

Wolves That Prey on Women

Chicago Social Settlement Worker Tells How the Wireless Telegraph, the "Work at Home" and Other Frauds Are Employed to Fleece Poor Housewives and Girls.

By MISS JANE ADDAMS
Of Hull House, Chicago.

One of the inevitable results of the financial independence of wage earning women is a corresponding independence in the matter of seeking investments. Women who have secured their money without masculine aid naturally feel at liberty to invest it without masculine advice. Before proceeding upon this natural theory, however, women should be equipped with a knowledge of the fact that the promoters of fake investments have come to regard women as one of their most profitable specialties, and that the art of fleecing them has been cultivated with the greatest care. Experience has taught unscrupulous "promoters" that it is easier to secure money from women than from men through at least two lines of appeal to which women are more susceptible than men. The first of these is the appeal to wage earning women as "business women" and the flattering inference that as such they will recognize the opportunity for a good investment, quite "saving the fact that much of wage earnings is done under direction and does not necessarily imply knowledge of business affairs. The second line of appeal which tempts many women to go into fake deals is that made to feminine vanity by the promoters of the scheme who urge: "We believe in the intuition of women and would rather have it in the councils of our enterprise than cold masculine logic; a combination of both is the ideal, and that is why we are asking you to give us your aid and co-operation."

The idea of a connection with a big enterprise is, in many instances, flattering to the woman who has never before had such an opportunity, and, moreover, many women have come to believe that optimism is in itself a sort of feminine virtue, while on the other hand they regard suspicion as a most unworthy trait. "Intuition" consists of faith in a favorable outcome. Hundreds of women are entrapped every year through some such subtle and flattering form of appeal.

Very often these campaigns for the savings of women are conducted along the lines of the professions and occupations in which large numbers of fairly prosperous women are naturally engaged. The first thing which the woman who is solicited to invest her savings in the stock or bonds of a mining, plantation, oil or financial enterprise should bear in mind is the fact that in all probability the promoter who is talking to her has secured a list of the women belonging to a professional organization or a club with which she is associated, and if the woman thus appeared to merely communicated with her natural associates she could easily discover this for herself. But the whole affair is purposely surrounded by an air of mystery and a special opportunity for you, which keeps her silent.

The wireless telegraph scheme which was worked in Chicago several years ago will illustrate this: When wireless telegraph was first demonstrated to be practical in its operation the greatest scientific discovery of the age, and also an implication that the stock was offered first to educational people who were best fitted to understand its value and who would have sentimental as well as a material satisfaction from such an investment. When an abundant harvest had been garnered from the savings of women teachers, a series of maneuvers was instituted which left undistributed in the possession of the promoter of the scheme the thousands of dollars he had acquired. The teachers received a "confidential and important" announcement from his office to the effect that the most powerful rival in the immediate field of his company's operations had consented to a consolidation on terms which he regarded as highly advantageous to all his investors. The consolidated company would be so much stronger than the one in which they had made their investment that they could not, of course, expect to exchange the stock on an even basis, share for share. He advised them, however, to increase their investment so that they could still retain their original number of shares which would not fall to a negligible, immensely profitable.

This appeal not only induced many of the original investors to put in additional money, but it also brought a fresh volume of recruits. A little while later a second reorganization was announced—this time a consolidation with all of the principal wireless companies then in the field. It was explained that this not only did away with competition but eliminated the possibility of troublesome and expensive litigation with regard to patents and improvements. This was said to be a great victory, and his investors were again urged to surrender their old certificates, in descending ratio, for those of the new "consolidated" organization. As they were anxious for anything which promised to give them dividends on their investment they fell in line with the suggestion. At the time of the final consolidation the promoter disappeared—leaving behind him a wake of hardship, privation and suffering. There are many and varied planes and altitudes in the contemptible craft of swindling women, and the smaller the swindle the more contemptible it often is. Almost innumerable frauds

The State Capital

Matters of General Interest FROM Nebraska's Seat of Government

Distribution of Nebraska Patronage.

The Nebraska delegation in congress, at a meeting in Washington last week, agreed upon the following plan for appointments in this state during the Sixtieth congress: First—All postmaster appointments to be recommended by republican members of the house from their respective districts, except in the home towns of senators, where each senator shall have entire jurisdiction. Second—All officers whose duties shall cover the entire state shall be recommended as per vote of the majority of the entire republican delegation. Third—Officers whose duties shall cover less territory than the entire state shall be recommended by a majority of two senators and such republican members of the house whose districts in whole or in part are included within the jurisdiction of such officer.

Fourth—Local and district officers located at the home towns of any member of the delegation shall be selected by such member. Fifth—All recommendations for federal appointments hereafter to be made by the president, of statewide scope and all such appointments from the state for offices outside the state shall be distributed as near as may be among the different congressional districts of the state on a salary basis, provided this section as to distribution shall not apply to reappointments or to promotions, except as to the increased salary; provided, also, that this section as to distribution shall not include cabinet officers or appointments in the diplomatic service.

Sixth—The meetings of the delegation shall be on call by the chairman or a majority of the delegation, and the expenses of attending such meetings during recess shall be borne equally by the members. Seventh—The vote shall be taken by roll call. Eighth—Upon the adoption of the plan there shall be selected a chairman and a secretary, who shall also act as treasurer.

Says Cattle Man Is Exaggerated. Ex-Senator Frank Currie of Dawes county called on Governor Sheldon to discuss the question of a state quarantine proclamation issued by the governor for the purpose of aiding in wiping out mangle in cattle. Mr. Currie has been in the cattle business for thirty years. He believes cattlemen who have accumulated herds would be very foolish if, after gathering property of this kind, they should attempt to destroy it. He says cattlemen desire to do all within their power to keep their herds clean. It is his opinion that the infection and prevalence of the disease has been exaggerated by inspectors, whose job depends on work of this kind. He cites his own case, where an inspector reported a herd of 1,500 infected, when, in fact, the inspector admitted he had not seen more than 150 head, and, in fact, had only seen 86 head. Mr. Currie does not believe the state should try to do anything until the extent of the disease and infection is ascertained and until the state makes an appropriation for practical inspectors to aid in enforcing quarantine regulations.

State Depository Bonds Approved. Governor Sheldon, Attorney General Thompson and Secretary of State Junkin have approved bonds of five state depository banks, signed by State Auditor Searle's bonding company of Omaha, after having investigated the legality and the advisability of accepting any considerable security from a bonding company that has a paid-up capital of \$50,000. At present the total amount which the company in question has indemnified the state is about \$32,000. The approval of the state officers was given after Auditor Searle had said he had sold his stock in the bonding company. No announcement was made in regard to who now holds the stock owned by Auditor Searle. The company was formed by officers of the Metropolitan company of Omaha, which was organized to bond saloonkeepers and which is not now soliciting business on account of some judgments against it. The list of officers is the same, with the exception that the name of R. J. Clancy has been dropped from the new company's rolls.

Station to Remain Open. General Manager Holdrege of the Burlington has written the railway commission that it is not deemed advisable by his company to close the depot at Dickens. A few days ago the commission issued an order against the Burlington closing this station.

Candidates to Have Primaries. The following counties have asked the republican state committee for ballots of which to vote a preference for a presidential candidate: Antelope 12 Lancaster 54 Butler 11 Lincoln 19 Cedar 12 Otoe 17 Cheyenne 5 Perkins 1 Dakota 6 Red Willow 9 Dixon 19 Richardson 17 Dodge 19 Rock 3 Fillmore 12 Seward 115 Hall 13 Thayer 12 Hamilton 12 Webster 11 Hitchcock 4 York 11

Rock Island Appeals. The Rock Island Railroad company has appealed to the district court from the recent order of the state railway commission directing it to maintain a passenger and freight depot at the town of University Place. The petition of the railroad revives the whole question of the rights of railroads and the power of the commission. It is asserted that the state commission law is unconstitutional because it is an interference with interstate commerce, is unreasonable and deprives the company of its property without due process of law; takes private property for public use without compensation, and, finally, that it disallows the petitioner of its right to trial by jury.

License to Practice Medicine. Fifteen applicants are taking an examination before the secretaries of the state board of health for license to practice medicine or osteopathy. One applicant is taking an examination in osteopathy. The board of health has 15,000 copies of quarantine regulations published in pamphlet form for distribution to teachers, physicians, county commissioners, undertakers, registrars and local boards of health.

Cook Announces Candidacy. H. L. Cook, deputy state auditor, has formally announced his candidacy to succeed E. M. Searle, and he will begin at once an active campaign to secure the republican nomination. Mr. Cook lives at St. Paul, in Howard county, and was appointed deputy auditor by Mr. Searle.

Newspaper Telegraph Rates Legal. The state railway commission wrote a few days ago to Attorney Meyers of Alma, who complained against telegraph companies making a reduced rate to newspapers. The letter called the attorney's attention to the statutes which provide for this reduced rate to newspapers, and inasmuch as that statute has not been changed by the legislature and for the further reason that reduced telegraph rates to newspapers is in the interest of the public, the commission has no authority to do anything in the matter.

Brickyard for Penitentiary. A brick yard owned and operated by the state and worked by state convicts and state wards is one of the possibilities. Governor Sheldon said he believed it possible for Nebraska to make all the brick it needs for the construction of state buildings. He intends to get the state geologist to visit the various institutions and make an analysis of the soil owned by the state and if the investigation shows the clay is of such a nature that brick can be made from it of a good quality, he will urge an appropriation for the construction of a brick yard. Such a plant would afford employment for the convicts of the state penitentiary and for many of the inmates of the insane asylums. The employment would be constructive of good health for the convicts and at the same time it would save an immense amount of money for the state and permit of the construction of many buildings which are now delayed by reason of the heavy appropriations made against the state treasury.

Law Too Draconic. Attorney General Thompson has received from Congressman Clayton of Alabama a copy of the latter's bill to prevent the issuance of federal injunctions against the operation of state laws and a personal letter asking Mr. Thompson's opinion of the bill. This measure provides that no district or circuit judge of the United States can enforce the enforcement of a state law until the same has been tried and a decree entered to the effect that it is in violation of the constitution or treaties of the United States. In other words, that the federal court cannot issue a temporary injunction against the enforcement of any state law. In reply to the letter, Mr. Thompson will state that in his opinion the law is too drastic, and he will advise that it be limited so that no federal judge can restrain a state officer from enforcing a state law in a state court until the matter has been tried in a state court.

As to Oil Inspection. The validity of the law requiring that all oil shipped into Nebraska be inspected and that all such inspected oil be assessed an inspection fee of 10 cents per barrel is to be tested. The railroads insist that they ought not to have to pay any inspection fee on oil shipped into the state for their own use. Arrangements are being made for a test suit against the Burlington and Union Pacific railroads. The Union Pacific has refused to allow 750 barrels of oil to be inspected and the Burlington has refused to pay inspection fees on 348 barrels. Railroad attorneys will meet Attorney General Thompson and agree upon certain points on which the case will be based. The attorney general is of the opinion that the railroads should pay the inspection fees on all oil, no matter how the oil is to be used.

Insurance Matters. The state insurance department has announced its intention of holding up all insurance reports which fall to show the amount of business written in Nebraska during the last year. Only a few of the 300 foreign insurance companies now doing business in the state have included this important item in their reports. It is supposed that the reason for the omission is the fear of the companies that the apparent discrepancy between the risks and the resources will cause alarm to policyholders. The risks, however, are not so dangerous as would appear to those unfamiliar with insurance business.

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Save the liquid manure. Feed only what the cattle will eat up clean. Always aim to sell a finished product from the farm. The inferior animal requires as much feed as the higher-priced one. Sour soils need better drainage. Tilling always pays if properly done. Arrange things in the barn so as to make the chores as easy as possible. Get the spraying apparatus ready for use. Effective treatment must begin early. Sheep like other animals enjoy variety in their food. Feed a little wheat bran occasionally. Clover, the foundation of agricultural prosperity, must ever prove the salvation of the farmer. Above all others the farmer who is supplying cream to the creamery needs a Babcock tester. Something growing on the soil and something decaying in the soil is a good rule for the farmer to follow. When you notice the shoe to your horse is a little loose, don't delay fixing it. It may save the horse a bad sprain. Blanket the horses when they are exposed to hard winds. A bad cold will prove a poor thing for the horse and you too. Animals which are selected for breeding purposes should be fed and cared for so as to induce the most thrifty habits. Start your tomato seed, also celery, cabbage, egg plant, endive, lettuce, onion, etc., indoors and have the plants ready to set out in May. As a part ration corn is a good poultry feed, but as the sole ration, such as the practice of some farmers, it is one of the worst possible feeds. When things go wrong, don't scold the wife and children. If you must do something to relieve your feelings go out and take a few kicks at the horse block. The future usefulness of a cow depends largely upon the way she has been brought up. Good breeding, of course, but more important still, good bringing up. It is a mistake to neglect the things that are in trying to find out the things which may be but are not yet. Many an impractical investigator commits this blunder. Don't permit the blacksmith to put on too heavy shoes. They are a needless burden to the horses and add strain to every muscle and tendon, and really wear no longer than the lighter shoes. The dairyman who treats his cows right is not ashamed to look them in the face, neither is he ashamed to look his customers in the face if he is giving an honest article in an honest measure. Cotton seed hulls are not desirable feed for cows, but they are being worked into some of the patent dairy feeds that are bringing good prices in the market. Watch out for them if you are buying any feed for your cows. Reading Meadowbrook Farm gives one an appetite for the work. It is sort of short course in farming, and is the best kind of a preliminary to the reading of a good farm paper, which of course you have coming regularly to your home. A pecan tree at Raleigh, N. C., which is 35 years old, has borne a crop every year for the last 23 years. In 1907 the crop equaled 300 pounds. In 1907 it was more than 400 pounds. Estimating the selling price of the nuts at 25 cents a pound, 400 pounds would bring \$100. A profitable tree, surely. Scours in horses is very annoying and unfit them for hard work. If change of diet and short rations do not correct the disorder try giving four drams powdered sulphate iron, one-half ounce ground gentian, one-half ounce ground ginger and one ounce powdered charcoal in feed three times a day. If you can arrange to feed cut fodder and ground grain it will give better results. In a recent number of one of the leading humorous papers one of the pictures shows Farmer Stubble reaching out of bed at 4 a. m. and touching an electric button, remarking with a yawn as he does so that it is "time 't' milk the keows, b'gosh." And when one stops to think how the lot of the farmer had improved in the last ten, twenty, thirty years it is not hard to believe that in the future much of the present drudgery will be done away by the still greater advancement made in farm machinery and farm methods. Surely the farmer is having his lining, now.

Clean your seed before sowing. Careful not to let the brood sows get too fat. Comfort for the brood animals means stronger, healthier offspring. Don't waste the manure, it is the most valuable asset on the farm. The compact horse is better for farm work than the long-legged one. Good poultrymen never keep but one male bird in the flock at a time. Salt is good but if it is not where the sheep can get at it, what shall it profit them? The cow shed should be open to the south so that it can catch all the sunshine that is going. The man who is content with the crooked furrow is more than likely to be careless about his morals. The progeny of a grade bred to a grade is certain to be of inferior quality than either of the parents. Whether the farm flock is pure bred or just common fowls, new blood should be introduced each year. Sheep and cows should not be yarded together, as the former are timid and defenseless and easily injured. The profits from the orchard are determined in a large measure by the care bestowed upon the trees and the fruit. Keep a record of each brood sow. Don't trust to memory to tell you a year from now which animals did you the best service. One good farm paper well-read is better than the skimmings from a dozen others. Be a careful reader, and a patient practitioner. What! A rag drawn through that hole in the milk pail, when a few minutes' work and a little solder will fix it? Shame on you. One ounce of glycerine, one-half ounce of lemon juice and two ounces of rose water make a good lotion for the hands and face. A poor appetite in any farm animal indicates improper housing, or feeding. Keep the animals thrifty if you would have them return a profit. The supply of good cows is never equal to the demand. Don't think therefore that you can buy to good advantage. Better raise your own cows. Neglect in the poultry house seems easy at the time, but it is expensive. The poultry business is made up of little details and they must be attended to. Get a graduated glass on which the drops, drams and ounces are marked. It will prove handy in putting up the simple remedies, formulas for which you often see in print. Not one farm in a hundred is stocked up to its full capacity. In your farm the one in a hundred or is it one of the ninety-nine, which are falling short of their privilege and opportunity? Saving the chilled lamb is one of the tasks of the early spring. Take it in where it is warm, rubbing thoroughly to restore circulation and then feed a little hot milk from a bottle to which is attached a rubber nipple. Calves must have clean, dry pens if they would be thrifty. A filthy wet pen, especially for very young calves, is apt to derange their stomachs. While a cement floor is ideal, it takes lots of bedding to keep it dry. A light pen is also very desirable. Every calf pen should have a window where the sunlight can get in. Sunlight is one of the best disinfectants that God ever gave to man. It is the cheapest also; therefore use plenty of it in the barns. Milking a cow in Mexico is rather a perilous and unsatisfactory task if the following account of the process is accurate: The cow is lassoed and tied to a stump at the head end; she is made to "hust" by tying a rope to one hind leg and fastening it to another stump. One man holds the calf to the cow, with his fingers so it will suck wild instead of milk, and the other man milks into a dipper the milk which the cow mistakenly gives down for the calf. To cure the breechy cow is almost impossible, but she may be restrained. Here is the method employed by a farmer who has such a cow in his herd: Fasten a strip of strong, straight-grained wood, three inches wide by one inch thick to the tips of her horns. This should be fastened by means of screws. Then fix another strip to this one-half inch thicker and of a length sufficient to reach downward within an inch of her face and within two or three inches of her nostrils. In the lower end of this strip have several large nails projecting about a quarter of an inch. When an attempt is made to throw a fence the sharpened nails restrain the animal. Here is a recipe for tanning skins with the hair on which is said to be good, although we have not tried it. When the skin is fresh, powder the flesh side with a mixture of salt two parts, alum and saltpeter each one part, and roll tightly, letting it lie until the mixture is thoroughly dissolved. This mixture should be pulverized before being applied. Then stretch the hide on a board and scrape off all flesh or membrane that may adhere to it. Then dry in the sun and cover with neat's foot oil, after which it should be laid away for a few days. Next scrape as clean as possible with a piece of wood, and apply Spanish whiting which has been heated in an oven until it is hot, rubbing it with a flannel cloth. The skin is now ready for use, and if at all stiff, may be rubbed and worked soft with but little trouble.

TABLOID PHILOSOPHY. A new dress is simply a habit with a woman. In any event the Knickerbocker Trust had a good run for its money. Out of the financial wreck comes the pungent truth that very few trusts are to be trusted. There seems to be a close and intimate relationship between tight shoes and the corn crop. The public is still a little suspicious of the taximeter cab. Sounds too much like gas meter. NOT GENERALLY KNOWN. A girl pupil in the New Shoreham (London) school has neither been absent nor tardy in eight years. Fitch pine, which has been considered almost worthless, is now in demand for cranberry barrels. All the revolvers taken from prisoners at Portland, Ore., were melted up and made into a stove for the police station. The United States owns and maintains a national cemetery at San Cosme, near the City of Mexico. TEXAS FARMS. For Sale or Exchange for Eastern Nebraska or Western Iowa Farms, 3566 acres Brazos Valley land in Baylor county, Northern Texas, subdivided into 160 acre tracts. Strong, rich soil. Suitable for winter wheat, oats, corn, cotton and alfalfa. All kinds of vegetables and fruit. Sufficient timber for fencing and fire wood. Abundant rainfall. Healthful climate. Near good county seat town of 3,000 people. For further information call on or write, F. A. Field, Room 636 New Brandeis Bldg., Omaha, Neb. Rotheray Wedding Dowry. There are only three applicants this year for the Rotheray wedding dowry, for which the late marquis of Bute left a sum of £1,000, the interest of which is to be given annually by the magistrates of the town to some deserving bride. It may be that the Scottish lairds shrink from the ordeal of having the first 11 verses of the second chapter of St. John's gospel read to them by the magistrate, which is one of the conditions. YOUR EYES. Don't trust your eyes to traveling opticians or pack peddlars. We are the oldest manufacturing opticians in the state—grind our own lenses—make our own frames. Consultation free. Glasses fitted, \$1.50 up. Watson Optical Co., Exclusive Opticians, 213 So. 16th St., Omaha. Factory on premises. Wholesale and Retail. A morning fog usually clears away before noon; an afternoon fog has set in for the day.

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