

YOUTHFUL FINANCIAL "KING"



Comparatively young men have been coming to the front in Wall street in the last few years, taking the place of men who have been leaders in the street's affairs. Among the young "kings of finance" whose power has been felt is Frank A. Vanderlip, a former Chicago newspaper reporter. He has made good with a vengeance.

Before Mr. Vanderlip went to Wall street two acts in his career had already riveted attention to him—his part in averting a Chicago panic and his handling of the Spanish-American war loan.

But, before these two big chances, he had not by any means been missing opportunities. Born near Aurora, Ill., on November 17, 1864, he soon decided that his native town was too small for him, and moved to Chicago, where he got a job in an investor's agency. Later he tried newspaper work, becoming, in course of time, financial editor of the Chicago Tribune. After that he started a paper of his own, the Economist.

In 1896 came the Moore Brothers' failure. Mr. Vanderlip heard of it at the house of P. D. Armour, to which he had been called. Nothing whatever had leaked out, yet the public was bound to know of it. A panic was feared. Mr. Vanderlip was asked to take charge of publishing the news. His conservative way of handling it doubtless saved the city from a panic.

When Lyman J. Gage became President McKinley's secretary of the treasury he made Mr. Vanderlip his private secretary. But the man was too big for the job, soon he was assistant secretary of the treasury.

The Spanish-American war loan of 1898 gave Mr. Vanderlip his life's opportunity. Congress had voted a popular loan of \$200,000,000. He was intrusted with the floating of the bond issues. The bill was passed on June 11, 1898. Here is how he described the handling of the loan:

"I put 500 men to work. Within a day the mails were taking our printed matter to every national, state, and private bank in the country, to every postmaster, to every express office, and to 24,000 editors of newspapers.

"The subscription closed at three o'clock on the afternoon of July 14. There were 320,000 subscribers, and they asked for \$1,400,000,000 in bonds. During the last two days we received 50,000 letters."

Mr. Vanderlip resigned from his government position in 1901 to become vice-president of the National City bank in New York city. Turning his attention to extending the bank's connections in Europe, he soon made it a great international institution, and last spring succeeded James Stillman as president.

CLEVELAND'S NEW MAYOR



Had Herman C. Baehr, the new mayor of Cleveland, O., never done anything else in his life, he could find sufficient honor in the fact that he defeated Tom Johnson. Others before him have tried in vain to oust "Mayor Tom" and his traction ideas from the throne in the Ohio metropolis, but failed, so it was left to the Germans to produce a man who could take the measure of the 3-cent fare advocate.

But Mayor Baehr has done other things. He is one of Cleveland's substantial citizens, and has done much for the welfare of the big town on the lake. He has held office before and fulfilled his duties with such success that his friends see the possibility of a good administration with him as the city's chief executive.

The new Cleveland mayor is a brewer. He was born March 16, 1866, in Keokuk, Iowa, but came to Cleveland when a boy. He was educated in the Cleveland schools and later in Lehman's Scientific academy, Worms-on-the-Rhine, where he took a degree of M. B. He was graduated from the first scientific station of New York in 1887 and soon after took charge of the Baehr Brewing Company, as manager.

This brewery afterward consolidated with the Cleveland and Sandusky Brewing Company, known in northern Ohio as the brewery trust. Mr. Baehr acted as secretary and treasurer of the trust organization for many years. He is associated with the Forest City Savings and Trust Company, and in 1904 was elected county recorder, being re-elected in 1906 and in 1908.

In his campaign he never had the opposition of a strong Democrat, Mayor Johnson apparently falling purposely to nominate any one of strength against Baehr.

Besides his interest in German societies the new mayor is a member of a half score societies.

Johnson was called by Lincoln Steffens "the best mayor of the best governed city in the United States." He had served three terms as chief executive of Cleveland, and each of those terms was a period of reform. When he came into office Cleveland was boss-ridden. He leaves it a better city in every way than when he first became mayor.

DEEP WATERWAY HIS AIM



When the deep waterway is dug and the ships of the ocean steam up and down the Mississippi river and its tributary canals, from the gulf to the lakes, the people will not forget the great work done by William K. Kavanaugh of St. Louis. Mr. Kavanaugh is president of the Lakes-to-the-Gulf Deep Waterway association, and no man has done more than he to bring the great project up to its present status. The talks of President Taft and Speaker Cannon on the recent trip down the "Father of Waters" indicate that the chances are good for completion of the scheme, and that Mr. Kavanaugh's work finally is to be crowned with success.

Mr. Kavanaugh has fought an uphill battle. It is a well known fact that the great railroads do not want a deep waterway. It would take freight away from them. It need only be left to the imagination of the reader to decide how hard Mr. Kavanaugh's labors have been. The railroads are powerful at the national capital and Mr. Kavanaugh has had to fight hard to make some of the members of congress see the light. That they are beginning to open their eyes is certain.

"The history of the Mississippi river has been a story of inaction and of niggardly appropriations, which have been fought through the rivers and harbors committee and through congress without rhyme or reason," said Mr. Kavanaugh in opening the association's convention at New Orleans.

"The whole valley is sick with the congestion of its transportation system, and only this deep waterway can relieve it. The people of the Mississippi valley must have definite assurance that this carrier is to be completed at a certain date, and that date must not be much more remote than the completion of the Panama canal."

WORKS FOR FREE IRELAND



"Ireland will be free in three or four years." This is the prediction of Thomas Power O'Connor, Irish journalist, and member of parliament, who has been visiting the large cities of the United States, appealing for financial aid in the battle to liberate Old Erin.

In Chicago \$10,000 was pledged to "Tay Pay" at a dinner given for him on the day of his arrival, and before he left the city he had a great deal more.

"The history of Ireland is a tale of misery written in letters of patriotic blood," said the Irish leader in a Chicago speech. "It tells an almost unbelievable story of oppression and misuse, ignorance and want. But of late the story has been changing. We have begun to come into our own. We are getting back some of our schools to do away with the darkness of ignorance; we are slowly gaining some of our own land from the oppressive landlords and we are coming into a power that is going to give us home rule within four years.

"If any of you believe in the efficacy of prayer, pray every night that the house of lords will reject the present budget. It will be their death warrant. It will bring an election in January and in that election we shall win our freedom from the land pirates that have long preyed upon us.

"To do so we may have to create 500 new lords, but we will keep at it if we have to make a lord out of every man in the United Kingdom. There may then be a chance for some of our Celtic friends in Chicago to break into the peerage."

Why Barker Left.
Fyker—So Barker has lost his job, eh? Didn't he know enough to hold it down?
Fyker—Yes, that was the trouble. He knew too much.

Not in His Line.
The Medicant—Please, sir, would you help a poor beggar?
Chapleigh—Weally, me good man, I er—couldn't do it. I—aw—nevah did any begging, doncher know?

STORY OF ARCHIVES

Public Record Office in London Contains History of England.

Source from Which Froude, Freeman and Green Devised Materials for Their Annals—State Papers in Collection.

London.—Go through an imposing archway in Chancery lane any day of the week, enter a large stone imitation antique building, write your name in a book, give up your umbrella, enter a small circular hall with desks and book shelves all round it and you find yourself in the search-room of the public record office of this ancient kingdom, where are stored materials for the history of England during the last 800 years.

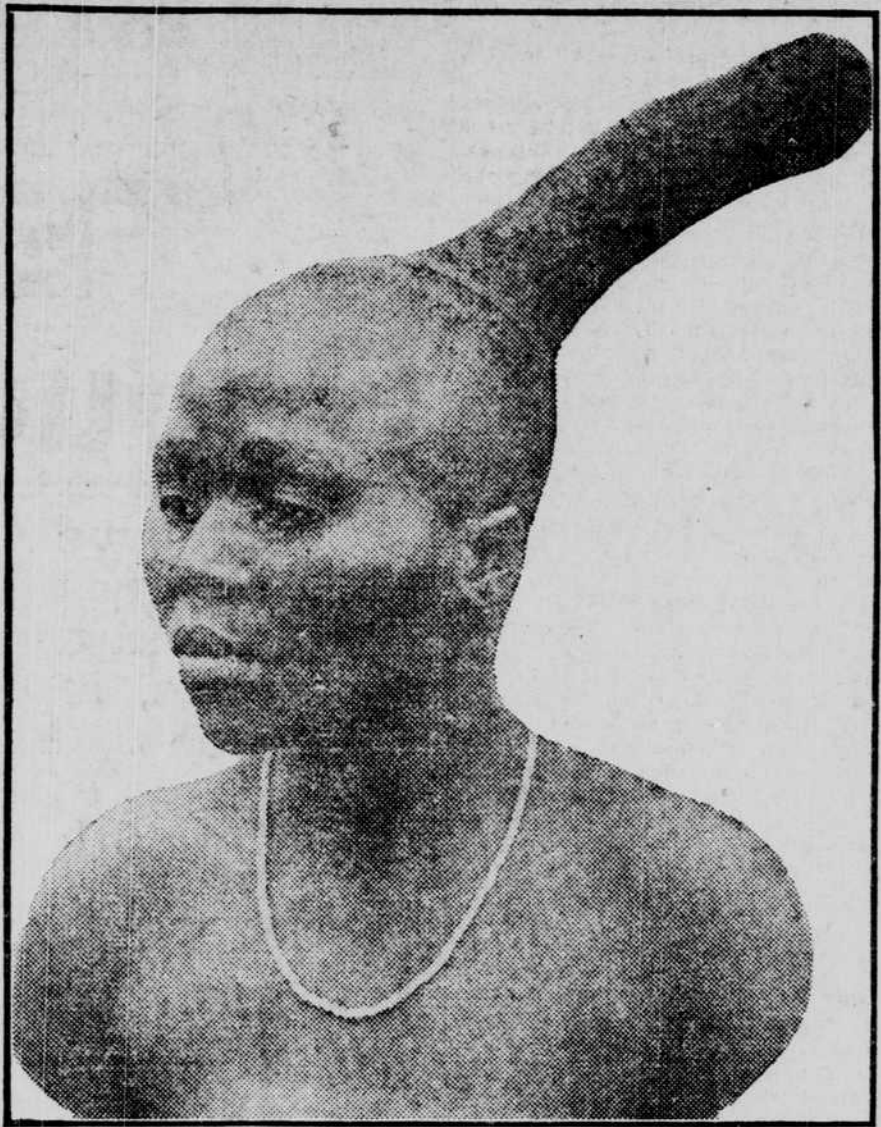
The famous Shakespearean discoveries of Dr. C. W. Wallace have directed fresh attention to this wonderful storehouse of the archives of the past. These last few days numbers of people have drifted thither in the vague hope of seeing the document he describes or of finding something equally valuable. It is only necessary to breathe the name of Shakespeare to make oneself exceedingly unpopular with the officials. They are always ready to help a serious searcher, but they dread and detest the merely curious person or the crank.

People who believe there is money due them are a perpetual trial. They have hazy notions of some chancery suit in which an ancestor was concerned. They sit all day pouring over court records. They are almost as fatuous as the searchers at Somerset house, who start reading all the wills of the last century in the hope of finding themselves entitled to some forgotten legacy.

Broadly, the records are divisible into two classes—state papers and legal documents. It was among the former that Froude and Freeman and J. R. Green and other historians found materials for their books. The latter are not quite so interesting, but there are fascinating side lights upon our social history to be drawn from them. Their very nature shows, for example, how amazingly litigious Englishmen used to be.

The reason probably was that nearly all were copyholders of land and knew a certain amount of law themselves. At all events they delighted in lawsuits; would institute proceedings upon what seem now the slightest ground, and even get up cases in a friendly way apparently just to keep

HOW AN AFRICAN DRESSES HER HAIR.



The "rat" is unknown to a Kaffir woman, but, bad as some men think it is, no doubt they would prefer it to something of the kind shown in the picture of the Chirgwin chignon coiffure.

their hands in. Law was, in fact, that Elizabethan substitute for golf. This accounts for the number of great families founded by lawyers, who were in those days the only people who heaped up wealth.

There are literally millions of sheepskin parchments relating to lawsuits stored up within these fireproof walls. One has a vision, first, of hills white with the flocks which yielded up the writing material; then of the litigants, cunning, smooth-spoken townsmen, jolly abbots and warrior bishops, great noblemen, living like princes, dignified masters of provincial trade guilds; finally, of the vicissitudes these records have passed through before being housed in safety here.

Every single document tells a story, carries one back at a bound into the past. Here is a writ of King Edward

III. directing a sheriff to inquire into the death of a royal tenant and to discover the next heir.

It is the history of the English people that is found here in the rough. No other nation has such records. And there is hope for many more discoveries since there are yet mountains of them unexplored.

Co-Ed at 78.
Columbus, O.—Mrs. A. D. Winship of Racine, Wis., although nearing her seventy-ninth birthday, has entered Ohio State university for the regular collegiate course. For the last two years she attended summer school at the university, taking special studies. She will study psychology and literature especially. She says that she has planned a course of study that will keep her occupied until she reaches her ninetieth birthday.

SILK FARM IN CITY

Philadelphia Barber Enlists Aid of Agricultural Department.

Three Hundred Mulberry Trees Now Growing on Jersey Farm—Yearly Yield of Cocoons Expected to Reach 700 Pounds.

Philadelphia, Pa.—A "silk farm" has been established near this city with the aid of the United States department of agriculture. It is not, as yet, an extensive one, but it is in the charge of a proficient and experienced silk-worm raiser.

At present the farm contains 300 young white mulberry trees, which the government sent to the pioneer here, James Carvello, who six days in the week is a journeyman barber, and at all times an enthusiastic silk grower. The trees were sent as an experiment.

About a year ago Carvello heard that the government was preparing to assist in the culture of the silk worm in this country. His father-in-law, Charles Moroni, was for 14 years engaged in the industry near Rome, and together they decided to go to Washington and volunteer to make experiments if the government would assist them to get the trees necessary for the work. The silk worms are voracious and at the same time dainty feeders, and their proper culture, to a large extent, depends upon supplying them with sufficient food of the right kind.

Carvello and Moroni were questions and were found to have had the necessary experience, so the government officials agreed to supply both trees and worms. When the trees arrived they were about eight inches high. Carvello planted 300 in close rows in boxes in the little yard back of his dwelling, 714 St. Alban's street. The trees sent to Moroni were planted on his place at Somers Point, N. J., where he has a lot about one hundred and fifty feet square.

The trees now in Carvello's yard are about six feet high, and have large leaves, but are too young as yet for the purpose for which they are intended. Two years more will be required before their growth is sufficient to establish a colony of silk worms. Carvello said that he would take the young trees to his father-in-law's place this fall, where they will be transplanted.

"The air here in Philadelphia," said Carvello, "is not pure enough for the trees. There is too much carbon in it. I intend to take the trees down to my father-in-law's place. He has more room than I have. Together we shall have 600 trees, and in five or six years we should have a yearly yield of cocoons of about 700 pounds. The government offers to buy all the cocoons we raise at \$1.25 a pound.

and that means sufficient trees to furnish leaves. The worms feed about four or five times a day and are not put upon the trees, but are fed with leaves taken from the trees.

"I do not know why silk worm culture has not been extensively tried here, for the white mulberry tree seems to flourish here as well as in Italy. I think the trees are originally brought from Italy. The white mulberry has no fruit and seems to be the only tree whose leaves the silk worm can eat."

DID LOVE CAUSE "FLUNKS?"
Professor at Minnesota State University Asks Pointed Questions of Students.

St. Paul, Minn.—Prof. J. B. Miner of the department of psychology at the state university, has sent out letters of inquiry to all freshmen who have been dropped from their classes in the last three years, asking them to report to him the causes of failure in their studies. Some of the questions asked by Prof. Miner are:

"Was there too much or too little society?"
"Was it a lack of application or a lack of preparation?"
"Was it love affairs?"
"Was it bad habits?"
The nature of the replies to the inquiries will be made known when Prof. Miner presents his report to the National Educational association.

Profit in Iowa Deer Farm

Conducted by Trapper Who Had Tried Wild Geese and Wolves with No Success.

Des Moines, Ia.—Twenty miles southwest of Mason City is the only deer farm in the west. It is operated by John W. Griggs, a hunter and trapper of pioneer days, who has a herd of 100 deer, from which he yearly realizes a good profit.

Griggs' farm has been a zoological retreat for years. First he reared wolves, then wild geese, then antelope, then elk, and now deer. He began 15 years ago with a pair of Virginia deer and has experimented with white tails, black tails and other hybrids, but the climate of Iowa has evolved a type of the northern deer as the one hardy enough for all purposes.

Griggs pays as much attention to the breeding of the deer as the average farmer does to the breeding of horses. This is necessary to prevent inbreeding, which means scrubs. The mating season is in November, the fawns are born in May or June and by fall the spots have all left the fawns and their normal coat of hair appears.

Deer in captivity breed as well as in the wild state. Young does usually give birth to a single fawn, but the

older ones usually have twins. Last year Griggs' 35 does brought him 66 fawns. These require no care.

The deer corral, which includes a large piece of woodland, is surrounded by an eight-foot woven wire fence, doubly strengthened as to posts. The natural food of deer is the green bits of the forest, but they can be taught to like corn, while alfalfa and clover are delicacies that appeal to their appetites.

Griggs markets yearly all the deer he cares to sell. For park purposes he gets from \$25 to \$30 each, while for venison he secures as much from a carcass, the antlers bringing in an average of five dollars each. About the only losses come from injuries inflicted when a deer is frightened and from conflicts of angry or jealous bucks.

Gets Shot That Hit Him.
Altoona, Pa.—With a 12-pound shot, which he has reason to believe is the very one that carried away his left arm on the Cold Harbor battle field on May 28, 1864, Alderman W. H. Stephenson returned from the monument dedication. It was presented to him by the postmaster at Dudley, Va., and the circumstances connected with its finding leaves no doubt of its identity.

Two Ideals of the Family

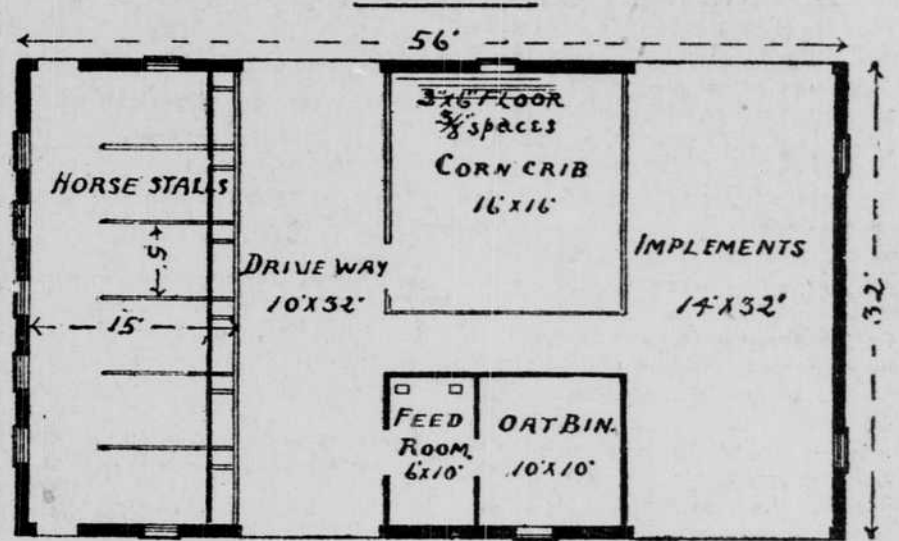
For Comparison, One May Be Called Despotism and the Other Democracy.

To-day two ideals of the family are struggling for mastery—the old despotic family of Roman origin and ecclesiastical sanction, based on the authority of the husband and the merging of the wife's legal personality in his, and the democratic family, of Germanic origin, based on the consenting

of equal wills. What with more girls than boys in the high schools, and half as many women as men in college, it is not surprising that women more and more enter marriage with a consubstantial ideal of their own. Nevertheless, the men they wed—many of them—cherish the conviction that the husband is the rightful "head" of the family. The resulting clash of ideals is none the less disastrous because it is only an incident of a transition process in social evolution.—Century Magazine.

PRACTICAL PLAN OF CONVENIENT HORSE BARN

Illustration Showing Arrangement of Building Well Adapted for Storing Feed and Implements—By J. E. Bridgman.



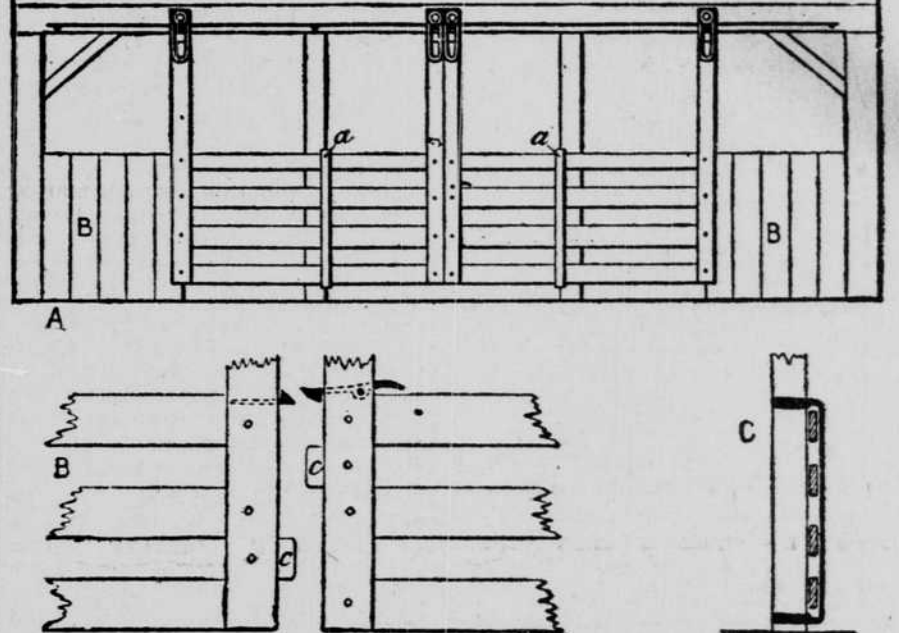
Convenient Horse Barn.

Many farmers find it convenient, or necessary, to house the horses in a separate building. The usual small horse barn is rather small and provides no space for storing hay and other rough feeds. The arrangement shown in the floor plan herewith illustrated, seems well adapted to the purpose and not only provides storage room for the hay, etc., but also has a large corn crib, a good-sized oat bin, and a large implement room.

A 10x32 foot drive way separates the horse stalls from the crib and feed room and will be handy for protecting a load of hay or grain at night, or during stormy weather it may also be used for storing vehicles. The upper floor may be arranged to suit your fancy, or requirements, but hopper-shaped bins should be provided above the feed room for storing chop feeds which are drawn down through small

spouts or chutes. The corn crib has spouts instead of a solid foundation and the floor is laid over 2x10-inch joists with 2x6-inch timbers, a space of about three-eighths-inch being left between the same for the air to circulate up through the crib. This permits solid side walls and keeps out the rain and snow, also the wind, but will admit plenty of air to circulate through the corn. Any grain that may fall through the cracks is eaten by the poultry or hogs, so none is wasted, writes J. E. Bridgman in Farmers' Review. There is no doubt that much corn is wasted by storing same in the old-style open-slat cribs. It is not necessary to say this building should have a good foundation and the exposed wood work receive at least two coats of paint, as this should be the rule with any building that is built on the farm.

GATE PLANS FOR STOCK PENS



My barn is 30 feet wide, and across one end it is divided into three pens, each ten feet square, writes G. A. Clark, in American Agriculturist. The gates are ten feet long, and are hung on common barn-door rollers, and track, as will be seen by sketch. There is a stationary fence extending from the wall half across each outside pen, B, B, Fig. 1. By shoving the gates to the right the left-hand pen is opened, and by pushing them to the left opens the right-hand pen.

while by parting the gates in the center opens the middle pen. Fig. 2 shows the form of catch I use for the center of the gates. If one has a forge it can be made very easily at home. C C in Fig. 2 are short projections of wood beveled at the ends to pass between the bars of the opposite gates and hold them rigid when closed. Fig. 3 shows the form of loop that may be made of old wagon tire. It is secured to the posts that divide the pens, as shown at a, Fig. 1, and keeps the gates from swinging.

MAKING MONEY ON THREE ACRES

Farmer Devotes All of His Time to Small Tract and Finds It Profitable—By Thomas M. Cisel.

I know a man who is making money on three acres of land. This was his share of the old home place. When the land was turned over to him he had only the one small field with no buildings.

The first year he planted most of the ground to garden truck. One half acre was planted in small fruits and strawberries. From this first year's crop money was secured to make the first improvements.

He built a storehouse for keeping his products in winter and used all spare time and money in enriching the soil.

Manure was bought at the stables in near-by towns and in three years the entire three acres had been covered with plenty of stable manure with but a small outlay of money.

Now he is growing fine crops of potatoes, sweet potatoes, cabbage and beans, besides other garden crops. He has built a house and other buildings, has a small greenhouse, several stands of bees, a few chickens, fruit and shade trees—in fact a beautiful, well-kept home which is his own.

He gives all of his time to this small farm and is making money and a good living. The same can be done in almost any county or state, but it takes study and industry.

In almost every state land can be had in small lots at low prices. These lands are broken too much for grain farming and usually can be purchased for from \$8 to \$15 per acre, and there is no place more suited to the building of beautiful country homes than these hill lands, and the man with \$300 or \$400 could soon have a home to be proud of.

As much of this land still has some timber left, true it would be a backwoods life for a few years, but the time is not far distant when the change will come.

Much of this hill land belongs to people who give it no care. They came there to work in the timber for the railroads; they bought the land for the timber, worked it up and are now glad to part with it at almost any price, as they are not suited to farm life.

A man does not have to own a large farm to make a success of farming. The middle west is fast becoming a truck-growing country and the small farm of from three to twenty acres is more often found than large ones, and crops of this kind are bringing higher prices each year.

Sharp Tools for Pruning.
Use very sharp tools in pruning trees to insure smooth cuts. Where a heavy branch is to be cut off support it with one hand during the cutting process, so that splitting of the stub will not result. The branch should always be cut perfectly smooth and close to the wood from which it grows, so that it will heal quickly and evenly. Cut away all water sprouts, both at the base of the tree and further up. A good way to keep a moderate-sized orchard in shape is to keep a large, sharp pocket knife, and go through the orchard every few weeks of the year, cutting out useless branches and shaping the trees to suit individual taste. If the work is begun in time all orchard pruning can be done with a large, sharp pocket knife. With a good knife of this kind and a little practice one can easily remove branches an inch in diameter, doing the work quickly, easily, and making a smooth cut than can be made with any other tool.

Keep Road Drag Going.
Bad roads are an extravagance that no farming community can afford. Just what they cost in unnecessary expense it takes but a moment to determine.

A team and driver are reasonably worth \$2 a day, and by the use of these it is possible to deliver to market, from your home, 100 bushels of corn. Hauling over good roads, the cost of delivery is two cents per bushel. But if, in consequence of bad roads, but 50 bushels can be delivered, the cost is doubled and the difference is what the impassable roads cost you. Continue this calculation, applying it to the hauling of all your crops, and it quickly becomes apparent that it amounts to a very burdensome tax.

Agricultural Schools.
The farmer owes a great debt of gratitude to the agricultural schools. True they sometimes theorize too much. It is true, too, that some of the men they send out are incompetent, but the vast majority of them are hard-working students, who are a help to any farmer who will heed their advice.