

# MARCH OF THE TRUSTS

MARVELOUS GROWTH OF INDUSTRIAL EVIL IN 1899.

Their Power in Politics was Strong Enough to Dictate the Army Beef Verdict.

## PRINCIPAL TRUSTS OF 1899.

Name	Capital
Amalgamated Copper	\$75,000,000
Am. Car and Foundry	58,000,000
American Ice company	25,000,000
Hide and Leather	25,000,000
Am. Iron and Steel	15,000,000
Smelting and Refining	9,000,000
Steel Hoop	32,000,000
Window Glass	17,000,000
American Woolens Co.	50,000,000
Asphalt Co. America	20,000,000
Central Foundry Co.	24,000,000
Smelting and Refining	34,000,000
Whiskey	30,000,000
National Enameling	22,000,000
National Steel	60,000,000
National Tube Co.	50,000,000
Pittsburg Coal	20,000,000
Pressed Steel Car Co.	25,000,000
Republic Iron and Steel	45,000,000
Rubber	20,000,000
Union Steel and Chain	60,000,000

PROGRESS OF TRUSTS IN 1899.  
New trusts organized.....200  
Capital of the trusts.....\$3,500,000,000  
Capital of new trusts in operation.....3,000,000,000  
Men employed by trusts.....3,500,000

The trusts have marched with giant strides in 1899. They have recruited to their army hundreds of industries great and small. They have increased their capital by billions of dollars.

They have dictated the decisions of official bodies, as in the army beef investigation. They faced the people at the polls, not of their choice, to be sure, yet in spite of the raising of this political factor in the Ohio campaign that state was carried by the republicans.

It is admitted that they were treated with deference in the report of the United States industrial commission which has been inquiring into their methods and tendencies.

Lastly, the leader of the trust movement, the Standard Oil "crowd," has appeared in the open as a Money Trust. By control of stupendous sums of its own and others' money the Rockefeller clique brought on a Wall street panic in the next to the last week of 1899, which demonstrated its power to lower or raise the prices of stocks and the ruling rate of interest in the exchanges and money markets of the world.

Two events of the year, on the other hand, have caused apprehension to the men most interested in the trusts. One, the most recent, was the decision by the supreme court in the Ohio campaign, December 3 in the celebrated Addyston Pipe case, brought under the Sherman Anti-Trust law. That statute had been violated by the six corporations in the iron pipe industry, which had divided territory among themselves and had agreed upon prices.

The other warning is the twice-repeated fall in the prices of industrial securities on the stock exchange. In \$101,256,518 in value, in December they fell \$69,000,000.

**THOUSANDS BRED IN JERSEY.**  
New Jersey, the great breeding ground of the trusts, reported at the close of the fiscal year in November that it had chartered 2,909 corporations with an aggregate authorized capital of \$4,403,000.

No month since the year had ever startled observers of the times. Of these the greatest were the Federal Steel, with \$300,000,000 of capital; the Distilling Company of America, \$120,000,000; the newly formed Standard Oil Company, \$110,000,000; The American Steel and Wire company, \$50,000,000; the American Bicycle company and the National Tube company, \$50,000,000 each; The Continental Tobacco company and the Amalgamated Copper company, \$75,000,000 each; the American Hide and Leather company and the United States Worsteds company, \$65,000,000 each; the American Ice company, \$60,000,000; Republic Iron and Steel company, \$55,000,000; American Foundry company, \$50,000,000; National Steel company, \$50,000,000; Rubber Goods Manufacturing company and American Tin Plate company, \$50,000,000 each.

Below these figures there were eleven corporations with \$100,000 or more; thirteen with \$25,000,000 or more; eleven at \$20,000,000; thirty-three with \$10,000,000 or more.

**CAPITALIZATION NOW \$9,000,000,000.**  
At the end of February, 1899, the total capitalization of 253 trusts was \$9,525,242. An estimate of the additions in 1899 makes the total capitalization of trusts now in existence at about \$9,000,000,000.

Delaware has begun to see the advantage to a state in fostering these combinations. Under a new law offering superior advantages to companies with large capital, the Blue Hen State has hatched \$16,500,000 of charters since March. New Jersey's revenue from a year's incorporations was \$754,000.

A recent estimate shows that 2,467,000 men earn their living in the employ of trusts.

The year's most striking instance of a single trust's power with the government was the whitewashing of the Beef trust. General Miles charged against the commissary department that it had fed unfit beef to the soldiers in the Cuban and Porto Rican campaigns.

The "fresh" beef was "embalmed," he declared, and the canned beef was nauseating and unwholesome. President McKinley appointed the Wade commission to investigate the charges. The packers' combination supplied the beef.

**GUILTY, BUT NO CONVICTION.**  
The commission brought in a verdict practically of "guilty, but no conviction." Its report found that improper food "enervated" the troops and unfitted them for the advance upon Iloilo and Santiago; that their "food supply was insufficient and irregular;" that Commissary General Eagan had bought 7,000,000 pounds of beef for the campaign, which was "rotten and unfit for use;" that the commissary department had "food that was practically unknown and untried." This the report pronounced "a colossal error, for which there is no palliation."

This fault was placed wholly upon General Eagan, and although most of the commanding officers testified to the fact that the beef itself was bad, no word against the trust or against the commissary was practically dictated. The commission further decided that "the interests of the service will be best advanced if further proceedings are not taken."

General Miles, in a "colossal" manner, let the subject language in reference to the commissary, was sentenced

## VOICE AT THE WINDOW--I Wonder if the People Realize How Good He Is?



CINCINNATI WANTS IT.

Making Efforts to Secure the National Democratic Convention

Cincinnati, O.—(Special).—Cincinnati has taken positive action looking toward extending an invitation to the national democratic committee at its meeting February 22, to locate the next national democratic convention in this city.

At the invitation of the Cincinnati league, an organization whose special object is to induce conventions to come to Cincinnati, a conference was held of representatives of the Chamber of Commerce, the Manufacturers' association and other like organizations, at which the preliminary work of the league was reported and further progress in the matter was referred by the league to the conference.

There was a unanimous agreement that an invitation should be duly sent to the national committee and that assurance would be given that in Cincinnati the most perfect fairness would be given to all applicants for honor before the convention. It was also agreed that it was well to claim the convention for Cincinnati, not alone because of her absolute impartiality toward the candidates, but also on account of her central location and convenient accessibility to all parts of the United States. It was the sense of the meeting that a good guarantee should be guaranteed to meet the expenses of the convention and arrangements were made for the appointment of committees to push the work of raising the fund with all possible promptness.

**LAWS OPENLY VIOLATED.**  
The commission discovered that the American Tin Plate company, controlling the product in that industry, the National Steel company and the National Steel Hoop company were practically one organization with a capital of \$150,000,000.

Railroad men said that the Anti-Trust law and the interstate commerce act were violated by the railroads themselves, and that these laws should be amended to permit the railroads to form a pool.

P. E. Dowe of the Commercial Travelers' league, showed that leading trusts had got rid, through destruction of competition, of 6,000 "drummers," while they had raised prices of standard articles of necessity by from 10 per cent for paper to 100 per cent for iron pipe.

This and other testimony was damaging, but the trusts had prepared for this. At a meeting at the Hoffman House in New York early in the year, leading spirits in the greatest corporations of the country were represented and a line of policy was agreed upon.

What pressure this coalition was able to bring to bear at Washington is not discovered, but advance suggestions from the commission indicate that its findings will not be disagreeable to the combinations of capital under investigation.

**ALLEN DENIES BRYAN AIDED.**  
Washington, D. C.—(Special).—Senator Allen of Nebraska, in an interview, authorizes an absolute denial of reports that he would be the candidate for the presidency of the fusion forces.

He said: "I would not accept the nomination if it were unanimously tendered me. Mr. Bryan undoubtedly will be the candidate of the democrat, populist and free silver parties for the presidency. Nebraska will give him a united, active delegation to all three of the conventions."

Mr. Allen declared emphatically that so far as he knew Mr. Bryan had not aided him in his candidacy for the senate, saying: "I did not ask Mr. Bryan directly or indirectly to aid me in securing my appointment to the senate, nor did he aid me to my knowledge. I did not see or communicate with the governor respecting the matter until he sent for me. Mr. Bryan knew nothing of my appointment until it had been determined upon by the governor. The relations between Mr. Bryan, Mr. Hitchcock (who was a candidate for Senator when Mr. Allen was appointed) and myself are of the most harmonious character and will continue so."

**STREET CAR DYNAMITED.**  
Springfield, Ill.—(Special).—For the third time since the street car men's strike was inaugurated dynamite was resorted to, being placed on the street car track and exploded beneath a car containing twelve passengers. No one was injured, but the car was badly wrecked. The outrage created great excitement.

**MAJOR LOGAN'S FUNERAL.**  
Youngstown, O.—The remains of the late Major John A. Logan, Jr., will lie in state in St. John's Episcopal church upon their arrival here. It is expected now that the funeral will occur about February 5. Company B, Fifth Ohio national guard, of which Major Logan was captain for a long time, has been asked to act as an escort at the funeral service.

## POPULISTS HOLD A SESSION.

### Conference Held to Map Out the Next Campaign

Lincoln, Neb.—(Special).—What was practically an unofficial meeting of the populist national committee was in session in Lincoln Thursday afternoon and until a late hour at night. The gathering was brought about with very little attending publicity, and brought together a number of the leading populists of the nation.

Senator Marion Butler of South Carolina, chairman of the national committee, who was expected to be present, did not put in an appearance, but Secretary A. J. Edgerton of Colorado was here, together with other leaders among whom were the following members of the national committee: General J. B. Weaver of Iowa; J. M. Patterson, editor of the Rocky Mountain News of Denver; J. W. Breidenbach of Kansas; W. H. Bray of Oklahoma; A. Roselle of Missouri; W. H. Robb of Iowa; and J. Edmisten of Nebraska. These gentlemen were very reticent as to the purpose of their gathering, announcing in general terms that it is simply a little conference for the purpose of informally discussing the policy of their party in the next campaign, and the issues which will most probably be brought to the front.

The meeting occurred in conjunction with the meeting of the populist state committee, which had hight out of a fall meeting of members and leading populists from all sections. The primary object of the meeting of the state committee being to fix a date for the holding of the state convention. At night at the Lincoln hotel was held an open meeting of the state committee, at which the national committee men and many others were present. This gathering was presided over by Chairman J. H. Edmisten. Addresses on the political issues were delivered by the following: General Weaver, T. M. Patterson, A. Roselle, George W. Berge and others.

W. J. Bryan was also present, receiving an ovation on his entry into the room. He delivered a short address, which was roundly applauded. Shortly after the conclusion of Mr. Bryan's talk the members of the national committee withdrew, retiring to an upstairs room, where they went into executive session.

The open meeting continued until a late hour, and was addressed by Gen. W. Berge and several others. At the conclusion, a meeting of the executive committee of the state committee was held, for the purpose of considering recommendations to be made to the state committee.

The silver republican state committee also met at the Lincoln hotel, with a good attendance. The executive committee thereof was empowered to fix the time and place for holding the next state convention, after consulting with the committees of the other fusion parties.

This committee, which consists of Chairman of Hastings, Treasurer G. L. Laws and Secretary A. H. Gleason of Lincoln, was further empowered to select the Nebraska delegates to the next national convention.

Friday night was held the banquet of the Populist National Convention, an club. During the day the delegates to the next national convention, Thomas of Colorado; ex-Governor Hogg of Texas, Clarence S. Darrow of Chicago, Hon. J. A. Reed of Kansas City and Norman Mack of Buffalo, N. Y. arrive.

The lobby of the Lincoln hotel was all the evening thronged with a surging mass of prominent fusion politicians, including many members of the legislature, county holders and workers from every section of the state.

**FOR SHOOTING A DESERTER.**  
Papillion, Neb.—(Special).—The preliminary hearing of Corporal Fair and Private Jockens, the two soldiers charged with the murder of Deserter Morgan, began in the county court at 10 o'clock Tuesday morning. The room was full of spectators.

District Attorney Summers was on hand to defend the soldiers and Attorney General Smyth was present to assist Attorney Hassett in the prosecution.

The entire forenoon was consumed in examining state witnesses. Witnesses for the defense were put on the stand at 2 o'clock.

At 4 o'clock County Attorney Hassett made the opening speech for the prosecution. Attorney Summers introduced a copy of Deserter Morgan's military record.

It showed that Samuel Morgan had deserted from Troop A, Eighth cavalry, stationed at Fort Meade, S. D., in September, 1898, just as the regiment was ready to embark for Cuba. He afterward enlisted with the Thirty-ninth volunteer infantry, recruited at Fort Crook on the eve of the regiment's start for the Philippines. He was transferred to the Tenth by the Seventh infantry and was shot dead while deserting on the afternoon of November 17, 1899.

County Attorney Hassett opened the argument for the prosecution and occupied half an hour. He was followed by District Attorney Summers, who talked two and a half hours. At one time during Summers' discourse there was a round of applause from the spectators. Summers was followed by Attorney General Smyth for the prosecution in a speech that lasted one hour and fifteen minutes.

Judge Howard said he was a great admirer of discipline, but thought it was needless to discuss discipline at length. After passing over the case he said he saw probable cause for the defendants over to the district court and fixed the bond at \$1,000 each.

Neis Edna, a farmer residing twelve miles from Sidney, was thrown from his wagon while on his way home, breaking several ribs, and the attending physician says the patient is also suffering with concussion of the brain. He is in destitute circumstances and has a large family. Edna's team became frightened at an approaching railway train, which caused the runaway, with the above result.

Judge Basil S. Ramsey closed his official term of district judge at Plattsmouth Wednesday, having been on the bench four years, and previous to that served as county judge for six years. The Cass county bar presented him with a fine silver pitcher, tray and cup. He will resume the practice of law in that city.

The second annual exhibition of the Elkhorst Veterinary Society and of the association will be held at Madison, January 3, 4 and 5. Exhibits will be received up to 3 p. m., January 23. The association is in god shape and is making big preparations for the coming show. The merchants have offered special premiums.

**NEED NOT FEAR FRANCE.**  
London.—The Vienna correspondent of the Standard says: "Emperor Nicholas has assured the British ambassador at St. Petersburg (Sir C. B. Scott) that Great Britain need not fear intervention or any sort of difficulty from Russia in the present South African complications. This may fairly be interpreted as an assurance including an indirect promise that France will abstain from creating any difficulties for England."

## FIGHT AT RENSBURG.

### BOERS' POUR HOT SHOT INTO BRITISH INFANTRY

Datura Wins an Advantage, But is Not Following Up His Success at Cyphergat

London.—(Special).—The following important dispatches have been received from the front:

Rensburg, Jan. 2.—The Boers opened their attack by shelling the infantry and supply columns with a big gun and a Hotchkiss, which we christened "Ten Penny." We replied and a heavy artillery duel is now proceeding. We set fire last night to the trucks at the north of the train and their contents, and they are still blazing. The New South Wales Lancers performed their duty under heavy shell and rifle fire, to which we replied. This lasted until midnight, the Boers trying to loot the burning trucks, but being compelled by our shell fire to retire.

Shrapnel burst right among them several times, and must have done considerable damage many riderless horses rushing about the field. Some of the enemy took shelter in the station house, but were shelled out. The survivors galloped away.

The Boers were seen to gallop a gun through one of the passes. As they fired our artillery opened fire upon them. The gun has not yet been heard of, and we presume its score were shot.

We have the enemy partially surrounded. His lines of communication are cut off and the roads and bridges are held. This accounts for the strenuous efforts made to loot the wrecked goods trucks.

What we much want is more guns of a larger caliber. If we had them we could do our artillery opened fire upon them. The gun has not yet been heard of, and we presume its score were shot.

**GATACRE HAS AN ADVANTAGE.**  
Sterksstrom, Jan. 3.—Early yesterday morning a huge force of Boers descended from Schomberg, on Molteno, which they occupied. They then proceeded to attack an outpost of fifty men, stationed at the north of the town, at the same time cutting the telegraph wires to the south of them. This maneuver was, however, too late, for the authorities at Sterksstrom had warning and a reinforcing force of Kaffrarian rifles, under Captain Ronnie MacLear, pushed forward from Bushman's hook.

Firing quickly commenced and went on for some hours, until the enemy, with one gun, withdrew, taking up a position on a hill at Cyphergat, to the southeast of Molteno. From there they fired on an armored train with effect.

General Gatacre then moved up from Sterksstrom with infantry, Cape Mounted Rifles and artillery. He encountered the Boer force at Cyphergat. Our artillery at once opened fire on the enemy, who instantly disappeared over the hill tops, removing their gun with remarkable celerity. We fired only forty rounds and then ceased. The Boers did not even once in reply. The Cape Mounted Rifles and Montgomery scouts advanced on the left flank of the enemy, the artillery following. All reached the camp near Molteno in the evening without resistance, thus relieving the outpost. The infantry did no fighting at all and the British loss is nil. That of the Boers is not known. The enemy's strength is estimated at 3,000 to 3,500.

Circulars contain whether General Gatacre will immediately follow up this success.

**NAVAL GUNS SHELL THE BOERS.**  
Ferre Camp, Jan. 4.—Boers continue bombardment of Ladysmith today.

Our big naval guns shelled the Colenso lines. One missile burst in the trench and caused the Boers to scamper quickly rearward, while another exploded in the midst of a drove of horses, killing several.

Yesterday nineteen Kaffirs, who escaped from the Boer lines, come in from the north. They declared the enemy short of everything. Parties of our scouts now proceed daily towards Tugela, engaging the Boer guards.

**FROM MODDER RIVER.**  
Modder river, Jan. 4.—I have just returned news with the cavalry brigade. We left Monday to act in conjunction with the column from Belmont. We moved out about sixteen miles to the west on the south side of the river, in order to prevent General Cronje sending a force to attack the Belmont column. This we succeeded in doing. Six hundred Boers started, but were forced to head west to Douglas to avoid us. We never came in contact with them. There is no change in the situation here.

**ASSOCIATED PRESS RESUME.**  
London.—This morning's news throws no further light upon the war situation. The exact position at Molteno and Cyphergat is not known, but in any event these little engagements are of small importance beyond proving that the British forces are beginning to attain a greater degree of mobility. It is fully expected that next week will see a heavy battle on the Tugela river, which is now the real pivot of the campaign. The Boers appear to be working incessantly with shovel and pick.

General Methuen's cavalry scouting has developed the fact that the Boers' intrenchments extend some forty miles, far overlapping the British positions and making flank attacks exceedingly difficult. Military analysts affirm that the Boer trenches under General Buller extend about seventeen miles, and that work is pushed on them unremittingly.

While the advance is delayed, flank movements are almost impossible, because long marches are not done with celerity and it is hard to time an attack with certainty. The extent of the Dutch rising may now be measured by taking a line from Prieska, on the west to Herschel or Barkley on the east. Along the whole of this line except at points actually occupied by the British, the population seems for the most part hostile.

**HANNA NOT ANXIOUS.**  
Cleveland, O.—(Special).—Senator M. A. Hanna has declared that although he had been urged to stand for the permanent chairmanship of the next republican convention he would not do so.

"There are other men," he said, "who are more ambitious than I and who value that honor more than I do. I will give way to them."

He also declared that he will be one of the delegates-at-large from Ohio.

I greatly desire that General Dick shall have an uncontested place in the Ohio delegation at large," he explained, "and I am glad to step out in his favor. If I was to be considered as one of the delegates-at-large, precedent giving the place to me as a senator, there would be a contest between General Grosvenor and General Dick. I being out of it, there will be room for both of them, as there should be, and friction would be avoided."

## AMERICAN CATS GO ABROAD

The United States transport Bonner will carry to Manila a cargo of enterprising American cats—the queerest cargo that a ship ever carried.

They are all up-to-date, aggressive American cats. They are all expansionists. They are going to exterminate the Philippine rats.

The great outbreak of letters written by John Montmorency, a citizen of Manila, to Frederick W. Butler, a citizen of Newark, Mr. Montmorency had a conference with General Otis, and while his brain was still charged with memories of the conference he wrote: "My Dear Fred—I am going to bring a surprise on General Otis, and I want you to help me. You see, the government warehouses here are overrun with rats. It isn't stretching the matter at all to say there must be 1,500 of them in the building here, and they have teeth that can gnaw steel. The rats are eating the army out of house and home. General Otis was looking for the traps, which are very inferior affairs, and he said: 'I don't see what we can do to stop them. I wish we had some hungry American cats to open an engagement with them.'"

"I want you to ship 500 cats on the next transport that leaves New York. Enclosed find \$75. That ought to buy all the cats in Jersey. The transport officials will be glad to feed them, so that the army at this end can be fed."

"Try to get them off by the first of the year. Your old friend,"

"JOHN MONTMORENCY."

Mr. Butler set to work at once. He inserted this advertisement in all the Newark papers.

Wanted—Five hundred full grown cats for the Philippine islands. Deliver Friday and Saturday, 5 to 7 p. m. Price, 15 cents each. Call 103 Roselle ave., Newark, N. J.

Readers at first thought it a joke, but since it was made a serious upon the yellow cat in the alley and the gray cat upon the back fence and carried their plunder to No. 103 Roselle avenue found that Frederick W. Butler was very much in earnest. He paid 15 cents for the cats and asked no questions. There was but one requirement—that the cats be full grown. All kittens, no matter how cunning, were denied the privilege of a trip to the Philippines. It would require a large cat to successfully battle with the Philippine rodents.

Mr. Butler imprisoned the cats in the cellar and waited for more callers. They came apace. Women brought in pet cats in their arms. Men carried them in bags, children in baskets. Every citizen of Newark, it would seem, came and brought a feline offering.

Many declined the proffered 15 cents and begged Mr. Butler to accept 60 cents instead for taking their furry costs off their hands. Major General Plum, of the National Guard of New Jersey, donated the Adonis of the collection, a handsome gray warrior named Miles.

The cats accumulated in the cellar until there were 335 living in more or less blissful union. They asked and answered many questions about this unusual proceeding. So loud did the debate become that the angel of sleep left its ration above Mr. Butler's bedposts and hasn't been seen since. All the rats and mice disappeared from the block and still the cats argued.

They discussed the Philippine question and the effete Spanish rats that were waiting there for them. Some of the more homeloving Toms said they were willing to make the trip because of the good feeding, but declared that they would be back in time for the first general Thomas symphony concert by moonlight in June. It would take two months to make the trip, they argued, and two months for the return. They could reduce the rat breed of Manila to a memory in six weeks, argued the venturesome spirits, and the braver spirits prevailed.

The debate over the music began. There were mingled solos and tangled duets and grand ensembles from 335 throats. The neighbors couldn't stand it. They went to the window and complained of the vocal nuisance.

The Society for the Prevention of Cruelty to Animals read in a Newark paper the graphic account of a cat fight in Mr. Butler's cellar. The writer of everything that is true has helped to collect four bushel baskets of fur as a souvenir of the battle. The society sent an officer to reprimand Mr. Butler, and that unfortunate but enterprising man reminded the officer of an empty house in the lower part of Newark, where their number was later swelled to 500.

Meanwhile, his door bell was rung all day by bad little boys and good little girls and heartier women. The bad little boys had wicked glitter in their eyes. They had stolen pet cats in the hope of clearing 15 cents by the transaction. The good little girls and the soft-hearted women had tears in their eyes. They had lost their pet cats and hoped to reclaim them.

The cats were taken to the transport and put aboard in crates. They will be accorded the liberty of the vessel twice a day for exercise. They will be fed raw beef and water, and there will be no milk. The commissary department does not include that beverage in its menu. Besides, milk is mild diet for warriors and John Montmorency wants the cats to be in good fighting trim when they arrive.

"The cats are under strict navy discipline. All belligerent cats are isolated. They are kept in small wire cages and on slight diet, which soon softens their cravings for civil war."

Exercise hour will be the feature of the transport journey to Manila. It will take place after the morning and evening feeds. There is a precautionary measure for the protection of the pet canaries and mocking birds on board.

There will never be a cry of "Cat overboard!" for cats will not jump into the water. If cats, prompted by too bold and roving a spirit, climb too far up a mast and become frightened there will be a call for a stepladder. The music of the waves will soften the shriller music from the crates.

Every precaution will be taken against civil war on board the transport, but on arrival every possible junction will be lifted and the sibilant slogan of the conquering army will be "Down with the Philippine rats!"

There is a report current in northwestern Pennsylvania that the new management of the Delaware, Lackawanna & Western Railway company has actually issued an order to the effect that every one of its employes must sleep eight hours out of every twenty-four or lose his position. It is being freely commented upon by the newspapers of the state, and there is only one opinion. Predicating views upon the truthfulness of the report, every newspaper that believes in individual liberty denounces the action as utterly indefensible. The authorities are very much annoyed, and they say that they have a right to insist upon it in their employes is that the latter shall be in condition to perform the duties for the discharge of which they are paid, and that those duties shall be performed. The time that, sleep, bath, pray and change their attire is still, thank God, their own business.