROOM is one of the necessary pieces of equipment around the house. It is usually detested because it is such a back-breaking job to use it.

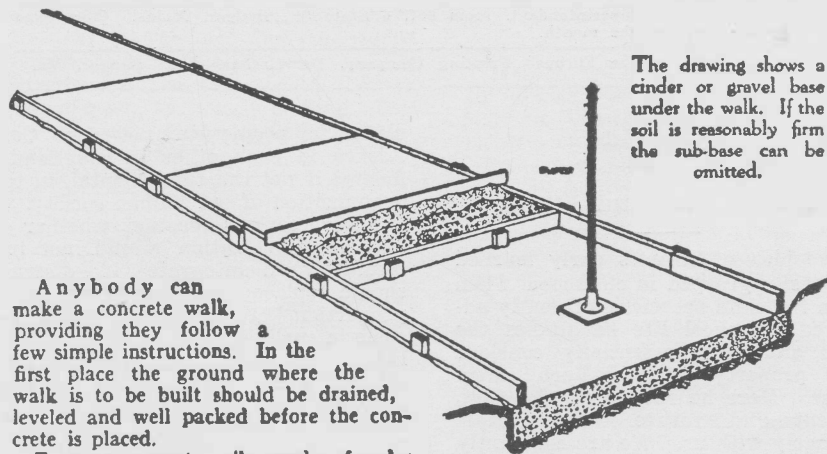
Much necessary cleaning-up work about the house is eliminated when walks are built between the house and barn and other buildings.

Of course the farmer's wife will benefit most by a walk, but it also appeals to the men folks who get little pleasure from wading through mud.

crushed rock. A sack of cement holds 1 cubic foot.

Bank-run gravel, or gravel as it comes from the bank should not be used unless it is run over a ¼ inch mesh screen and the sand and pebbles mixed with cement in a 1:2:4 proportion as explained before.

The sand to be used should be clean and range from the smallest particles to those which will just pass through a ¼ inch screen. The pebbles or crushed rock should be clean and should range



Anybody can make a concrete walk, providing they follow a few simple instructions. In the first place the ground where the walk is to be built should be drained, leveled and well packed before the concrete is placed.

Forms are most easily made of 2 by 4-inch lumber set on edge and held in place by stakes, as shown in the drawing. This will make a walk 4 inches thick which is ample under ordinary conditions. Nothing could be more simple to make than a sidewalk. It is laid in a single thickness and no reinforcing is required. Where driveways cross the walks it is a good plan to increase the thickness to 6 inches. In making forms the tops of the 2 by 4's should be the height of the walk so that they will serve as a guide, for a 1 by 4 straight edge to be used as a template in leveling the concrete when filling.

After the concrete has been carefully struck off with a template, the surface should be finished with a wooden float in order to give it a gritty surface. A metal float makes a smooth slick surface which is not desirable because it is likely to become slippery in wet weather.

For practically all concrete sidewalk construction a 1:2:4 mix is recommended. This means that each sack of cement is mixed with two cubic feet of sand and 4 cubic feet of pebbles or

in size from ¼ to 1½ inches. Only enough water should be used to give a quaky or jelly-like consistency, after thorough mixing.

Concrete sidewalks may be made of both one or two courses but the former is recommended. By one course construction we mean that the same concrete mixture is placed the full thickness of the walk at one time while in the two course construction the walk is made in two layers. The lower layer is a lean mixture and four or five inches thick while the top, one inch, is a rich mixture. Due to the difficulty of getting a good bond between the two layers there is danger of the top layer cracking.

A few hours after the walk has been finished, it should be covered with moist earth or straw and kept wet for at least one week. At the end of this time the walk can be put into service.

Concrete sidewalks besides being attractive and convenient and saving much hard work for the farmer's wife, are permanent. In other words they will not need any care in maintaining them.

Material needed for a sidewalk 4 inches thick and 100 feet long.

WIDTH	CEMENT	SAND	PEBBLES
2	15 sacks	1 ¼ cu. yds.	2 ½ cu. yds.
2 ft. 6 in.	19 sacks	1 ½ cu. yds.	3 cu. yds.
3 ft.	23 sacks	1 ¾ cu. yds.	3 ½ cu. yds.
3 ft. 6 in.	26 sacks	2 cu. yds.	4 cu. yds.
4 ft.	30 sacks	2 ¼ cu. yds.	4 ½ cu. yds.
5 ft.	38 sacks	3 cu. yds.	6 cu. yds.





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## Editorial

### Present, Past and Future

The idea of time is early learned and easily grasped in childhood. Then when the child becomes sufficiently advanced in school life he studies the Verb and must essentially consider that property of the Verb called Tense. Here he recognizes the past, present and future. Time deals strangely with us. We are constantly walking out of the past, ever standing in the present and continuously stepping into the future. There is no fundamental breaking up of this process. But for convenience we set artificial landmarks along the way, thus dividing this ever moving and always ongoing condition into segments. Our current cover design represents this artificial dividing. This visualizes the separation between 1923 and 1924.

Endowed with that wonderful power of mind—memory—we are able to stand in the present and relive the past. This is sometimes in practical life, indeed, necessary. Not a few times in life is this exceedingly precious. But the better part of life is not its reminiscent factor. Present power to unfold the ever new future is our glory. The privilege of making new starts is not a little part of our hope. A strong leader and wise teacher proclaimed the true philosophy of the matter when he said: "Forgetting the things that are behind and reaching forth unto those things which are before."

### CONFIDENCE

A very unusual article reprinted in this issue of *The Northern* calls attention to the basis of credit. The writer claims that most people are honest. Our civilization would be impossible if the very thing which he

claims for people were not true. Confidence in each other is one fundamental if not the fundamental, in the organization of our human society. It is a very serious question, whether or not our civilization would not immediately disintegrate if distrust should replace confidence in any great proportion. What society would become in such an event is idle to speculate. This operating, practical confidence is due primarily to the fact that men and women are in the vast majority of cases honest. And as confidence begets confidence, so confidence begets honesty even as honesty begets confidence.

The writer of these lines is inspired to these expressions not only by the reading of the above mentioned article, but by some experiences of his own during the war. In the position of a welfare worker during the war, a small sum of money was placed in my hands to be used according to my judgment among the men. It was loaned in small amounts where a loan was needed. Never in a single instance did men so helped fail to return the money loaned. One case is interesting enough to repeat. Once a navy lad, whose pay had been held up as a punishment asked the loan of two dollars. We were on the way to France. At the end of the voyage, in New York, I left the ship one trip. Two months later a man approached me and said, "I'll pay you that two dollars in a few days, I'll get my pay then." I had forgotten him and the money. He paid. During thirty months of service, I carried money orders, postal orders, cashed checks and orders without the loss of a single dollar or any indication of a desire to get the better of me. I like to tell this story. It was a lesson to me. I learned that men are honest in larger numbers than is generally supposed.

Just as a young man may inherit from his father a business, or money, so a man may inherit from his father or his family a community confidence. "I knew your father," is some times

worth more than money to a young man. Confidence is not only a personal matter, it is a family matter too. It is a community matter, for every time a man proves worthy of confidence it is, by that much, easier for others to enter the community confidence.

## EXPLANATION OF STERLING CHART

The chart of Surveyor's marks published on page sixteen of the last issue of *The Northern* was compiled by Mr. F. H. Sterling of the State Assessor's Office at Augusta. This chart has occasioned not a little interest. It is necessarily incomplete. If any reader of *The Northern* can add to this list, we shall be glad to receive the information and publish it in completing the list.

## SUCCESS

There's a long, winding road, very narrow  
and steep,  
And as onward you wearily pass  
You'll find that its pitfalls are many and deep;  
It is known as the road to success.

It's a long, dreary climb to the top of that  
road,  
From the path it is easy to stray;  
For the few that we find who can shoulder  
the load  
There are many who fall by the way.

Though oft you may stumble while climbing  
the hill,  
Keep smiling, 'twill help you pull through,  
Don't turn and look back, but press on with  
a will  
To the goal that is waiting for you.  
(Anon.)

General Pershing's favorite story of himself is told as follows: "In the summer of 1921, while paying a personal visit to friends in West Virginia and being within a couple of hours of Charleston by motor I accepted an invitation from the governor to visit that city. On less than an hour's notice I motored the twenty-five miles and was cordially greeted by the governor in his office. After a few minutes' conversation he led the way through the main corridor to the front of the building, where, much to my surprise, a crowd of some 5,000 people had assembled, a table having been provided as a rostrum, from which I was to make a speech. Later that afternoon at an informal gathering of some twenty or thirty citizens I mentioned my astonishment at finding such a large number of people assembled on such an exceedingly short notice. But the explanation quickly came from a member of the company who had not previously participated in the conversation who said: 'Well, mebbe you didn't know it, General, but Charleston is one of the best circus towns in the United States.'"



*They never fail who die in a great cause.—Byron.*



## THE MARVEL OF IT

Did you ever stop to think of the marvel of the automobile business here in the United States? We have in operation in this country 90 per cent of all automobiles in world. The significance of this fact should not be overlooked.

In no other country under the shining sun would it be possible to duplicate our per capita ownership of motor cars. This is because no other country has within its borders a citizenship capable, in a financial sense, of buying, maintaining and operating such a fleet of business cars and trucks. Incidentally, in this condition is found the complete refutation of the assertion that here the door of opportunity is shut against the average man. Quite the contrary.

What the poor man here has in abundance, only the rich man may enjoy abroad. We who have always lived in the United States and who have therefore known only United States conditions, for the most part fail to understand how vastly superior are our living conditions on the average when contrasted with those of less fortunate peoples—and in a material sense all other peoples are less fortunate.

What the rich only have abroad, everybody here, quite without regard to his calling, has in abundance. A Rockefeller may have a larger and higher roof and a more spacious home but he is no more effectually covered from the weather than is the crossing-tender who lives in the outskirts of the town. He cannot it may be eat as good food as the street sweeper because, through lack of wholesome exercise, he has developed dyspepsia. But if his stomach be all right he can still have only meat and potatoes and bread and pie and cake and coffee and the humblest toiler among us has all of them if he lives in the United States and desires them. And it is only in the United States that the toiler does have all in the food line that we have enumerated.

When it comes to clothing we have here no distinctive garb which distinguishes different classes and in this regard we are totally dissimilar. We have very little variation in dialect and the plain honest truth is that nothing in the way of dress or speech or food or looks serves to divide into widely differing castes or classes our people.

Our country is the poor man's Utopia. We have with us reds and radicals, whiners, screechers and bellyachers but they do not belong. They are as foreign for the most part as is their creed of revolution, discontent and disorder. Some day we hope and trust that the whole crew will have become so thoroughly exposed, and in that way discredited, that from them there will thereafter come no discordant yawp.

All of which comes to us as we think of the fact that ours is not only the greatest flivver-owning people under the blue canopy of heaven but also the most blessed of peoples in other ways we have suggested. And when we think of all that we have pointed out, and vastly more, we are filled with a deep disgust that the citizenship of this country in the main seems not to understand how great contempt that the people who have such an abundance of the good things of life, are such rabbits that they fear to rise and strike down in righteous anger the foes that are all the time plotting and planning to turn this heaven of a land of human happiness and plenty into a hell of disorder, want and misery in the name of some ism that in the last analysis means robbery and destruction solely for the benefit of those who would live by loot and not by honest dealing after the manner of the thrifty and industrious.

## CHESUNCOOK

There was a heavy fall of rain December 3 and 4, followed by about two inches of snow the 5th, but rain again on the 6th carried all the snow off. The weather is as mild as April and there is no ice, not even in the small brooks.

\* \* \*

The mail boat made her last trip November 25 and the mail is now arriving by horseback conveyance.

\* \* \*

The G. N. P. Co. has a four-horse team toting from Grant Farm to Pine Stream Dam.

\* \* \*

On December 1st A. B. Smith dug twenty-five bushels of potatoes which were overlooked at the time of the fall digging.

\* \* \*

R. D. Eddy has a crew cutting pulp wood at the club house for the Black Pond Operation.

\* \* \*

Sunday school was held in the new church December 2 for the first time with Mrs. Edna P. Smith as superintendent.

\* \* \*

A. B. Smith is making extensive repairs on his barn and has the work well under way.

\* \* \*

Mr. James Henderson, who has been on the sick list at the Dean Hospital in Greenville, is much improved and is expected home as soon as the stage runs.

\* \* \*

All of us who use the telephone were very sorry to hear that Miss Annie Fox had left the Grant Farm.

Professor Simon Newcomb tells of the following incident having occurred during a recent visit to the Washington Observatory. "I had done my best," said the eminent astronomer, "to answer with credit to the government and to myself the running fire of questions which my fair callers propounded. I think I had named even the remotest constellations for them, and was congratulating myself upon the outcome, when one of the younger members of the party interjected: 'But, as it has never been proved that stars are inhabited, how do the astronomers ever find out their names?'"

## LOCAL NEWS

Mr. M. S. Hill, Superintendent of the Social Service, recently made a trip to Washington County, giving lectures on the woods life of the Great Northern territory. One lecture was given in Calais for the Woman's City Club in the assembly hall of the high school. A set of lantern slides used in connection with the lecture makes it very interesting. In Machias the lecture was given and the slides shown three times in one day.

Mr. Hill is engaged to give the lecture in Sanford, Maine in January for the Kiwanis Club of that town.

o

A worthy professor was invited to dine at the house of a lady of fashion. When the company rose from the table, the professor noticed, to his great consternation, that he was unsteady on his feet. In his anxiety to save appearances he repaired to the drawing room where the lady of the house yielded to the wishes of her lady friends and showed them her baby twins. The poor professor gazed intently at them for a while and then said, somewhat huskily: "Really, what a bonny little child."

o

A man arrested for murder bribed a simple member of the jury with a hundred pounds to insist on a verdict of manslaughter. The jury were out a long time, and at last came in with the desired verdict. Afterwards the prisoner had an opportunity of seeing the simple juror and said: "I'm obliged to you, my friend. Did you have a hard time?"

"Yes," replied the man. "A deuce of a time. The other eleven wanted to acquit you."

o

Josiah Quincy of Boston tells of how he was once identified by a laborer who was enlightening a friend. "That is Josiah Quincy," said the first laborer. "An' who is Josiah Quincy?" demanded the other. "Don't ye know who Josiah Quincy is?" demanded the first man; "I niver saw sich ignorance. Why, he's the grandson of the statue out there in the yard."



## THE CARELESS SMOKER

(Copied from a Connecticut Forest Fire Poster)

A fool there was and his pipe he lit  
(Even as you and I),  
On a forest trail where the leaves were fit  
To become ablaze from the smallest bit  
Of spark—and the fool he furnished it.  
The day was windy and dry.

The forest was burned to its very roots,  
Even beneath the ground,  
With the flowers, the birds and the poor dumb brutes,  
Old hoary oaks, and the tender shoots  
Which might have made logs but for such galoots  
Allowed to wander around.

The lumberjack has now passed on—  
His pay day comes no more,  
And the screech-owls haunt the camp at dawn  
Where the cook's tin pan woke the men of brawn,  
But the mill is silent, the trees are gone,  
The soil and the forest floor.

A deadly sight are those hills of rocks  
Which once were beds of green;  
No hope for the human, no food for the flocks,  
The floods must be held by expensive locks,  
And the harbor is silted to the docks.  
The ships no more are seen.

But the fool smokes on in the forest still—  
Leaves camp-fires burning, too;  
While the patient public pays the bill  
And the nation's wealth is destroyed for nil;  
If the law doesn't get him, Old Satan will,  
When his smoking days are through.  
—Apologies to Kipling, by Harris A. Reynolds.

## Murphy's Camp at Allegash

The Old Town Lumberman Entertaining  
Bangor and Boston Gentlemen.

C. Murphy, of Old Town, is operating this season on the little Allegash stream, a tributary of Chamberlain lake, 12 miles west from Chamberlain farm. He has employed in the three camps 135 men, 38 working horses, with all the attendant tools and machinery necessary to carry on the lumbering business in northern Maine. Mr. Murphy is a great camp-builder; he believes in ample room for himself, men and horses, believing a crew well fed and made comfortable, will accomplish most for his business. He is putting into the Allegash a large number of first class logs.

Mr. Whalen, an experienced lumberman, who has been in Mr. Murphy's employ for 23 years, has charge of the first camp. Mr. Tufle has charge of the second or depot camp, and Mr. Defour of the third, landing his logs in the Allegash stream above the lake. The depot camp is where Mr. Murphy has his office and office clerk, Charles

Hurd, and is the center of business.

At the present time Mr. Murphy is entertaining a number of gentlemen from Bangor and Boston, viz: Lawyer Appleton, Messrs. C. C. Prescott, F. H. Strickland, E. E. Walker, of Bangor, and C. D. Chase, of Boston. These gentlemen are taking a let-up from the rounds of business life and are greatly enjoying the bracing air of the forests of northern Maine. They are as free and sportive as the bounding deer of the mountains and one might suppose from the general appearance of these gentlemen that they never carried a burden or assumed a responsibility.

Yet I found them kind-hearted, social and intelligent gentlemen in whose presence no one could be lonesome or down-hearted. Mr. Walker, either from being so far into the woods or from some other unknown cause is troubled with violent nervous excitement but soon resumes his wonted calm. Mr. Murphy and his son, William, enjoy the company of their guests and their greatest joy seems most apparent in making others happy.

G. H. BOWIE.

Allegash, March 11, '98.

## HERE AND THERE

Bud Mooney is loading the piers at Monticello.

\* \* \*

Lonnie Mann is building new piers at Canada Falls.

\* \* \*

Mr. and Mrs. Bob Irving are living at Holyoke, Mass.

\* \* \*

Mr. Nate Hersey has been on a business trip to Portland.

\* \* \*

Tom Ranney is attending to the dams and piers at Ashland.

\* \* \*

Carl Hagerstrom is at the Forty Mile building a new garage.

\* \* \*

J. M. Morrison was in Bangor for a day's stay the first of December.

\* \* \*

Mr. and Mrs. Charles Raymond have assumed charge at the Forty Mile.

\* \* \*

Connie Brosenhan is making his headquarters at the Twenty Mile for the winter months.

\* \* \*

Ploughing at some of the Northern farms has been going on during the first week in December. Who wants to go to Florida?

\* \* \*

The reference in the last issue of *The Northern* to Mr. and Andy Flower should have read Oakfield instead of Oakland.

\* \* \*

Miss Frances White and Miss Kathleen Sargent spent Thanksgiving at the home of Mr. and Mrs. J. E. Sargent at Rockwood.

\* \* \*

Mrs. A. R. Cochran is passing the holidays in Boston and Lynn. While she is away Mr. Cochran is stopping at the Rockwood house.

\* \* \*

Mrs. H. L. Dudley and little daughter have been recent guests at the Rockwood boarding house, visiting Mr. and Mrs. Murphy. They will pass the winter with Mr. Dudley.

\* \* \*

Mr. Oscar Smith went from Island Falls Nov. 22 to Sherman where he had been engaged to address a public meeting in connection with educational week. He spoke to a large audience, his subject being "Teachers Troubles."

*Teacher*—Tommy, what are the four winds?

*Tommy*—There is the Senate, the House, the prizefighters, an' I don't know the other one.—*Indianapolis Journal*.



Blessed is he who has found his work.—Carlyle.

## HERE AND THERE

When riding to Greenville a few days ago Conductor McLain came into the car after the stop at Abbot and said to us, "What do you think, a fellow out there showed me some lilac blossoms." Pretty good for Maine in December.

\* \* \*

A large class from the University of Maine have gone into the Rainbow Operation for the practical study of forestry. They will remain until about the first of February. A camp has been provided them at the Operation.

\* \* \*

H. L. Dudley, for several years employed by the Company in clerical work is clerking for the H. & W. Company near Brasua. Mr. Dudley concluded his services with the Company at the Grant Farm some more than three years ago to engage in business for himself and located at Livermore, Maine. Some months ago his business was burned out.

\* \* \*

Miss Annie Fox, has after some years as telephone operator at the Grant Farm, resigned and gone to her home at Enfield. Her place is filled by her brother. Annie will be much missed at the switch board at the farm. A substantial sum of money was raised by her many acquaintances as a present. She is wished the best of success.

o

They say this really happened:

An employer, noted for his energy and lack of tolerance for loafing in any form, visited his stock room and found a boy leaning idly against a packing case, whistling cheerily and with nothing at all on his mind. The chief stopped and stared. Such a thing was unheard of in his establishment.

"How much are you getting a week?" he demanded, with characteristic abruptness.

"Twelve dollars."

"Here's your twelve. Now, get out. You are through."

As the boy philosophically pocketed the money and departed, the boss turned to the chief clerk and demanded:

"Since when has that fellow been with us?"

"Never, that I know of," was the response. "He just brought over a note for us from Binx & Jinx."

o

*Mrs. Kindly*—Fancy a big strapping fellow like you asking for money. You should be ashamed of yourself!

*Beggar*—I am, ma'am. But once I got twelve months for taking it without asking.—*Pearson's Weekly*.

*Union College*  
*Schenectady, New York*

## DEPARTMENT OF GEOLOGY

JAMES H. STOLLER, PH. D.  
EDWARD S. C. SMITH, A. M.

December 6th, 1923.

MR. MONTFORD S. HILL, *Supt.*  
Social Service Division,  
Spruce Wood Department,  
Great Northern Paper Company,  
Bangor, Maine.

My Dear Sir:

The Chemistry Department at the college gives a course in industrial chemistry and I have been describing the Great Northern film which you and I were speaking of this summer. They would like to be able to show it to the students and Chemistry Club. Hence I am writing to find out if it would be possible to secure the picture for next February, on either the ninth or sixteenth. If these dates are impossible we would accept any dates near that time which you would give us.

I should be glad to hear from you in regard to this matter and find out what expense would be involved in it's showing.

I feel sure that the students and faculty here would be very much interested in the film.

With kind regards I remain,

Very truly yours,

EDWARD C. S. SMITH.

o

*He*—What is this, dear?

*She*—Pound cake.

*He*—Isn't it rather small for its weight?—*Indianapolis News*.

o

Extracts from a letter received from Rev. H. F. Huse, Pastor of the Baptist church at Dover.

Dover-Foxcroft, Maine,

November 24, 1923.

MR. MONTFORD S. HILL,  
Bangor.

My Dear Mr. Hill:

We had a fine time with your pictures "Jack Spruce" here in Dover-Foxcroft the past two days. Under the auspices of the local Teachers' Club I showed them in our parish house—six reels on Thursday and six reels on Friday. In the afternoon at four I showed them to a swarm of about 350 grade scholars and at night to about 250 or more adult people. I asked the children how many there were whose fathers had worked in the woods and about fifty or sixty put up their hands.

The scenery is wonderful and many who have heard so much about the big woods are very appreciative of this chance to see them, especially the women folks.

Cordially yours,

H. F. HUSE.

President Charles Eliot of  
Harvard on the Perpetuity of  
Civilization and Democracy

Dr. Eliot was recently addressing an assembly of the American Association of University Women and, referring to the address in Symphony Hall of Lord Robert Cecil, in which the distinguished Englishman had looked upon as a possibility the utter destruction of present systems, said: "I never accept suggestions that the destruction of civilization is a possibility or a probability, and above all I am confident that democracy will continue a power in the world."

o

Be kind unto the old, my friend;  
They're worn with this world's strife,  
Though bravely once, perchance, they  
fought  
The stern, fierce battle of life.

They taught our youthful feet to climb  
Upward life's rugged steep;  
Then let us lead them gently down  
To where the weary sleep.

—From "The Old Folks Room"  
in *Favorite Poems*.

o

In the privacy of his home, the village butcher was telling his wife of the arrival of a new resident. "She came in today," he said with enthusiasm, "and I can tell you she's a real lady, brought up select and exclusive. She don't know one cut o' meat from another, nor veal from mutton."

o

Where a Man's a Man

You may sing of sodden cities,  
Where each man's a special breed,  
Dependent on his neighbor  
For the half that he may need.  
Give to me men girt for combat,  
Men of grit, clear to the core.  
Who can find a forest living  
Far from any corner store.

You may sing of feasts in fancy  
Where the ruby candles glow,  
And the violins are sobbing,  
In the distance, soft and low,  
But to me no music's sweeter,  
Than the melody they make,  
As I lean far back and listen  
To the loons across the lake.

Somehow it always seemed to me,  
For man to play his part,  
The sort of setting needed,  
Was a home near Nature's heart,  
A chum beside the fire,  
High above, fair Heaven's span,  
A field for might and muscle  
In the life where man's a man.

—Frank Hill Phillips.



None are poorer because others are made rich.—H. Mann.



R. L. Waymouth spent Thanksgiving at his home in Dexter.

\* \* \*

P. E. Higgins went home for Thanksgiving. Higg. comes from Seal Harbor.

\* \* \*

William Hilton was honored by his neighbors of Ward 4, Bangor by election to the city council.

\* \* \*

Mr. and Mrs. R. H. Robertson are receiving congratulations on the birth of a son, Robert Hamilton, Jr.

\* \* \*

### OH, SUGAR PINE!

The 1923 *Annual Cruise* published by students of the Forestry Department of the Oregon Agricultural College offers the following letter straight from the wood:

DEAR HAZEL:

I pine fir yew. Alder day and night I long to cedar apple of my dreams, which is yew. I wish my boss wood give me a long leaf so I could graft you in my palms again. He butternut refuse me or I will lilac Saxifragrance to see yew.

I ain't poplar here. I met Cherry at the beech yesterday and she said if I didn't leaf her, redwood lick me, and if redwoodn't then her dogwood. She said, "You prune, if you don't quadrifolia I'll sycamore dogs on yew."

Oh, Hazel! I'm nutty over yew. I wood scrub oak, and spruce up fir yew forever. When your elders say yes to me won't it be grand fir us?

Oh, my Hazel, I a door yew.

From your lonesome,

WEeping WILLIE.

'Twas the night before pay-day, and all through my jeans I'd hunted in vain for the ways and the means; Not a quarter was stirring, not even a jit; The kale was off duty, the greenbacks had quit. Forward, turn forward, O Time, in thy flight, And make it tomorrow just for tonight.—*Kiwanis*.

*The Maid*—I've often wondered, mum, why you didn't get rid of that piano and 'ave the wireless—look what a lot of dustin' it'd save.—*London Opinion*.

*Wife (with a determined air)*—I want to see that letter.

*Husband*—What letter?

*Wife*—That one you just opened. I know by the handwriting it is from a woman, and you turned pale when you read it. I will see it, sir! Give it to me, sir!

*Husband*—Here it is. It's your milliner's bill.—*Tit-Bits*.

"Don't misunderstand me," said Meandering Mike; "I ain't down on work."

"You don't seem to have much affection for it," replied Plodding Pete.

"Yes, I have. Work is a good t'ing. If it wasn't fur work, how would all dese people git money to give us?"—*Washington Evening Star*.

"Why my dear man, right now my poetry is being read by twice as many people as before."

"So! You went and got married did you?"—*Berlingske Tidene (Norway)*.

"Oh, you needn't talk," said the indignant wife; "what would you be to-day if it weren't for my money, I'd like to know?"

"I really don't know, my dear," calmly replied the heartless wretch, "but I'm inclined to think I would be a bachelor."—*Chicago News*.

"Dere's always bound to be kickers," exclaimed Meandering Mike; "did you ever know a time when de people agreed unanimously dat dey had de right man in de right place?"

"On'y once," replied Plodding Pete; "I was bein' put into jail on de occasion."—*Washington Star*.

*Parrot (scornfully)*—Aw—what a hat! what a hat! what a hat!

*Old Lady (indignantly)*—The ungrateful beast! I'll resign from the Audubon Society at once, and trim my bonnet with parrot wings.—*New York World*.

"Do you suppose the administration will suffer by these war department scandals?"

"Hardly; the administration didn't go to war without a full equipment of scapegoats."—*Life*.

*Irascible Lieutenant (down engine-room tube)*—Is there a blithering idiot at the end of this tube?

*Voice from engine-room*—Not at this end, sir!—*Punch*.

*Doctor*—That's a bad razor-cut in your head, Rastus; why don't you profit by this lesson and keep out of bad company?

*Rastus*—Ah would, doctah, but ah ain't got no money toe get er divorce.—*Life*.

*Weary Walker*—No, ma'am, I ain't dirty from choice. I'm bound by honor. I wrote a testimonial for a soap-maker once an' promised to use no other.

*Mrs. Housekeep*—Well, why do you not use that?

*Weary Walker*—Because, ma'am, that firm failed about five years ago.—*Pearson's Weekly (London)*.

"Why did Joseph's brothers put him in the pit?" barked the teacher.

"Because, he had a coat of many colors," suggested one bright lad.

"And what has that to do with it?" snapped back the master. "Well," again ventured the bright lad, "if he had on a dress suit they might have put him in the stalls."—*Pearson's Weekly (London)*.

"I suppose, Henry," said the old gentleman to his new son-in-law, "that you are aware the check for fifty thousand dollars I put among your wedding presents was merely for effect."

"Oh, yes, sir," responded the cheerful Henry, "and the effect was excellent. The bank cashed it this morning without a word."—*Vanity Fair*.

"Did you hear about Willard, the bank cashier, stealing fifty thousand and running away with his friend's wife?"

"Good heavens! Who'll teach his Sunday school class tomorrow?"—*American Legion Weekly*.

*First Girl*—I was in front last night, dear, to see you play Juliet.

*Second Girl*—Yes, I know you were; but you needn't have talked so loud all through my best scenes.

*First Girl*—Oh, but you must be mistaken, dear; it couldn't possibly have been I—I never talk in my sleep.—*Punch*.

"Any abnormal children in your classes?" asked the inspector.

"Yes," replied the school marm sadly, "two of them have good manners."—*New York Morning Telegraph*.

A gentleman in the banking line was asked to say grace, and this is what he said: "Dear Lord, we thank Thee for all Thy favors of recent date. Permit us to express our heartfelt gratitude. We trust that we may continue to merit your confidence and that we shall receive many more blessings from you in the future. Amen."



Everybody needs to be checked up.

# In Every 100 Men 99 Are Honest

What Everyone in Business Ought to Know About Credit

By WILLIAM R. BASSETT, in *Collier's National Weekly*, Nov. 10, 1923.

Probably you have had something like this happen to you. Last year I was moving from the town to the country. In the usual way, I had the gas shut off and paid the bill that was rendered. Some months afterward I received a bill in the extraordinary sum of 13 cents, purporting to cover a consumption of gas between two dates long after the apartment was unoccupied and after the meter was supposed to be shut off. If I had acted with ordinary common sense, I should have paid the bill, but it is hard to pay an item one could not possibly owe, even though it amounts to only 13 cents. Therefore I wrote a letter stating the circumstances and returning the bill. Figuring the time of dictation, the time of transcription, the overhead, the paper, and the postage makes the ordinary business letter cost from 10 cents up to several dollars to write. My letters cost me about a dollar apiece—that is, ordinary more or less routine letters running to a page or less. I should have saved 87 cents, less the cost of the envelope and the stamp and the small bookkeeping expense that attends the writing of a check, by paying the bill.

I got no answer to my letter, but some time later another bill came in. I wrote again. Again I got no answer, and in due course again I got another bill. This kept up for several months, and since I grew angrier and angrier, of course my letters grew more and more expensive to write. Finally, one day, as I was leaving town to address an industrial conference, a well-dressed, polite individual stopped me on my way from my office to say that he was a collector for the gas company and would like to part me from 13 cents. I should have known by that time that the company paid no attention to letters, or that there was no connection between the division that collected money and the department that received letters. I should have given the man 13 cents. But that is not quite human nature. So, instead of being sensible, I exploded. The collector apologized and went on his way. I caught my train. I had spent at least \$10, and the gas company, with the expenses of the collector, had certainly spent \$5 over this 13-cent bill.

At the meeting I had for my subject the elimination of waste by the use of cost accounting in industry—which is not nearly so dreary a topic as it might seem. As is usual at such affairs, a discussion followed. By some extraordinary coincidence, the first man to speak was a representative of this very gas company, and the burden of his tale was that far

too much money was spent in gathering business statistics and that costs did not matter much, anyway. Perhaps it was not quite the sporting thing to do, but that collector was fresh in my mind, and only seldom in a lifetime do such opportunities come. I could not help getting up and telling the 13-cent story. It was the clincher. I had won a complete moral and financial victory. I had spent many times 13 cents to establish my point, but I had established it. That is where I fooled myself. A few weeks later, cold and remorseless as fate, I got my regular bill for 13 cents. I gave up and paid it.

Now, what does this mean? Does it mean anything more than that an individual and a company had a rather ridiculous dispute over 13 cents? Thirteen cents may or may not be a small sum of money. A process that would save 13 cents a gallon on gasoline would be worth a fortune. If you owned a factory making a million articles a year at \$1 each and if new methods and machinery would cut your cost down to 87 cents, you would be justified in spending \$500,000 to bring about the change. But you would not ordinarily be justified in spending five million dollars to effect the change, because the interest and depreciation on your five million would, unless you greatly increased your business, amount to more than the saving. But in none of these cases would 13 cents be just 13 cents. It would be an amount multiplied by your production—which is something very different.

One of the most difficult parts of business—and, indeed, of life generally, for we meet the question every day in our affairs—is to decide whether our common sense or our emotion shall rule and, to bring it down to dollars and cents, whether we are actually saving money in our attempts at saving or whether the expense of saving is greater than the amount saved—whether what we think is saving is not really an insidious form of waste. Nowhere is this more evident than in affairs of credit.

We do not seem to know much about credit—although sometimes we think that we do, and there are extant many learned discussions on credit. We still see people point with pride to a record of "never having owed a dollar," although if you press them for the reasons behind their pride they will be unable to tell you, and always you will discover that their affairs have been small.

It is well known that we do most of our business on credit. Even the man

who says he pays cash pays nearly always with a check—that is, with a credit instrument. About 92 per cent, it has been calculated, of all our financial transactions are consummated with bank checks. Nowadays very few people carry much cash with them. Even commercial travelers, who used to start out liberally supplied with money, now use personal checks or travelers' checks in paying their hotel bills. The cashier of a big hotel takes in more checks than money.

But in spite of our daily use of credit, only a few really know how to use it. Only a few know how to get the benefit of the fact that at least 99 per cent of all people are honest. The usual custom is to think about the 1 per cent who are dishonest and forget all about the 99 per cent who are honest. You may or may not know who are honest. You may or may not know that you are entitled to credit in an amount according to your habits and earning power. You probably do not know that you are better off with charge accounts than without them. Those charge accounts extend your power and they help business generally because they tend to stabilize purchasing and thus make things cheaper.

Notwithstanding all this, you will still find the notion persisting that the creditor has a decidedly higher moral position than has the debtor. Unless you are naturally known to be a man of means, you will find yourself greeted with suspicion in the average credit office if you call to open an account. In fact, there are several books published on credit granting which are mostly concerned with the reasons why you should not open accounts for applicants, just as though "turning them down" was the chief reason for the existence of a credit manager—quite forgetting that this same result could be achieved much less expensively by abolishing the credit department and hanging out a sign: "Pay today; we trust tomorrow."

Collection methods go on much the same basis. There is the hammer and tongs school, which takes it for granted that every debtor is a potential thief and ought to be treated accordingly, and that it makes no difference how much you spend or how much damage you do so long as you collect the money. But the odd part of the theory is that, if you owe a small sum you are dishonest, but you can fail for ten million without injuring your character.

The whole business of credit is a curious sort of hodgepodge that hardly anyone seems to have thought

Hunt for the good in the other fellow—he has to do the same in your case.



through. We have inherited a lot of traditions about the "typical business man."

One of these is that being a hard-headed, suspicious sort of person is the same as being a good business man. Another is that the man of sentiment does not stand a chance with the cold, relentless individual who holds that cold day wasted which does not see him put at least one poor debtor and his family out into the bleak street. Then there is the legend about the advantages of being a keen, sharp trader—and so on.

Well, a hard-headed man has to be carried on the liability side of the ledger; a business never succeeds because of its hard-headedness—it succeeds in spite of it. And there is not a first-class business anywhere which can find room for the sharp trader.

Modern business is too big to be petty, and most of the historic traits of business men are petty—they are derived from the days when all business was where most horse trading still is.

Did you ever get a letter from a department store, saying: "Our prices are based upon cash transactions, but as a convenience to our customers we permit charges during a month to be paid before the 15th of the month following \* \* \*" You believed the letter and thought it was nice of that store to let you have the honor to be a charge customer and perhaps you wondered if it paid the store to do this favor to you. And you sent a check.

It was, of course, right that you should send these checks—but not because any favor had been done to you in extending credit. For there is no favor in extending credit. That store which wrote to you that it "allowed" purchases to be paid for in the month succeeding the date of purchase was not telling the truth; it counted you among its assets. If the owners had been trying to sell their establishment, they would have been at great pains to show the quality of their trade by the number and character of their charge customers—you are part of that store's good will.

Of course there is harmful credit—we had a great deal of it in 1922 and 1921. Much of that credit—it was largely bank credit—was used to bid up prices or to hold goods in order to sell them at higher prices. Any sort of credit which seeks to substitute borrowing for producing or selling is bad credit.

In 1921 and 1922 our national credit losses amounted to more than a billion dollars and most of them were due to companies having spent money in advance of its being earned.

The bad-debt loss is serious, but it must be remembered that the big unpaid debts are those incurred by apparently responsible men in the height of what is called prosperity. The big bankruptcies are those of companies which are supposed to be so sound

that they do not need to be watched.

#### Collection Flarebacks

Customers nearly always pay their bills; the losses in good department stores are small. The president of a great store told me not long ago:

"Our credit losses are not enough to bother about and we do 75 per cent of our business on credit. Our charge customers are the biggest asset we have and I do everything to see that we keep them. I could wipe out this business overnight by abolishing the charge system and going on a cash basis. And since these customers are our assets, I see to it that they are not bothered by a collection department. Turn a man loose in a collection department with instructions to get in all the money and he may or may not get in the money, but he will drive away great numbers of good customers who either are away and have forgotten to pay or who are short of money for the time being. Nearly everyone is short of ready money now and again and some of our richest customers are very short indeed around the time of the income-tax payments. We find that it does not pay to press for payment. The result? We have losses of less than 1 per cent and only 4 per cent of our accounts are as much as four months old. I do not want any snappy up-to-date methods around here—none of your sure-fire collection letters and all that. We think too much of our business."

That president is one of the outstanding successes of recent years. He went through hard times, making money while competitors were not only losing money, but in many cases destroying their good will. One Fifth Avenue shop selling expensive goods to wealthy customers was so hard hit that it decided to get in all its accounts at once. The credit man sent out letters to every account more than thirty days old; a week after this letter he followed up with telegrams to such debtors as had not replied. He followed with daily telegrams until he got "results." But at what cost? Practically every check came in with a note asking that the account be discontinued. That store does 95 per cent of its business on charge. Its goods are so expensive that they do not attract the class of customers which pays cash. It has lost a good half of its account and probably will be in bankruptcy within the year.

There is a great business loss in snappy collection—in following the theory that the debtor is a crook. There is an even greater loss in spending more to collect an account than it is worth—as in the case of the gas company. I once found a company spending monthly without knowing it—for it had no cost system—more than three times the amount of its overdue accounts that were under \$3, in an attempt to collect them. And it nearly broke the heart of the credit

man to have these accounts charged off!

I know the head of a large mill who is gradually retiring from business. He is, however, sticking to one part of the business as his own, and in the decisions within his province he is an autocrat. It is the making of decisions by which credit is extended or refused. He feels that he knows his customers and their paying habits. He has lost some money in years gone by as the result of failure to collect. He rather joyfully tells of occasional experiences where his astuteness caused him to refuse credit to some one to whom a competitor later sold. He will then add that the competitor failed to collect. Presumably the competitor did not fail to collect for the entire bill; there is generally at least a small dividend. The old man's mill does not get all the orders it should. The big mills, making a variety of products, are busy in some departments and idle in others. But the head does not see any possible connection between his credit policy and this idleness. Perhaps you do not either. This man, proud that his bad-debt losses are less than 1 per cent, is not aware that he is really paying a tremendous high price for credit insurance.

Let us see where credit really comes in. Let us take a manufacturer of almost any sort. Let us assume that he sells an article worth \$10. Within that \$10 there may be 15 per cent for selling and advertising expenses. Let us then allow 5 per cent profit and from 10 per cent to 20 per cent administrative and general factory overhead expenses which will under any circumstances continue. In short, from 30 per cent to 40 per cent of the \$10 price he charges for the article he sells is not money out of pocket. It is money spent keeping the wheels of the business going and will be spent whether the sale is or is not made. If a sale is made, we have at least a chance to recover a part of this 30 per cent or 40 per cent.

If a large factory is producing 75 per cent of its capacity, and it has a selling expense of \$150,000 a year, a profit expectation of \$50,000 a year and a fixed factory charge of from \$100,000 to \$200,000 a year, it means that 25 per cent of the aggregate of the above—or 25 per cent of from \$300,000 to \$400,000 at least—is wasted if we do not ship goods. I have put the profit expectation low. We may as well be conservative. In short, if that manufacturer were to take a doubtful order for \$1,000, he would in any event stand to lose only the raw material and labor cost plus a few small elements of expense. If the debtor failed, the manufacturer would not lose \$1,000; he would lose \$600 or \$700. And then, as it is only in rare cases that there is no recovery, we should be allowed to count on at least a 10 per cent or 15 per cent bankruptcy dividend. Therefore, our



manufacturer will lose only one-half of \$1,000, or \$500.

Of course each business is different. A bank must take smaller risks; a personal service organization, like a law firm or an engineering corporation, can take an almost 100 per cent risk with its idle time. A brass and copper business cannot go as far as a paper mill because the price it pays for its raw material is a greater proportion of the sales price. But in every business there is a "slack time" credit line tremendously distant from the credit man's present idea of what losses may safely be endured.

#### Where the Least Risk Lies

I always regard with suspicion a man whose credit losses are boastfully kept down to one-tenth or one-quarter of one per cent. He does not realize that when there is not enough business to fill his plant he can lose 30 to 40 per cent of the extra accounts he sells and still make more money than he would by not selling. Of course his entire business need not be run in such fashion. Every business has a nucleus of good, reliable customers. These customers will give 75 per cent of the business. The bad-debt loss on them will probably be less than 1 per cent. If, therefore, on the remaining 25 per cent we take risks, we must lose all of one in every three accounts before we are at the point where we are not better off than we would have been had we not handled the business. Meanwhile we are giving employment to our labor and keeping our organization intact.

A Chicago company has its sales force on one hand and its tight-fisted treasurer and credit men on the other. Between the two is a sort of liaison officer. When an order is received which the credit department will not pass, he visits the customer. If the little printing establishments which form the company's customers are ordering beyond their needs, he will suggest to them that they cut down. If a customer is in trouble, he will help him to get the paper needed for a specific order, possibly taking an assignment of that order. He does kill business—he keeps it alive. One big nationally known company will not hire lawyers to collect its bills. It claims that they ruin carefully built sales opportunities. Instead, if a customer falls behind in his payments, a member of its own legal staff visits that customer. He generally finds that the customer is unable to collect from some one else. Then this lawyer helps that customer to collect from those to whom he is selling, so that money to pay the creditor company will eventually be available.

Another farseeing company always accepts without question a first order for goods—provided the order be not too large. The president says that 75 per cent of his customers are insolvent and could not possibly be called credit risks. He finds that about

## Jack Mann's Fate as Read Between the Lines of a Maine Central Time Table

ORONO, MAINE

November 19th, 1923.

MR. HILL, Editor,  
"The Northern,"  
Care Great Northern Paper Co.,  
Bangor, Maine.

Dear Mr. Hill:

I am enclosing a copy of a few crazy ideas that I put together on a recent trip from Orono to Boston. It happened like this. I took with me a book which did not prove very interesting, and before I had gone very far on the journey I laid the book aside and took up my time table to see what time I should be leaving Boston on my return trip. From this I began to look over some of the names that appeared in the time table, noted that some of them were peculiar names, and began to jot down some ideas that I got from these peculiar names. By the time I had these put together I was in Boston, and the last part of the trip passed very quickly.

I have called it "Jack Mann's Fate as Read Between the Lines of a Maine Central Time Table." You have doubtless already learned in your travels that there are many wonderful stories told of Jack Mann on the head waters of the Penobscot river. With this explanation you will probably be able to read my short story more understandingly.

I am sending you this copy so that you may publish it in *The Northern* if it is anything that you think will be of interest to the readers of the paper.

Very truly yours,

A. L. GROVER,

Professor Engineering Drawing.

And did you tell me that you never heard what finally became of *Jack Mann*? Then I invite you, for just a minutes, to *stop, look and listen*. It happened like this:

*Hermon Pond and-Ross-Goggin* were "stuck on *Biddy-Ford* and the *Widder-Pitlock*. These two couples had just returned from a joy ride to *Rum-Ford* and *Pass-a-Dum-Keag* and had now decided to *Live-r-more* quiet life and,

two-thirds of them do eventually go into bankruptcy. But he goes right ahead; he takes the first order, anyway. If that bill be paid, he takes a second, and so on. His credit losses are one-half of one per cent! Why? Because the accounts are small and their number large so that the proportion of those defaulting at any one time is negligible.

When considering why we have hard times we might consider how much it would help to include faith in human nature as a business asset.

having taken a *Bath* in the stream were now sunning themselves on the *Fair-banks* of the *Dead River*, which after plunging over the strong water of *Steep Falls*, flows silently on down to *Dark Harbor*.

Back of them lay a *Greene Intervale* at the far edge of which was a *Forest* that sloped upward to a *Highmoor* at the *Summit* of *Mt. Hope*.

The two couples were so interested in each other that they did not notice *Jack Mann* and his *Pal-Myra* as they *Drew* nearer to them from the distant *Maplewood*, all the time keeping behind a *Green-bush* that was close to the unobserved lovers. Behind this *Green-bush*, *Jack Mann* and his *Pal-Myra* stood and gazed at the unsuspecting quartette.

"Who are they?" asked *Pal-Myra* in a whisper. "It's *Hermon Pond And-Ross-Goggin* making love to *Biddy-Ford* and the *Widder-Pitlock*," replied *Jack-Mann*.

"I didn't know but it might be *Bemis Brooks* and *Mattie-Wam-Keag*," said *Pal-Myra*.

"I know *Mattie-Wam-Keag* is pretty 'hot stuff,' but I'm sure this is *Biddy* and the *Widder*," retorted *Jack*.

Just then they saw *Biddy-Ford's* head *Wilt-on Hermon Pond's* shoulder. "Oh, wouldn't that make yer sick!" said *Jack* in a stage whisper. At this point, he jumped out from behind the *Greenbush* and shouted, "Oh, you *Jay!* you *Olamon!* Is this *Hartland* or *Unity?*"

*Hermon Pond And-Ross-Goggin* were on their feet in an instant. *Hermon*, who was the more impetuous of the two, cried: "It's none of your business whether this is *Hartland* or *Unity*; but I'll show you there can be no *Harmony* on the *Fair-banks* of this stream when you, *Jack Mann*, or any of your *Frye*, undertake to insult our ladies."

Now *Jack Mann* was a super-man, a *Harri-son* of the *King-man* of the *Forest*. He also had the reputation of being a bad man in a scrap. He had one vulnerable spot, however, which was known only to *Hermon Pond*. *Hermon* took advantage of this knowledge and as he *Drew* near to *Jack Mann* he hit him a quick, sharp blow in his *Oquossoc*. *Jack* reeled and, with an amphibious splash, fell into the *Dead River* and floated slowly down to *Dark Harbor*.

"Oh, *Hermon Pond*, what have you done!" gasped *Biddiford*.

"I don't *Carratunk*," replied *Hermon*; *Androscoggon* shouted, "I don't *Cari-bou* since you *Winn* and we've *Concord*."

"*Great Works*," said *Wytipitlock*.

A. L. G.





## THE GREEN SWEATER

It was just a bright flash of green and it was gone in an instant but in that instant the pent up desire in the heart of Mary Ross culminated in a supreme longing.

"What a wonderful green sweater!" someone was saying "and they have them at Hind's for eight-seventy-five."

Eight-seventy-five! Mary's heart contracted. She could never do it. She thought of her old blue coat in the locker that had been patched and mended again and again. Almost unconsciously she found herself saying doggedly, "I will, I will, I will."

As the afternoon lengthened, Mary's face settled into a resolute frown and as soon as she was free she donned her shabby coat and hat and made her way to the street. She walked to the place she called home a dingy rear room in a third rate boarding place, to save car fare, as now she must save more than ever. Every penny put away meant one step nearer the goal of the green sweater. She fully realized what an added sacrifice this would be, but the joy at the end would be worth the sacrifice.

Then began the days of deprivation, days that were made horrible from weariness and lack of proper food. But little by little, cent by cent, she was saving enough. Soon the sweater would be hers.

At last after weeks of sacrifice the day came, the goal was reached, and although her body was sick with weariness, her heart was singing. The hours of the afternoon lagged, but at last the hands of the clock pointed to freedom. Her weariness was forgotten. She who was usually the last, was the first to reach the dressing-room. Snatching her hat and coat she hurried down the stairs, for she had only fifteen minutes to reach the shop, and select her sweater. Her eyes danced for joy! Her heart was bursting with happiness! She put her hand in her pocket for her purse—and her fingers closed upon—nothing. Her purse was gone! She stood as if transfixed. "No, no, it isn't gone, it

can't be, it wouldn't be fair," she cried helplessly. Numbly her hands sought in her other pocket, but it was useless. All her sacrifice had been in vain. Her heart seemed frozen within her. She neither reasoned nor imagined whether her savings had been lost or stolen, in fact it made no difference either way, she only knew that they were gone.

Slowly she turned homeward, and after a time reached her cheerless room. Her bright, joyous dream was shattered. In hopeless disappointment and longing she threw herself upon her bed. Dry sobs shook her, but no tears came. She lay there staring up into the blackness. Gradually her eyes closed and she fell into a troubled, restless sleep.

When she awoke the sun was shining, but to it Mary paid no heed. Listlessly she made her way to the store. She was early this morning, the only shop girl on the floor. Mechanically Mary began removing the dust blanket from her counter. As she arranged her counter she discovered a package that had fallen down between two piles of boxes. Picking it up she opened it, and—the sweater of her dreams lay before her. Mary's heart rose in her throat, and she choked back a cry. It didn't belong to her, but who would ever know? A customer had left it, but if she came for it Mary could say she hadn't seen it. She had always been honest, but her keen disappointment of the day before deafened the little voice which whispered, "you mustn't keep it, it isn't yours." She shook out the rich folds of green. She hugged it to her breast, and knew that she would keep it. The sound of voices outside warned her that other shop girls were coming. Hastily she ran to the dressing-room. The girls tramped in after her. Exclamations of wonder and surprise escaped them when they saw the sweater. "Why, Mary, does this belong to you? Isn't it wonderful? Did some one give it to you?"

"No, no one gave it to me, I bought

it with money I had saved."

Mary's heart beat very fast as this lie passed her lips. Her mouth felt parched and dry as if the lie had burned it. She turned her head away for fear they would see her guilt. But they suspected nothing, for ever so quickly they thought of other things. Mary went about her work happily, but as the morning lengthened a sense of uneasiness came upon her. "I said I had bought the sweater and the girls believed me. The owner will probably call for it sooner or later, I'll only have to say I haven't seen it."

The forenoon passed, and the afternoon was well begun, when looking up from her work Mary saw a tall, slim figure coming rapidly toward her. Instinctively she knew that here was the owner of the sweater. Her heart fluttered and then stood still.

"Pardon me, but did you find a package containing a green sweater here yesterday? I left it somewhere and I was quite sure it was here." The girl was smiling and Mary smiled back at her. She hardly recognized her own voice, it sounded so brave and courageous.

"No, it wasn't left here. You must have been mistaken."

"Thank you! However I will leave my card so if it should be found you will know where to send it."

Mary stared after her as she went across the floor. "I have done it! It wasn't so very hard, not half as hard as I thought it would be." She glanced at the card which she held in her hand, Miss Mary Rose. She gave a start, the name was so like her own. Mary Ross and Mary Rose, and she, Mary Ross, had stole this other Mary's sweater. "I don't care," she said stubbornly.

When she was alone in her room that night she put on the sweater and surveyed herself in the piece of cracked glass that she used as a mirror.

A bright, beautiful green sweater looked back at her, but the face above it was not the right Mary. In the background she seemed to see the cheerful, sunny face of the other Mary whom she had wronged.

"I have stolen," she whispered, "I am a thief."

She seemed to be smothering. The sweater in all its green brightness covered her heart which was black within. She flung the sweater in a heap upon the floor. There it lay in soft, shining folds, but in their midst Mary could see a deep black stain, the stain that came from the heart of a thief and a liar.

She was sobbing by this time, and her fingers were trembling as she hastily wrote a note to the other Mary.

"Dear Miss. You did leave your sweater at our store, and I stole it because I loved it. This is the first time I have ever stolen and it hurts. I am sending back your sweater. My name is Mary, too."—MURIEL C. COLBATH, Providence, R. I.



A great man is always willing to be little.—Emerson.