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## Getting Money

## How Bankers Now Perform Their Work

By JOHN M. OSKISON, Chicago

TALK of a "money trust" in this country has been inspired largely by the operations of "underwriting syndicates."

These groups of bankers have come to mean more and more in the financing of the country's industries. Their operations have enlarged at the same time that their co-operation with each other has become closer.

Whatever may be thought of the morality of this method of financing the needs of our railroads and manufacturing enterprises, the reason for the growth of underwriting syndicates is plain. They represent the reservoirs of ready capital. To them flow thousands of streams, big and little, of money seeking safe investment. To them come the managers of business requiring millions, and the managers come to them because it is the quickest, easiest, and (sometimes) cheapest place to get money. For instance:

New York's transit needs are pressing and great. Two extensive new systems of subways have been planned. Their construction and equipment will cost nearly \$400,000,000. After long discussion the city officials decided that this sum should not be raised by the city itself, and so private bankers were asked to raise the money. The house of J. P. Morgan & Co. made an offer to finance one system calling for the expenditure within a few years of \$170,000,000. Bonds running for fifty years and bearing interest at the rate of 5 per cent. are to be issued. J. P. Morgan & Co. are to pay the city \$950 for each \$1,000 bond.

Because the loan would be too heavy for one house to carry, J. P. Morgan & Co. have asked other bankers to take a large part of the bonds for \$960 each. A syndicate, agreeing to hold together for five years, will be formed, and its members will sell to investors the amount of bonds allotted to each as they are issued. Probably the prices received will represent a good profit for each.

In no other way, say the bankers, could a project needing so much money get it promptly and on such good terms. In no other way, they say, can the millions belonging to widely scattered investors find investment. Upon the bankers falls the duty of seeing that the loan is secure. A few failures to do this, they say, would dissolve the "money trust" quicker than any moral action—and that view seems logical.

## Is Pity Wholly a Good Thing?

By FRANK CRANE, Chicago

Perhaps the most marked trait of human nature in modern times, and that which distinguishes it most from human nature in ancient times, is pity.

It was the main contents of the Christian religion for over a thousand years.

Almost all medieval religion can be summed up in that one word, pity. The good works most emphasized consisted in giving alms to the poor. The walls of the old churches are covered with languishing saints. The sufferings of the martyrs were wrought into works of art in every conceivable exorcution. We are the heirs of centuries of this kind of training. Sensitiveness to pain has become our chief mortal force.

The history of civilization is the story of a long conflict with pain. We house the sick in hospitals and provide asylums for the unfortunate. Mankind's most boasted medical achievement is the discovery of anesthetics.

We have societies for the prevention of cruelty to animals. Our modern theology has abolished the fires of the next world. We have even produced a sect that denies that there is any suffering in this world; like the Albany legislator who, disgusted with the crime of bigamy, determined to put a stop to it and introduced a bill: "Be it resolved, That the crime of bigamy be hereby abolished." Happy thought!

But I would like to put one little interrogation point: Is pain after all a bad thing? And is pity wholly a good thing?

## Queer Tangle in Many of Marriage Laws

By MOOREFIELD STOREY  
Boston, Mass.

husband and wife or parent and child, while, of course, the descent of property may be very much embarrassed by questions arising from the conflict of laws on this subject.

There is a strong movement to promote an organization in the various states, and on some subjects this uniformity has been secured.

I should be glad to see a strong public opinion organized, which will insist upon uniformity in the laws which regulate marriage and divorce, and I trust that any efforts made in this direction will be successful.

## Good Training For Business Is Ignored

By LEWIS NIXON  
Former Ship Builder, New York

As far as fitting our children for business is concerned, the public schools of the United States are far inferior to those of European countries and far inferior to what they should be.

They are particularly deficient in foreign language instruction.

The systematic education of 90 per cent. of our public school children ends with their graduation.

Commercial methods and foreign languages must be made part of the public school course.

A boy or girl of fourteen ought at least to know enough of the social, religious and political customs and the language of the people with whom he may one day have to do business to whet his appetite for more. This is a business age.

The average American school boy, after eight years in public school, doesn't know where the principal cities in the United States are located.

## Object Lessons in Thrift

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