

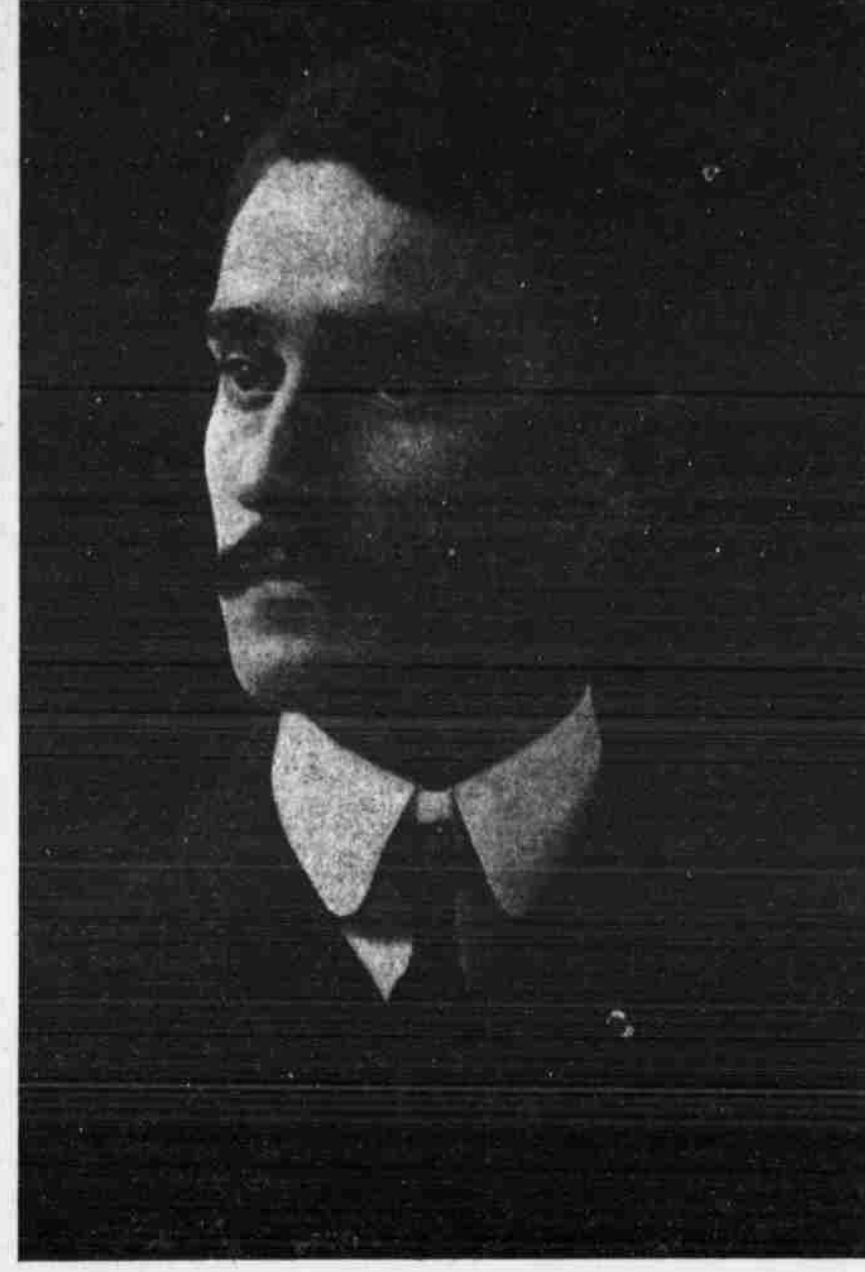
Bankruptcy Court as a Cure for Financial Ailments of Unfortunates



CHARLES E. CLAPP, REFEREE IN BANKRUPTCY.



W. R. HERDMAN, ONE OF THE FIRST REFEREES IN BANKRUPTCY.



JOHN A. RINE, APPOINTED REFEREE IN BANKRUPTCY TO SUCCEED HERDMAN.

THIS law will enable us to pick up and clear away all the dead and down timber in the business world. It will let the lame brother get up on his feet again and be of some real assistance to himself and family and to the community at large. It is not only good, it is wise, to say to a man who is down, "You must stay down."

So spoke United States Senator Nelson, father of the national bankruptcy law, in explaining the act of his constituents after its passage in 1898. That the senator was right seems to have been quite conclusively proven by the operation of the law to date. All attempts to amend it have met with failure, except the few curative and protective amendments made in 1903.

Before the passage of this law debtors could be relieved of many, if not all, of their liabilities under the state assignment and bankruptcy laws. The national law has enforced a uniformity and fairness in the treatment of creditors which was not possible under the varying laws of the different states. It has enabled thousands of men to get onto their feet again commercially and has made it possible for them to once more become live assets in the world.

Nebraska Has Benefited. Nebraska, equally with other states, has benefited directly and indirectly through the operations of the United States bankruptcy law. But neither this state nor Douglas county has been as prolific of proceedings in bankruptcy as many other states and cities. For the year ended September 30, 1904, there were only eighty-eight voluntary petitions filed in the whole state of Nebraska, and twenty-one involuntary proceedings. The total for the state since the passage of the act is 1,065. Discharges granted last year number seventy-six, one voluntary applicant was refused discharge and one involuntary composition was confirmed.

A summary of the reports of Nebraska referees for the year 1904 of cases closed shows there were eighty-six. Of these forty-three cases had assets, the total amount being \$47,653.72, and forty-three cases had no assets. In twenty-six cases the debts were less than \$500. The total liabilities involved amounted to \$387,679.94.

When the law went into effect there were two referees appointed for the district composed of Douglas, Burt, Cass, Sarpy and Washington counties. These were Charles E. Clapp and Will H. Herdman. The latter served as referee until last August, when John A. Rine was named to succeed him, taking up only new cases, however, as Mr. Herdman was directed by Judge

Munger to close up all cases then pending before him. Referee Clapp has served continuously. Because of the just receding boom days it was expected when the law was put in operation that there would be great rush, at least in Omaha, to take advantage of its provisions. One referee said at first thought he figured there might be 100 cases a month for a while. This estimate of the probabilities fell short nearly 300; it was over ninety on wrong side, anyway. Referee Clapp's books show that up to date he has handled 147 cases from Douglas county, two from Burt, two from Cass and one each from

Sarpy and Washington. At the outset Judge Munger made a rule, at the request of the referees, that the cases should be assigned to them alternately, and the total number of bankruptcy proceedings in these five counties is, consequently, but slightly over 300. Some few cases have been referred in to the Omaha referees for the reason that most of the creditors were located here.

Thousands of Suits Avoided. The number of possible lawsuits that Messrs. Clapp, Herdman and Rine have handled and are handling in the 300 and odd

proceedings in bankruptcy would run far into the thousands. The claim of each creditor would represent a lawsuit in the ordinary method of collecting debt by a court process. The "Nelson cure," as it is sometimes ironically designated, has proved to be exceedingly cheap medicine for the financially sick. It has effected cures with a certainty and a cheapness that has been the wonder of the nations. By and by, perhaps, there will be no further need for it, but as a drastic remedy for an emergency it has certainly filled the bill. It is a refuge which never sends a half-cured patient out. Like the instruction to the apostles on

which the Catholic confessional is based Uncle Sam has said to his referees, "Whose debts ye shall loose, they are loosed."

A discharge from a bankruptcy court is final. It does not say to a man that he must not pay his just debts if he desires to do so. It does say that he is to have a free hand with which to work in the endeavor to recover his lost wealth and standing. Then if he pays up, so much the better for himself and his creditors. If he does not discharge the legally chiroformed obligations he is at least put in position to become a free agent for progress again. It is not too much to say, from the verified ex-

perience of the referees, that many debts have been discharged and much money realized for creditors through its operation which would not otherwise have been done, because of hampering judgments and the continual hovering over devoted heads of the smothering shadow of old mistakes.

Getting Into and Out Again. When a person desires to get within the provisions of the bankruptcy law he must deposit with the referee \$30, of which \$15 is for the referee, \$10 for the clerk and \$5 for the trustee. After that his expenses are largely governed by the size of his available estate, the cost of counsel and some other small details. The average cost of a discharge is not to exceed \$50. It is the cheapest kind of litigation, and it releases many a citizen from what would otherwise be a costly predicament.

The fees of the referees are not an indefinite quantity except in the case of large estates, nor are they as fat as many people might suppose. For each case a referee is allowed \$15 after the close of the proceeding. The fee is, however, deposited in advance with the clerk of the court at the time the proceeding is begun. Beyond this initial fee a referee is allowed 25 cents for every proof of claim filed for allowance, to be paid from the estate, if any, as a part of the cost of administration, and from estates which have been administered before them 1 per centum commissions on all moneys disbursed to creditors by the trustee, or one-half of 1 per centum on the amount to be paid to creditors upon the confirmation of a composition.

The only debts not affected by a discharge in bankruptcy are taxes due the United States, the state, county, district or municipality, liabilities for obtaining property by false pretenses, or for willful and malicious injuries to the person or property of another; alimony due or to become due, or for maintenance of or support of wife or child, or for seduction of an unmarried female, or for criminal conversion; debts that have not been duly scheduled, and debts that have been created by his fraud, embezzlement or other criminal action while acting as an officer or in any fiduciary capacity.

The first two or three years after the law went into effect in 1898 there were many cases where men had become financially involved and were heavily loaded down with debts and wished to get all these debts paid through the bankruptcy court. For the last two years, or perhaps last three years, there has been a great falling off in the number of cases and it appears that nearly all of the persons who wished a clean up of their obligations have taken advantage of the law. The cases now are the failures which take place in the ordinary course of business, or are cases where a man has an old judgment against him which he has been endeavoring to discharge, or a debt which is either revived or a claim has, or some active measure taken to enforce the obligation.

Breeding Corn to Add Billion Dollars Yearly to Our Wealth

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WASHINGTON, D. C., Feb. 23.—(Special Correspondence of The Bee.)—If a gold field could be discovered which in one year would turn out ten times the value of all the gold and silver now annually mined in the United States it would set our nation crazy and excite the world. Such a gold field has been discovered, within the past four years, in the great corn belt of the United States. Our corn crop now amounts in round numbers to more than 2,000,000,000 bushels and is annually worth in the neighborhood of \$1,000,000,000. All the gold and silver mined in this country amounts to but little more than \$100,000,000, so that the corn crop is worth ten times as much.

Now, the discoveries of the last four years have shown that this great crop can be doubled, without adding one acre to the land cultivated or a cent to the cost of cultivation. This means in time a possible increase of \$1,000,000,000 annually in our national wealth, which, on a 5 per cent basis, means the addition of \$2,000,000,000 to our national assets.

These are big figures, but corn is mighty.

It is Uncle Sam's biggest crop. It is the greatest crop of the world, and we have the monopoly of it. How great it is few people realize. The figures are so vast one's mind cannot grasp them. In 1902 we raised more than 2,500,000,000 bushels of corn, and in 1903 the product was more than 2,000,000,000 bushels. Let us put these figures into concrete shape. Suppose all the corn raised last year could be gathered into one pile and loaded on two-horse wagons. Take each wagon, with its team and driver, take up thirty feet of roadway and start the procession eastward, loading wagon after wagon, as the corn crop moves on. Put the noses of the horses at the tailboards of the wagons in front, and how far away do you think the first wagon would be when the last wagon was loaded? Suppose them to start at the Mississippi river, would it be down in Ohio? No. In New York? No. Out in the Atlantic? Over in Europe? Away off in Asia? In the middle of the Pacific ocean? No. It would be thousands upon thousands of miles farther on. It would reach not only the coast of Europe, but the world, a distance of more than 300,000 miles. One year's corn crop at forty bushels of shelled corn to the wagon would make eighty-eight continuous lines of wagonloads from Boston to San Francisco. If you could bridge the skies and start it from the moon it would make a solid wagon train which would reach to that dead planet and go on for 60,000 miles beyond. If you could load it on cars in 500-bushel lots at forty feet to the car, including platforms, and start them on a double track, the two first cars would have gone from the Mississippi to New York, across the Atlantic, across Europe and almost across Asia before the last two cars were loaded.

And this mighty crop can be doubled, as I have said before, without adding a cent to the cost of production or one acre to the area now used. It not only can be done, but is being done. The discovery was made about four years ago that the right kind of seed has everything to do with the yield of the corn crop, that there is fine blooded corn as there is fine blooded stock, and that corn can be bred up like a high strain of Jersey cattle or a pedigreed trotter.

Pioneer Corn Breeders. It was to give you the story of this movement that I first called at the Agricultural department today and had a talk with Archibald Dixon Shamel, who was one of the originators of the discovery. He is today scarcely more than a boy, but he is one of the chief corn authorities of the United States. I first asked him how he became interested in corn. He replied:

"I was raised on a farm and when I got old enough my father gave me a corn patch to cultivate for myself. I had to buy the seed, do all the work and I had all the profits. My patch contained fourteen acres, and, as I lived in a corn-growing region, I was ambitious to raise the best and most corn. I then thought that the secret of success was in fertilization and cultivation. I used plenty of barnyard manure, kept the field well worked, and as a result, my first crop amounted to 1,500 bushels or 114 bushels to the acre, which was far above the yield of the rest of the farm. That started me to studying the subject, and I kept up my studies when I went to the Illinois Agricultural college at Urbana a year or so later. There we had an experimental corn patch and we tried every way we could to increase the yield. One means was by choosing good seed. We found that certain seed corn produced double as many ears as other seed corn, and by investigating where the corn came from we found that the best was furnished by two farmers, one in Indiana and one in Illinois. We wrote and asked as to how the seed was produced and found that each man had for twenty-five years been selecting his best seed for planting, judging the same by the size, stalk and yield. The Indiana man was raising white corn and had been breeding up that variety. The Illinois man had been doing the same thing with yellow, and his seed was such that it produced about seventy-six bushels per acre.

"This led us to believe that corn could be greatly improved by the selection of seed and by using the best specimens of the best



SCENE IN A NEBRASKA CORN FIELD.

varieties to breed from. We began to do that at the Agricultural college in 1899, and from that time on the movement has spread until there are corn breeding associations in all the great corn raising centers."

Boy Cere Raisers. "Do you have trouble in getting the farmers to improve their seed?" "No," replied Mr. Shamel. "When one farmer of a community has the right seed his big crop is an object lesson to all his neighbors, and they are ready to follow his example next year and do likewise. The matter has become so important in the west that the state fairs offer premiums for the best corn. The states have special corn exhibits at which from 2,000 to 10,000 samples of corn are shown. Schools of corn judging have been established throughout Illinois and other states, and I might say that there are hundreds of thousands of boys, each of whom has a little patch of corn and who is studying how to raise corn for himself. There were 8,000 samples of corn sent by 8,000 different boys to the St. Louis exposition to form a part of the Illinois corn exhibit there. The same thing is going on in Iowa, Kansas, Nebraska, Missouri and Ohio."

"Where do the boys get their land on which to raise this corn?" "It is given them by their fathers. Instead of letting each boy have a cow, a horse or something of that kind, the father gives his son a few acres to put into corn to raise premium seed. All the boys of a farming community will be so treated, and at a certain time of the year each will bring ten of the best ears of his crop to the corn-judging association. It will be there passed upon by the corn judges and the best corn will receive premiums of money or machinery. There will often be three premiums for each class of corn shown, ranging from \$5 to \$5 or less. The boys thus learn what constitutes good corn, the principal kinds of corn and how it should be raised."

Big Corn-Breeding Farms. "It is odd to think of a corn-breeding farm," continued Mr. Shamel, "but we have farms where corn is as carefully bred in respect to seed as horses and cattle are bred on any stock farm in the country. The heads of these farms know the pedigree of the ears of corn they plant, and they take the best of the corn produced from these pedigreed corn ears to use for the next year's planting. One ear of corn

is used for one row, an ideal ear being selected, and the best stalks of that row are used for the next year's crop, so that there is a continual breeding upward. A good grain of corn being planted may have 1,000 or more children. I have often counted more than 1,000 grains of corn on one ear, and some of these children may be better breeders than others. The grains in the middle of the ear usually produce better corn than the little ones at the butts and tips, and the very best producers are used for seed growing."

"Are these corn farms large?" "There is one near Bloomington, Ill., which has 27,000 acres, and there are others almost as large. I know of one of 23,000 acres and many of 100 acres and upward. All of these seed-corn breeding farms are doing well. They sell their seed corn at from \$2 to \$5 per bushel, and as yet have not been able to raise enough to supply the demand. It requires no special capital to breed seed corn above that needed for ordinary farming; the only increase is in the original cost of the seed. When you remember that there are 200,000 corn growers in Illinois alone and that they need about 1,000,000 bushels of seed corn every year you can see that the demand for good seed is enormous."

Breeding Associations. "Tell me something about the corn-breeding association, Mr. Shamel." "These are now found in all of the chief corn-growing states. The Illinois Corn Breeders' association was organized in June, 1900, and it has been so successful that the legislature of that state has appropriated \$10,000 per annum to experiment with corn along the lines laid down by it. Indiana, Iowa and Kansas have since formed such associations, and the movement is spreading to every corn district of the union."

"You speak of pedigreed corn, Mr. Shamel. Do you mean to say that there are varieties of corn which have their genealogical trees?" "Yes, I do. The Illinois Corn Breeders' association now recognizes eight special breeds of Indian corn, five yellow and three white. The yellow corn breeds are the Leaming, Reids, Yellow Dent, Golden Eagle and Riley's Favorite. The three white are Boone County White, Silver White and White Superior. These breeds are the result of careful selection of seeds from the common white or yellow corn of

a certain community. The farmer has picked out seed noted for its deep kernels, small cob and well-filled tips or butts for a number of years, always planting corn from the best ears until an ideal seed corn has been obtained."

"But can you be sure that the corn from the best ears of these breeds will always result in an increased crop over the ordinary seed?" "I asked.

"As I have told you, we have examples of it right along. We know it to be a fact. One farmer in southern Illinois, for instance, in order to test the matter planted 300 acres of improved seed. The average yield of the rest of his farm and of the other corn fields of his vicinity yielded about thirty bushels per acre, while the average on the 300 acres was more than sixty bushels per acre. It was the same soil, but the improved seed gave him a total gain of 9,000 bushels, which netted him \$4,000 of clean profit from the choice of seed alone. Another farmer planted eighty acres and his increase on that tract was more than twenty-five bushels per acre above that of his fields planted with the ordinary seed. This man now plants over 7,000 acres of improved corn annually, and he has also thirty breeding fields to improve his seed corn stock."

Our Best Corn States. "What is an average yield of corn to the acre?" "I asked.

"If you take the whole United States," said Mr. Shamel, "the average yield last year was 25.5 bushels. Nevertheless, we have thousands of acres which produce seventy-five bushels per acre, and some produce 100 bushels and more. The highest yield ever known was 189 bushels to the acre."

"The banner corn states are Illinois, Iowa, Kansas, Nebraska, Missouri, Ohio and Pennsylvania. Texas and Indiana also rank high. Last year Michigan and Indiana each produced on the average over thirty-three bushels per acre, Illinois a little more than thirty-two bushels, Pennsylvania thirty-one bushels and Idaho thirty-four bushels. The Illinois crop amounted to 234,000,000 bushels, that of Iowa to 239,000,000 bushels, Missouri 202,000,000, Kansas and Nebraska each about 172,000,000 and Indiana and Texas 142,000,000 and 140,000,000 bushels, respectively. Ohio rates in the neighborhood of 96,000,000 bushels of corn per year, Kentucky about 80,000,000 and Indian Territory 64,000,000 bushels.

Our poorest corn fields are in the south. Last year the average of Florida was less than ten bushels per acre, while that of Alabama and South Carolina was less than fifteen bushels per acre. Last year we had 88,000,000 acres of corn under cultivation, and the average yield was good in comparison with the past. In 1901 the average was less than seventeen bushels per acre, and the range for the past generation has been from sixteen to thirty bushels, the ordinary average being twenty-five or twenty-six bushels per acre in the United States over."

Our Corn-Raising Competitors. "Is much corn raised outside the United States?" "Comparatively little. The South American continent produces as much as 100,000,000 bushels annually, and Europe often has less than 50,000,000. The chief corn countries of Europe are Italy, Russia and the states at the southeastern end of the continent, such as Roumania, Bulgaria and Servia. There are about 32,000,000 bushels raised in Africa, of which 2,000,000 bushels come from Cape Colony and the rest from the rest of the Nile. Indeed, we are now shipping Illinois seed corn to South Africa. Australia yields from 8,000,000 to 10,000,000 bushels of corn and Mexico often has as much as 100,000,000 bushels per annum. The total corn crop of the world in 1902 was a little more than 3,000,000,000 bushels, of which more than 2,500,000,000 were raised in the United States."

Results of Corn Breeding. "What have the Agricultural department and the corn breeders so far accomplished in improving our corn and cornstalks?" "A great deal," said Mr. Shamel. "To show you what is possible I would say that by selecting ears having long shanks, that is, the branch which connects the ear with the stalk, we have increased the length of the shank nearly two feet in five years' breeding. By selecting ears with tall stalks we have increased the height of the stalk almost three feet. By selecting ears from plants with wide leaves we have increased the average width of the leaf, and by the product of stalks with narrow leaves we have decreased the width of leaves. By selecting ears high on the stalk we have been able to raise the average height of the ears in a field, and by selecting low ears we have been able to lower all the ears. By taking ears high in feeding value we have increased the value of the crop as a feed, and by taking ears from healthy, vigorous stalks, planting them separately and preserving the seed borne by the most productive types we have enormously increased the yield per acre. In ordinary corn growing there is a large percentage of barren stalks and also a large percentage of stalks which produce bunnies and dwarf ears. These barren stalks produce pollen, as well as the stalks bearing ears, and the product of the union of the pollen from the barren stalks with the productive stalk is like to produce a grain which, when planted, will yield a large percentage of barren stalks. In this way the barren stalks reproduce themselves. What the corn breeder wants is as few barren stalks as possible. He wants every stalk to produce its ears of corn, and the corn-breeder gets rid of the danger of fertilization through a barren stalk by cutting off the tassels of such stalks before the pollen falls in the breeding fields."

Feasible Corn Yields. "If the hills of an ordinary cornfield have one stalk with a well-developed ear they will yield fifty-five bushels of corn to the acre. If each hill has two stalks bearing such ears the yield would be more than 100 bushels per acre, while with three corn-bearing stalks the yield would be 150 bushels. The average yield in Illinois is a little more than thirty-two bushels per acre, and the average there is two stalks to the hill. In other words, two-thirds of all the stalks are weak or unproductive. What we want is to eliminate the barren stalks and to make every stalk produce a good ear of corn."

FRANK G. CARPENTER.

Notable Feats of Strength

OF all the nerve-straining feats of strength the greatest is performed by John Y. Smith, a member of the Boston Young Men's Christian union, and he claims no else has ever been able to do it. Smith's specialty is lifting heavy weights. Years ago he distanced all other members of the class and established amateur records that have never been approached. In this particular feat, however, something more is required than ordinary weight lifting. The strain comes on the fingers and finger nails to such an extent as to make the successful performance of the feat seem almost inconceivable.

A barrel with enough weight inside to make the total about 310 pounds is placed on end, then Smith, standing over it, places his finger nails under the hoops, and with only this hold lifts the entire weight several inches from the ground. The trick brings into play all the muscles of the arm, and in Smith they were developed in a most exceptional manner.

Ambitious to attain distinction as a lifter of heavy weights, his development has been with this in view. The result is formidable masses of knotty muscle, with few graceful curves of the well proportioned athlete. Smith's experiences since entering the arena of heavy weight lifting have been in many respects remarkable, and he has been for years the most interesting member of the gymnasium class in the union. At one time he was encouraged to go on the stage and traveled over a good part of the United States and Cuba giving exhibitions, but the life did not appeal to him and he returned to Boston, where he is employed as a teamster for a hotel supply company.

His work is of a laborious character, but for seven years he has been supplementing it with even harder work in the gymnasium. The amount of exercise he did during the first two years he was a member of the Christian union alarmed his friends, and predictions were freely made that he would not be able to stand the strain. He has kept up the strenuous life he began to lead at that time and the result has been entirely satisfactory to him.

heavy barrels with his finger nails. He can put up with his right arm 300 pounds and with his left 230 pounds. He can take a barrel weighing 235 pounds from the ground and lift it to straight arm overhead.

Lying on his back, he can take from the floor with both hands a weight of 350 pounds and raise it up until his arms are at right angles with the body.

He can swing a dumb-bell weighing 185 pounds from the ground to straight arm overhead three times in succession.

One of his greatest feats, but which he seldom does now, is most spectacular and attained a high degree of popularity among audiences when he was giving exhibitions. Smith had as a stage partner a man who weighed 183 pounds and was something of an athlete. Smith got down on the stage on both hands and feet, with face upward, in the position known to school boys as "bending the crab." The partner stood with one foot on Smith's chin and the other on his forehead, then threw a back somersault. The strain occasioned by this was tremendous, but Smith remained in this position while his partner threw innumerable somersaults.



MRS. J. BENSON, A SUCCESSFUL OMAHA BUSINESS WOMAN, WHO RECENTLY DIED.